

REINHARDT'S INSURANCE

Auto/Home/Business/Life

PHONE: 724-342-2291

WEBSITE: WWW.REINHARDTS.COM

E-MAIL: INFO@REINHARDTS.COM

FAX: 724-342-2691

INSURING MORE THAN



2500 Homes



9000 Vehicles



450 Businesses

www.reinhardts.com

Tips for Effective Spring Cleaning...



- Do inside & outside maintenance checks
- Check gutters for debris
- Clean out closets and garage
- Change furnace filter
- Check smoke detector batteries
- Clean out your freezer
- Have duct work cleaned

Remember to review your property insurance coverage for any changes you've made to your home or property.



THE
REINHARDT'S AGENCY INC.
INSURANCE

Connections

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

Spring 2021

Supporting Youth Sports in the Shenango Valley

The Reinhardt's Agency Inc. is proud to support many youth sports activities in the Shenango Valley. As a Field Sponsor of the Hermitage Little League Ballfield, a Team Sponsor, an outfield banner sponsor and support of various local schools are just some of the programs supported by Reinhardt's Insurance. Sponsoring these types of activities goes way beyond name recognition for us. For many kids, getting involved with sports at a young age is critical for their personal growth and development. It not only provides a unique and valuable outlet to build relationships but also the ability to work as a team, which plays a crucial part in all aspects of life. Many studies have proven that participating in youth sports improves academic performance, builds confidence, develops powerful communication skills and helps kids succeed on and off the field. In 2007, Reinhardt's started the Mercer County Athlete of the Month. Each month one male and one female are selected and provided with a "Got Game" t-shirt and a plaque. They receive recognition on Sports Radio 96.7, in the Sharon Herald as well as on social media.



Most recently, we co-sponsored with Erie Insurance to provide new flooring in the gym at the YMCA and additionally participate in their Banner Program as a Silver Sponsor. So, the next time you see not only our name but another company's name on the front of a little league or soccer jersey, banner or t-shirt...it's more than just getting our name out there... it's about making a difference in our community!



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
- Ashley Fabian
- Calleen Ramp
- Marcie Lambert
- Jamie Webber
- Tod Davis
- Lori Davis
- Deanne Koch

www.reinhardts.com



Dave Ramsey has endorsed Reinhardt's Agency as an Endorsed Local Provider and continues to recommend our agency and services to a large area of Pennsylvania. We appreciate this endorsement as it comes with the responsibility of providing quality attention to individual needs on their way to Financial Freedom.

ADDRESS SERVICE REQUESTED

3775 E. STATE ST. • HERMITAGE, PA 16148

THE
REINHARDT'S AGENCY INC.
INSURANCE



PRSRRT STD
US POSTAGE
PAID
SHARON, PA
PERMIT #35

Voted Best Place to Work in 2020!

PUZZLER PAGE!

N G V S L C T J E D F P Z O R L B
 E T O I P H R A S B I J E D M V G
 L Z R M T A O C N I A R G T Y Q N
 I P E J S N Y K F W H S L A I F I
 A Y B E G M D E P T E Q E W C K R
 D S O K R E N T Y L W H J B U I P
 M U P H T B I L D E N O C Z A F S
 K N T C D A W D G P L D B G P L M
 F S E I R Z U N O S A E S N U B L
 W H Z N A P R S M Y T L F M I W S
 P I F C L E A N I N G E B H K A V
 T N U I B M V R Z O F R C A W H R
 M E D P H C R A M B E K L N S T G
 X L F J Y A S N G L S H O W E R S
 H B R E A K O P L V C Z U F Y D K
 C F T X M U B A S I L W D H G N E
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APRIL
 BREEZE
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 RAINBOW
 SHOWERS
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 BASEBALL
 CLEANING
 KITE
 PICNIC
 RAINCOAT
 SPRING
 UMBRELLA
 BREAK
 CLOUDS
 MARCH
 PUDDLES
 SEASON
 SUNSHINE
 WINDY

COMPLETE TO WIN! HURRY! CONTEST ENDS 6/9/21. 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.

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@reinhardts.com

Name: _____

Address: _____

Email: _____

Phone: _____

Contact me by: Phone Email Mail

Congratulations to John Viglio!

