



NEWSLETTER FOR OUR VALUED CLIENTS

June 9, 2011

We'd like to start this first edition off thanking you, our clients, for trusting us with your well being and your continued service.

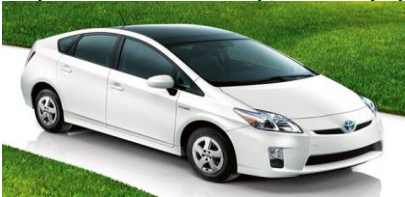
DID YOU KNOW THAT IN 2009 . . .

Americans traveled 2,979 (billion) miles in the year.
California, Florida and Texas had the largest percentage of traffic fatalities.

National Highway Traffic Safety Administration

FUEL EFFICIENT CARS

Toyota Prius 51 City/48 Hwy (50 Combined)



Lexus CT 200h: 43 City/40 Hwy (42 Combined)



Honda Civic Hybrid: 40 City/43 Hwy (41 Combined)

Change your driving habits

Brake the right way

A car consumes most gas as it accelerates. It's a simply law of physics (force equals mass times acceleration). A moving car doesn't require much gasoline to keep moving (due to the inherent inertia). In real life this means, in order to improve your mileage you need to keep the ride smooth. Let me give you some examples.

About 30% of the drivers in somewhat heavy traffic apparently cannot control their speed with the accelerator pad alone. They speed up and slam on the brakes all the time. Obviously, that makes the car following too close behind very nervous and it too needs to brake and accelerate constantly. In really heavy (but still moving) traffic about 90% of the cars do this. It is relatively easy to hold a speed in a long line of cars without stepping on the brake. Just keep a little bit more distance and try to practice this. If the traffic moves along, you rarely need to brake, unless everything slows down. If you pay attention to the cars ahead of you (not just the one right in front of your nose, but the other cars ahead of that one), you can anticipate when things will slow down and you can ease off the gas. This means you won't lose all that power to friction (on the brakes) and you can keep your speed without having to accelerate. In heavy traffic this is the most efficient way to save gas and can easily get you 10% - 20% better gas mileage.

How to stay safe on the road

Take care of your car on a regular basis including checking the air pressure in your tires.

Secure everything in the vehicle that might become a flying projectile. Store loose objects in the trunk.

Never allow a pet to run loose in the vehicle.

Always use your turn signals when changing lanes.

Have emergency roadside essentials.

What to do if you are involved in an automobile accident

Those first moments after an accident are crucial to your health and well-being. Unfortunately, after an accident everyone involved is probably not thinking as clearly as they should. After being involved in an accident, your adrenaline will be racing and your nerves will be frayed. The following tips are some common sense tips, but also wise advice to keep in mind following an accident:

Keep an Emergency Kit in Your Glove Compartment. Drivers should carry a cell phone, as well as pen and paper for taking notes, a disposable camera to take photos of the vehicles at the scene, and a card with information about medical allergies or conditions that may require special attention if there are serious injuries. Also, keep a list of contact numbers for law enforcement agencies handy.

Drivers can keep this free fill-in-the-blanks accident information form in their glove compartment.

The DocuDent™ Auto Accident Kit (\$19.95), supported by AAA and insurance companies, offers a comprehensive kit that includes a flashlight, reusable camera and accident documentation instructions. A set of cones, warning triangles or emergency flares should be kept in the trunk.

Keep Safety First. Drivers involved in minor accidents with no serious injuries should move cars to the side of the road and out of the way of oncoming traffic. Leaving cars parked in the middle of the road or busy intersection can result in additional accidents and injuries. If a car cannot be moved, drivers and passengers should remain in the cars with seatbelts fastened for everyone's safety until help arrives. Make sure to turn on hazard lights and set out cones, flares or warning triangles if possible.

