

Mike Stromsoe's

# The Protection Coach<sup>®</sup>

News & Tips For Clients & Friends of Stromsoe Insurance Agency

## In Appreciation AND In Celebration!!



Our Board of Directors of the local chapter of the NSACE (National Society of Agents for Consumer Education) is beaming from head to toe because they have a MAJOR announcement!! It is with tremendous pleasure that we broadcast news of the arrival of a new board member - Josiah Douglas Tendai arrived about 1:58pm on June 26, 2011. Josiah was born to proud parents Christine and Chris. Chris is the oldest of six children of Cindy and Mike Stromsoe. Josiah came in at 7 pounds, 5 ounces, mom and Josiah are healthy!! Christine and Chris have added a "second middle name" for each of their children. In Josiah's case, it's "Tendai", Tendai meaning "thanks be to God". There are so many things to be thankful for, our health, our families, our friends, our jobs, our communities and our clients (a very special HUGE thank YOU for your business) just to name a few.

To show our appreciation for each of you and to celebrate the arrival of Josiah, we are giving away "Teddy". Teddy is shown here with the Board of Directors. Teddy is a 53", life size brown bear. You can win Teddy simply by being the 17<sup>th</sup> person to email us the answer to this question:

*Where is it recommended the family meet in the emergency exit diagram on page 3 of this newsletter?*

Email your answer along with your name and best phone number to Andrea Wyatt at [andreaw@fallbrook.com](mailto:andreaw@fallbrook.com). Good luck!

I am often asked about the "NSACE" and its background. Now is the perfect time for a brief history. Stromsoe Insurance Agency is a charter member of the "National Society of Agents for Consumer Education" nationally. Part of our primary agency mission is to make sure our clients and community are always properly educated about all aspects of insurance and how it protects you, your family and everything you work so hard for. Our entire team and family are dedicated to consistently bringing you this message. When the next generation of our family started to arrive on the scene, we knew the "education" process could never start too early. And sharing our growing family with everyone we have a relationship with is also a top priority. This is why our grandchildren Makenna (Executive Director), Nate (President), Taylor (Secretary), Elijah (Treasurer) and Josiah (member-at-large) is the face of our local NSACE chapter. We hope you enjoy this lighter, fun version of our communications with you – we truly do appreciate our relationship with each and every one of you.

Welcome



... Above is the newest addition to the LOCAL NSACE Board of Directors, Josiah Douglas Tendai!

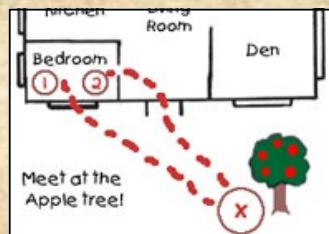
### Inside This Issue:

#### Insurance FAQ's



Your Questions Answered Here!

#### Know Your Way Out?



September Fires: Be Prepared

#### 2011 Referral Program

2011 Grand Prize List  
\*Prize list is subject to improvements at any time!

- #1 Cash
- #2 iPad
- #3 BIG Screen TV
- #4 Free Groceries

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## What's Going On...

### BACK TO SCHOOL

1. For tips on how you can keep your child safe while returning to school, visit our blog at [www.siaonline.com/411sia/?p=1733](http://www.siaonline.com/411sia/?p=1733).
2. Parents check out your local [www.MacaroniKid.com](http://www.MacaroniKid.com) for great safety tips, toy recalls and local upcoming 'kid-friendly' events. Sign up for their Email list for weekly updates sent right to your inbox!

### September:

9/5 - Labor Day

9/9 - Teddy Bear Day!

9/11 - Grandparents Day

It is only right and fitting that one day of the year is set aside to honor our grandparents. It is time to celebrate those special people who are always there with a hug, a kiss, a cookie, something special, or take us somewhere. If you can, enjoy the day with them. If you can't see them, call them. That is the greatest gift they can receive from you.

9/16 - POW / MIA Recognition Day

*POW/MIA Recognition Day* is a day of remembrance and hope for the speedy and safe return of American Prisoners of War, and those still Missing in Action. It also seeks the return of the remains of fallen soldiers.

9/28 - National Good Neighbor Day

### Upcoming Events:

10/16 - Susan G Komen's 'Race for the Cure' at the Promenade Temecula  
Register Here - [www.komenie.org](http://www.komenie.org) or call 951-676-7223.

10/31 - HALLOWEEN

Visit our blog for Halloween Safety Tips at [www.siaonline.com/411sia/?p=24](http://www.siaonline.com/411sia/?p=24)



### Stromsoe Insurance Agency's 2011 Holiday Office Calendar

Our office will be CLOSED in observance of the following holidays:

Monday, September 5th - Labor Day

Thursday, Nov. 24th & Friday, Nov. 25th - Thanksgiving

Monday, December 26th - Christmas

Monday, January 2nd, 2012 - New Year's

### Did You Know....

That you can view our Newsletters, current and past issues, online ANYTIME?  
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- ATVs & Recreational Vehicles
- Flood - All Types
- Renter (Tenant) Protection
- Condos & Townhomes
- Rental & Investment Property
- Business Liability
- Business Property
- Business Cars & Trucks
- Mechanical Breakdown
- Non-Profits
- Professional Offices
- And much more, Just ASK!

The Personal Client Of The Month Is...

**Larry & Evette Furie**

Thank You For Your Business!

Contact YOUR Protection Coach® At

Stromsoe Insurance Agency, Inc. • Phone: (951)600-5751 • Fax: (951)677-6265  
24910 Las Brisas Rd. #117 Murrieta, Ca 92562 • E-mail: [insure@siaonline.com](mailto:insure@siaonline.com)

# Insurance FAQ's

## College and Car Insurance?

Let the insurance company know if your son takes a family car to college. Insurers base premiums partly on where cars are garaged, and failing to report the change could jeopardize coverage. Also make sure the insurer still allows your son to be listed on your policy; most car insurance companies let parents list children 18 and older on their policies as long as the kids are full-time college students.

