

Mike Stromsoe's

The Protection Coach®

News & Tips For Clients & Friends of Stromsoe Insurance Agency

Celebrating all the amazing Mom's!!



HAPPY MOTHER'S DAY

To all the Mom's in your family... from our families to yours!



Inside This Issue:



Memorial Day Facts

Small Business Insurance Needs



Quick Time Tip

Celebrating over **275** client
birthdays in May!!!



SAVE up to 17% or more
By combining all your
insurance with us!

Understanding Your Small Business Insurance Needs

Being a business owner is difficult enough, and then you have to find an insurance program that fits your specific needs. We know this can be confusing at times, but we are here to help. Here are 4 types of insurance protection most small business owners need to consider:

Property insurance - This type of coverage provides compensation if business property is damaged, stolen or lost. In addition to covering the physical business structure, property insurance covers personal property. This includes inventory, office furnishings, raw materials, computers, machinery and other items that are part of business operations. Property insurance coverage doesn't end with protecting physical assets. It also affords operating funds when business owners are forced to take steps to get their business back on track following a major loss. Property insurance might provide coverage for broken equipment in some cases. It can also provide coverage for water damage, debris removal following a fire and several other specific items.

Commercial Auto insurance - Anyone who uses their own personal vehicle for business purposes should discuss this type of coverage with their agent. Most personal vehicle insurance policies don't provide coverage if the automobile that is involved in an accident is used mostly for business purposes. Business Auto insurance policies afford coverage for vehicles that are owned and used by a business. Third parties injured by the policyholder's vehicle receive compensation for damages up to the policy limit amount. Some policies might provide compensation for repair or replacement of vehicles that are damaged from flooding, theft, accidents and similar events.

Liability insurance - Any business can face a lawsuit at some point in today's litigious society. For example, a person might claim that a business caused them harm from a service error, defective product or negligence in providing a safe environment. Liability coverage provides compensation for damages a company is liable for. However, the coverage is only provided up to the policy's limit amounts. These policies usually also provide funds for legal defense expenses, attorneys' fees, medical bills and several other related expenses.

Workers Compensation - In nearly every state, employers are required by law to have Workers Compensation coverage if they have employees, this number usually varies from three to five. Workers Compensation pays for a portion of lost wages for workers who are injured. In addition to this, it also covers the medical care they require. Coverage is provided to employees who are injured at work regardless of who is at fault. If workers die as a result of the injuries they sustain, the insurance company compensates the surviving family members of the deceased worker.

In addition to the four major types of coverage purchased, there are several other valuable policies some companies might want to purchase. Umbrella policies, Terrorism coverage and specialized liability policies are all helpful. Umbrella policies, much like an umbrella, cover above and beyond the normal inclusions. These are usually obtained to prevent high losses by businesses with high risks. Specialized liability policies are made up of several types of individual coverage. Terrorism coverage provides compensation for damages and medical care to a certain extent in the event of terrorism.

To find out which options are best for your business, contact one of our
Protection Coaches today at 877-994-6787.

- Home & Fire
- Life Insurance
- Workers Compensation
- Health Insurance - Group
- Cars & Trucks
- Classic & Antique Cars
- Motorcycle
- Boat & Watercraft
- ATVs & Recreational Vehicles
- Flood - All Types
- Renter (Tenant) Protection
- Condos & Townhomes
- Rental & Investment Property
- Business Liability
- Business Property
- Business Cars & Trucks
- Mechanical Breakdown
- Non-Profits
- Professional Offices
- And much more, Just ASK!

The Client Of The Month Is...

David & Rosemary Voelker

Thank You For Your Business!

Contact YOUR Protection Coaches® At

Stromsoe Insurance Agency, Inc. • Phone: (951)600-5751 • Fax: (951)677-6265
24910 Las Brisas Rd. #117 Murrieta, Ca 92562 • E-mail: insure@siaonline.com

Memorial Day Facts:



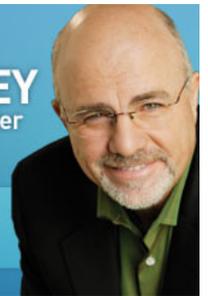
- There were more American lives lost during the Civil War than the two World Wars combined. Approximately 620,000 died during the Civil War while, 116,516 died in World War I and 405,399 died in World War II.
- The flag is supposed to be flown at half-mast until noon, and then raised to full mast until sunset on Memorial Day.
- Some people wear red poppies on Memorial Day to honor soldiers who have died.
- Another tradition is to place coins on the graves of soldiers you visit. Different coins mean different things: Pennies mean you stopped by, dimes mean you served with the deceased and quarters mean you saw his or her death.
- Congress passed a law in 2000 that requires all Americans to stop what they are doing at 3pm on Memorial Day to remember and honor those who have died serving the United States. President Clinton signed this action.
- More than 2 million people are expected to go through airport security lines this weekend alone.
- The Indianapolis 500 auto race is always held over Memorial Day weekend. This year is the 101st annual event.
- Memorial Day is considered the start of summer in the U.S. because it's followed by warm weather.
- Several towns claim to be the originators of Memorial Day but in 1966, Congress declared Waterloo, New York, to be the birthplace of the holiday.

