

**Find the Hidden Hat & Win!**  
There's a hat hidden in this newsletter. The first reader to find it and text us what it says to 206-592-6007 wins 2 movie tickets!

# SAV-ON SCOOP



## Hands-Free Crackdown on Drivers

### New Driving Under the Influence of Electronics (DUIE) Act became Washington law on July 23rd

The new DUIE law, which makes it illegal to use all handheld gadgets such as phones, tablets, laptop computers and gaming devices while driving, took effect July 23rd in Washington state.



Gov. Jay Inslee surprised everyone when he vetoed a compromise by the Legislature that would have postponed enforcement of the Driving Under the Influence of Electronics (DUIE) Act until 2019, and instead made it become law immediately.

sure to mount an education campaign about the dangers of handheld devices while driving, and forces the state to get more law enforcement on the roads to begin enforcing the new law.

State observation teams have found that nearly one in ten motorists are holding a device at any given moment. That far outnumbers the number of police on the road and raises concerns about the law's chances of success. On the other hand, the state has a strong record of

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## Our New Online Tools Make Insurance Easier

An amazing amount of technology has been developed for businesses in the last few years, and the insurance industry is no different.

While the iPhone was only introduced a little over 10 years ago, the evolution of mobile devices has quickly turned our phones into marvelous little computers.

In addition, new software and "apps" have been released that have made online transactions quick, easy and secure, whether it be in banking, real estate, communications or, yes, insurance.

In response to this, SAV-ON has added a couple of cutting-edge software programs in the past year that have made getting insurance quotes, and signing, renewing and changing policies much faster and easier. No more is it necessary to travel to one of our offices or call on the phone to get a quote or make a change, you can now use your desktop computer, tablet or phone to make it happen!

### DocuSign

With DocuSign, we can send a client the documents necessary by email and they can electronically sign and initial where needed online, then send it back to us. There's nothing

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## Win Prizes in SAV-ON's Facebook "Like" Contest

When you "LIKE" us on SAV-ON's Facebook page, we not only give away great prizes each day, but we donate to our locally chosen charity Obliteride! So "LIKE" us on Facebook and help support our quest to find a cure for cancer!



- ✓ Once we reach 500 "Likes" we start giving away some great prizes!
- ✓ We choose an *Instant Winner* each day and announce it on our Facebook page!
- ✓ If you have ever "liked" our page, it could be you!

we get to 500 'likes' we start giving away prizes!

Not only can you be our daily *Instant Winner*, but you can win more than once! (There's no limit, so you could win the next drawing too.)

### Some of the prizes to be given away:

- Mariners & Sounders sports tickets
- Movie tickets
- Gift cards to your favorite restaurants and stores...and more!

### INSIDE THIS NEWSLETTER

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After moving around most of her life, our featured agent is at home at SAV-ON **2**



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Kids head back to class soon, so know the road rules **3**



#### Summer Fun Abounds

End of summer? There's still plenty to do around here. **4**



### The SAV-ON DIFFERENCE

In July, 13 'Smart Driver' Grads  
**Saved an Average of \$677\***  
 That's an average savings of **34%!**

#### TOP 10 Savers in July:

Smart Driver	City	Savings
◆ Francisco A.	Des Moines	<b>\$2,723</b>
◆ Jamila E.	Auburn	<b>\$1,460</b>
◆ Miguel D.	Puyallup	<b>\$1,269</b>
◆ Raed A.	Kent	<b>\$984</b>
◆ Maria E.	Seattle	<b>\$682</b>
◆ Rawad Al N.	Kent	<b>\$331</b>
◆ Deborah I.	Tukwila	<b>\$322</b>
◆ Tanya B.	Tacoma	<b>\$280</b>
◆ Eduardo S.	Pacific	<b>\$215</b>
◆ Marsha K.	Lakewood	<b>\$195</b>

\*Cumulative average savings over 6 months

## Bianca Valdovinos: Finally Putting Down Roots

After growing up moving from one town to another, and then moving from one SAV-ON office to another, life is finally settling down for our featured SAV-ON agent, Bianca Valdovinos.

She was born in Salmon, Idaho, but soon after her family moved to western Washington where her stepfather was assigned to the JBLM military base in south Tacoma. From there they moved to Puyallup, Kent and, finally, Auburn. It was hard for her to put down any roots when moving regularly. She eventually graduated from Auburn High School.

