



Orlando Frasca  
Trusted Insurance Advisor

# Circle of Safety



For Clients & Friends of Rogers Insurance



## Consider Rebuilding Costs Not Real Estate Market When Deciding on Insurance Coverage

### *Do I have enough insurance to rebuild my home?*

Your policy needs to cover the cost of rebuilding your home at current construction costs, NOT the market value ( as you will always own the land underneath the home). Quite simply, you should have enough insurance to rebuild your home in the event that it is completely destroyed. Homeowners who have made alterations or upgrades to their home should alert their insurance company so that these improvements are also properly insured. Be sure to consider the following types of coverage:

⇒ **Replacement Cost.** Most homeowners policies cover replacement cost for damage to the structure. A replacement cost policy pays for the repair or replacement of damaged property with materials of similar kind and quality.

⇒ **Extended Replacement Cost.** This type of policy provides additional insurance coverage of 20 percent or more over the limits in your policy, which can be critical if there is a widespread disaster that pushes up the cost of building materials and labor in your community.

⇒ **Inflation Guard.** This coverage automatically adjusts the rebuilding costs of your home to reflect changes in construction costs. Find out if your policy includes this coverage or if you have to purchase it separately.

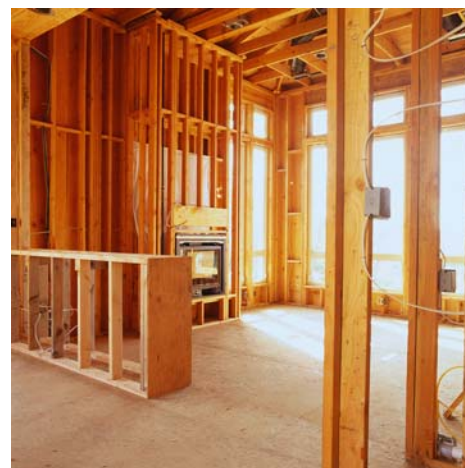
⇒ **Ordinance or Law Coverage.** If your home is badly damaged, you may be required to rebuild it to meet new, and often stricter, building codes. Ordinance or law coverage pays a specific amount toward these costs.

⇒ **Water Back-Up** This coverage insures

your property for damage from sewer or drain back-up. Most insurers offer it as an add-on to a standard policy.

⇒ **Flood and Earthquake Insurance.** Standard homeowners insurance provides coverage for disasters such as fire, lightning and hurricanes. It does *not* include coverage for flood (including flooding from a hurricane) and earthquake. Flood insurance is available through the federal government's [National Flood Insurance Program](#), but can be purchased from the us to avoid the government's bureaucratic procedures. Make sure to purchase flood insurance for both the structure of your house and the home's contents. Excess Flood Protection, which provides coverage over and above the NFIP coverage in the event of catastrophic loss by flooding, is available from some insurers. Keep in mind that after signing up for an NFIP flood policy there is a 30-day waiting period before it takes effect. Earthquake coverage is available in the form of an endorsement from private insurance companies. In

*(Continued on page 2)*



## Inside This Issue

Consider Rebuilding Costs, Not Real Estate Market When Deciding on Insurance Coverage 1

Meet the Staff 2

Halloween Safety Tips 3

Amazingly Simple Home Remedies 3

Your Charity Donations 4

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Rochelle Carver

Nelson Xiques

Javier & Elicia Pena at El Rancho Supermercado

Elliot Fisher

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John Spica

Wayne & Jennifer

Valencia at Wayjen Enterprises

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 per referral!



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

# Meet the Staff



**Name:** Jake Logan

**What He Does for You:** Personal Lines Account Manager

**Hometown:** Lincoln, NE

**On Your Nightstand:** Husker baseball cap

**Hobbies:** Any sport at all - baseball, basketball, football, golf...

**What Keeps You Going:** My dog, Maddy, and Husker football

**The Terrible Temptation:** Video games

**Unfounded Fear:** Spiders

**Secret Satisfaction:** Grilling

**Title of Your Autobiography:** Go Big or Go Home!

*(Continued from page 1)*

California, supplemental coverage is also available from the [California Earthquake Authority](#) (CEA). We can help you with this also.

### ***Do I have enough insurance to replace all of my possessions?***

Most homeowners insurance policies provide coverage for your personal possessions for approximately 50 percent to 70 percent of the amount of insurance you have on the structure of your home. So if you have \$400,000 worth of coverage on the structure of your home, you would be covered for \$200,000 to \$280,000 worth of the contents of your home, depending on the specific policy.

The best way to determine if this is enough coverage is to conduct a home inventory. A home inventory will detail everything you own and the estimated cost to replace these items if they were to be stolen or destroyed by a disaster. To make this task simple, we recommend a free, downloadable software and information on how to create and store your inventory at [www.KnowYourStuff.org](http://www.KnowYourStuff.org).

