

## Employee Highlight

## Business Highlight



TRAVEL SAFETY, TOP  
INSTA-SPOTS IN TEXAS TO  
VISIT, TRAVEL  
INSURANCE



DATES TO REMEMBER  
SUNDAY, JUNE 16,  
FATHER'S DAY



WATER SAFETY AND  
INFORMATION FROM THE  
RED CROSS

# ISU CALEB

## Insurance Group

### Why is posting a picture of your boarding pass a bad idea?

What may seem like a bunch of mixed numbers and letters that mean nothing to you, those mixed numbers and letters are the way the airlines collect and store your personal information that you have submitted while making travel reservations. By sharing your boarding pass you are opening yourself up to identity theft. Hackers use these codes to steal frequent flier miles, change seats, change phone numbers and emails and even cancel or change flight reservations.

### Father's Day, Sunday, June 16, 2019

- President LBJ was the one who declared the 3<sup>rd</sup> Sunday in June as Fathers day but it wasn't until 1972 that Fathers Day was recognized as a federal holiday by Nixon.
- Fathers' Day vs. Father's Day, the argument is that Fathers' Day is set aside to celebrate all fathers, but US Congress used the term "Father's Day" when it was established as an official holiday.
- 4<sup>th</sup> most popular card sending holiday. Over 72 million are sent out on this special Day. (so that's over 35 million dollars in postage!!!)
- The Father's Day official flower is the rose.
- So, before you post that shot of your passport, boarding pass and luggage remember that all the numbers, letters and barcodes hold all your personal information.

**Caleb Insurance Proudly Recommends:  
Magnolia Property Management  
Lisa Dennis at 281-599-0098**

[www.magprop.com](http://www.magprop.com)



If you're looking for a reliable, conscientious, accountable association management firm in the Houston Metro Area or beyond, then Magnolia Property Management has the answers to all your management needs.

"We like to think that we manage the properties that we're entrusted with as if we lived there and wanted the best."

Magnolia Property Management is an award-winning Association Management Company that caters to each neighborhood's unique character with an emphasis being enhanced communications between the Board and the property owners.

With Magnolia Property Management's custom management style, the Board is in charge, with the management company ensuring that their directives are carried out in an expeditious manner.

Magnolia Property Management offers

- Financial Reporting
- -Deed restriction inspections
- -Day to Day services
- -Interactions with professional advisors

Their attention to detail; friendly, professional, and knowledgeable staff; and accessibility is what sets them apart and we at Caleb Insurance Group proudly stake our reputation on it every day. ([www.calebinsurancegroup.com](http://www.calebinsurancegroup.com))

**Caleb  
Insurance  
Employee**



Since joining the Caleb Insurance Group Summer of 2017, Mindy a working mom of four children has set an example for many moms that dedication and hard work do lead to rewards. She is honorable in all her ongoing commitments to our agency as a team. Her motto is "changing the world one smile at a time." Her true belief is in customer service you should always smile with your voice. Her clients find her personable and professional having trust she is working for their best interest at heart. This summer you will find Mindy and her children outdoors by the pool. Her family love outdoor activities yoga, bike riding, swimming, sports and of course the parks. Although with the Texas heat they may be exploring the local Musuems.

## Top Ten Instagram Worthy Picture Locations!

According to Big Seven Travel, Texas is the NUMBER 1 most instagrammable state in the 2019 rankings. Here are the top 7 places to get that instagram worthy shot:

- The Rio Grande
- Blanton Museum of Art, Austin
- Palo Duro Canyon State Park, Canyon
- Margaret Hunt Hill Bridge, Dallas
- Graffiti Park Houston, Houston
- Pegasus Plaza, Dallas
- Hamilton Pool Natural Preserve, Austin



What are some of your Texas travel spots that always seem to get the extra likes on your instagram?

Tag us on our instagram [@calebinsurancegroup](https://www.instagram.com/calebinsurancegroup) with your Texas Travels!

Common carrier: Covers death or dismemberment while traveling on public transportation such as a plane, ferry, train, bus or taxi. Accidental death: Covers death or dismemberment at any time during a trip.

## What is Travel Insurance?

Travel insurance can protect against the loss of non-refundable travel costs, such as airfare, hotel and tour expenses. Other types of travel insurance offer protection against losses due to medical emergencies, damage to personal property and death, which may occur away from home on vacation.



## Major Types of Travel Insurance

### Trip Cancellation/Delay/Interruption Insurance

- Trip cancellation: Reimburses you for pre-paid travel expenses if you can't take your trip because you or a family member becomes ill or dies.
- Travel delay: Reimburses you for pre-paid expenses if you can't take your trip because of a travel delay, such as a flight delay or cancellation.
- Trip interruption: Reimburses you for prepaid expenses if your trip is cut short because you or a family member become ill or die or because of any other misfortune listed in policy. Covered reasons might include bad weather, airline strikes, terrorism, bankruptcy, jury duty or damage to your home.

### Medical/Accidental Death Insurance

- Emergency medical expense: Reimburses you for medical and emergency dental expenses that you have because of an illness or injury while you're traveling.
- Medical evacuation: Provides emergency transportation to take you either to a hospital near your area of travel or for transportation back to a hospital near your home.
- Accidental death: This coverage is usually split into three parts:
  - Air flight accident: Covers death or dismemberment during flight only.
  - Common carrier: Covers death or dismemberment while traveling on public transportation such as a plane, ferry, train, bus or taxi.
  - Accidental death: Covers death or dismemberment at any time during a trip.



## Water Safety

*Approximately 830 children ages 14 and under drown every year, the second leading cause of unintentional death in children ages 1-4 and ages 10-14.*

As summer break has started for most of our children, trips to pools, waterparks, beaches and lakes are upon us and unfortunately, we have already seen so many drownings in the Houston and Katy area. Please check out this information from the Red Cross on Water Safety.

Make sure every member of your family learns to swim so they achieve skills of water competency; enter water, get a breath, stay afloat, change position, swim a distance, then get out of the water safely.

Employ layers of protection. Prevent access to water, life jackets, close supervision.

Know what to do in a water emergency. Call for Help, CPR.

Visit:

[Red Cross - How to prepare for an EMERGENCY!](#) for more information on water safety and to find swimming classes and water safety classes near you.

### **SOME OF OUR CARRIERS:**



### **Caleb at Insurance Group**

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[Check us out on Facebook, Instagram, Twitter and LinkedIn](#)