



Orlando Frasca
Trusted Insurance Advisor

Circle of Safety

For Clients & Friends of Rogers Insurance

Rogers Insurance Clients Enjoy an All-Expense Paid Raiders Game

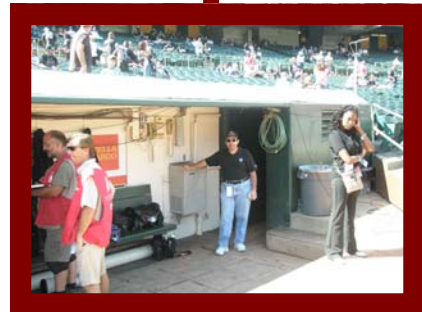
We often have random drawings for special events for our “Executive Platinum VIPs, and Platinum clients.” In this case, we sent out emails to all Exec Platinums for an all-expense paid Raider “experience” which included Pre-Game on the field activities!

The 1st three to respond to my email were the winners: Lou Quinto, Tony Campilongo and Monojit Raha. They enjoyed some time with longtime Bay Area Sportswriter Glenn Dickey, an escorted walk down to the field thru the VIP area of the Coliseum, a walk by the visitors clubhouse—the Chargers in this case—and as much Pre-Game time on the field as they wanted...even pictures with some of the Raiders Cheerleaders!

If we don’t have your email address, get that to info@risdirect.com right away if you want to be included in these special, email-only events.

For clarification, an Executive Platinum VIP is a family or business who has all of their insurance with us (home, auto, umbrella, rentals or vacation properties, life, health, business insurance, workers compensation, etc). A Platinum is someone with at least 3 policies with us; Gold is someone with at least 2 policies with us. We do other special events for Executive Platinums just for Executive Platinums – and let me tell you, there is probably more business done at these get togethers than at Chamber of Commerce meetings. We also do special events for Platinums as well.

The “Football Experience” was provided by Greg Papa, broadcaster for the Raiders and Giants... and a faithful client of Rogers Insurance. You can see Greg on our website, www.risdirect.com and more to come from him later on the site and IN PERSON along with some sports-world friends of his.



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Now serving 16 states
throughout the US!

Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Those who referred their family, friends, neighbors, co-workers and loved ones are:

- Chrissy Harner (2)**
- Manuels Auto Body**
- Susan Cappo**
- Alexandra Soltero & Jorge Marquez McArthur Hall Corp**
- North Beach Chamber Of Commerce**
- Jean Perkins**
- Cameron Chien**
- John Hartung dba Infinite Modular**
- Antonio Dominguez**
- John Obstarczyk**

All the names listed above have received FREE GIFT CARDS and entries into the Grand Prize Drawing for a trip for two to any city in Europe (airfare, hotel and cash included). We also donate \$50 to the charity of your choice!



Tom Allen won a \$100 gasoline card in our quarterly Referral Program drawing!

Meet the Staff



Name: Nicole Georgiou

What He Does for You: Office Administrator

Hometown: Castro Valley, CA

On Your Nightstand: Pictures of my family, my friends, and me (of course, I am the modern-day version of Athena!)

Hobbies: Drawing doodles on envelopes, exercising, and playing soccer.

What Keeps You Going: The struggles I have in my life keep me going because it allows me to become stronger and overcome things that I thought I wouldn't have ever before. (Okay, seriously, its family.)

The Terrible Temptation: Food, especially baklava

Unfounded Fear: Being alone

Secret Satisfaction: Cooking Italian food

Title of Your Autobiography: You Can Achieve Anything, Just Believe!

Holiday Safe Cooking Tips What Every Cook Should Know

It might seem like common sense, but in the heat of the kitchen and the Holiday crunch it's easy to forget simple safe food handling steps. This holiday season keep these guidelines on your refrigerator or posted where you can see them while you are cooking.



- ⇒ **Always wash your hands** before you begin AND in between handling meat, poultry or fish and then handling vegetables.
- ⇒ **Avoid cross contamination** by using different cutting boards for meat, poultry, fish and vegetables.
- ⇒ **Keep meats on the bottom** rack of your refrigerator so if the juices accidentally leak they won't land on unprotected food. Remember to keep thawing

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Why EVERYONE Needs Flood Insurance

Don't believe everything you hear. There are plenty of people out there who claim you only need flood insurance if you live in a "flood zone" where a mortgage company would require you to purchase coverage. **The truth is: We all live in a flood zone!** Another truth is that almost all homeowner insurance policies EXCLUDE flood damage. This winter has provided too many people with harsh reminder that what they don't know about their insurance policy limitations can very definitely hurt them.

Most homeowner policies include language that specifically **excludes water damage**, not just from flood, but from surface water, water that seeps through your basement walls or floor, and stuff that backs up from your sewers and drains. The exclusion is much broader, but I'm just listing some things that you would be more likely to encounter in our area. (We have found a way to include some limited coverage for damage from back up of sewers and drains.)

Just last year, my brother-in-law and his wife, David and Yvonne—who live in Northern Virginia—, had nearly completed finishing the basement of their brand new home. The walls had been painted and the carpeting was scheduled to be installed within a few days. What they didn't know was that their contractor had failed to make allowance for an unusually high water table... and when they experienced an unseasonably wet spring they awoke to find ankle-deep water in their basement. No one was clearly to blame and it cost David and Yvonne several thousand dollars and a bunch of



their own time to remedy the problem. (Not to mention the emotional stress.)

This past month we've had stories of people with similar problems. The ground has been frozen due to the winter cold, giving the snow melt little to no chance to be absorbed naturally into the ground. All too often the unfortunate result is water in the basement. That was November... and the normal time for flooding is in the months ahead.

The National Flood Insurance Plan reports that "almost 25% of all flood insurance claims come from areas with minimal flood risk." What I find amazing is this startling statistic: Your home has a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire. Check out the enclosed insert to get a idea of the cost of flood insurance for you.

*Holiday Safe Cooking Tips
(Continued from page 2)*

meat on a plate too.

- ⇒ **Check the temperature** of your refrigerator and freezer with an appliance thermometer. The refrigerator should be at 40 °F or below and the freezer at 0 °F or below.

Have a safe and healthy holiday season!

Merry Christmas

from all your friends
at Rogers Insurance

A decorative graphic for a Christmas message. It features the text "Merry Christmas" in a bold, black, sans-serif font, arched over a central image of a red Christmas ornament with a gold ribbon bow. Below the ornament, the text "from all your friends at Rogers Insurance" is written in a similar bold, black font, also arched. The entire graphic is enclosed within a border of small red dots.



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We hope you enjoy our *Circle of Safety* newsletter. Should you have any questions about this publication or wish to submit ideas or articles you feel will benefit our readers, please call, write or email us. **Email:** info@risdirect.com **Phone:** (925) 365-3200 **Fax:** (925) 226-1422

Name _____

Company Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____

Email _____

Comments _____

The name above is someone to add to your Circle of Safety newsletter list.

Wisdom to Live By "Blessed is the season which engages the whole world in a conspiracy of love." **Hamilton Wright Mabie**

2008 Charity Donations Update

Thanks to loyal clients like you, our 2008 Rewards Program has given money to:

- The American Cancer Society
- The Children's Miracle Network
- Fr. Frank's Kids

Our goal is to GIVE AWAY \$50,000 to the Charity of your choice!

Refer a friend, family member or co-worker for a quote (no purchase of insurance necessary) and we'll give \$50 to the Charity of YOUR choice!



See enclosed flyer for more information