You can insure your possessions in two ways: by their [actual cash value](#) or their [replacement cost](#).

⇒ **Cash Value Policy.** This coverage pays the cost to replace your belongings minus depreciation.

⇒ **Replacement Cost Policy.** This coverage reimburses you for the full current cost of replacing your belongings.

To illustrate the difference between the two types of policies suppose, for example, a fire destroys a 10-year-old television set in your living room. If you have a replacement cost policy for the contents of your home, the insurance company will pay to replace the TV with a comparable new one. If you have an actual cash value policy, it will pay only a small percentage of the cost of a new TV set because the old TV has been used for 10 years and is worth a lot less than its original cost. Some replacement cost policies specify that the new item be purchased by the insurance company as it may be able to purchase at a bulk or special rate. Replacement cost policies cost about 10 percent more, but provide more extensive coverage.



## HALLOWEEN SAFETY TIPS

Halloween is the beginning of the holiday season. Whether this season finds you and your loved ones Trick-or-treating or going to seasonal parties, here are some tips to make the most of your evening while staying safe.

### COSTUME SAFETY:

- Children's costumes should be fire made of fire retardant clothing
- Masks need to fit well and have eye holes large enough for good peripheral vision – consider using facial makeup instead
- Buy costumes large enough so warm clothing fits underneath
- Keep the length of costumes above the ground so children don't trip (and wear comfortable, sturdy shoes, too)
- Make costumes with light-colored cloth and add reflective strips if children are out after dark
- Props should be made of soft and flexible material

### GENERAL SAFETY REMINDERS FOR CHILDREN:

- Don't get into cars with strangers
- Avoid houses that aren't well lit
- Don't go inside any houses without your parents
- Look both ways before crossing the street
- Carry a flashlight
- Choose a familiar route and stick to it
- Don't eat anything until you get home and can inspect treats in the light
- Walk, don't run
- Stick to the sidewalk (don't dart out from behind cars or cut across yards or driveways). If there's no sidewalk, walk on the left side of the road, facing traffic.

### TIPS FOR PARENTS:

- An adult or responsible older child should always be with children 12 or younger. If you're not with your kids, establish a route and a time to be home.
- Pin your child's name, address & phone number inside their costume in case they get separated from the group.
- Feed your child dinner before they leave.
- Keep jack-o-lanterns in a place where billowing costumes won't

## Amazingly Simple Home Remedies

1. A mouse trap, placed on top of your alarm clock, will prevent you from rolling over and going back to sleep after you hit the snooze button.
2. If you have a bad cough, take a large dose of laxatives, then you will be afraid to cough.
3. Clumsy? Avoid cutting yourself while slicing vegetables by getting someone else to hold them while you chop away.
4. For high blood pressure sufferers: simply cut yourself and bleed for a few minutes, thus reducing the pressure in your veins. Remember to use a timer.
5. Have a bad toothache? Smash your thumb with a hammer and you will forget about the toothache.

Sometimes, we just need to remember what the rules of life really are:

- You only need two tools: WD-40 and Duct Tape.
- If it doesn't move and should, use the WD-40. If it shouldn't move and does, use the duct tape.

fall into the flame. Consider buying a lantern that doesn't require an open flame.

- When carving the pumpkin, don't allow children to use sharp knives. Opt for special kits that provide tiny saws that work better than knives and are safer -- or let the kids draw their design on the pumpkin and have an adult cut it out.

Looking for a healthier alternative to all the Halloween candy? Try individually wrapped snack foods like fruit pieces, raisin boxes, cracker & cheese packages, etc. Or go to the local party store and choose inexpensive prizes: pencils, stickers, erasers, bracelets, etc.



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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](mailto:info@risdirect.com) **Phone:** (925) 365-3200

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Comments \_\_\_\_\_

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

*News and Tips to Make Your Life Easier, Safer, and Happier...*

Page 4

Wisdom to Live By



"You send your child to the schoolmaster, but 'tis the schoolboys who educate him." **Ralph Waldo Emerson**

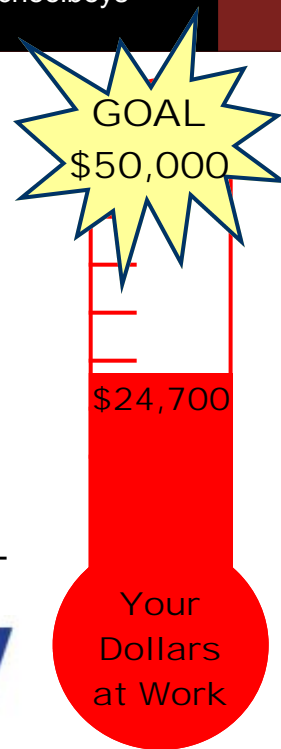
## 2008 Charity Donations Update

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!**

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