



CIRCLE OF SAFETY

YOUR CONSUMER AWARENESS ADVISOR
KELLEY INSURANCE AGENCY & FINANCIAL SERVICES

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VACATION TIME IS FAST APPROACHING

Our plans for vacationing, need to include safeguarding our most important investment in our life - our homes, condo units, or our apartment contents. Prior to leaving home for an extended period of time, stop the mail and newspaper delivery to the residence. A neighbor or trusted friend should stop by your house occasionally to gather any flyers left on the porch, phone book deliveries, and other advertisements, making sure your front entrance is kept clear.

Many people use timers while they are away to give the illusion of an occupied house. An investment in randomized timers that turn off and on at various intervals is a good idea, including the porch lights. A porch light that stays on 24 hours a day is an invitation to potential burglars that no one is home.

Turn the ringer down on the home phone, so an unanswered telephone won't be heard from outside, and above all, don't leave a message that you are out of town, to return at a later date.

Your irreplaceable items should be stored in a safe, one bolted to the floor and secured to the wall. If this is not feasible for you, renting a safety deposit box at your bank for important documents and small treasures like jewelry items, is a good alternative. With the price of skyrocketing gold, jewelry items are a more desirable theft item than at any time in recent history.

Hire your lawn mowed, watered and maintained if you will be gone for an extended period of time. Shrubs and trees should be well trimmed away from your house and entryways. No burglary should be able to hide in the foliage. It's also a good idea to turn off the water into your home, turn the water heater down, or shut it off completely to avoid a potential broken pipe, and subsequent water damage loss.

After a few precautions, you can enjoy a worry free vacation!

MOST HOMEOWNERS PLANNING LARGE PARTIES DON'T HAVE ENOUGH INSURANCE COVERAGE

The importance of proper protection should not be underestimated, because hosts could be held legally responsible for guests who drink, drive and cause an accident. Our advise on this it to not only make sure that you have maximum limits on your Home and Auto policies for Liability, but to also add an Umbrella policy. In addition to the Umbrella policy, you could also purchase separate Event Insurance. People tend to shy away from the Umbrella Policy, as they think enough coverage is offered by their Homeowner and Auto policies. Nothing could be further from the truth. Large jury awards coupled with substantial health care costs make it commonplace for lawsuits to exceed the liability limits on the average Homeowner/Auto policy.

So, here are a few points to follow:

- Discuss your insurance coverage with one of our agents before hosting a party. This is a good way to familiarize yourself with your State's host liability laws, and to make sure you are properly protected.
- Limit invited guests to people you know.
- Consider having the party at a restaurant or bar that has a liquor license, rather than in a home or office.
- Always provide filling food for guests and alternative nonalcoholic beverages.
- Offer activities that draw partygoers away from drinking.
- Arrange transportation or overnight accommodations for those who should not drive.
- Conclude alcohol consumption(at least) one hour before the party is scheduled to end.
- Do not serve guests who are visibly intoxicated.
- And last but not least, consider hiring an off-duty police officer to monitor guests' sobriety discreetly or handle any alcohol-related problems as guests leave.

Be Safe and have a wonderful Spring and Summer!!!!

Your Business Needs Protection

- 75% of all employees steal at least once
~Wall Street Journal
- Employee theft costs business owners \$40 billion a year
~U.S.Chamber of Commerce
- 20% of all business failures are caused by employee theft
~ American Management Association

Employee Dishonesty Bonds:

A business owner returns from vacation to find his bookkeeper gone, along with several thousand dollars in company funds. The bookkeeper was later arrested, but not before the money was gone. Fortunately the business owner was covered with an employee dishonesty bond.

Employee theft is a reality. Seven out of ten employees steal from their employers at one time or another. The best you can do is control it through good management techniques. Your best defense is protection. Employee dishonesty bonds protect you and your customers from losses suffered by theft of your employees. The protection is inexpensive and can be quickly obtained.

Call today for more information.

TRIVIA CONTEST

Every month Kelley Insurance has a Trivia Contest that gives you a chance to win a \$20 dinner certificate. Test your knowledge! Answer the question below and you could be this month's winner.

RULES: The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. You may only win a contest every 12 months.

HOW TO PLAY: Write down your Name and Answer, then FAX— 360.966.2819 — CALL — 360.966.3732 — OR EMAIL — info@kelleyinsure.com — this page.

GOOD LUCK!

Which country has more tractors per capita, and how many? Canada, Iceland, Japan?

Name: _____

Answer: _____

Don't be left out!!!!

If you have not heard yet, Kelley Insurance and their staff are "Going Green!" We thought that one way that we could get "greener" is by sending a newsletter through e-mail every other month.

Get us your e-mail by calling 360.966.3732, you do not have to know your agent's name, any of our friendly staff can help!

2011 REFERRAL PROGRAM

Those who refer someone to our agency, and receive a free quote, will get a \$20 dinner certificate and be entered into our monthly and annual drawings.

Monthly Winners - will receive a \$25 gift card in addition, a \$25 contribution will be made in their name to a charity.

Annual Winners - will receive a 37" Flat Screen TV!

Kelley Insurance would like to congratulate Dale and Audrey Snapper for being our 2010 Annual Referral winners!

Dale and Audrey won a 37" Flat Screen TV and a Wii Console!

Thanks to everyone who referred in 2010!

Monthly drawings are made on the 15th of each month and the Annual drawing is the second week in February

THANK YOU EVERYONE WHO
CAME TO OUR CUSTOMER
APPRECIATION FIESTA!

WE HAD TONS OF FUN, HOPE YOU DID TOO!



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