John was the leading commercial producer for the Erie Branch in 2020.



THE SIGN OF THE TIMES – FOOD DELIVERY!

Out of our current social distancing situation new business opportunities have evolved. You may already be familiar with the transport businesses like Uber and Lyft that transport people like a taxi. Passengers can use their phone app to hail a ride and drivers use their own vehicles insured by Uber and Lyft while they are carrying their occupants.

There are new FOOD and OTHER DELIVERY services now in the form of Grub Hub, Door Dash, Insta Carts (for groceries), pizza delivery and Postmates that will allow you to order food or pharmacy items and have them delivered to your home.

QUESTION: IS MY CAR INSURED UNDER MY PERSONAL AUTO POLICY IF I OFFER ANY OF THESE DELIVERY SERVICES?

ANSWER: It depends on if you are contracted with a service who offers their own insurance like Uber Eats. It also depends on the insurance carrier you have. You might be covered but only in certain situations and you would need to have your vehicle rated for "business" use. Other carriers exclude any of these services with your personal use vehicle.

If you consider doing this as a part or full-time occupation, contact our personal lines team to see if your insurance will apply or if the driver usage needs to be updated. You don't want to be uninsured or have coverage denied in the event of an accident.

WHAT COULD YOU DO WITH \$1,000,000?

When it comes to paying claims, you may be legally liable or responsible under your personal home, auto, investment properties or recreational vehicle policies for Bodily Injury, Property Damage and Personal Injury. Your primary policies provide a layer of protection outlined in your coverage documents.

But what if you have an extremely unfortunate incident that occurs exceeding your limits or if the primary policy does not provide a certain type of protection like Personal Injury?

This is where the Personal Umbrella Policy can provide \$1,000,000 or more of coverage for Bodily Injury, Property Damage and Personal Injury. The cost is very affordable! The purpose is to protect you and to protect your assets from being depleted in a law suit.

Call today to get a rate for this very valuable protection (724 342-2291).

DOING THE MATH ON LIFE INSURANCE:

So often when someone is looking for home or auto insurance, they mention, "I've never had a claim!!" This is truly something to be proud of. We have no problem paying our premiums on these expenses faithfully in case the worst should happen.

Have you ever considered how often we or someone we know has lost a loved one unexpectedly? This situation brings about so many expenses that were never considered such as: Final expenses, legal fees, paying down debt, replacing income, monthly living expenses, educational expenses, etc. . .

Having Life Insurance in place to take care of your loved ones can provide great peace of mind and is such a blessing at the most difficult times.

If you have Life Insurance through an employer – chances are you are NOT able to continue that protection once you leave your job (even due to retirement).

We encourage everyone to have this valuable protection and we are very happy to provide you with the information and prices for a policy tailored to your needs. We even have policies available through age 85.

Please contact Patty or Robin with any questions or to get a rate (724 342-2291).



Congratulations to **Wayne Brabson** for being our April YETI Winner!

(Next drawing is September 1st 2021)



REFERRAL PROGRAM

CALL US AT 724-342-2291

Win a Free Yeti Cooler! 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 **Yeti Cooler!** We are giving one away twice a year and every time you send us a referral, you are entered to win!



Kyle's Commercial Corner

Understanding Your Insurance Policies



In all insurance policy contracts, the named insureds listed must have an insurable interest in what is being insured. If there is no insurable interest, there is no coverage. Typically, ownership is a key indicator of insurable interest. It is important to make sure that your insurance policies that are to cover buildings, vehicles, equipment, etc. have the owner of that property listed on your insurance policy.

For instance, you may own a business under a Corporation but the building that your business occupies is titled to you personally or may be titled to a different Corporation/Entity. Same goes for your vehicles. You may own a business under a Corporation but the vehicle that is on the business auto policy is registered to you personally. You will want to review the named insureds and additional interests that are listed on your policies to make sure all persons and/or entities that have an insurable interest of the property being insured are listed. You do not want to find out at the time of a claim that there is no coverage because the person or entity that owns the property is not listed on the insurance policy. Take the time to review your insurance policies.

