

PRENTISS

INSURANCE SERVICES

(714)777-2100

*Innovative Insurance Solutions for your
Business and Personal Needs*



Rebuilding Your Home...

Is not something you want to have to think about, but you should. Losing your home to a fire is traumatic to your family. Finding out after it is too late that the check you get from your insurance company won't cover the cost to rebuild it would be crushing. A lot of people believe that the cost to replace their home is tied to its selling price. And with housing prices falling, they feel that they should be just fine. That thinking will end up costing you your savings or worse.

Even though the economy has siphoned away equity from nearly every property, it has also created rising costs in the construction industry. The cost to rebuild is increasing making it more important than ever that your coverage be accurate.

If you aren't sure that your insurance to value is current, give us a call today to schedule an evaluation.

Save on Insurance?

Even in today's economy of rising costs and shrinking value, it is possible to reduce your insurance costs without subjecting you or your family to a paralyzing loss.

Increase Deductibles-Insurance companies give credits when you take on a portion of the risk they are on the hook for. By assuming responsibility for a smaller more affordable loss, you relieve the insurance company of pricing to cover the smaller claims that can occur.

Check Your Values- There is nothing worse than paying for something that you don't have. If you recently decided to unclutter your home or have reduced inventory because business just isn't what it was last year, you may be paying to insure things you no longer have. A review of your stuff might just free some premium dollars.

Put Several Of Your Eggs In The Same Basket – Many insurance companies will offer discounts if your Home and Auto are with the same company. A multiple policy or package discount can save you 25% with no reduction in coverage.

Prentiss Insurance Services

4560 E. Eisenhower Circle, Anaheim, CA 92807

(714) 777-2100

www.PRENTISSINSURANCE.com

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Are You Sharing Your Insurance?

It's not uncommon for businesses to need to provide evidence of coverage to a Landlord or someone else they are doing business with. That document is known as a Certificate of Insurance. It lists the Insured (you) and the insurance coverage that you have including limits, policy number, insurance company and the effective dates. It is normally made out to a certificate holder (Landlord) and helps them determine that you have insurance to cover your losses so that they don't have to.

However, it is becoming more common for Landlords and other businesses to require that they be named as Additional Insured on your insurance policy. By doing so, they tap into your limits and basically shield themselves from claims that would otherwise be reflected on their loss history (you get stuck and pay for them for years). Sometimes, they even demand that they actually be endorsed (formally added) to your policy. This frequently involves an additional premium charge and sometimes they even require wording that virtually gives them the "keys to the city" as far as your policy is concerned.

We are very stingy with your coverage limits and think that we should do everything we can to avoid the diluting of your limits for their potential claims.

Using caution in providing others with access to your insurance is just good defense. Likewise, you can take an offensive strategy as well. Always requesting that you be named as Additional Insured when you do business with others is a smart move. Unfortunately, a handshake is only good until the first claim happens.

ACORD CERTIFICATE OF LIABILITY INSURANCE

INSURER (714) 777-2100
 Prentiss Insurance Services
 COCCA - Anaheim
 4560 E. Eisenhower Circle
 Anaheim, CA 92807-1823

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

DATE 04/01/2009

INSURER AFFORDING COVERAGE
 POLICY No. 2899 You Covered NAIC#
 POLICY No. 2899 Bump & Grind Insurance 88888
 POLICY No. 2899 88888
 POLICY No. 2899 88888

INSURED
 ABC Company
 1234 Main Street
 Suite A-2
 Anytown, CA 92807-

COVERAGES

TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS
<input checked="" type="checkbox"/> GENERAL LIABILITY	FE0012897	04/01/2009	04/01/2010	1,000,000
<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY				300,000
<input type="checkbox"/> GLASS/BREAK				5,000
<input type="checkbox"/> OCCUR				2,000,000
<input type="checkbox"/> AUTO				2,000,000
<input type="checkbox"/> AIRCRAFT				2,000,000
<input type="checkbox"/> RAILROAD				2,000,000
<input type="checkbox"/> MARINE				2,000,000
<input type="checkbox"/> OTHER				2,000,000
<input type="checkbox"/> AUTOMATICALLY EXCLUDED				
<input type="checkbox"/> OTHER				

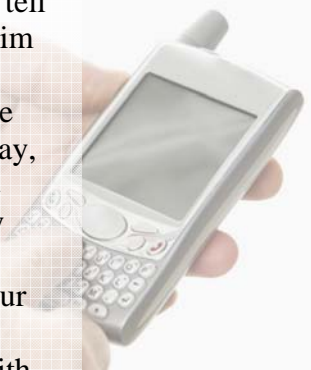
CERTIFICATE HOLDER
 (714) 555-1212
 Your Landlord
 987 First Street
 Anytown, CA 92808-
 88888

CANCELLATION
 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NEEDED TO MAIL
 FAILURE TO DO SO SHALL IMPART NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE
 AUTHORIZED REPRESENTATIVE

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 Page 1 of 2

Are your **Labor Law** posters up-to-date and properly posted? We can help you comply. **Call Today!!**
(714) 777-2100

To Claim or not to Claim?
 Sometimes it is hard to tell whether you should claim damage that might be insured or to assume the loss yourself. Either way, insurance policies have requirements for timely reporting which if not followed may affect your ability to collect. It is always best to check with your broker to discuss the best option for you. The companies that we use don't ding you for asking questions. Call us!



If your smell a natural gas odor, hear the sound of gas escaping or see other signs of a leak:

DON'T light a match, candle or cigarette

DON'T turn electrical appliances or lights on or off

DO call **The Gas Company** at 1-800-427-2200, 24 hours a day or call 911 from a safe location.