

(714)777-2100

Ahhh, the family barbeque...Think Safety!

Every year more than 500 fires occur from people using gas grills. Charcoal grills are involved in approximately 20 deaths and 300 emergency room visits annually. Remember these safety rules to help keep your summer grilling experience from turning tragic.

- Never use your barbeque grill indoors
- If using lighter fluid, allow it to soak into charcoal before lighting. Never add lighter fluid to lit coals
- Make sure that the tubes attached to the burners of your gas grill are free of insects, food and grease that can block the flow of gas.
- Don't operate your grill on a balcony and try to keep it 10 feet from any wall or overhang.
- Always keep a fire extinguisher handy.

Be safe...enjoy the taste of summer!



OMG, we're being inspected.....

In business and even some high-value homes, it is not uncommon for the insurance company to order an inspection. Sometimes they will use outside firms to visit and make sure that the business, their operations or the home, are what the insurance company believes them to be; that there haven't been any substantial changes that would change the way the insurance company views the risk. We at Prentiss Insurance Services understand that it can be a little unnerving to have an inspector with his/her clipboard wandering around taking notes. That's why we are always ready to accompany the loss prevention folks during their visits with no additional cost to you. We can help inspector understand your business and explain the process. If they do issue recommendations; we are able to assist you with the corrective measures and even act as an advocate for you if a recommendation seems prohibitive. Give us a call beforehand and we can walk through and identify problems before the inspection to help eliminate surprises.



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Safer Driving Habits

We all see it. I know I notice it more ever since California enacted the “Hands Free” requirement for motoring cell phone users. People disregard this new law the same way they did when seat belts first became mandatory. But unlike the seatbelt law, the requirement that cell phone users must keep their hands on the wheel doesn’t seem to be making great headway toward reducing accidents. That’s probably because so many people are disregarding the law.

On your drive home tonight (after you’ve put your handsfree device on), take a look at how many people are actively gabbing away with their phone to their ear. They are easy to spot. They are the ones folks are honking at because they didn’t notice the light that turned green 20 seconds ago. Or maybe it’s that driver who thinks 55mph in the carpool lane is a good idea. Nope, they are just far more interested in their personal phone conversation than in the serious matter at hand. Granted, even those

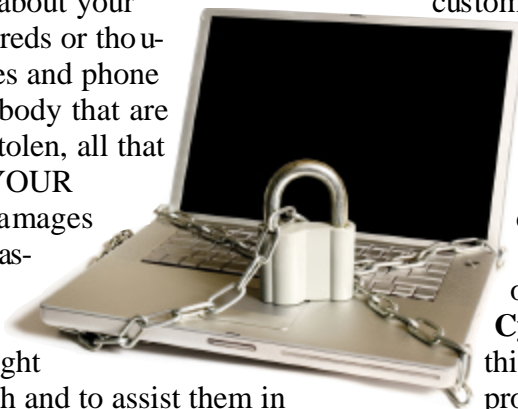
folks that are obeying the law and have their “ears in” are subject to making dumb moves, but when your arm is resting on the center console supporting that cell phone attached to your head, there is no way you’re as attentive to the world around you as you should be.

If someone drives a car you own or insure, insist that they make use of a handsfree device when driving. It’s your right and your responsibility to see that everyone who gets behind the wheel of a car that you own or insure is operating it in a safe and lawful manner.



“My business is all done on-line, so I don’t need insurance”

That’s more wishful thinking than reality. If you have an on-line business or if you use the internet to collect personal information about your customers then you have an enormous exposure. Consider the hundreds or thousands of credit card numbers you might collect or addresses and phone numbers that your customers really don’t give out to everybody that are in your care. If your computer gets hacked, or your laptop stolen, all that information is now in the hands of cyber-criminals, and it’s YOUR FAULT! You will be responsible for any identity theft or damages caused because of that breach. Even if you take extreme measures to keep your customers information safe, its loss, theft or misuse by your employees or others will cost you dearly. **Cyber Liability** coverage may be more reasonable than you might think. It even provides coverage to notify customers of the breach and to assist them in protecting their identities. Let **Prentiss Insurance** show you how to protect yourself from this lurking threat.



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