

Yogi's Corner

Yogi, our San Francisco office mascot, is a big supporter of animal rescue and our client Wonder Dog Rescue

(www.wonderdogrescue.org).

Do you know anyone in a pet-related industry? If so, we'd love to talk with them about their coverage needs. And Yogi may even pay them a special visit!



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SPOTlight on Business

TWO SISTERS BAR AND BOOKS
A Fresh and Unique Experience

Our clients Mikha Elliott-Diaz and her sister Mary Elliott decided to travel before diving into the job market. Inspired by many different places along the way, one being an English language bookstore in Krakow, Poland, Massolit Books & Café, they decided to recreate a similar atmosphere in San Francisco. Mary worked from New York City helping curate the books while Mikha, with her parents as business partners, searched for a desirable space in the city.

Two Sisters Bar and Books isn't your typical neighborhood watering hole! Their 24-seat bar/café is cozy and blends many elements well – seasonal small plates, classic cocktails, draft beers, Sunday brunch, book-lending library and a book club. It took about a year to find the place – previously a burrito joint – and several more months of construction and dealing with city permits before they had their soft opening October 2011.

As you walk in, you are greeted by a dimly lit intimate space with old-world charm, vintage wallpaper, books lining the wall to the left, tables to the right of folks reading, chatting, eating and drinking, and a welcoming bar and open kitchen toward the back. Along with serving wine and beer, specialty cocktails with premium mixers, snacks and charcuterie plates, they serve brunch on Sundays. The rest of the time they offer a few daily plates from their seasonal menu, such as spring chicken meatballs and a roasted lamb sandwich with mint and shallot salsa and house made potato chips. The plate size is "not too big, not too small, just right" as is the impact on your pocket book. It's also a nice place for a casual hangout with the book-lending library and the monthly Books and Booze Club where a book is paired with an appropriate cocktail.

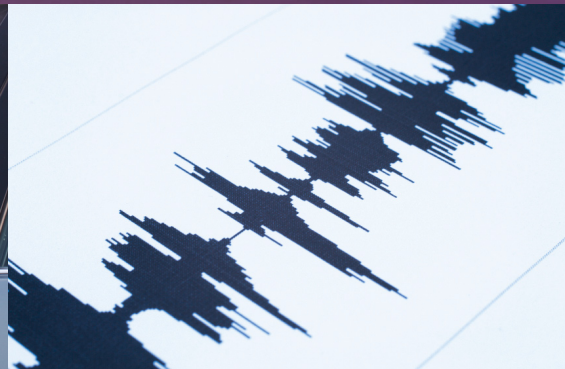
When I was there last, it was clear that many patrons felt just as comfortable here as they would in their own living room, which is what the sisters had hoped. Each element - tasty cocktails, interesting books, and seasonal food - have truly come together in perfect harmony. They also "source their ingredients and materials with our shared environment in mind." And lucky for me, I live nearby.

Bring a book, take a book, stay awhile. Cash only (ATM on site).

Two Sisters Bar and Books – www.2sistersbarandbooks.com
579 Hayes Street (between Laguna and Octavia), San Francisco, (415) 863-3655



Pictured: Mikha Elliott-Diaz



SCHEDULED VALUABLE ARTICLES

Gold and silver values are UP! Every homeowner policy has limitations on jewelry, gold, silver, and rugs. These can be increased or articles listed on a floater that provides much broader protection.

RENTAL CAR COVERAGE

Rental car companies have shifted more liability to their clients – this means they can offer attractive rates BUT charge more for full coverage. Your own policy may not fully cover this exposure, particularly outside the U.S. We recommend you buy the extra rental protection or check if your credit card company includes it at no cost.

NEW VEHICLE COVERAGE

Most of our auto insurers offer coverage for your NEW vehicle which is inexpensive and provides important protection since replacing or repairing the car may cost MORE than its depreciated value or loan balance. Conditions vary by company but if you are buying a new car, email us at marinains1@aol.com with the year, make and model, and we'll let you know what's available.

UNINSURED AND UNDERINSURED MOTORIST COVERAGE

UM/UIM coverage can pay for injuries to you, your household family members (as drivers and pedestrians) and your passengers in an accident where the other driver is legally responsible and “uninsured” or “underinsured” – and many are in hard economic times! It covers such costs as medical expenses, lost wages, as well as pain and suffering. You have insurance to cover “the other guy,” why not adequately protect yourself and your family? At a minimum, coverage should match your liability limits. Many umbrella policies now offer excess UM coverage too – make sure to ask us about it!

HOUSEHOLD EMPLOYEES

DON'T let nannies, housekeepers, caregivers, and other domestic employees drive their own cars in the course of your employment – it could expose you to a major lawsuit! If they must drive, add them to YOUR auto policy and use YOUR car. Ask new employees for their driving record – a poor one may affect your rates and endanger your family.

EARTHQUAKE INSURANCE

We live in earthquake country and your home is a big investment! Coverage options and rates can vary drastically - we know them all!