Then her mom, who worked at SAV-ON Insurance, told her of an opening for a Customer Service Representative in their Seattle office. Bianca interviewed and was hired the next day.

Once again, she found herself moving around a lot, this time to different SAV-ON offices as the need arose. She went from the Des Moines headquarters to Seattle for over a year, to Kent for two years. Then it was on to Tacoma for a year and she also filled in at the Lynnwood office, then finally landed back at the Kent office, where she still works. During her six-year journey, she also passed her Property & Casualty exam and became an insurance agent.

The oldest of six children, she was always helping with her younger siblings, and that seems to define her to this day. She is a very helpful agent, and likes to assist not only customers, but also her co-workers.

"I try to help everyone and anyone who needs it," she says. "Not everyone has time to wait, so if I can help another agent finish up with a customer, I try to assist them."

The new mother of a nine-month-old daughter named Leeta, Bianca now has that awesome responsibility, but she cherishes it. "Having my daughter is the most memorable thing that has happened to me," she states. "It has made me rethink my life, and what I want to do with it. I guess that's what a baby does."

She spends much of her time away from work with her daughter, going on little excursions. As her daughter grows up,

she wants to show her more of the world around them.

But, when life gets stressful, and she has found a healthy remedy: meditation. Her

best friend was doing it, and she thought she would try it, too. It has proven to be very effective, and helps her stay positive and energized.

"I meditate in the morning to energize myself and get ready for the day," she explains. "Then I also meditate at night to relieve stress from the day and help me sleep. It really seems to help!"

Bianca has taught herself to speak fluent Spanish in a unique way. Although she had a Hispanic biological father, she wasn't raised speaking Spanish and never took a foreign language in high school. But, she would hear other Spanish-speaking people talk and would write down the words and put it on a sticky note. She kept doing that until now she can speak – and understand – that language, which comes in handy with the many Hispanic customers SAV-ON serves.

A strongly family-oriented person, she feels at home at SAV-ON due to its family atmosphere. When her brother, who had Cystic Fibrosis, died a few years ago at the young age of 16, it was very difficult on her and her close-knit family.

"My mom and I both worked at SAV-ON, and we had to take time off to deal with his passing," she explains. "SAV-ON management was genuinely concerned and supportive. They let us have time off when we needed it and didn't dock our pay; they were amazing and I truly appreciated that! They are very family oriented, not one of those big corporate places. I love that about them."

As to her future, Bianca has big plans. She wants to travel more, show her daughter all the wonders around her as she grows up. She is currently looking at homes for sale, and is determined to buy one. She is also researching online classes to become a respiratory therapist, so she can help others who have diseases like her brother had.

It's not surprising that she would want to keep on a career path that was all about helping others. It's what she's done her entire life.



Bianca Valdovinos

### 3 Chances to Win Referral Rewards!

Nelya Vinnichuk and her husband, Vladimir (with daughter Nila) were our **2016 Grand Prize Winners** of an HD TV!



**It's Simple to Win:** Just referral a friend or family member and you receive **2 Lotto tickets**. You're also entered in a monthly drawing for a **gift certificate** and for our annual **Grand Prize** drawing each year!

#### Monthly Dinner Winners:

May  
**Edgar Figueroa,**  
 Burien  
 June  
**Edgar Oldfield**  
 Tacoma  
 July  
**Vitaliy Senchuk,** Kent



Edgar O.



#### We're on Facebook!

Visit our Facebook page. Go to [www.sav-on.com](http://www.sav-on.com) and click on the Facebook logo!



## PROGRESSIVE

Independent agents and brokers offer products from many different insurance companies. That means more opportunities to find the best coverage and service at the right price.

Progressive Insurance offers preferred auto, home and umbrella insurance. You can also save 10% with our multi-policy discount.

SAV-ON Insurance is an independent insurance agent which is proud to represent Progressive Insurance.

### Drive Carefully, School Will Soon Be Back in Session

As August slowly relinquishes its hold on summer and reluctantly gives way to September, it's time for children to head back to class.

Suddenly, after a couple months of relatively few pedestrians and lots of sunshine in the morning, school kids will suddenly be clustered at bus stops or walking to school. September in Western Washington also brings with it some foggy mornings, which makes visibility poor. This is the time for drivers to be extra cautious around school zones, pay extra attention and obey all reduced speeds limits.

