

# Benninger Insurance Agency, Inc



3055 Rt 611  
Tannersville, PA 18372  
Phone: 570-629-4200  
Fax: 570-629-4202

"Insuring the Poconos Since 1974"

PRESORTED  
STANDARD  
US POSTAGE PAID  
Lehigh Valley, PA  
PERMIT NO. 18

2012-13 EDITION

# BENNINGER BULLETIN

Current Resident or

[Empty dotted-line box for address information]



**Call Us!**

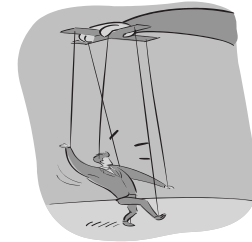
## Striving for Perfection - Achieving Excellence

The Brosky Insurance Agency Principals and Staff have been striving for perfection since 1965. Knowing full-well that nothing is perfect, we continue to strive for perfection because as a result we achieve excellence. By asking the right questions and getting to know you, we can provide you with the best service possible. We know that the current economy is tight and price is the bottom line, so let our experience and expertise help you make the best choices for your budget.

**WE CAN SAVE YOU MONEY AND KEEP YOU PROPERLY PROTECTED!!**

Our name is our reputation. That means a great deal to us. Service and commitment to our policyholders are our number one priority. We value our relationship with our clients, because at the end of the day our name is what you will remember. Deal with an agency that values service and their clients!!!!

**We Appreciate Your Business!!!**



## Be In Control

It seems that the cost of just about everything is on the rise these days. We can help make sure that your auto insurance premium isn't one of them. With **Eriz Rate Lock**, you can lock in your insurance rate so you'll pay the same premium year after year. Lock in your rate until you do one of the following:

- Add or remove a vehicle
- Add or remove a driver
- Change your primary residence

\*\*Your insurance rate won't change—even if you have a claim—until you make one of the changes listed above. You'll pay the same for your auto premium, regardless of rate trends across the country.

What about other changes???

You still can make the same kinds of changes to your policy that you made in the past without losing **Eriz Rate Lock**. If you gain or lose a multi policy discount or pay plan discount, your premium will only be adjusted to reflect that particular change.

- Add or delete coverage
- Change policy limit, deductible, multi-policy status or payment plan

Wow!!! Stable rates - what a nice change of pace for your budget.

Be in control, call us to see if rate lock is good for you!!!!!!!!!!!!



## Ten Trouble-Free Tips for Travelers

Will you be one of the millions on the road this year?

Safety is one of the most important things to consider as you pack your car and leave home. To help you get ready for your next road trip, the National Crime Prevention Council (NCPC) recommends these 10 tips for travelers.

### At Home

1. Check all the locks before you leave home. Each door and window should have a sturdy lock.
2. Use motion-detection lights outside and trim hedges to reduce potential hiding places.
3. Set automatic timers on a few interior lights to give the impression that someone is home.
4. Ask post office to hold your mail or ask a trusted friend or neighbor to collect it while you are away. Do the same with home delivery of newspapers.

### On The Road

5. Pay attention to your surroundings
6. Pick well lit gas stations and always remove your keys and lock the car doors while pumping gas.
7. Protect your valuables (GPS, MP3 players, cell phones) by keeping them out of plain view in your vehicle and lock the doors even if you are stepping away from the vehicle for just a moment.
8. Don't open the door at a hotel to someone who you don't know well or trust.

It's important, too, not to forget the basics: buckle your seatbelt and keep your eyes on the road. Driving is a skill that requires your full attention to safely control your vehicle and respond to the events happening on the roads around you.





ASK US ABOUT EFT OPTIONS FOR PAYING YOUR INSURANCE BILL!!!

**Beware of Contractor Fraud!**

Be cautious when hiring contractors to repair or rebuild property damage caused by storms or natural disasters. Most of the business' are reputable, but some are not.

**What you can do**

The Federal Emergency Management Agency (FEMA) and NBIC offer the following tips to those who are beginning the process of rebuilding disaster damaged property:

- Don't be pushed into signing a contract right away.
- Get more than one estimate.
- Get everything in writing. Cost, work to be done, time schedules and other expectations should be detailed.
- Check references before deciding which contractor to choose.
- Never sign a contract with blanks.
- Don't pay a contractor in full until the work is complete.

