

THE  
REINHARDT'S AGENCY INC.

**SPECIALIZING IN...**

*Commercial*

*Life*

*Personal*



THE  
REINHARDT'S AGENCY INC.

REINHARDT'S - LEIPHEIMER - LAWYER

INSURANCE

FALL 2013

# Welcome TO THE REINHARDT'S NEWSLETTER

In an effort to continue to provide our policyholders with added value, Reinhardt's is proud to deliver our first newsletter. As an agency, our goal is to provide you with the best products, price, and customer service in the business. Our team of licensed agents is eager to serve you, and this newsletter will provide us with an opportunity to deliver additional highlights, industry topics, and important coverage enhancements that may be available and important to you. Whether you are dealing with personal, commercial or life insurance, each policy is unique to your individual needs. As an independent agency, we strive to deliver various options and considerations in your coverage choices beyond the best pricing. We hope that you will take time to review our newsletter and that you find this information useful in your buying decisions. The Reinhardt's team appreciates your continued business and looks forward to continuing to serve your insurance needs.



RYAN TYSON, CIC  
President-Owner

### BUSINESS INSURANCE

101 South Water Avenue  
PO Box 653  
Sharon, PA 16146  
(724) 347-4527

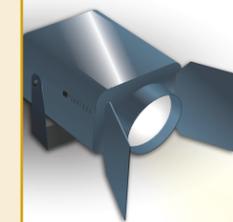
- DANIEL E. LAWYER
- GARRETT HAYES
- CHRIS ALLAN
- JULIETTE SMOCK
- KIMBERLY A. BEADER
- KRISTEN KILGORE
- BILL FRANCESONE

### PERSONAL INSURANCE

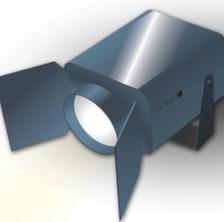
3545 East State Street  
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- PATTY BENDER
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- KIMBER D'ANGELO

[WWW.REINHARDTS.COM](http://WWW.REINHARDTS.COM)



## SPOTLIGHT



Reinhardt's is proud to announce the building of our new office. The project is slated for completion in early 2014. The new 6,000 sq. ft. facility will help reduce our operating expenses and consolidate our operations in the Shenango Valley into one centrally located office in Hermitage. The site is the former Allen Agency of PA which was secured through our acquisition of the business in 2012.



ADDRESS SERVICE REQUESTED

REINHARDT'S AGENCY INC.  
THE  
REINHARDT'S - LEIPHEIMER - LAWYER  
INSURANCE  
3545 E. STATE ST. • HERMITAGE, PA 16148



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SHARON, PA  
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**BEST OF THE BEST: 2013, 2012, 2011, 2010**

# Thank You!

Reinhardt's thanks each and every one of you for voting us **BEST of the BEST** Insurance Agency four years running. We appreciate the referrals you send us from family, to friends, to your neighbors. It is that growth and your trusted confidence that continues to make us better each and every day.

*We are so grateful to be your agency of choice!*

## PERSONAL UMBRELLA

It conjures the image of rain protection doesn't it? Well in a way, insurance has developed a product called a personal umbrella that protects you from higher levels of responsibility for Bodily Injury, Property Damage and Personal Injury. This protection falls over your home, auto, recreational vehicle and seasonal residence policies as well as rental home limits of liability. This type of protection pays first dollar legal defense up to the policy limits usually starting at \$1 Million dollars with higher limits available.

When do we recommend one? For anyone who owns vehicles, a home, a pool, recreational vehicles or has youthful operators. You are required to carry higher primary limits on underlying policies like home, auto, boat and other titled possessions. Updating limits and carrying the umbrella policy, which is very affordable, will protect you when the unexpected catastrophe occurs.

Please contact us if you would like to learn more about Umbrella Coverage and what the cost would be.

## CALL US WITH GOOD NEWS WHEN...

Thinking of a great day, one would need to include the day your debt is paid off!! As long as you have a loan or lease on your vehicle or a mortgage on your home, you need to list the bank or

mortgage lender as an additional interest on your insurance policies. Once those loans are paid off however, you need to contact us to remove them from your policy.

And how about getting the new car? So many times your dealership will tell you they are calling your agent with the information and simply get too busy to follow through. We ask that you call us to verify the new auto, the primary driver and usage, the coverage and garaging location. If there is a loan we would need the name and address to send insurance verification.

Finally, how about retirement? One of the perks is your auto usage rate may be decreased to pleasure rates once you no longer work. Driver safety courses can add additional savings if certificates are provided every 3 years.



## WHEN DO I SURRENDER MY LICENSE PLATES?

Here's the story. A person moves to another state and does not surrender their old license plates. Years later, he is contacted by the authorities that a vehicle, not matching his, but sporting his old plates was involved in a felony. That's when the state, attorneys and insurance carrier need to get involved to clear up the mess.



- When you sell a car and don't replace it – surrender the plates.
- When you move out of state and need to register your vehicle elsewhere – surrender the plates. *(May vary by State)*
- When you want to park a vehicle and not carry any liability insurance – by state law you must surrender the plates. *(Except New Hampshire)*
- If you have a vehicle that qualifies for seasonal use, obtain a seasonal plate.
- If you have a vehicle that qualifies for classic or antique status, obtain specialty plates. If you own a personalized plate, inquire with your DMV about retaining the name or word for when you return the vehicle to the road.

## FACEBOOK USERS – WELCOME! ENTER THE CONTEST FOR A GIFT CARD!

Please  us on Facebook by going to Reinhardt's Agency, Inc.

Check out our family of staff and clients. Maybe you'll be our Star of the Week!! Watch for your picture on Facebook and we look forward to bringing you the fun that happens behind the scenes.

**Enter the contest for guessing Ryan's expected daughter's height and weight. The one who likes our page and is the closest will win a \$100 gift card to one of our business clients.**

*Get tips on coverage, safety and how to reduce your costs!!*

## Exciting News!

Our family is growing. We are pleased to welcome Jim Allen clients into our agency. Our team has enjoyed getting to know all of you.