A Warm Welcome to Some of The Newest Members of Our Agency Family!

Charlene Yackle
 Danny Sanchez & Andrea Castro
 Marianne Meiselbar
 Terri Prickett
 Brian Ly
 Jesse Daner
 Daniel Choi
 Bryan Sauter
 Sharon Boston
 Daneen Ashworth
(of CompassHR, Inc.)
 Peter Lent
(of Pete's Fire House BBQ, Inc)
 Stacy Carter
 Laura Bruno & George Hicks
 Chad Weigand & Chantal Pasquarello
 And Many others...

DAVE RAMSEY
 Endorsed Local Provider

Home & Auto
 Insurance



Happy Memorial Day

Red, White and Blue Dessert Recipe

Makes: 18 servings

- 2 Packages (8 ounces each) cream cheese, softened
- 1/2 cup sugar
- 1/2 teaspoon vanilla extract
- 1/2 teaspoon almond extract
- 2 cups heavy whipping cream, whipped
- 2 quarts strawberries, halved, divided
- 2 quarts blueberries, divided

Total Time: Prep/Total Time: 20 min.

1. In a large bowl, beat cream cheese, sugar and extracts until fluffy. Fold in whipped cream. Place a third of the mixture in a 4-qt. bowl. Reserve 20 strawberry halves and 1/2 cup blueberries for garnish.
2. Layer half of the remaining strawberries and blueberries over cream mixture. Top with another third of the cream mixture and the remaining berries. Spread the remaining cream mixture on top. Use the reserved strawberries and blueberries to make a "flag" on top.



Contact YOUR Protection Coaches® At

Stromsoe Insurance Agency, Inc. • Phone: (951)600-5751 • Fax: (951)677-6265
 24910 Las Brisas Rd. #117 Murrieta, Ca 92562 • E-mail: insure@siaonline.com



24910 Las Brisas Rd. #117
Murrieta, Ca 92562 License#0D06577

Free Call - 877-994-6787

www.SIAonline.com



News Stand Price \$9.99
FREE to Friends & Clients!



PRESORTED
STANDARD
U.S. POSTAGE PAID
PERMIT NO

Auto

Introducing The **ALL New**

Inspiring
Happiness
in 2017!

**YOU Can WIN An Amazon Echo Every
Month... AND A Donation To YOUR
Favorite Charity and MORE!!
Call 951-600-5751 Today!**

We Get Mail...



"Everyone at Stromsoe Insurance has always been very friendly and helpful. They're knowledgeable, so when we have questions about our insurance, we know they can answer them. We can trust that they are finding the right insurance products for our family. We've been so happy with them, that we've referred some of our closest friends. Thank you, Mike and the team! You guys are awesome."

Keith & Fran Caddy - Temecula CA - Client Since 1988



Quick Tip Time

Summer Safety Tips:

Child safety - Summer is a great time to be a kid, but between May and September children are almost twice as likely to end up in the emergency room.

- **Wear the right gear.** Helmets save lives and proper pads prevent broken bones and other traumatic injuries. Make sure your child is wearing appropriate gear.
- **Keep kids active and supervised.** Lack of supervision and boredom is a dangerous mix. While summer is an important time for your child to relax away from the pressure of school, too much downtime can be a problem. Summer camps are a great way to keep children active, social and safe while out of school.
- **Limit screen time.** Keeping kids engaged in summer camps, sports or other activities can also help reduce the amount of time they spend on computers, smartphones and television.

WINNER WINNER!!!



Congratulations to The Suemnick family!

Justin, April and Family are the first winners in the Inspire Happiness in 2017 Referral Rewards Program. Taking home an Amazon Echo, and a \$50.00 donation to their favorite charity, Rancho Community Church!

Thank you for all your kind referrals to our team! 😊

Contact YOUR Protection Coaches® At

Stromsoe Insurance Agency, Inc. • Phone: (951)600-5751 • Fax: (951)677-6265
24910 Las Brisas Rd. #117 Murrieta, Ca 92562 • E-mail: insure@siaonline.com