Check with county or city licensing authorities to see if the contractor is licensed in their jurisdiction, as well as checking for complaints with their regional Better Business Bureau.

**Work with your insurer**

Work with your insurer if you have questions about who to hire or how to rebuild your home following a catastrophe.

It's a good idea to talk to your insurance company. They have professional claims adjusters who can provide recommendations for reliable contractors in your area.

*We continue to grow...*

*Please refer a friend!*

**CLAIMS CORNER**

Scott Brosky handles all claims for the agency. He will handle questions and concerns regarding the client's policies and potential claims.

Brosky Insurance has a 24 hr emergency phone line which can be reached at (610)737-3913. You can also go on our website at [www.broskyins.com](http://www.broskyins.com) and "click" on the LINKS tab on the left of the page to display all Insurance Company's website & claim information.

**WHEN A CLAIM HAPPENS...**

**For an auto accident** get the name, address, phone number, and insurance information of the other driver, injured parties, and any witnesses. Call the police in cases of theft or injury.

**For property** take pictures of the damage, then begin immediate clean-up or repair to prevent any further loss to your home or property.

**Call the Agency.** We will need to know the info: Who, What, When, Where, and How.

As Always...

ENDORSEMENTS	DISCOUNTS
*Sinkhole	*Multi-policy
*Earthquake	*Life Multi-Policy
*Roofing & Siding	*Auto Payment Plan A or B
*Sewer & Drain Back-Up	*PERC—Experienced Driver

*Guidon's Life Guidance...*



*Death and Taxes*

As Ben Franklin once said, "The only things that are certain in life are death and taxes". This statement still rings true even 223 years later. Although we can't do much about taxes, we can plan our future. Mortality is a certainty, but sadly nearly 60% of US households have no life insurance at all. In a recent poll of people who do not have life insurance, the number one reason they don't have coverage is that they can't afford it. Life insurance costs are at an all time low. For less than the cost of a cup of coffee a day, you can purchase a life insurance policy. It is critical that life insurance be a part of every person's financial plan. Everyone needs life insurance. Everyone...

*Have you done an annual review of your insurance coverage?*

Personal Lines Companies that we deal with:

- Erie
- Foremost
- Grange
- Merchants
- Progressive
- Travelers
- Westfield
- Lehigh Mutual
- Windsor-Mount Joy

*Meet the Staff*



**COMMERCIAL LINES AGENTS**

Ronald Brosky  
Todd Brosky, CIC

**CLAIMS SERVICE**

Scott Brosky, CISR

**PERSONAL LINES AGENTS**

Cheryl Butler, CISR  
Dianne Cosgrove  
Carole Costenbader  
Robyn VanWhy  
Lynn Hall

**SUPPORT STAFF**

Samantha Perry  
Lee Diliberti

**HUMAN RESOURCES**

Susan Panzarella

**WEBSITE**

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



**Landlords:** You must encourage your tenants to carry renters insurance. This provides your tenants with coverage for their own contents. More importantly a renters policy allows liability coverage for the tenant. Ask to be listed on their coverage annually. Don't be held responsible for the acts of your tenants who are caught without renters insurance!!!

**Umbrella:** Are you retiring and getting a lump sum of money. Protect your assets with an umbrella policy!!! You do not want a lawsuit to gobble up your hard earned money. Protect yourself with an additional layer of liability coverage.

**Home:** Will your insurance help if you say the wrong thing??? Facebook postings can cause hard feelings and could result in a significant financial loss. Will your home policy provide a legal defense?

**Auto:** Full tort or Limited tort. What do you have? What do you want? Know the difference. Full tort is the ability to sue for pain and suffering no matter how minor your injuries are in an automobile accident. Limited tort limits your options to sue for pain and suffering. Your injuries must be a permanent injury or disfigurement. Limited tort offers a reduced cost on your auto insurance. Check the price difference, call our office.