

REINHARDT'S INSURANCE

Auto/Home/Business/Life

INSURING MORE THAN



2000 Homes



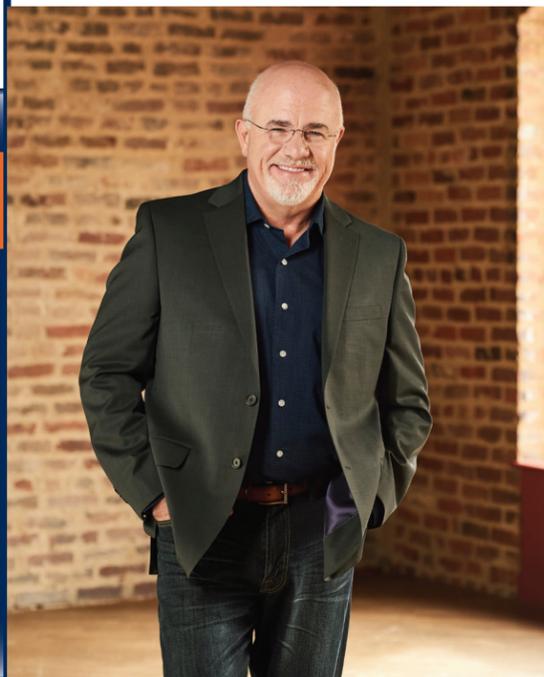
8000 Vehicles



400 Businesses

www.reinhardts.com

Reinhardt's has been Appointed an Endorsed Local Provider for Dave Ramsey!



It's official! Reinhardt's fits the criteria as an Independent Insurance Agent working for you! Dave is CEO of Ramsey Solutions, a National Best-Selling Author and Radio Talk Show Host regarding financial peace. We are here because we have earned this position based on experience and our drive to help others.



THE
REINHARDT'S AGENCY INC.
INSURANCE

Connections

3775 East State Street | Hermitage, PA 16148 | (724) 342-2291 | www.reinhardts.com

Spring 2019



HAPPY 115TH ANNIVERSARY TO REINHARDT'S

As we embark on 2019, Reinhardt's Insurance reflects on the legacy of generations in servicing the insurance needs of our clients and the community. It's a special feeling for me and our staff to know that we represent the current face of a local business that has served so many since 1904.

In reflecting on 2018, we gratefully thank our clients for once again elevating Reinhardt's to elite levels of success. Erie Insurance has awarded our team with two prestigious honors. Reinhardt's was recently recognized for the 2018 Companywide Top Ten Elite Award finishing 10th among some 2,300 agencies countrywide. In addition, Reinhardt's was also awarded with the 2018 Top Ten Commercial Elite Award finishing sixth in the entire company nationwide in commercial business.

These accomplishments are a true reflection of the commitment and dedication of the agents and staff members I call Team Reinhardt's. This is also a testament to the trust and confidence our great client base has in us. We want to thank you with a celebration!



Ryan Tyson, President with father Michael Tyson, retired '07'

Our DEDICATED Team

Ryan Tyson, CIC
President-Owner

COMMERCIAL Insurance

- John Viglio
- Juliette Smock
- Kimberly A. Beader
- Kyle Gregorich
- Angela D'Urso
- Shellene Wilkinson

PERSONAL Insurance

- Patty Bender
- Mary Ann Shaffer
- Robin J. Miller
- Ashlee Gassner
- Ashley Fabian
- Olivia Saltzmann
- Calleen Ramp
- Kimber D'Angelo

www.reinhardts.com

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



ADDRESS SERVICE REQUESTED

Please Join Us
FOR OUR OPEN HOUSE 05.23.19
11:00 AM – 3:00 PM

PARKING PROVIDED BY TEN PIN ALLEY FOR EVENT

Please join us on Thursday, May 23rd for a celebration to honor our clients for our success and for growing successfully since 1904. D'Onofrio's will be grilling and supplying the picnic fare for our celebration.

FOOD • GAMES • PRIZES
EXCITED TO SEE YOU THERE!

ANY DONATIONS WILL BE MADE TO THE COMMUNITY FOOD WAREHOUSE

PUZZLER PAGE!

Spring Word Search

K I T E B E B I R R D L E E D L E E N E S C G H R E O A K O U C E M D Q D M U	L D P R G O F W O R M Z S W D N L H G A E I C F N S C G H R E O A K O U C E M D Q D M U	S O I L L I R P A D U O L C R R C E S N I O S H O V E L G A L W O R M Z S W D N L H G A E I C F N S C G H R E O A K O U C E M D Q D M U	A P R I L B A S E B A L L B I R D B L O O M B U T T E R F L Y C A T E R P I L L A R C H I C K C L O U D D A F F O D I L D I G E A R T H E G G F L O W E R F O G G A R D E N G R O W H A T C H I N S E C T I N S E C T K I T E L E A F L I L A C M A R C H M A Y N E S T P I C N I C P L A N T	P U D D L E R A I N B O W R A I N C O A T R A I N Y R O O T S S E A S O N S E E D S H O V E L S H O W E R S O I L S P R I N G S P R O U T S T E M S T O R M S U N S H I N E T H A W T U L I P U M B R E L L A V I O L E T W A R M W A T E R W E E D W I N D W O R M
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HOW TO WIN...



