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Message from the Editor

Dear Friend,

If you like this time of year, then you will love this issue of *California Casualty Connection*. It's our way of helping you revel in the season with good cheer.

In this holiday edition, you'll find a heartwarming story about how California Casualty stepped up to help some New Jersey educators in need, tips on avoiding holiday Grinches, and the behind-the-scenes ways we are listening to you. We are learning a lot and I am sure you will, too.

Wishing you a safe and happy holiday season,

Mark Goldberg
Editor

BEHIND THE SCENES



Heidi, Customer Care Specialist

California Casualty Reaching Out— You Are Talking and We Are Listening.

You may have received an email or a phone call asking how we are doing. That's because your opinion matters to us.

California Casualty is reaching out in a number of ways to learn how we can do better in order to build a stronger relationship with you. Our goal is to personally get to know you, check that you have the coverage you need, and introduce you to our top-notch Customer Service team.

In the process, we are hearing some amazing things. Customers like you have told us: "Your call made me feel special," or "Thank you, you are awesome."

Our human touch makes such a difference in today's fast-paced society. The conversation can also uncover needed updates, like a change of address, a billing issue or a newly applicable discount. **As your trusted advisor, we want to make every interaction with California Casualty an exceptional one.**

Others have said, "I tell all my friends and family to call," "I tell all my professional friends to call you," "I really appreciate your call and I'm a lifetime member of California Retired Teachers Association," "I just lost my husband in May and it is very scary switching policies. I felt you made it easier," and "Your call just confirmed that I made the right decision to insure with California Casualty."

"Talking with our customers is the highlight of my day," says Heidi, one of our customer care specialists. "I feel so good helping them understand their policies, explaining payment options and just letting them know that we welcome and appreciate them."

Takeaway:

You don't have to wait for us to call you. We invite you to contact us if you have a question, concern or would like a complimentary policy review. Our Customer Service department can be reached at 1-800-800-9410, or service@calcas.com. **We are here for you.**

GOOD TO KNOW



Ways to Prevent Holiday Break-ins

Nothing steals the joy of the season like a holiday home burglary. Unfortunately, the FBI warns that nearly 400,000 break-ins occur during November and December.

Most of those are crimes of opportunity from criminals looking for an easy target. **Here are things you can do to reduce your risk of becoming a victim:**

Make your home less vulnerable

- Trim back bushes or hedges that block visibility and give thieves areas to hide
- Install outdoor lighting (motion-sensitive is best)
- Put indoor lights on timers
- Have a security system installed
- Keep garage doors closed
- Always lock doors and windows
- Keep watch of your neighbors' homes and ask they do the same for you

Don't advertise to criminals

- Stop mail and newspaper deliveries if you are going away
- Arrange for your neighbors to accept any deliveries when you are not home
- Don't leave garbage cans out while you are away
- Never leave notes on doors telling someone you are out and when you will return
- Have a trusted friend, neighbor or relative make trips to your home or park a car in the driveway to make it look lived-in while you are away
- Conceal valuables
- Break down and conceal boxes for expensive items and electronics (like a new 60" HDTV or the latest computer) when putting out the trash
- Don't advertise on social media that you are going away to grandma's house or on a wonderful vacation (this also applies to your children)

Protect yourself

- Make a complete home inventory of your possessions to assist if you need to file a police report and help speed up an insurance claim
- Familiarize yourself with California Casualty's ID Defense assistance - available free of charge with every policy - in case burglars get access to your personal or banking information
- Protect your possessions with homeowners or renters insurance and Scheduled Personal Property coverage, as needed.

CONSIDER THIS



Protect Cherished Items—Add SPP Coverage

Personal property endorsements are designed to protect valuable and unusual property from losses not included in the homeowners policy. **By adding Scheduled Personal Property (SPP) coverage, valuables are protected up to the appraisal value and have \$0 deductible if lost or damaged.** Consider SPP coverage to protect cherished, high-value items such as:

- Cameras
- Rare & Current Coins
- Rare
- Fine Art, Antiques & Collectibles*
- Sporting Equipment
- Jewelry**
- Musical Instruments
- Silverware
- Postage Stamps

*Collectibles are subject to review and based upon the item(s). **Gems must be mounted in setting. This coverage is not designed to insure for wear and tear, flaws, fading, or fluctuations in the market.

Takeaway:

Contact California Casualty's Customer Service to request more information and/or add the SPP endorsement. Email them at service@calcas.com or call 1-800-800-9410 and choose option 3.



Cover Your Assets With Umbrella Insurance

Ah, the holidays. 'Tis the season for guests, slippery sidewalks and unfortunate incidences. Now is the time to consider an umbrella policy, designed to provide excess liability above the limits of your auto and home insurance. A personal umbrella can provide an additional \$1 million* of protection (conditions apply), with higher limits available.

Umbrella liability insurance can protect you from litigation arising from property damage, injury, and associated legal defense costs if you get sued. It's an inexpensive way to cover your assets.

Takeaway:

Contact California Casualty's Agency Services to learn how an umbrella policy can safeguard you. Call 1-877-652-2638 today or drop them an email at agency@calcas.com.

IN YOUR COMMUNITY



Cedar Grove teachers thrilled by the donations they received

Helping Educators Provide for Their Students—It's What We Do

The school year started with quite a shock to some 40 educators in the Cedar Grove, New Jersey School District after a summer construction project disturbed asbestos material at the North End and South End Elementary Schools.

The contamination required students and teachers to be bused to a nearby school while all classroom materials and decorations were disposed of safely. The losses included many items purchased out-of-pocket by teachers over the years.

In response to NJEA putting the word out about the educators' plight, California Casualty joined other businesses and organizations in providing immediate assistance. Alina Fayerman, California Casualty's local Field Marketing Manager, went into action by donating much-needed classroom supplies and decorations.

"I feel fortunate to be able to offer educators this little bit of assistance during their time of need," said Alina. "I am so proud to work for a company that understands the people they serve and is willing to step up to help."

Ron Bivona, NJEA Field Representative for UniServ Region 27, reinforced that sentiment when he commented, **"California Casualty's respect for our profession is abundantly clear, for your actions exceeded our hopes and expectations. Thank you!"**

Another NJEA UniServ representative wrote that the donation let his members know that there are those willing and even eager to help educators and students in need.

Anyone who would like to help can donate through the South End School [GoFundMe account](#).

Takeaway:

Do you know an educator or school that could use a little financial help for instructional materials or sports equipment? Let them know about our [Academic Award](#) and [Thomas R. Brown Athletics Grant](#) programs.

Follow California Casualty on social media and be sure to share with a friend...a family member...or a co-worker.

