



Orlando Frasca  
Trusted Insurance Advisor

# Circle of Safety

## For Clients & Friends of Rogers Insurance

### Summer Vacation and What it Means

Most of my long-time clients already know my favorite time of year is Summer. For those of you that didn't know the reason, it's because I absolutely love hot weather, bbq swimming and generally spending time with friends and family. Even songs written about summer are light-hearted and put an extra spring in my step. As hard as it is for me to get away from the office for any period of time, once I am actually on vacation, I am glad I'm away. I would imagine most of you feel the same way. It's gotta be the workaholic in me. However, the team in the office is the best around, so I know clients will be taken care of and I won't have a pile of paper in my inbox upon my return. In any case,

it's important because I get to spend not just "quality" time, but "quantity" time with my wife and kids. And, it's that quantity amount of time spent that brings about most of the memories. Unscheduled, flowing chatter from an 8 year, 6 year old and 3 year old are things that just can't be recaptured during the daily hustle and bustle of our lives. Heck, getting away from their activities (cheerleading, summer camp) and just let's them be kids. Something that doesn't seem to happen too often ~ at least not when I was growing up.



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### Avoid Vacation Hassles With These 4 Travel Tips



Travel troubles come in all shapes and sizes—from natural disasters to sickness or schedule changes. The following tips will help you minimize the impact of any problems:

Reservations: When making flight, hotel or car rental reservations, search for vendors that allow last-minute changes. Pay careful attention to fees charged by the booking agent or online compared with the provider. In many instances, charges may apply from both vendors. Remember, it may cost a bit more to assure maximum flexibility, but it's often worth it - especially when traveling with chil-

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# Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Those who referred their family, friends, neighbors, co-workers and loved ones are:

**Thusuong Lam at Holiday Hair & Nails**

**Rochelle Carver  
Chrissy Harner  
Rochelle Carver  
Nelson Xiques**

**Javier & Elicia Pena at El Rancho Supermercado**

**Elliot Fisher  
Leanee Revells  
John Spica**

**Wayne & Jennifer  
Valencia at Wayjen Enterprises**

All the names listed above have received FREE GIFT CARDS and entries into the Grand Prize Drawing for a trip for two to any city in Europe (airfare, hotel and cash included). We also donate \$50 to the charity of your choice per referral!



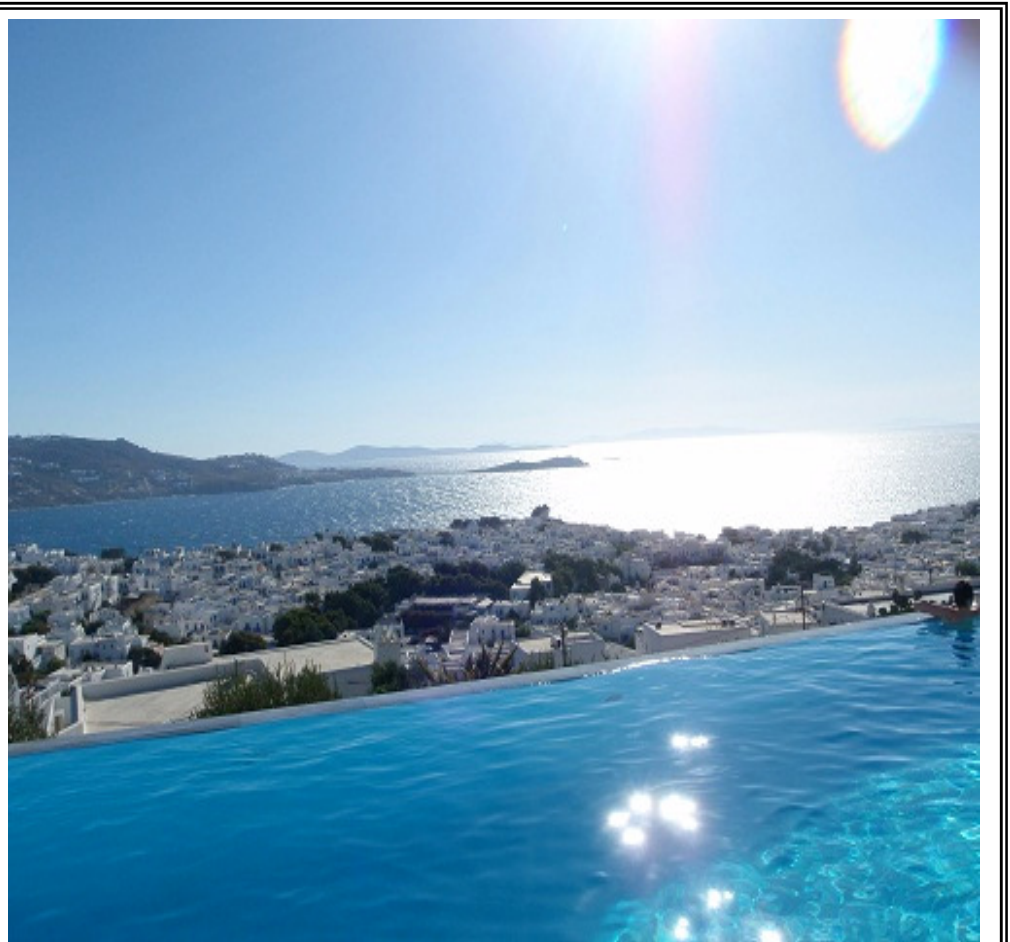
Claudia Ponce won a \$100 gasoline card in our quarterly Referral Program drawing!

