



March 2016
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Inside This Issue:

Is My Damage Accidental, or Normal wear and tear?

2016 March Calendar - p.3

CSIS Mobile Application

March 2016						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

News & Notes from CSIS Insurance

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LUCKY
To have
YOU!



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Happy St. Patrick's Day!!!

KEEP READING!
→

Is My Damage Accidental, or Normal Wear and Tear?

Accidental damage vs wear and tear can be a difficult concept to define and understand. As it relates to insurance, it's important to understand the difference. Wear and tear is the gradual deterioration of property or possessions which results naturally from regular use and/or age. Accidental damage happens unexpectedly, unintentionally, and usually suddenly. Sometimes poorly manufactured products or workmanship can lead to accelerated wear and tear, but again this is not considered accident.

Think of your car tires, for example. It is normal to see them wear down after driving on them for several thousand miles. However, if your tires are damaged unexpectedly by vandals, this would be considered accidental and would be a covered claim (if you pay for physical damage coverage). When it comes to your home or rental, expected wear and tear includes things such as foot traffic marks on carpets, scuffs on the walls and floors, a broken leg on the old sofa, and appliances that simply wear out due to age. Accidental damage would include water damage to carpeting from a leaky toilet, lightning damage to the TV or refrigerator, or a stolen TV.

In addition, many homeowners believe that their Homeowner Insurance Policies will cover damage to their home, and contents if caused by rain, earthquake or fire. This may not be the case – Homeowner Policies have many exclusions. If you have any questions at all or would like to review your insurance policy with one of our knowledgeable agents, please give me a call at (800)761-3811. We can discuss how to take best care of your protection needs!

After My *Lucky* Charms, Aren't Ya?

The concept of luck, or having things go in one's favor, is a much sought after experience. Even those who claim not to be superstitious will bend over to pick up a "Lucky Penny" as they fill their day will be better on account of it. The act of carrying a lucky charm or talisman has been part of many cultures throughout history. Charms and talismans serve two purposes: first to attract good luck and secondly to ward off evil.

Of course on St. Patrick's Day it's the **luck** of the Irish that captivates the masses who dress in green as a display of ethnic pride.

There's nothing wrong with clinging to a talisman of good luck. There are just a few examples:

- **Rabbit's Foot:** It's long been pointed out that the rabbit's foot has never much of a luck symbol for the rabbit.
- **Four-leaf Clover:** It's a rare find in a field.
- **Wishbone:** Nobody likes to get the short end of the stick.
- **A Found Penny:** Some say it has to be found heads up for it to be lucky.
- **The Number 7:** Some people look to religion for a reason to assign luck to the number. Others take their cue from the dice.
- **The Number 8:** In China the number is associated with prosperity.

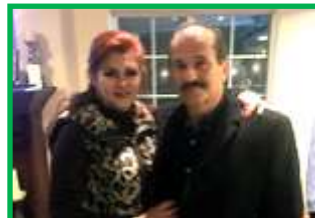


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Rodolfo and Nora Luz Gutierrez THANK YOU for trusting CSIS to serve all of your insurance needs!



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Garden Grove | Santa Ana | Orange | Costa Mesa | Anaheim







Upland and Temecula



Happy Birthday to 345+ clients in March!!!



March 2016

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8  International Women's Day	9	10  World Kidney Day	11	12
13  Daylight Saving Time Begins	14	15	16  Jaime Salas 1st Anniversary	17  St. Patrick's Day	18	19
20  Spring Equinox	21	22	23	24  Holy Thursday	25  Good Friday	26
27  Spring Equinox	28	29	30  Valentine's Day	31  CSIS Client Day		

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Wow!

GET TO KNOW YOUR INSURANCE AGENT



Guadalupe Rojas

Hello, my name is Guadalupe but for clients, friends, and team members I am known as Lupita. I have been a part of the CSIS Team for 4 years. When I started working at CSIS I had no experience in the insurance industry, but with the help of my coworkers and wonderful managers I have been able to learn so much during the time I have been here. I am a customer service representative. I first worked at the Orange location and am currently working in the Garden Grove Office. I hope to have an opportunity to speak with you when you call for questions or changes to your policy.

What's your all-time favorite Book or Movie?

My all-time favorite books are The Tangerine and 1984

What is your favorite thing to do when you're not working?

When I am not working, I enjoy going to the movies.

Who is the greatest inspiration in your life?

The greatest inspiration in life is my father.

What is something about yourself that you wish more people knew?

I think people would be interested to know that I write poetry.

What are you afraid of?

I am very afraid of snakes.