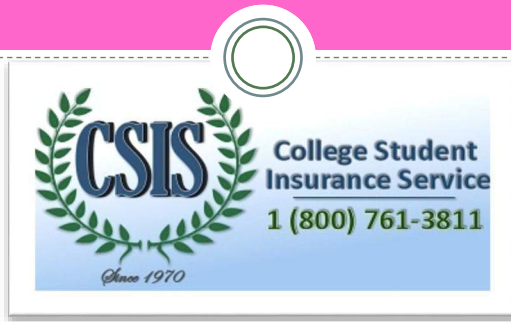




May 2016
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CSIS Mobile Application



News & Notes from CSIS Insurance



mum mama mommy

BEAUTIFUL

unconditional love

creative UNSELFISH

LOVE U LOVE U LOVE U

BELIEVES

life patient GENTLE

compassionate

NURTURING

strength DEVOTED



Get to know our Garden Grove Protection Specialist Joseph



Refer someone for a chance to WIN AWESOME PRIZES!



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Happy Mother's Day from all of us at CSIS!



Protect Yourself from the Unexpected

Craaaaaaash! Your car has been knocked sideways by another car -- one that roared through that stop sign right before it hit you. This was no mere fender-bender: Your car is a wreck and you're trying to figure out if you're OK. But if nothing else, at least the accident wasn't your fault. The other driver's insurance will pay for whatever's wrong with your car -- or your body.

Or will it? What happens if the other driver isn't insured?

Most states require vehicle owners to have automobile liability insurance, but many drivers manage to get around the law. Some people buy insurance long enough to get their vehicle registered, and then cancel the policy. When the economy is bad, the number of people who try to get by without liability insurance goes up.

A study by the Insurance Research Council found that about one of every seven drivers was uninsured. That's about 14 percent nationwide.

There is a way to protect yourself from having to bear all the costs if you're hit by an uninsured motorist. You can pay extra to add uninsured or under-insured motorist coverage to your policy.

Auto insurance policies specifically ask if you would like uninsured motorist protection. Typically, coverage is segmented into two categories -- uninsured motorist bodily injury (seen on the policy as "UMBI," "UM" or "U") and uninsured motorist property damage (displayed on the policy as UMPD).

Uninsured motorist bodily injury. Pays for reasonable medical expenses, pain and suffering and loss of earnings for injuries to the driver and passengers that result from the accident.

• **Uninsured motorist property damage.** Pays for repairs to your car when the loss is caused by an uninsured motorist. In many cases, uninsured motorist property damage has a limit, so purchasing collision coverage ensures your car is fully repaired or replaced due to serious damage.

• **Collision deductible waiver.** When you purchase uninsured motorist property damage in conjunction with collision coverage, your uninsured motorist property damage coverage is referred to as collision deductible waiver and displayed on your policy as "CDW". Collision coverage will pay for the damage to your vehicle (less the amount of your deductible), and when the loss is caused by an uninsured motorist, your collision deductible waiver coverage will reimburse or waive the deductible payment.

• **Underinsured motorist protection.** If the other driver does have insurance, but with coverage limits less than the damage to your car, you may have to rely on your collision coverage with collision deductible waiver or your uninsured motorist property damage coverage to pay the deductible or remaining balance of vehicle/property damage.



How much auto insurance coverage do you need for uninsured or underinsured encounters? We recommend that uninsured and underinsured coverage match the policy's current bodily injury liability limits and deductible.

There are a lot of uninsured drivers, and if you are unlucky enough to get into an accident caused by one of them, you may

be in a bad situation. To find the right amount of coverage that best fits you, or more information regarding uninsured motorist bodily injury and property damage coverage, give us a call at **800-761-3811** today!

SAVE money
By combining all your insurance with us!

- Home & Fire
- Life Insurance
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- Health Insurance - Group & Individual
- Disability Insurance - Group & Individual
- Mortgage Protection
- Cars & Trucks
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- ATVs & Recreational Vehicles
- Flood - All Types
- Renter (Tenant) Protection
- Condos & Townhomes
- Rental & Investment Property
- Business Liability
- Business Property

CSIS Customer of the Month

We are very grateful for our clients
Fernando and Rosa Elena Alvarez.

THANK YOU for trusting CSIS to serve all of your insurance needs!



Seven Locations to Better Serve You

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

Upland and Temecula

Happy Birthday to 345+ clients in May!!!



May 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				

Are you in the market for a new car?

Our good friends at Guaranty Chevrolet in Santa Ana are Offering Fleet/Preferred Pricing towards the purchase of a new car to all our CSIS clients!



Simply bring your CSIS insurance card and ID with you when you come in and let their friendly Fleet Sales Staff help you get in a brand new car!

GUARANTY **OCHEVY.COM**
CHEVROLET 5 Frwy @ 17th St. exit, Santa Ana
714-973-1711

Have You Downloaded the New CSIS Mobile App?

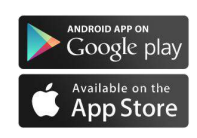
Manage, update and protect your family, your business and your property right from your smartphone.

CSIS Mobile app is designed to put you in control and provide help:

- ◆ Quick Agency Access
- ◆ Electronic Auto ID
- ◆ Easy Policy Management
- ◆ Convenient Claims and Bill Pay connections
- ◆ Auto Accident Claim Kit - make sure every driver in your house has this app!
- ◆ Effortless Property/Home Inventory tool - Invaluable for policy reviews, claims, estate planning
- ◆ Important Alerts and Notifications

These mobile services are free to our valued clients and friends.

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CSIS Insurance Services

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REFER A FRIEND

Have you told someone you know about CSIS Insurance?
In 2016, not only will you receive a **FREE \$10 Gas card** for EVERY referral to our agency, BUT once they purchase the policy, you will receive a **\$20 Check!**

Wow!

GET TO KNOW YOUR INSURANCE AGENT



Joseph Jimenez

My name is Joseph Jimenez and I am a part of the Marketing Support and Custom Service team at CSIS. I am licensed in Property & Casualty insurance as well as Life & Health. I have also successfully completed the Customer Champion program for customer service. I enjoy working at CSIS because of our team and family dynamic that contributes to how we serve all of our clients, which is what makes this agency unique. When I am not working, I love to drum, attend concerts, or other live events.

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

One of my all time favorite books is Looking for Alaska by John Green.

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

I love to see shows and play music.

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'm very understanding and accepting of others.

What are you afraid of?

Ignorance.