



# CONNECTION

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## Message from the Editor

Dear Friend,

April showers bring May flowers, and the latest edition of your *California Casualty Connection*. Spring is a good time to take stock of your insurance needs. Learn how California Casualty is reaching out to make sure you have the coverage you need.

With summer around the corner, it's time to plan your upcoming vacation and road trips. You'll find information on what to do if you're involved in an accident, and how 24-hour roadside assistance and towing can help you reach your destination.

May is also the designated month to show appreciation for those who serve our communities. See some of the many ways we offer thanks for all that you do.

We hope that you are having a wonderful spring and we thank you again for trusting California Casualty to protect you and your family.

**Mark Goldberg**  
Editor

## BEHIND THE SCENES



### It's the Perfect Time for a Policy Review

You just received your annual insurance renewal notice. **Now what?** Like many policyholders, you probably file the document away and pay the bill showing your current premium. However, there is a better approach.

**Now is the perfect time to review your chosen coverages.** You made the right choices a year ago (or longer) and a lot happens in 12 months. Life changes.

That's why California Casualty is calling renewing customers to confirm that policy liability limits meet their needs. It's our way of helping you prepare for any unexpected claim. Our Customer Care Team loves discovering opportunities to improve our policyholders' financial security. Together, the task of reviewing your insurance protection is an easy and rewarding one.

Here are some of the comments we've received from your fellow policyholders: "California Casualty is the best. Thank you." "Thank you so much for calling—you must have read my mind. I needed to call but just hadn't found the time. You are definitely there for your customers."

**Remember, it's important to have liability limits that cover your assets.** So, how much is enough? Most experts recommend that you choose amounts that match or exceed the value of your major assets (like your home) to protect your financial well-being.

#### TAKEAWAY:

If we haven't reached you yet, consider contacting a California Casualty Care Specialist to make sure you have the protection you need. Our Customer Service Department is ready to help at 1.800.800.9410 option 3, or [service@calcas.com](mailto:service@calcas.com).

## GOOD TO KNOW

### Dos and Don'ts After a Crash

The average driver has an accident once every 18 years. That's long enough to get rusty on the basics of what to do if you are involved in one. **Here is a brief refresher on what to do (and what not to do) at the scene of an auto accident.**

First things first: make sure everyone is okay and call the police/medical assistance.

Then:

- Get the names, driver's license numbers, phone numbers and addresses of the other driver(s), passengers and witnesses
- Note the make, model, license plate numbers of the other vehicle(s) as well as the date and time of the incident
- Take pictures from a variety of angles to show not only the damage, but also the position of the vehicles—what lanes they are in, etc.
- If the police arrive, get the name, and badge number of all responding officers and ask where you can obtain a copy of the accident report
- Remain calm, courteous and consistent in your version of the accident
- Notify [California Casualty](#) as soon as possible

Don't:

- Admit fault or accept a claim settlement at the scene
- Lose control of your emotions
- Let the other party take a picture of your driver's license which can be [used by identity thieves](#)
- Leave the scene before you exchange information

#### TAKEAWAY:

Download the WreckCheck app for your smartphone at [www.calcas.com/resources](http://www.calcas.com/resources). You can report a claim to the California Casualty's Claims department 24 hours a day at [www.calcas.com/claims](http://www.calcas.com/claims).

## CONSIDER THIS



### Towing and Roadside Assistance

California Casualty, in partnership with Express Road Service, offers policyholders an inexpensive alternative for [roadside assistance](#). **Did you know that for as little as \$1 a month you can have 24-hour peace of mind while on the road?**

This optional benefit provides service to get you back on your way with:

- Tire change
- Jump start
- Lockout service
- Towing to the nearest repair facility
- Gas, oil and water delivery

If you carry Towing and Labor Costs coverage on your policy, the benefits of Express Road Service towing and roadside assistance are just a simple call away, 24 hours a day. And it can be used while you are driving other vehicles—borrowed or rented.

#### TAKEAWAY:

Contact our Customer Service department to add Express Road Service to your policy at 1.800.800.9410 option 3, or [service@calcas.com](mailto:service@calcas.com).

