



SWELL

INSURANCE SOLUTIONS

*Farewell Summer
& Hello Fall!*

It's hard to believe we are heading into the last few months of this exciting year for Swell Insurance Solutions. It's been a wonderfully fun summer and our team has had some great adventures as you'll see by turning the pages of this newsletter. Some of the summer highlights have included our night at the OC Fair, watching the 4th of July fireworks together in Seal Beach, Volunteer Day at the Talk About Curing Autism annual picnic, Client Appreciation Week, welcoming our new team members Brittney & Brian and celebrating summer birthdays!

We are excited to announce that we are Community Champions of The Kindness Revolution. Considering all of the recent tragedies this world has been through this opportunity could not have come at a better time. Our mission is to spread kindness throughout our communities. To learn more, feel free to call, stop by our Lake Forest or Seal Beach locations or check us out on Facebook.

We strive to protect the things you love most so that you can relax, enjoy life and #liveswell. Have a great autumn and with Thanksgiving just around the corner, our hope is that you focus on the things in life that you are thankful for. We couldn't be more grateful for each of you!

Leigh & Shannon

#LIVESWELL

and give back

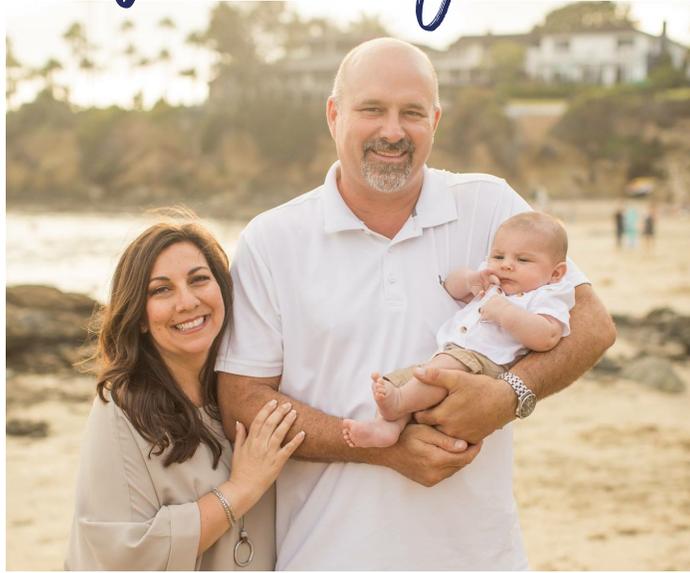
Talk About Curing Autism (TACA) is a national non-profit 501(c)(3) organization dedicated to educating, empowering and supporting families affected by autism. For families who have just received the autism diagnosis, TACA aims to speed up the cycle time from the autism diagnosis to effective treatments.

TACA helps to strengthen the autism community by connecting families and the professionals who can help them, allowing them to share stories and information to help improve quality of life for people with autism.



During our second quarter we were proud to support Talk About Curing Autism. Our team sponsored and volunteered at the crafts table during their Family Picnic. While coloring super hero puzzles, designing beach pails and making bracelets, our team got to connect with the families who are part of the TACA community in Orange County. Thanks to the many referrals we received, we also were able to donate \$300 to this incredible organization.

Meet Easton Ray Zellmer...



He's definitely the cutest member of the Swell Insurance Team!

Our Swell family grew a little bit bigger on June 12, 2017 when Leigh and Eric Zellmer welcomed home Easton Ray. This summer, Easton has blessed our offices with lots of smiles and giggling. It's safe to say that we're totally obsessed with this new addition to the Swell Insurance team!

BORN MAY 13, 2017
5lbs, 12.5oz / 17³/₄ inches

theKINDNESSrevolution™ SHAPING KIND BEHAVIOR

The Kindness Revolution™ is a national non-profit initiative with the mission to raise the awareness of kindness in our communities and schools. Swell Insurance Solutions is excited to announce that we are Community Champions for Lake Forest and Seal Beach, set on spreading kindness in our communities. You can stop by our office to pick up wristbands and learn more about becoming a friend of The Kindness Revolution.