- **CEA** – Publicly managed/largely privately funded with substantial assets. The largest earthquake insurer in CA writing about 70% of all policies.
- **GeoVera** – Standalone coverage in CA, OR and WA. Highly rated financial strength. Offers blanket coverage for home, contents, loss of use on some homes.
- **Pacific Select** – Another standalone market, and affiliated with GeoVera, but lets you tailor specific coverage to meet your needs. Also financially well rated.
- **Axis** – Relatively newer standalone market. Rates can be competitive depending on location of risk and age of dwelling. Offers contents, living expenses and lower deductibles.
- **Universal North America** – limited appetite – mostly newer homes on flat lots.
- **Abacus** – deductible buyback program – down to as low as 5% but NOT cheap!

Please email marinains@aol.com for more information, or call us for an exact quote!

5 Minute Insurance Checklist

Please take a moment to update your information. We'll check all the options, give you the best advice and update your file accordingly.

Email (marinains@aol.com) or Fax (877.921.8903) back to us.

FROM: _____

PHONE: _____

EMAIL: _____

PERSONAL DATA

- Any changes in mailing address, email, phone/fax/mobile numbers, occupation, marital status?

AUTO (INCLUDING MOTORCYCLE)

- Usage & Mileage – Any changes in annual miles driven? Change your commute? Retire?
- Drivers – Any new or young drivers?
- Comprehensive/Collision – Higher deductibles save money!
- Perhaps drop physical damage coverage on older vehicles
- Liability – Settlements are on the rise - higher limits are something to consider.
- Package Discounts – Most companies give a substantial credit for home/auto, even umbrella! Let us quote if we don't already write your whole account.
- Other Discounts – Scientists, educators, engineers, CPAs and other highly skilled workers may be eligible, as well as those with a 4-year college degree and American Motorcycle Association members.

HOME

- Dwelling limit – Check rebuilding costs. These are UP even though market values have declined.
- Raise deductibles – Save money! Small claims can negatively impact your insurance.
- Remodeling – Be sure to advise us if you plan to make improvements.
- Reevaluate scheduled items – jewelry, fine arts, etc. (see info on PG2)
- Condo owners – The Association policy may not cover your interiors and definitely won't cover your personal property and liability – get your own!
- Renters – You need coverage for personal belongings as well as personal liability, and some landlords require it.

EARTHQUAKE

- We have several options, some broader than others. (see info on PG2)

LIABILITY

- Do you need an umbrella? Judgments often exceed the \$1 million level.

BUSINESS INSURANCE

- General Liability, Property, Workers Compensation, EPLI, Professional Liability, Directors & Officers, and more – can we help you with any of these?
- Changes to your operation – ownership, payroll, equipment and stock?
- Update us to avoid gaps in coverage and underinsurance problems.
- Be responsive! Get renewal application in early, payroll data in promptly, update us and the carrier with changes when they occur so we can shop the most markets to get you the best rate and contract!

LIFE, HEALTH, DISABILITY, LONG TERM CARE

- Do you have? Do you need? We can help!

Service, Payments & Claims

Easier than Ever!

Phone and online access to some of our companies is at your fingertips. For all companies or services not listed, please contact our office at marinains@aol.com.

SAFECO – Service, Claims & Payments – 1.866.472.3326, Roadside Assistance – 1.800.ROAD.101 (1.877.762.3101), Online Services – www.safeco.com, iPhone app available

ENCOMPASS – Service, Payments, Claims & Roadside Assistance – 1.877.417.6994, Online Services – www.encompassinsurance.com

HARTFORD – Personal Lines Service – 1.800.624.5578, Claims – 1.800.243.5860
Commercial Lines Service – 1.866.467.8730, Claims – 1.800.327.3636
Online Services – www.thehartford.com, iPhone/Android apps available

CHUBB – Payments – 1.866.324.8222, Claims – 1.800.CLAIMS.0 (1.800.252.4670)
Online Services – www.chubb.com

PROGRESSIVE – Service, Claims, Payments & Roadside Assistance – 1.800.300.3693, Online Services – www.personalprogressive.com, iPhone/Android apps available

MERCURY INSURANCE – Claims, Billing & Roadside Assistance – 1.800.503.3724, Payments – 1.888.637.2176 or www.mercuryinsurance.com

CNA – Claims – 1.877.CNA.ASAP (1.877.262.2727), General Info – www.cna.com

STATE FUND – Services, Claims, Billing & Certificates of Insurance – 1.877.405.4545, General Info – www.statefundca.com

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Staff in the News

Introducing Nina Anissimov!



Nina joined the agency in June 2011 and is our Commercial Lines and Nonprofits specialist and a WHIZ at finding coverage for every risk at the best possible price! With

strong interests in both law and math, she truly enjoys analyzing the complexities of commercial policies and their rating details. Before joining Marina Associates, Nina attended UC Santa Cruz, worked as a medical assistant and then spent some time at a local insurance agency. She's the third generation in the agency, Marina's granddaughter, and a cousin or niece to most of the staff. On the personal side, Nina's a talented pen and ink artist, semi-pro chef and total foodie in the SF dining scene. We're all looking forward to her wedding – her husband-to-be is a chef and now active in the local food industry. They are working on the menu right now and plan to prepare the feast themselves!

Nina can be reached at marinains@aol.com or Ext. 704 by phone.

Visit us at www.marinains.com

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