

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



THE REINHARDT'S AGENCY INC.

REINHARDT'S - LEIPHEIMER - LAWYER
INSURANCE

SPRING 2014

HAPPY 110th Anniversary REINHARDT'S



We invite you to join us in celebrating the 110th Anniversary of Reinhardt's Agency, Inc. We have so much to be grateful for. As you can see from our cover photo, we have created a new work space to combine our Sharon and Hermitage locations into one. We want to thank everyone who contributed to the construction of this beautiful new building located at 3775 East State Street in Hermitage, PA.

RYAN TYSON, CIC
President-Owner

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Hermitage, PA 16148
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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
- KAREN M. SHOLLENBERGER
- CALLEEN RAMP
- KIMBER D'ANGELO

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In 2014, we have the opportunity to reflect back on our roots in the Shenango Valley and on you, our loyal customers. Over the past 110 years, our agency has grown while maintaining our one policyholder at a time standard of service. The longevity of the agency is a testament to our customers and the community we live in today. We are blessed to serve a customer base in a community where there is a genuine appreciation for quality personal service delivered through a variety of competitive products and industry leading carriers. Over the past decade, Reinhardt's has grown significantly through the acquisition of local quality agents that shared the same core values of service. It's been an honor for us to perpetuate the legacies of Jovenall Insurance, Lawyer Insurance, Leipheimer Insurance, and most recently The Allen Agency of PA. This strategic growth has allowed us to strengthen our relationships with our key carriers and build the foundation for our future serving you our great customers. As a result, our new facility will allow us to leverage efficiencies in technology as well as provide a more efficient internal operating platform for us to service your individual needs.

In celebrating this historic 110th Anniversary, it's a year like this one that we can also look back and celebrate those individuals who paved the way for our success and opportunities today. My grandfather, the late Cecil Tyson, broke into the business by selling his interest in seven local Isaly's Dairy stores. He used the proceeds to buy Reinhardt's in 1955 from George F. Reinhardt, whose father, Otto Reinhardt, founded the business in 1904. Once located on South Dock Street, the agency moved to East State Street in 1968 and again in 1974 to S. Water Avenue in Sharon. Michael Tyson, my father, joined his father in the business in 1967, later purchasing the agency in 1974. Reinhardt's, initially started as an insurance agency, later branched out into selling real estate in the mid-1950s. Like the area, the agency continued to evolve. In 1998, I joined my father learning the business and together growing the agency until his retirement after 40 years of service in 2007. In addition to the transition of third generation ownership, also changing in the Agency in 2007 was the sale of the Real Estate division to ERA Johnson Real Estate, Hermitage, PA. The sale provided an opportunity for the Agency to continue its main focus to grow and expand the insurance operations, opening a second satellite office open in Hermitage, PA this same year.

Today, Reinhardt's proudly employs 12 licensed agents with a total of 15 individuals carrying on the legacy and brand of Reinhardt's. We ask and encourage all of our customers to please visit our new office and we thank you for allowing us to serve your insurance needs over the years.



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

ANNOUNCEMENTS:

We're Moving!

Effective May 5, 2014, our Personal Insurance Department and Effective May 7, 2014, our Commercial Insurance Department will be located at:

**3775 East State Street
Hermitage PA, 16148**

Our phone numbers will remain the same.

**Commercial (724) 347-4527
Personal (724) 342-2291**

When you visit the new office, there will be ample parking in the front of the building and we look forward to showing you the new facility.

We want to thank you in advance for your patience in our transition.

RECREATIONAL VEHICLE COVERAGE



ATV • SNOWMOBILE • MOTORHOME • WATERCRAFT • MOTORCYCLE

Recreational vehicles carry the same levels of responsibility for Bodily Injury and Property Damage as your current auto insurance. Your biggest exposure is injury or damage to another person or property caused by you. Also, you could be injured by someone with no coverage, low limits or who leaves the scene which is why you should carry Uninsured/Underinsured Motorist/Boaters protection.

We recommend that you carry a minimum limit of Bodily Injury and Uninsured/Underinsured Motorist/Boaters Liability protection of \$100,000 per person and \$300,000 per accident with higher limits available.



Please contact our office if you wish to review your limits and discuss acquiring higher limits for your policies. In addition you might be interested in considering a Personal Umbrella starting at \$1 million of protection, which can further protect you and your assets.

CAR RENTALS – OUR RECOMMENDATION

PERSONAL AND COMMERCIAL AUTO POLICIES

Questions: Should I buy any coverage from the rental car agency when I rent a car?

When you rent a vehicle, you sign a legal contract and agree to be responsible for all damages to the vehicle regardless of how the loss occurred or who was responsible.

Your auto policy, whether personal or commercial, will have exclusions and limits that will not cover your legal obligation in full. Therefore it is Reinhardt's recommendation that when you rent a car, you should purchase the LDW/CDW (loss damage or collision damage waiver). This will cost about an additional \$10 to \$25 a day but it will relieve you of any responsibility for damage to the rental car. Just be careful you don't void the LDW/CDW because of any prohibited use of the rental car. Read the contract carefully to see what these limitations might be.

As always, if you have any specific questions, please call us!



FREQUENTLY ASKED QUESTIONS

1. BILLING QUESTIONS

- Please note that you can always call the 800 number for your company provided on the reverse of this newsletter. Keep the numbers in your insurance file to have it handy at all times.
- We can also help you with any billing questions.

2. AUTO ID CARDS

- Most carriers mail them every 6 months. Please put them in the sleeve we provide in the glove box of your vehicles. We can also fax or e-mail them to you if you like.

3. WILL I GET A DISCOUNT IF I WRITE BOTH HOME/RENTERS AND AUTO WITH THE SAME CARRIER?

- Very often. Your agent will let you know if your carrier qualifies.

4. DO YOU SELL LIFE INSURANCE?

- Yes. We write through Erie Family Life Insurance and you may even be able to receive an additional discount on your auto and home policies.

5. DO I NEED TO CALL YOU WHEN I GET A NEW CAR?

- Yes. Many dealerships call us but we need to verify all information with you and review the coverage and driver usage on each vehicle.

6. REPORTING CLAIMS

- Most carriers prefer that you report claims directly to them using the 800 number provided on the reverse of this newsletter. You can also call or stop in to report claims here at the agency.

7. DO I NEED TO NOTIFY YOU IF MY HOME OR CARS HAVE BEEN PAID OFF?

- Yes. Please call us so we may remove any financial institution from your policies if they have been satisfied.

8. CAR CHANGES

- We take car changes every day and encourage a review of coverage each time.

9. CAN YOU SAVE ME MONEY ON MY INSURANCE?

- Very often. We recommend a review of your policies to make sure you are getting the best protection and lowest rates available. At your request we can quote your coverage with the other carriers we represent.

10. HOW DO I INSURE ITEMS THAT APPRECIATE?

- Please provide us with a description and value of items such as jewelry, guns, collectibles and fine arts. We will explain the various ways to give them special protection.



Commercial Corner

If you conduct **business outside of PA or your home state**, please contact your commercial producer regarding other state coverage.

Example: If you are a company domiciled in PA, but conducting business in OH, you may be required to carry a State of Ohio Worker's Compensation Policy.

