



BROSKY BULLETIN

2016 EDITION

CURRENT RESIDENT OR

Universal Life Insurance

Universal Life (UL) is a form of permanent Life Insurance that has been available in the market for a few decades.

Most UL policies are interest-sensitive, so policy performance is often heavily dependent on prevailing interest rates. If you own a UL policy, I strongly suggest that you review your annual statement closely to monitor performance. Many older UL policies were purchased when much higher interest rates were being credited, so consequently many policies have not performed as originally projected.

Today there are many different types of UL products available, and many have much stronger guarantees than those offered in the past.

Today there are many different types of UL products available, and many have much stronger guarantees than those offered in the past. We offer several outstanding UL options, including Erie Family Life's Erieflex4 product. Erieflex4 offers extremely affordable rates, flexible premiums, and a guaranteed death benefit. You can select the length of the premium payment window (down to a single premium!) and also how long you would like to guarantee the death benefit (all the way to age 121!). Erieflex4 is an ideal planning tool for wealth transfer, charitable giving, estate planning, and final expenses.

UL products can also be outstanding options for children. You can purchase a small UL plan for a child for a single premium of less than \$2,000. We strongly

recommend adding the Guaranteed Insurability Option rider to lock in the ability to buy more coverage in the future regardless of insurability.

Please take a few moments to review your most recent annual statement on your current Universal Life policy (whether it is through Erie or another company). If you have any questions, please feel free to contact me, Jonathan Guidon CLU ChFC, at 610-264-3940. If you prefer, you can fax your annual statement to me at 610-264-2341 or email a copy to me at jguidon@broskyins.com. I have many, many years of experience in the industry and will be happy to help.

Insurance plan

- Life
- Home
- Car



Deductibles

The higher the deductible you choose, the lower the annual insurance premium you pay. This is an excellent way to control the cost of your home insurance policy. Having the proper type and amount of insurance in place is vital in today's world. Pull out your policy and schedule a talk with your agent to discuss what you have and what you need. This should help you sleep better at night by knowing if there is a big loss, you've got some help on your side. Every insurance company views these items with different importance. Allow our licensed agents to determine which insurance company fits best for you.

We Appreciate Your Business

Thanks again for choosing Brosky Insurance-where you get more than coverage and service. You get 50 years of business experience behind you, plus the freedom to manage your policy your way with a licensed insurance agent in person.
(We) Do it the personal way!!!!

MEET THE STAFF

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Important Things to Know

If you satisfy your car loan or home mortgage please do not forget to advise us of this loan satisfaction.

If you fail to inform us and you have a claim, your claim check will be made payable with the financial institution on the check.

Did your full time student turn 24 years old during the academic school year? If so, they no longer have coverage for their personal property and liability under your homeowner's policy. Your emancipated 24 year old young adult needs a renter's insurance policy to cover their belongings and liability while they are a full time student. Renter's Insurance policies are inexpensive and offer a great deal of coverage. Do not let your young adult unprotected!

Do you own a business? Did your financial advisor suggest you put your personal car on a business auto policy? It's often done with well-intentioned advice in order to save some money. This arrangement comes with insurance gaps and financial exposures that neither you nor your financial advisor likely

considered. Always contact our office and discuss this concern with your agent.

Did you ever wonder why your age on your personal auto policy seems to be wrong? Your age on your policy is the age you are when your policy renews. For example if your policy renews on November 15 and your birthday is after November 15 you will always be a year younger on your policy until the next renewal term.

Erie Insurance was once again named One of America's Most Trustworthy Companies. For the second year in a row, Erie Indemnity Co topped the list of mid-cap companies on Forbes Magazine ranking of America's 50 Most Trustworthy Financial Companies. Erie customers-and all consumers want to know that their insurance company will be responsive to their needs and financially strong enough to pay their claims. Being named to this list shows Erie customers that they can depend on Erie when their needed the most.

IMPORTANT NOTICE REGARDING BILLING CHANGES

Beginning March 1, 2016, credit cards will not be a payment option for Payment Plan A (pay in full) or Payment Plan B (pay within 60 days, if available in your state).

If you're on Payment Plan A or B and typically pay your insurance premium by credit card, you have two choices:

1. Remain on the same payment plan and select a different payment method, such as an electronic fund transfer from your checking/savings account, debit card or check. **Keep in mind that this option continues to allow qualifying personal auto and Ultrapack Plus Customers to receive a payment plan discount.***
2. Or, switch payment plans to continue to pay by credit card. To switch to another plan, call your Erie Insurance Agent – you'll find the agency's contact information on the first page of your invoice and declarations. He or she can walk you through the process and answer all of your questions.

Unsure of what payment plan you're on? You'll find it on the last page of your invoice.

If you have questions or would like to discuss your payment plan options, please contact your ERIE Agent or an ERIE Customer Service representative at 1-800-458-0811, option 4.

Thank you for putting your trust in ERIE and choosing us as your insurance provider. We're sorry if this change causes you any inconvenience. We appreciate your business and the continued opportunity to provide you with coverage that fits your needs at a fair price.

* To be eligible for the payment plan discount for private passenger auto and Ultrapack Plus, you must select Payment Plan A (pay in full) or Payment Plan B (pay within 60 days, if available in your state). The pay plan discount will not apply on plans other than A and B and our billing system will not automatically move you to Payment Plan A or B based upon your payment activity.

Your Home is your Castle Choose the Proper Protection

Policyholders are now in a position to customize their home insurance policy to their needs. Over the years insurance companies now offer sinkhole coverage, sewer and drain back up coverage, earthquake protection and even roofing and siding restoration coverage. You as a policyholder have more options than ever.



This coverage does not apply if identical siding or roofing is available, but does not match because the original materials have faded, weathered or suffered wear and tear. Eventually the new siding will weather and match the remaining siding.

This endorsement gives policyholders an option when the original siding or roofing shingles are NOT available. Always remember even without the endorsement, Erie's home policy will replace the damaged area- whether or not the original material is available.

Styles and colors change and manufactures change their supply and production to meet demand. The siding or roofing on your home man not be available anymore. The home insurance policy would replace the damage siding or roofing and try to match the undamaged siding as close as possible. You could replace the undamaged siding or roofing at your own cost or settle for mismatched siding or roofing.

As mentioned in previous Brosky Bulletins and insurance company correspondence-Erie Insurance is offering their policyholders another option. An endorsement can be added to your policy that will reimburse you for the cost of the replacing undamaged siding or roofing shingles IF the original siding or shingles are NOT available. Costs vary depending on the amount of coverage purchased.

Call our office if you are interested in the premium charge for these endorsements. Protect your home like a Castle.

COMMERCIAL CORNER

Several of our top insurance companies specialize in commercial liability insurance, commercial auto and fleet insurance as well as workers compensation coverage. Call our office and ask for our commercial department. Make us your one stop agency for your commercial and personal insurance.