

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	800-262-9262
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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INSURANCE
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THE REINHARDT'S AGENCY INC. INSURANCE

FALL 2017

THE Winds OF CHANGE

This issue touches on how your "protection needs" may change and how to address those specific needs. Perhaps you will lower your premiums in the process.

Also check out our **top 10 most frequently asked questions** for the answers!

Please remember to "like" our facebook page to keep up on the latest agency information including the athlete of the month!

New TO OUR TEAM



John Viglio

Help us in welcoming our newest licensed agent, **John Viglio**. John joins the Reinhardt's Commercial Lines Sales team.

"I am extremely excited to have joined the Reinhardt's team in August of this year and look forward to working with knowledgeable individuals that truly value the clients they serve, as well as one another. I graduated from Cleveland State University in 2006 with a Masters Degree in Business Administration and Kent State in 2000 with a degree in Justice Studies."



Shellene Wilkinson

Please join Reinhardt's in welcoming our newest Commercial Lines Account Manager, **Shellene Wilkinson**. Shellene comes to us with 20 years of experience in the commercial insurance area and is a vital part of the commercial department. We are proud and privileged to work with her!

RYAN TYSON, CIC
President-Owner

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COMMERCIAL INSURANCE

- JOHN VIGLIO
- JULIETTE SMOCK
- KIMBERLY A. BEADER
- CANDICE BLAIR
- ANGELA D'URSO
- SHELENE WILKINSON

PERSONAL INSURANCE

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

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Thanks again for voting Reinhardt's The Best of the Best for 2017!

We are always honored to hear how you, the community, place your confidence in us to give you the best service and advice. Even though insurance, technology and even our community have changed, Reinhardt's has stood the test of time by addressing your needs and putting you first along the way since 1904.

BEST OF THE BEST: 2017, 2016, 2014, 2013, 2012, 2011, 2010

CAN LIFE CHANGES *Reduce MY Premiums?*

There are several ways. Here are a few!

- 1) Make sure you tell us about change in your life. Did you retire? It may be time to change your auto use to "Pleasure" and review your annual miles. The Income Loss Benefit will no longer apply once you are retired so this coverage should be removed.
- 2) Have you taken a 55 Alive Driver Safety Course? Please bring in your certificate for the discount. All named insureds on the policy must be 55 and take the course to receive the discount. All drivers must be accident free.
- 3) Have any of the kids moved out or gone to college without a vehicle? Lots of savings here for sure!
- 4) Did you sell a car or a property? Remember to call us if you have reduced the number of cars in your home or the number of dwellings without replacing them.

FIRE PIT SAFETY TIPS

Fire pit safety starts with selecting the right site. Make sure the ground is level and at least 10 – 20 feet from surrounding plants, buildings and your home. Your city or county will want you to observe the distance required by law. Never operate your fire pit beneath a building overhang or partially enclosed space. Be careful not to operate the fire pit under trees that may ignite from the sparks. In fire-prone areas, surround your fire pit with non-combustible materials like crushed stone, brick or sand.

For wood burning fire pits, choose seasoned wood like oak and hickory. Cut logs so their length is less than three-quarters the diameter of the pit and never use lighter fluid or gas to start your fire in a fire pit. Use your fire pit screen if one was provided and it's also a good idea to have a bucket of sand or garden hose handy to deal with wayward sparks from wood fires. Keep fire gloves handy to handle hot parts of the fire pit.



Always keep an eye on children and pets around your fire and when you're done enjoying the fire, douse it properly following the instructions provided by the fire pit manufacturer.

Enjoy and be safe!

Top 10 MOST FREQUENTLY ASKED Questions

1) BILLING QUESTIONS

Reinhardt's is your first contact for billing questions, however, please note that 24 hour information is available by calling the toll free number for your company provided on the reverse of this newsletter or on our website. Just have your policy number handy when calling. We can also help you with any billing questions here at the Reinhardt's office. You can enroll in Electronic Funds Transfers to pay your bills at any time.

2) AUTO ID CARD

Most carriers mail ID cards every 6 months. Please put your card in the plastic holder we provide and tuck in the glove box of your car. We can also fax or e-mail your card if you prefer. Extra ID card holders can be picked up at the front desk for our clients.

3) WHO IS ALLOWED TO DRIVE MY CAR?

You are allowed to loan your vehicle for permissive use, however, your insurance would apply first in the event of an at fault or comprehensive accident. Drivers must be licensed operators and the vehicle can be loaned for occasional use, not full time use. If the car is going to be regularly garaged at a different location, please contact us. The coverage may need to be rewritten on that vehicle.

4) DO I NEED TO CALL WHEN I CHANGE VEHICLES OR DRIVERS?

YES!! For any changes to vehicles or drivers, only you can request changes to your policy. **Neither a dealership, nor the additional driver in your home is qualified to make changes.** Only you can make these necessary changes with a licensed agent to avoid any coverage or claims issues. As soon as your child is licensed, they must be added to your policy. Let us know if they completed the training course. A copy of their Drivers Training Certificate will be required to receive the drivers training discount.

5) REPORTING CLAIMS

Reinhardt's is your first contact for claims reporting. Many carriers allow you to report claims to them using the toll free number provided on the reverse of this newsletter. However, you can also call or stop in to report claims here at the agency. For after hours contact information, please refer to our website at www.reinhardts.com under the Billings & Claims tab.

6) DO I NEED TO CALL IF I PAID OFF MY HOME OR AUTO?

Yes. Please call us so we may remove any financial institution from your policies if they have been paid off. Financial institutions do not notify us.

7) DOES MY POLICY COVER A RENTAL CAR?

Coverage will extend from your policy to a rental. If you do NOT have physical damage protection on at least 1 vehicle on your policy, you should purchase this coverage from the rental company. If you have an accident, loss of rental income or the diminished value to the rental car is not covered by your personal auto policy. We suggest you purchase the collision loss waiver from the rental company.

8) DO YOU SELL LIFE INSURANCE?

Yes!! We write through Erie Family Life Insurance. (If you are currently insured by Erie for your personal policies, you may qualify for an additional discount!) Erie offers both Term and Permanent Life Insurance. Call us today for a quote!

9) CAN YOU INSURE MY RECREATIONAL VEHICLES?

Yes!! We can insure motorcycles, boats, campers, snowmobiles and jet ski's to name a few. Please call with the vehicle information and we can get you covered!

10) IF MY NEIGHBORS TREE FALLS ON MY PROPERTY WHO PAYS?

A live tree that falls on your property is your responsibility. Some companies will pay for tree removal even if the tree does not damage your property. Other companies only pay for tree removal if property has been damaged. Your company could subrogate against your neighbor for reimbursement if their tree was dead.