If your son owns the title to the car, he should have his own car insurance policy and should inform the insurer about taking the vehicle to college.

Finally, your son can remain on your health insurance policy as a dependent up to age 26, but you might want to purchase a health plan through his college or university if he's leaving town and will be out of your plan's health network.

## Should I buy Uninsured Motorists coverage? And Underinsured Motorists coverage?

While these are optional coverages in most states, it's a good idea to buy them. Here's why. If you are injured as a result of an accident caused by a driver who does not have insurance, Uninsured Motorists (UM) coverage will pay for your medical and hospital bills and other related expenses. If you have health insurance, some of these expenses may be covered, but you would still be responsible for deductibles and co-payments. And, of course, if you have no health insurance coverage or have selected a high deductible plan (also called catastrophic health insurance), you will be responsible for all or most of your expenses.

Underinsured Motorists (UIM) Coverage works the same way. If you are injured by a driver who has insurance, but your injuries are greater than the amount of insurance they purchased, your own policy will pay your unpaid medical bills up to the amount of UIM coverage you chose to purchase (minus the amount the other driver's insurance pays). In some states, there is also a coverage called Uninsured Motorists Property Damage (UMPD) coverage. This coverage pays for your car if it's damaged by an uninsured driver and you have not purchased Collision coverage for your own car.

If you have a question you would like answered in our newsletter, Email them to [andrew@fallbrook.com](mailto:andrew@fallbrook.com).



**Erica Gates**  
Protection Coach

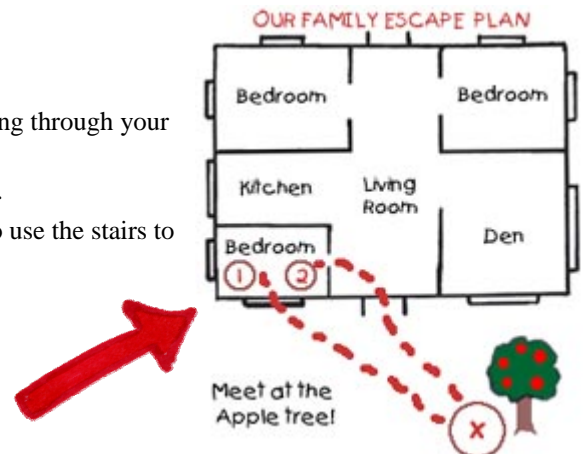
## *A Warm Welcome to Some of The Newest Members of Our Agency Family!*

Chris Prusmeier  
David Voelker  
(Voelker Incorporated)  
Camille Bertrand  
Keith Dibble  
(K & R Auto)  
Corbin Hoornbeek  
Harold Howard  
Carla Jacobs  
Ivy Kieu  
David Sprissler  
Ranulfo Atienza  
Heidi Hughes  
Melissa Fowlie-Lowden  
Dometrio Mendoza  
Nelson Hernandez  
Scott Urquhart  
(Master Tech)  
Leigh Ann Griffin  
Connie Burke  
Laney Villalobos  
(Pauma Valley Citrus, LLC)  
Nicholas Sainz  
& others...

## Do You Know Your Way Out...

When the building fire alarm sounds what do you do? A fire can quickly fill the halls of your building with smoke and poisonous gases, making them dark and dangerous, especially if you do not know what to do. Having a home fire escape plan is an important part of your safety when a fire starts. The following checklist will help you make a home fire escape plan.

- Have working smoke detectors that will wake you when sleeping.
- Be sure everyone knows two ways out of every bedroom.
- Sleep with bedroom doors closed. This will protect you from smoke traveling through your home.
- Be sure windows open easily from the inside, allowing for a speedy escape.
- Never use the elevator in the event of a fire emergency. If you are unable to use the stairs to evacuate wait in your apartment and call 911.
- Designate a meeting place where everyone in your family can meet once outside.
- Call 9-1-1 from a safe phone once outside.
- Make certain everyone understands that once out of the building no one is to re-enter without the permission of the fire department.



### Contact YOUR Protection Coach® At

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## 2011 Donation Meter



Awesome... \$4,762.29  
 Keep it up, the goal is \$10,753, we're grateful for your support!

## Refer a Friend Today and WIN!!!

- #1 Cash 
- #2 iPad 
- #3 BIG Screen TV 
- #4 Free Groceries 

# Congratulations!



Congratulations to Bowen & Maya Shih!  
 Not only did their favorite charity win, but they won dinner and a movie for two!



## We Get Mail...

"I am very happy with the way Stromsøe Insurance Agency took care of my claim. All personal involved were very courteous, helpful, very professional. I have never experienced such service before I became a member. Thank you."



Helen Schaeffer  
 Pomona, CA - Client Since 2000



## Quick Tip Time

Children, Adults and Pets Enclosed in Parked Vehicles Are at Great Risk

Each year children die from hyperthermia as a result of being left in parked vehicles. Hyperthermia is an acute condition that occurs when the body absorbs more heat than it can dissipate. Hyperthermia can occur even on a mild day. Studies have shown that the temperature inside a parked vehicle can rapidly rise to a dangerous level for children, adults and pets. Leaving the windows slightly open does not significantly decrease the heating rate. The effects can be more severe on children because their bodies warm at a faster rate than adults.

**TIP:** Put your purse, cell phone, etc. in back seat (or babies car seat), when you get out of the vehicle, you will be forced to look back and see child and/or pet.

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