

THE
REINHARDT'S AGENCY INC.

3775 East State Street • Hermitage, PA 16148
Commercial (724) 347-4527 • Personal (724) 342-2291

WWW.REINHARDTS.COM



OUR COMPANIES INCLUDE...

COMPANY	CLAIMS	BILLING
AIC	800-492-5629	800-492-5629
Erie Insurance	877-771-3743	800-458-0811
Encompass Insurance	800-588-7400	800-262-2962
Foremost Insurance	800-527-3907	888-888-0080
Millville Mutual	800-262-8495	800-262-8495
Motorist Mutual	800-876-8766	800-611-9928
Progressive Insurance	800-274-4499	877-776-2436
Selective Insurance	866-455-9969	800-777-9656
Travelers Insurance	800-252-4633	877-878-2468

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THE
REINHARDT'S AGENCY INC.
REINHARDT'S - LEIPHEIMER - LAWYER
INSURANCE
3775 E. STATE ST. • HERMITAGE, PA 16148



ADDRESS SERVICE REQUESTED



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INSURANCE

FALL 2014

Celebrating 110 Years!



RIBBON CUTTING CEREMONY

With the support of the Mercer County Area Chamber of Commerce, Reinhardt's dedicated our new office facility on July 29, 2014 with a ribbon cutting ceremony. The agency hosted Chamber members for an "After Hours" celebration to present our new building to its members and those responsible for the success of this building project.

We want to thank everyone involved with supporting this project including Hudson Companies, HHSDR, the various subcontractors who worked diligently throughout the winter, and the numerous vendors who helped bring our vision to reality. In addition, the consolidation of our expenses of three properties into one centralized location provided us the opportunity to upgrade our technology to state-of-the-art phone, security, and computer systems to more efficiently serve our clients. We are so very fortunate to make this a place the community can take pride in.

Special thanks also to our neighbors Flowers Radio & TV and "Splitz" 10 Pin Alley for helping to facilitate the event with parking. They have made us feel so welcome!

RYAN TYSON, CIC
President-Owner

3775 East State Street
Hermitage, PA 16148
(724) 342-2291

COMMERCIAL INSURANCE

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

PERSONAL INSURANCE

- PATTY BENDER
- MARY ANN SHAFFER
- ROBIN J. MILLER
- ASHLEE GASSNER
- ASHLEY FABIAN
- KAREN M. SHOLLENBERGER
- CALLEEN RAMP
- KIMBER D'ANGELO

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BEST OF THE BEST: 2014, 2013, 2012, 2011, 2010

Announcements:

DESK CALENDARS

With the change in times and technology, we will not be mailing the traditional desk calendars except by special request.

You can call (724) 342-2291 or e-mail us at info@reinhardt.com to have one mailed to you.



PROPERTY INSURANCE NEEDS: IS YOUR COLLEGE STUDENT COVERED?

With many students bringing thousands of dollars worth of personal items with them to school – electronics, clothes, textbooks – it's crucial to ensure they're insured from theft or disaster. Your homeowner's policy will likely cover your college student if he or she is younger than 26 years old, enrolled in classes and living in on-campus housing. **However, if your student is living in off campus housing, your home coverage will likely not extend to their belongings and they will need to be covered under a renter's insurance policy.**



Take an inventory of all items including prices, model numbers and serial numbers. This will help you determine the right amount of insurance needed and also make the process easier if you should need to file a claim. Be sure to take photos or videos of the items. You can also schedule items with a description and value for all risk coverage and no deductible.

TOP 5 REASONS TO BUY LIFE INSURANCE

- 1 It's affordable.** Some whole life policies can be paid in full after 20 years and the coverage remains in force for life. Term insurance can offer thousands of dollars in coverage for a few hundred dollars in premium.
- 2 Waiting can cost you.** Every year you have a birthday, the cost for coverage increases. Not to mention there are several health conditions that can prevent you from obtaining a policy or cause you to pay an increased premium. Locking in your rates while you're young and healthy will prevent you from paying a higher premium down the road due to age or health.
- 3 Work provided coverage isn't enough.** Most employer provided policies offer a small amount of coverage, usually 1 to 2 times your salary, only while you work there. If you quit or retire, you can be left without any coverage.
- 4 Gives financial security.** If something happens to you, your dependents may face serious hardships. Life insurance can pay off your mortgage, student loans, pay for your child's college tuition or give your family income to live on.
- 5 Can pay for your funeral costs.** The average funeral in 2014 costs between \$7,000 - \$10,000. The average cremation cost is between \$1,500 - \$3,000. If you don't have life insurance or money to cover this expense, your family members may need to pay this out of their own pocket.



HOW IT'S TITLED, IS HOW IT'S INSURED

How often does the title of a home, auto, or recreational vehicle change because of sales, transfers or purchases? Often the insurance agent is the last to know.

Insurance is intended to make you whole in the event of a loss. But what if the item you held a title to has now transferred to someone else?

Technically, if you no longer own the item, the insurance does not respond because you no longer have "insurable interest". Insurable interest means you either hold title to the item, are co-titled to an item, or you have a financial interest in the property such as a bank has with a loan.



Example: You can't insure your neighbor's car or home and get paid for the damages when there is a loss because legally, it is not titled to you. You do not have an insurable interest.

Therefore, **if you either obtain title to property or transfer to another, you must contact your agent immediately because it directly affects the insurance coverage.** This is especially true if the title of a home is transferred to an Estate. Co-title holders must be added to the insurance policy as Additional Insured's.

Also, if the property has been vacated and no one lives there, we must be notified immediately so the proper type of insurance is placed on the dwelling.

OUR NEW WEBSITE GOES LIVE IN NOVEMBER

Watch for enhancements like bill pay and mobile friendly!

Important Coverage News

Reinhardt's wants to remind homeowners that they can also purchase Earthquake, Flood and Mine Subsidence for their dwellings.

Please call if you would like to discuss any of these valuable coverages.



THANKS AGAIN FOR MAKING REINHARDT'S AGENCY BEST OF THE BEST 2014!