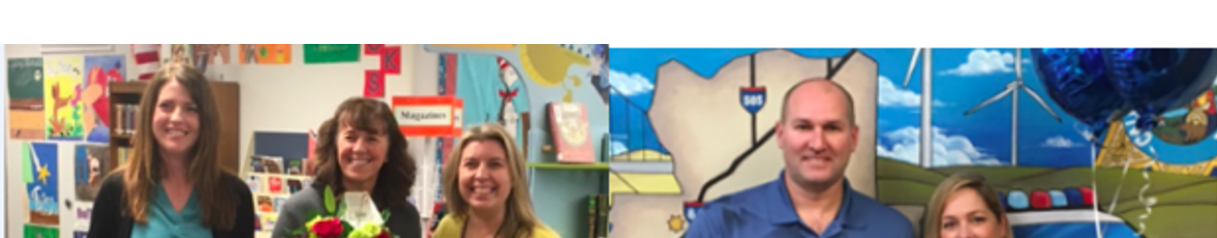
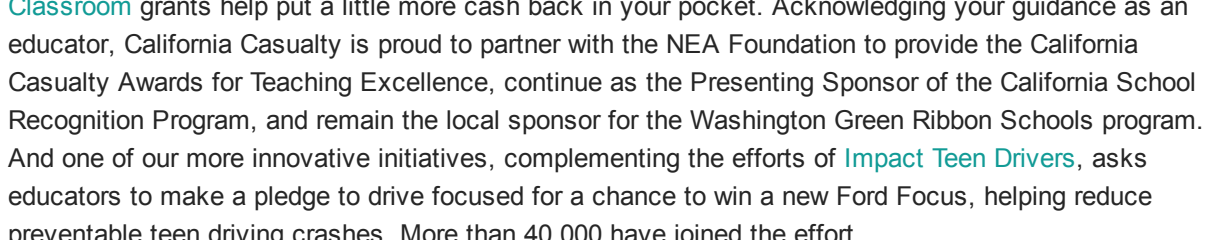
## IN YOUR COMMUNITY

### We Show How Much We Care Throughout the Year

While May is the official month for showing appreciation for teachers, police, firefighters and nurses, California Casualty offers thanks throughout the year with special visits, sponsorships and Community Impact Initiatives created with your needs in mind.

**K-12 EDUCATORS.** Member appreciation events offer our Field Marketing Managers an opportunity to brighten your day with breakfasts, snacks and even lunches at school. Knowing how much you spend each year on your classroom supplies, our **\$2,500 Academic Award** program and monthly [Help Your Classroom](#) grants help put a little more cash back in your pocket. Acknowledging your guidance as an educator, California Casualty is proud to partner with the NEA Foundation to provide the California Casualty Awards for Teaching Excellence, continue as the Presenting Sponsor of the California School Recognition Program, and remain the local sponsor for the Washington Green Ribbon Schools program.

And one of our more innovative initiatives, complementing the efforts of [Impact Teen Drivers](#), asks educators to make a pledge to drive focused for a chance to win a new Ford Focus, helping reduce preventable teen driving crashes. More than 40,000 have joined the effort.



**FIRST RESPONDERS.** To honor your commitment to our communities, California Casualty Field Marketing Managers drop off thank you cards and treats at police and fire stations, state police and sheriff's departments. Employees also volunteer at benefit events, such as 9/11 stair climbs, memorial runs and golf tournaments. California Casualty representatives participate in symposiums, training events, and coordinate sponsorships, including our support of the California Police Officers' Memorial Foundation's scholarship fund, the National Fallen Firefighters Foundation and the National Volunteer Fire Council Junior Firefighter Program. Because you make a difference, it's imperative that we show you the appreciation and respect that you deserve.

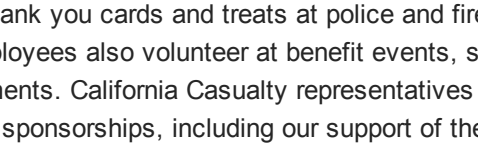
**NURSES and NPs.** To show our appreciation for the caring and hope you give, California Casualty offers the chance to receive a **\$1,000 Nurse's Night Out**, with winners chosen every three months. Recent winner Lisa R. from Cincinnati was able to enjoy a getaway with her husband for the first time in 17 months after their daughter was born. Other recipients have shared that the money helped them rejuvenate, and spend more quality time with their spouse and families.

California Casualty is grateful to each and every one of you, and the professions you represent. Thank you for letting us serve you.

#### TAKEAWAY:

You can thank a peace officer, first responder, educator or nurse who makes a difference for others with [California Casualty's Nominate A Hero](#) program. Nominees will be eligible to receive a \$250 gift card and have their names added to the digital Hall of Heroes.

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



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*California Casualty Connection* is published by California Casualty. Headquartered in San Mateo, California, with Service Centers in Arizona, Colorado and Kansas, California Casualty provides auto and home insurance to educators, firefighters, law enforcement and nurses across the country. To learn more about California Casualty, or to request an auto insurance quote, please visit [www.calcas.com](http://www.calcas.com) or call 1.800.800.9410.

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