

## Back to School Basics



The beginning of the school year is a great time to talk with your driving age child about the importance of doing well in school.

**Good grades will save you hundreds of dollars on your auto insurance over the course of their education!**

- High school students who maintain a 3.0 GPA are eligible for a good student discount.
- College students who maintain a 3.0 GPA and 12 or more units each semester are eligible for a good student discount.

Be sure to notify us when your driving age child begins attending college, changes colleges or graduates.

## Instruction (Learner's) Permit - What you need to know

When your child gets their *instruction (learner's) permit* from the DMV, it's important that you give us a call. *Once we add them* to your auto insurance policy as a permitted driver, they will be covered while driving under the rules of their permit.

If you do not add the permitted driver to your policy or if they are driving outside of the rules of their permit, there will be no coverage in the event of an accident.

Did you know there is NO additional cost to add a permitted driver under the age of 18 to your policy?

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*"Friendly and excellent service. Looks out for greatest discounts for customers."*

- Mike Tran, client since 2001

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*Grace*  
**FIRST**  
INSURANCE AGENCY  
10231 Slater Avenue, Suite 200  
Fountain Valley, CA 92708

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# INSURANCE INSIDER

Keeping you in-the-know!

For clients and friends of  
Grace First Insurance Agency



## Connie's Ginger Snap Cookies

1½ cups margarine    2 cups sugar  
2 eggs                    ½ cup molasses

Cream together above ingredients.

1 tsp cinnamon        1 tsp salt  
2 tsp ginger            4½ cups flour  
1 tsp cloves            Small bowl of sugar  
2 tsp baking soda

Mix together spices, baking soda, salt and flour. Add to creamed mixture and chill.

Make into 1" balls, roll in sugar and place onto ungreased cookie sheet.

Bake at 350 °F for 9-12 minutes.

Do you have a favorite holiday recipe that you'd like us to feature in our fall quarterly newsletter?

Email a copy of your holiday recipe to [Beverly@gracefirstins.com](mailto:Beverly@gracefirstins.com). If we select your recipe, you will receive a \$25 gift card!



## Home inventory

In the event of a fire or theft, it can be difficult to remember all of your personal belongings. There are various ways you can keep accurate records:

1. Walk around your home with a video camera or a smart phone and record the items in each room. You may want to open cupboards, closets and drawers. Describe your belongings verbally as well.
2. Take digital photos of items that require close-up attention, including model and serial numbers.
3. Scan or keep hard copies of receipts.
4. Use an on-line home inventory tool, such as the one provided by Encompass Insurance at [encompasshomeinventory.com](http://encompasshomeinventory.com).
5. Download an inventory app, such as My Stuff, Nest Egg and Know Your Stuff.

Back up your home inventory information to an external hard drive and place it in a safe deposit box or give it to a relative or close friend. You may also choose to upload your data to an on-line file storage service, such as Google Drive, Dropbox or iCloud.



Pictured: Connie Bauman, Larry Vaughan, Beverly Lyall and Linda Webster.

## Winner, Winner!

Larry Vaughan is the second quarter winner of our Referral Rewards Program! He was entered into our \$100 Amazon gift card drawing by referring a friend to our agency for an insurance quote.

Would you like to be entered into our next drawing for a \$100 Amazon gift card and have \$10 donated to the charity of your choice? Simply refer a friend to our agency for an insurance quote.

If we write your friend's insurance policy, you will also receive a \$25 gift card!

**Did you know that you may CALL, TEXT or FAX to our main phone number?  
(714) 968-8008**

Follow us at [Gracefirstins.com/blog](http://Gracefirstins.com/blog), Facebook and Linked-in  
Call, text or fax (714) 968-8008

[Connie@gracefirstins.com](mailto:Connie@gracefirstins.com) • [Beverly@gracefirstins.com](mailto:Beverly@gracefirstins.com) • [Linda@gracefirstins.com](mailto:Linda@gracefirstins.com)