Exchange Information. After the accident, exchange the following information: name, address, phone number, insurance company, policy number, driver license number and license plate number for the driver and the owner of each vehicle. If the driver's name is different from the name of the insured, establish what the relationship is and take down the name and address for each individual. Also make a written description of each car, including year, make, model and color — and the exact location of the collision and how it happened. Finally, be polite but don't tell the other drivers or the police that the accident was your fault, even if you think it was.

Photograph and Document the Accident. Use your camera to document the damage to all the vehicles. Keep in mind that you want your photos to show the overall context of the accident so that you can make your case to a claims adjuster. If there were witnesses, try to get their contact information; they may be able to help you if the other drivers dispute your version of what happened.

File An Accident Report.

Although law enforcement officers in many locations may not respond to accidents unless there are injuries, drivers should file a state vehicle accident report, which is available at police stations and often on the Department of Motor Vehicles Web site as a downloadable file. A police report often helps insurance companies speed up the claims process.

Know What Your Insurance Covers.

The whole insurance process will be easier following your accident if you know the details of your coverage. For example, don't wait until after an accident to find out that your policy doesn't automatically cover costs for towing or a replacement rental car. Generally, for only a dollar or two extra each month, you can add coverage for rental car reimbursement, which provides a rental car for little or no money while your car is in the repair shop or if it is stolen. Check your policy for specifics.

Always wear your seat belt.

Wearing your seatbelt is one of the most important things you can do to survive a car crash. Make sure that your lap belt sits low on your hip bones and that the shoulder belt goes across the center of your chest. Children should be seated in proper child restraints until they are large enough to properly wear a lap and shoulder belt.

Make safety your primary concern.

The importance of having an insurance agent

In today's internet savvy world, some people think that going online for a policy is the way to go. But be careful, when you purchase your policy online without an agent, you may be missing out on some very important things. For example, when you get all that paperwork in the mail to sign and fill out, will you know what to do with it? Who will you talk to if you have questions? What happens when there is a claim, who will you call? Now you might be thinking, yeah but it costs more to have an agent. This is not true. You might be surprised to find that often getting rid of the insurance agent is not necessarily the cheapest option, and sometimes ends up costing you more, not only in price, but in quality and coverage.

An agent will be able to get you the most bang for your buck. They are able to ensure you are getting all of the discounts you deserve. Without talking to a knowledgeable representative, you might miss out on valuable savings.

An agent will help you through the application process, to make sure that everything is filled out correctly so you qualify for the best possible rates. Let's face it, insurance is complicated. That's why your agent goes to classes to learn the information they need to do their job. Why not let a professional help you through the process?

If you have a question or problem, you are able to talk to a local agent who can help you. Every time you come to or call the office, you will be able to reach the same person. A local agent can deliver paperwork or meet with you easier than one who is over 30 miles away. There's no holding on the line with a 1-800# to get a different person than the one you talked to last time and explain your questions all over again.

If you have an accident, your agent is there to walk you through the process and get you the help that you need. They will help you start the claim, and go over what things are covered and what are not, before you start the claim. This way you will go into the claim process with the knowledge you need to get the job done. Your agent will help you get your car back on the road and your life back to normal as soon as possible. Plus, should you have a problem during the claim process, your agent is there to fight for you to get the job done right.

The best part of working with an agent is the cost — it's free.

Did you know that the world's most expensive car is the 1931 Bugatti Royale Kellner Coupe which was sold for \$8,700,000 in 1987?



Our goal is to provide exceptional customer service that is prompt, courteous, and professional. Your opinion is important to us. Please take a moment to tell us if we are meeting our goal and how we may improve.

HOW ARE WE DOING?

Name:
Phone:
Address:
City, State Zip:
Email:

1. When was the last time you contacted our office?
2. What was the purpose of your contact?
3. Were all your concerns addressed and resolved to your satisfaction?
4. Please describe your experience?
5. How can we improve Estrella Insurance's customer service?

Additional Comments:

Please return to us so that we may assist any concerns you may have.

Thank you.