#### Yield to School Buses

When you approach a school bus with its red lights flashing and stop sign out, you must stop if you're on a two-lane or three-lane road (one lane in each direction, plus a center turn lane) and traveling in the same direction as the bus. By law, you are required to wait until the red lights stop and the stop sign is retracted before proceeding. Passing the bus endangers any children that may be crossing



in front of the bus, and passing on the right is the absolute worst choice, since you could hit a child entering or leaving the bus.

#### School Zone Speed Limits

Slow down when passing schools. Most schools have blinking lights that activate to warn drivers when school is about to start or has just ended, altering motorists that children will be walking home or crossing streets at this time. These school zones generally require drivers to keep their speeds

at or below 20 miles an hour, and the fines for exceeding that speed are costly.

It's difficult to see a small child until they dart out from behind a vehicle, so always keep your eyes on the road ahead and stay alert for any sudden movements in front of you.

#### Transit Buses, Too

It may surprise you, but transit buses require the same kind of stop-and-wait patience when they're occupying part of a lane. That's because the solid yellow line typically marking the center turn lane means no passing, the same as if you saw it in the middle of a two-lane road. Check out Washington's RCW 46.61.290, section 3C, which spells out that it's not OK to use the center lane to overtake another vehicle.

That's a tricky one for Oregon drivers visiting Washington, because Oregon law permits center lane use for passing vehicles – provided, of course, it's not a school bus with red flashing lights.

### Online Tools: SAV-ON's New Programs Make Getting Insurance a Snap!

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to download, print out or scan, just type in your name (or add your initials) where indicated on the document and send back to us.

If you need to make changes to an existing policy, or renew a policy, we can use DocuSign to accomplish this, too. There is no need to leave your home or office for this, and the entire procedure takes only minutes! Of course, in all cases we follow up by sending you a hard copy of your policy, with your agent's signature, so you have it for your records.

This program has been so popular that one of our SAV-ON agents estimates that he has used DocuSign for more than 100 policies in the past year, and expects even more in the coming year.

#### ZipWhip

Texting has quickly become the fastest-growing method of communication, especially in the younger generation. ZipWhip is a software program created to take full advantage of it, and SAV-ON Insurance

uses it extensively to keep in touch with its customers. It allows anyone with texting capabilities to send messages to our agents' computers, including sending photos for immediate verification purposes.

For example, you have an accident. You can take photos of the damage, then text them with whatever information you need directly to us at SAV-ON. This can be useful in verifying damages and getting the claim started immediately.

If you purchase a car and need to get insurance, ZipWhip allows you to take photos of the front, sides and back of the vehicle and text it to your SAV-ON agent for verification of the vehicle's condition, color and extras for insurance purposes.

ZipWhip is also used for sending out reminder texts to customers, informing them of their upcoming renewal date, approaching "goal date" (for moving to preferred rates) or even for sending a happy birthday wish!

With ZipWhip, SAV-ON can now easily keep customers informed of any changes or other important information in an instant!

This method allows better communication with people who may be at work or on the go, and not near their computer. They get the text wherever they are, and can respond accordingly, saving time and money!

Fast, secure and easy. Getting and changing insurance policies at SAV-ON Insurance has never been more convenient! Just call, text or go online to [www.sav-on.com](http://www.sav-on.com) and let us get you started saving money today!



#### A Tip of the Hat to Our Latest Referral Rewards Winner!

**Kenneth D. Carlton** from Seattle was the first reader to find the word on Sam's hat hidden in our last newsletter. **He won two movie tickets to a local theater.**

You could be our next winner! Just be the first to text the word on the hat to **206-592-6007** or email us at **info@sav-on.com & win!**

### Summer Fun: There's Still Plenty to Do Before Fall Arrives

Western Washington has plenty of fun activities this time of the year. Here are just a few events scheduled in the next month.