Return this Puzzle Page and you could win a \$10 Dunkin' Donuts gift card!

We will draw three winners from all correctly completed puzzles and give away Dunkin' Donuts gift cards!

- ENTER BY:** 1) Dropping off or mailing this entire page to our office at 3775 E. State St., Hermitage, PA 16148
 2) Faxing this entire page to 724-342-2691
 3) Emailing this entire page to info@reinhardt.com

Name: _____
 Address: _____
 Email: _____
 Phone: _____
 Contact me by: Phone Email Mail

COMPLETE TO WIN! HURRY! CONTEST ENDS 5/30/19. WINNERS ANNOUNCED ON FACEBOOK! "LIKE" US TODAY!

NO PURCHASE NECESSARY. PURCHASE WILL NOT INCREASE CHANCES OF WINNING. Contest open to everyone. Follow one of the procedures on the right to enter. Odds of winning depend on number of qualifying entries received. Void where prohibited.



Congratulations to Mike Miller for being our March iPad Mini Winner!

(Next drawing is September 1st 2019)



REFERRAL PROGRAM

Win a Free iPad Mini! And Free Dunkin' Donuts!

Win a \$10 gift card to **Dunkin' Donuts** by sending your friends and family to Reinhardt's Insurance where they will find better protection and incredible savings! For every referral that obtains a quote, you receive a \$10 gift card!

Get entered for a chance to win a free **iPad Mini!** We are giving one away twice a year and every time you send us a referral, you are entered to win!

CALL US AT 724-342-2291!



INSURANCE TIP

ATV AND UTV INSURANCE PROTECTION

To properly insure your vehicle it's always best to call and discuss your coverage options. Reinhardt's provides protection to cover you if you're crossing a roadway or if you experience a theft or collision. This type of protection requires a special policy to respond that is very affordable that includes liability for bodily injury and property damage. You can also protect your vehicle for comprehensive and collision.

If you carry an Umbrella or Personal Catastrophe Liability policy, they must also list any recreational vehicles you may have.

If you own an ATV or UTV please contact our agency to verify that you are insured properly. For more information check your state rules and regulations to be sure you are following safe and lawful protocol.

Ashlee's Life Tips

Erie Family Life Insurance now offers a Long-Term Care rider on some of their new permanent life plans.

A Long-Term Care (LTC) rider makes money available to pay for the personal care you need, including assisted living, home health care or a long-term care facility by advancing your life insurance death benefit. You have the flexibility to use your money for what you need as long as you continue to meet eligibility criteria

Here's how it works:

- A licensed health professional certifies your eligibility for long-term care benefits under the policy.
- Eligibility is determined if you are unable to independently complete two of the following daily living activities
 - Bathe
 - Maintain continence
 - Dress
 - Eat
 - Use the restroom
 - Transfer to and from bed
- You choose a monthly distribution rate of 2%, 4%, or 8% of the policy death benefit. Erie Family Life sends a check each month to use as you see fit. There are no expenses to qualify or receipts to submit.
 - Collect as long as you meet the eligibility criteria as laid out in your policy up to the death benefit of the policy.



HOW TO COVER YOUR BUSINESS LIABILITY EXPOSURES:



As a proud business owner, it's your job to consider the "what-ifs" for your business. Of course, you don't want to think about the worst... but in order to be prepared, it's a necessity. No matter how careful or cautious you and your employees are, accidents do happen — and sometimes they can be serious.

Why Do I Need a Business Umbrella Policy?

This specialized policy can kick in with extra financial protection against a legal judgment for a covered loss. Business umbrella liability offers a cushion above and beyond the limits of your commercial general liability, professional liability, business auto liability and employer's liability insurance.

Business umbrella insurance could help you when facing a serious and costly claim, for example:

- One of your drivers causes a very serious accident and a suit is filed against your business.
- A fire starts at your owned location and damages several other buildings in the surrounding area. A suit is filed against your business for the resulting damage.
- Your business gets sued because a customer is injured by a product he or she purchased through your business.
- A competitor claims you made false or malicious statements about their business in public or in an advertisement and decides to take legal action.

A major claim, like those mentioned above, could threaten the very existence of your business. And if a claim is serious enough, it could even have the potential to put your own personal assets — like your home and your retirement account — at risk.



Join us in welcoming **Kyle Gregorich, CISR, Insurance Advisor,** to our Commercial Department. Kyle comes to us with 7 years of experience. **Congratulations Kyle!**

Recipe: Angela D'Urso's Broccoli Slaw

<p><i>Ingredients</i></p> <ul style="list-style-type: none"> 2 Bags of Broccoli Slaw 2 Dry Packages of Chicken Ramen Noodles (broken up) 1-2 Packages of Sliced Almonds 1 Bunch of Scallions (chopped) <p><i>Dressing</i></p> <ul style="list-style-type: none"> 1 C. Vegetable Oil 1/3 C. Sugar 1/3 C. Balsamic Vinegar 2 Chicken Flavor Packets from Chicken Ramen Noodles 	<p><i>Directions</i></p> <p>- Combine all Broccoli Slaw ingredients and shake dressing and pour over slaw mix 1/2 - 1 hour before serving.</p>
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