## Find a Hotel Room With a Great View

Have you ever had the experience of visiting a beautiful city full of famous buildings and beautiful vistas, only to discover your hotel room looks out onto a parking lot?

A website called Rooms With Great Views ([roomswithgreatviews.com](http://roomswithgreatviews.com)) aims to avoid that problem by collecting pictures taken from hotel rooms around the world. You can search for hotels in your favorite destinations.

And some of them have truly fantastic views. The site owners once rented a houseboat in the Florida Keys, where they watched pelicans dive for their supper. And for the week they spent in Paris, their room looked across the Seine to Notre Dame. Once they couldn't sleep because of the noise of the surf pounding the seawall just below their balcony on Maui.



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(There I said it, now I sound like an “ol-timer”).

This summer, we have a getaway with

some wonderful friends of ours (who used to live just a few houses up the street, but now live in Oregon). My family really savors this time because we don't get to see them as often as we used to. It's great to do nothing or something with them because it doesn't matter... just all of us being together is a real treat. Later on this summer we'll be visiting Cheryl's family on the East Coast. That will give our kids and my brother-in-laws kids a chance to reconnect. My brother-in-law and I talk to each other regularly, and it will be great just to be with his family and spend time. Cheryl's parents live 3 hours from them, so we will head over there mid-trip so they can see the grandkids and give them all the chocolate and sweets we won't.....have a fantastic summer and cherish that time!

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**Natural Disasters and Other Acts of God:** Some situations are beyond the ability to predict. Whether you are confronted with an oil spill, epidemic or earthquake, purchasing travel insurance is one of the best ways to protect your travel plans. Ask your agent about a Cancel for Any Reason policy.

**Personal Health and Wellness:** Specially designed health insurance policies are essential when traveling outside the country, where individual coverage may not be in effect. Everything from emergency medical services to specialized medical transportation can be included in a short-term health, medical and even accident policy.

**Rules and Regulations:** Travelers impacted by flight cancellations and other events are frequently compensated by the airline, but that doesn't mean full protection is in place. Travel insurance helps protect against flight delays, late registration and ticket changes from common carrier delays.

## Hiring a Childcare Worker? Make Sure You

Whether you have a full-time nanny or hire an occasional babysitter for a night on the town, it's important to obtain the right type of insurance coverage for all of your childcare needs. Use the following checklist when speaking with an agent about proper coverage options:

**Full-Time or Part-Time:** One of the most important factors in deciding what type of insurance is required is whether a childcare worker is full-time or part-time. Full-time workers such as a live-in nanny tend to work longer hours and may require additional forms of coverage.

**Automobile Coverage:** If a childcare worker uses a family car, it is critical to make sure he or she is included on the policy. Likewise, even if part-time childcare workers use their own vehicles, verify they have up-to-date insurance in place prior to transporting the children.

**Liability Coverage:** It's essential to verify the limits of liability coverage for your own protection as well as that of the childcare provider. Ask your agent about expanding your personal protection as well as obtaining liability coverage on a nanny or worker. Popular policy types include public liability insurance that provides protection in the event something happens to children when in the care of the childcare worker.

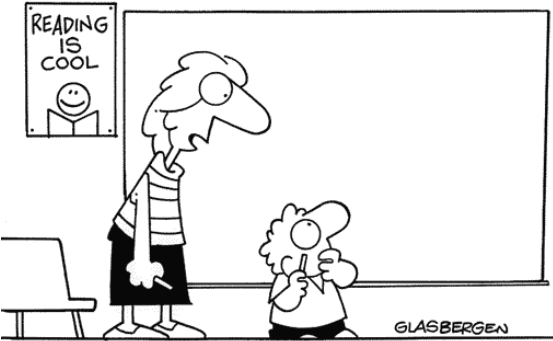
**Homecare Coverage:** Inviting a person into your home is never a simple task but proper insurance can help reduce the risk of theft or other emergencies. Ask your agent if your household insurance policy provides protection in the event of a claim related to childcare.



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"There aren't any icons to click. It's a chalk board."

Wisdom to Live By "You send your child to the schoolmaster, but 'tis the schoolboys who educate him." **Ralph Waldo Emerson**

## 2010 Charity Donations Update

Thanks to loyal clients like you, our 2010 Rewards Program has given money to:

- Fallen Heroes Organization
- The Children's Miracle Network
- Fr. Frank's Kids

**Our goal is to GIVE AWAY \$25,000  
 to the Charity of your choice!**

Refer a friend, family member or co-worker for a quote (no purchase of insurance necessary) and we'll give \$50 to the Charity of YOUR choice!



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