#### Bainbridge Island Studio Tour

August 11 - 13, 2017  
 Bainbridge Island is just a short ferry ride from Seattle, and twice each year local artists open their studios to the public.  
<http://www.bistudiotour.com>

#### A Taste of Edmonds

August 11 - 13, 2017  
 This will mark the 35th anniversary of *A Taste of Edmonds*, a weekend of fun for the whole family.  
<http://atasteofedmonds.com>

#### The Festival at Mount Si

August 11 - 13, 2017  
 Arts and crafts vendors from all over the State of Washington. Get your corn-on-the-cob, elephant ears, and much more at the many booths offering Washington's best food and drink.  
<http://www.festivalatmtsi.org/>

#### AuburnFest

Aug. 12, 2017  
 AuburnFest will include two entertainment stages, a beer garden, food vendors, craft and specialty vendors, community and non-profit vendors, a car show, as well as several free activities.  
[http://www.auburnwa.gov/things\\_to\\_do/](http://www.auburnwa.gov/things_to_do/)

#### Lions Clubs Centennial Celebration

Aug. 12, 2017  
 Come celebrate 100 years of Lions Clubs at Clock Tower Park in DuPont! This free



event features live entertainment, children's activities, food, beer garden, and vendors.  
<https://www.md19clions.org/events/centennial.php>

#### Coupeville Arts & Crafts Festival

Aug. 12 - 13, 2017  
 Coupeville Arts and Crafts Festival is one of Washington State's oldest continuously run festivals.  
<http://www.coupevillefestival.com>

#### Snoqualmie Railroad Days

Aug. 18 - 20, 2017  
 Railroad Days is the annual community festival celebrating our spirit and origins as a railroad and logging town, and the home of the Snoqualmie Indian Tribe.  
<http://www.railroaddays.com>

#### Poulsbo Arts Festival

Aug. 18 - 20, 2017  
 The Poulsbo Arts Festival brings together an array of handmade arts and crafts, accompanied by food booths and live music and dance.  
<http://www.cafnw.org/paf.php>

#### The Uptown Street Fair

Aug. 19, 2017

The Uptown Street Fair includes great local music, the Port Townsend Arts & Crafts Fair, the Port Townsend Farmers Market, tasty food on the street, free art activities.

<http://ptmainstreet.org/event/uptown-street-fair-parade-2/>

#### Tumwater Artesian Brewfest

Aug. 19, 2017  
 The Tumwater Artesian Brewfest provides a unique outdoor venue to celebrate the legacy of brewing and its importance to Tumwater's history.  
<http://www.tumwaterartesianbrewfest.com/>

#### Viking Days Festival

Aug. 19 - 20, 2017  
 This educational festival at the Nordic Museum features Nordic foods, lively entertainment, a Viking Encampment, and much more!  
[www.nordicmuseum.org](http://www.nordicmuseum.org)

#### Evergreen State Fair

Aug. 24 - Sept. 4, 2017  
 The Evergreen State Fair in Monroe, WA features an exciting lineup of events, including a Logging Show, Pro-West Rodeo, Crazy Animal Races, Petting Zoo, Carnival, Auto Races and more.  
<http://www.evergreenfair.org>

#### Bumbershoot

Sept. 1 - 3, 2017  
 Annual international music and arts festival held every Labor Day weekend in Seattle, attracting more than 100,000 visitors each year.  
<http://bumbershoot.org>

For a complete list, go to [sav-on.com](http://sav-on.com)

### Hands Free: 23-Year-Old Construction Flagger Recently Killed by Distracted Driver

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 reducing drunk driving and has achieved a 95 percent compliance with seat-belt requirements.

#### Tragedy for Victim's Families

One recent victim of a distracted driver was Cody Meyer, a 23-year-old construction flagger who was hit last December outside Issaquah by a driver looking at a smartphone, charging documents say. Meyer died in April.

The driver was charged with vehicular homicide; a judge ordered him to keep his cellphone in the trunk, pending trial.

Cody Meyer's mother, Tina Meyer of Arlington, said the driver should be sentenced to apologize in educational speeches and pick up roadside litter for three years, to feel the fear roadside workers in orange vests experience.

"I get that you didn't mean to kill my son, but you did mean to pick up your cellphone and look at it. You made a choice, just like a drunk driver, you chose to get in a vehicle and drive it," she said.

Jody Bagnariol, of Hillsboro, Ore., and her friend Elisabeth Rudolph of Seattle, died in July when their car, stopped in

traffic on southbound I-5 near Napavine, Washington, was rear-ended at 76 mph.

Just before impact, the driver's husband, sitting in the front passenger seat, took a "selfie," but Lewis County prosecutors concluded from the photo that the driver was still facing forward.

The evidence showed ordinary negligence, a prosecutor's letter said, but not "an aggravated kind of negligence or carelessness" required to file felony charges.

Bagnariol's family, which is also ready to testify, is outraged at the idea of taking photos in the front seat of a car.