Learn more about The Kindness Revolution at: www.liveswellinsurance.com/kindness

INSURANCE 101

FOR COLLEGE STUDENTS... *and parents too!*

Moving away from home to go to college is an exciting time for most kids. It's their first real taste of independence, but this newfound freedom also comes with increased responsibility. Mom and dad aren't around anymore to nag you about the hours you spend on your smartphone or to wake you up for school in the morning, but this also means they aren't there to fix problems either. What, for example, would you do if someone were to steal your precious smartphone?

Students can easily get swept away in the excitement and bustle of the college social scene, forgetting that not everyone they meet at school has the best of intentions. Crime exists in most communities, and college life is no exception. According to the National Center for Education Statistics, 13,500 burglaries were reported by college students in 2014. These property crimes accounted for a whopping 50 percent of all crimes reported on campus grounds.

Another on-campus threat to personal property is fires. Firefighters responded to an average of 3,870 college housing structure fires per year.¹ These fires caused an annual average of \$15 million in personal property damage and losses.

So, how can you protect your belongings while you're away at school? The first step is to check with your insurance agent to see if your stuff is covered under your homeowners insurance policy. Some policies, like those offered by Mercury Insurance, will extend coverage to college students living away from home. Another option is to purchase renter's insurance. Renter's insurance is designed to protect property owners in the event that their belongings are stolen or damaged in a fire. It will also provide liability coverage in the event someone is injured while visiting your apartment or dorm room. To maximize your college experience, here are a few tips to protect personal property:

Cover personal belongings with an insurance policy. Students who live on-campus may have coverage available through their parents' homeowners policy. Some companies have policy options that extend

personal property coverage for students away from home. Students living off-campus may not be covered by their parents' policy and should look into purchasing renters insurance.

Create an inventory. Record the value of all personal property to determine the right amount of coverage needed in the event of a loss.

Always lock doors. Talk to roommates and make sure to communicate the importance of securing personal belongings.

Conceal valuables. Never leave electronics or other valuables out in plain sight, and do not advertise their presence on social media.

Secure valuable. Electronics, like TVs and laptops, to stable fixtures with locking mounts in your room so they can't be easily removed.

Use a bicycle lock. When you're out and about or for added security while on-campus a steel and titanium lock will be difficult to cut and provide thieves with a challenge. Reinforcing these locks with cable locks, which can be threaded through wheels, will provide extra security.

Install or activate an alarm. Insurance companies frequently offer discounts for vehicles equipped with anti-theft devices.

Ensure your auto insurance is up-to-date. Coverage for vehicles left at home while in school should be maintained to protect the vehicle from theft or any damage that may occur while it is parked. This will also protect you if you forget to notify your agent to add coverage back to your vehicle when you return.

Call us today to consult with one of our agents to learn more about renters insurance and they'll help build the protection plan that best suits your needs. The bottom line: with greater independence, comes greater responsibility.

#LIVESWELL *and learn*



FIND US ON THE WEB

This summer saw the launch of our brand new website. If you haven't yet, take a moment to visit liveswellinsurance.com. You can submit service requests, view past editions of our newsletters, meet our team and learn more about ways we can help you with your insurance needs.

Congratulations!

Matt Dennison from San Diego was our 2017 2nd Quarter Referral winner! He won a \$150 gift card just by referring a friend to our office!

Thanks Matt!

This is how we #LIVESWELL



SWELL INSURANCE SOLUTIONS

1500 Pacific Coast Highway #D
Seal Beach, CA 92740

Follow Us!

We'd be thrilled if you would take the time to follow our agency on social media!

@liveswellinsurance



Open Enrollment

IT'S JUST AROUND THE CORNER!

Our experienced health insurance team is here to provide you with assistance regarding enrollment, changes to your current plan and any questions you may have!

Shoot us an email or give us a call!

855.457.9355
joelle@liveswellinsurance.com

DON'T FORGET TO TELL A FRIEND!

Your referrals mean a lot, and not just to us! Each time you refer someone to our agency, we donate \$10 in your name to our quarterly charity. During our last quarter of the year we are supporting Food Finders! You also will receive a \$10 gift card and an entry in our quarterly drawing for \$150!

SW  LL
INSURANCE SOLUTIONS