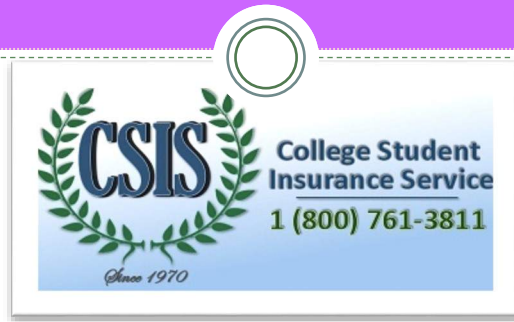




April 2016
Lic. 0787082



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KEEP READING!
→

Are you Caring For Your Car This Month?

It's April Car Care month... Are you planning to hit the road for a spring or summer road trip? Read this first... AAA roadside service estimates that it helps more than 9 million stranded motorists during a summer.

The average age of passenger vehicles in the U.S. is just over 10 years old. If, like most people, you're not driving a brand new car - it's time to give your car a little springtime TLC.

Following a few easy steps to spruce up your vehicle helps avoid costly repairs. So take your car to a dealership to get checked out - or to a local Independent mechanic you trust. Use this spring maintenance checklist to make sure your car is reliable and running efficiently.



Check the battery: You can't get where you are going if the car won't start. Signs of a weak battery: dimming headlights or interior lights; power windows that take longer than usual to go up and down.

Check the brakes: Nothing is more crucial to your safety than your brakes, so get them checked. Trouble signs: pulling to one side when you hit the brakes, squeaking or grinding noises and a brake pedal that feels too soft.

Inspect the tires: Worn-down tires make it hard to stop, even if your brakes are in good order. Try the coin test on your tires: Insert a quarter into several grooves across each tire. If part of Washington's head is always covered, you still have 4/32 inch of tread left and can probably drive safely. If you have less tread, it's time to think about replacements. (A definite danger signal comes when you slip a penny into a groove and the tread does not reach Lincoln's head.)



Even if your tire tread are OK, make sure you keep them inflated to the pressure listed on the placard visible when the driver's door is open. You can boost your gas mileage by 3% or more and make the car safer as well. To get an accurate reading, check the pressure of tires when they are cold, not when you have been driving.

Check the belts and hoses: A broken belt or hose can cause problems ranging from the loss of power steering to an overheated engine, but these parts are easily overlooked. Look for cracks and peeling on the belts, softening on the hoses - or ask your mechanic to do it for you.

Test the air conditioning: Turn on the cooler full blast and make sure it reaches that max chill in short order. If you suspect problems, get a mechanic to check it out soon.



Check your oxygen sensor: This one is obscure, but it is important to gas mileage. Because the sensor helps set the fuel mix going into your engine, a faulty one can cause too much gas to be used - cutting your mileage by up to 40%, warns auto repair web site www.CarMD.com. Replacing the sensor, which usually costs less than \$200, needs to be done every 30,000 to 50,000 miles.

Getting a spring checkup for your car not only could avoid a breakdown, it can help save you money at the pump!

SAVE money
By combining all your insurance with us!

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- Condos & Townhomes
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- Business Liability
- Business Property

CSIS Customer of the Month

We are very grateful for our client **Earl See**.
THANK YOU for trusting CSIS to serve all of your insurance needs!



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Upland and Temecula

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Happy Birthday to 345+ clients in April!!!



April 2016

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Are you in the market for a new car?

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GET TO KNOW YOUR INSURANCE AGENT



Raul Perez

My name is Raul Perez and I am an Agent/Broker for CSIS, working out of the Garden Grove office. I have been a part of the CSIS team for 11 years. During my time here as a licensed Fire and Casualty Agent/Broker, I have completed many courses but one of the most recent was the Customer Champion. This is a professional certification program whose primary goal is customer service excellence. I enjoy working at CSIS because I love helping customers save hundreds of dollars on their insurance. When I am not working, I like going to the movies and also enjoy going to the beach!

What is some candid advice you'd like to tell your clients in order for you to serve them better?

The most candid advice I could offer is to provide your agent with all of the information in order to ensure that you are getting the best coverages for the most accurate price.

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

The best movies are *The Fast and Furious Series*

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

I like swimming when I am not working because it keep me active.

Who is the greatest inspiration in your life?

Bruce Lee is the greatest inspiration in my life.

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

They may be surprised to know that I am an amateur mechanic.

What are you afraid of?

I am afraid of fear itself.

What is your favorite inspirational quote or mantra?

Insanity is doing the same thing over and over again but expecting different results.

If you had an extra hour in the day, how would you choose to spend it?

I would spend an extra hour in the day catching up with old friends.