



BROSKY BULLETIN

2017 EDITION

Life Changes...

Has your insurance kept pace?

Life moves at a fast pace. Your insurance needs to keep up in order to keep you and your family safe.

A recent national survey revealed that over 32 million U.S. households own insurance policies that don't properly protect them. Ensure your household is not one of them by regularly reviewing your policies. The Insurance Information Institute recommends contacting your insurance Agent if you answer yes to any of the following questions:

Have you recently married or divorced? If you're merging or separating households, you'll need to update your auto, home and life insurance. Multiple cars in a household can mean added discounts.

Have you had a baby? A birth or adoption will likely add to the survivor expenses in the event of a spouse's untimely death. Review your life insurance policy to plan for living and education expenses.

Has your teenager been recently licensed? Remember to report new drivers to your insurance Agent as required by policy conditions. Rates for teenagers are generally

higher than for adults due to the teen's lack of driving experience and increase chance of loss. Driving training courses can add discounts to the teen rate.

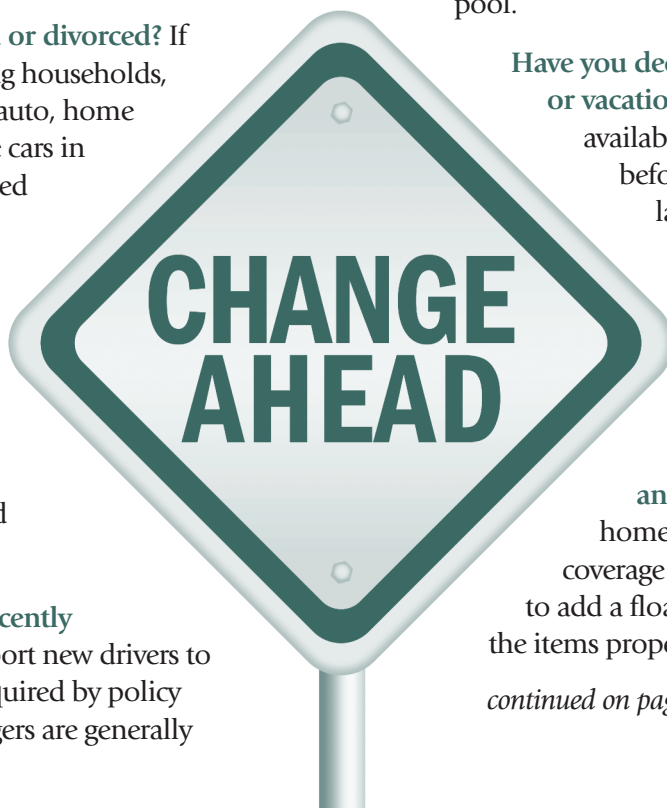
Have you switched jobs or experienced a significant salary change? If you had life insurance through your previous employer, you may need to replace lost coverage. Higher salary might mean additional financial commitments; lower salary could mean that you lower your life insurance.

Have you done renovations on your home? You do not want to be underinsured. Added new structures outside of the home, porch, hot tub, pool.

Have you decided to buy a retirement or vacation home? Check out the availability and cost of insurance before you commit. Waterfront or lake retreat have risks associated that can make insurance costly and difficult to obtain.

Have you acquired new valuables- jewelry, electronics, fine arts, antiques? Know that a standard home policy offers only limited coverage for these items. You may have to add a floater or endorsement to protect the items properly.

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Billing Changes Decision Reversed!

On June 1, 2017 All Personal Lines Customers will:

Be able to pay via credit card on the Annual pay plan for Property policies, Umbrella, and Boat . After July 1 , 2017 Personal Auto Customers whose policies renew after July 1,

will be able to select an Annual Non-Discounted pay option with a credit card.

Pay in full discount , 7%, for personal auto is still available if you pay **Without** a credit card.

Be sure to check your policy for updated billing options.

New Coverages Available on *Erie Secure Home Policy*

We are pleased to advise you that ERIE is now offering Equipment Breakdown Coverage.

Equipment Breakdown Coverage provides coverage for most direct physical loss to covered property, up to the \$50,000 limit shown on your Declarations, located on the residence premises. We will cover a qualifying equipment breakdown loss even if the loss is due to age and/or the general wear and tear of the covered equipment. (Most systems must be new within 25 years)

Please be advised that a paid claim under any of the above coverages will be considered in evaluating your claims history. This may result in a premium surcharge or other underwriting action at the time the policy renews.

Two additional coverage options are available: Underground Service Line Coverages provides for direct physical loss to covered service lines servicing your residence premises. We will cover a qualifying service line failure even if the loss is due to the general wear and tear of the covered service line up to the limit listed on your Declarations. Limits of \$10,000 or \$25,000 are available.

Criminal Defense Cost Reimbursement- Defense of Persons or Property provides reimbursement for criminal defense costs and legal expenses, up to \$25,000 limit, incurred by anyone we protect to defend a criminal defense charge arising from reasonable acts committed by anyone we protect

provided that he or she pleads not guilty and is exonerated from ALL criminal charges.

Be advised, a paid claim under the above coverages will be considered in evaluating your claims history. This may result in a premium surcharge or other underwriting action at the time the policy renews.

Be aware in 2018 Erie will begin the process of converting their current Home Protector Policies to Erie Secure at your renewal. We will hear in the upcoming months when this transition will take place. Stay tuned...

EXCITING NEWS

Erie Earns J. D. Power Award 2017 for Highest Satisfaction with Auto Insurance Purchase Experience. The honor stems from J.D. Power's 2017 Insurance Shopping Study. It's the fifth year in a row that ERIE has earned the study's top spot.

REASONS that Erie is different than the competition; Did you know Erie will insure you on a personal auto policy if you drive for UBER or LYFT???

Have a drone and use it personally, not for business purposes, no problem, ERIE will insure it for you on a ERIE SECURE Home policy.

Later this year Erie will announce details of Airbnb coverage...

Stay tuned for this exciting update.

BRO-cabulary

do you know these important insurance terms?

Do you know the meaning of ACV, "actual cash value"?
This is the amount it would cost you to repair, rebuild or replace an item less a fair and reasonable deduction for physical depreciation, based on its condition at the time of the loss.

RCV, "replacement cost" valuation is the amount it would cost you to repair, rebuild or replace an item with present value, NO depreciation.

Do you know what type of policy you have?????????

Erie Auto Rate Lock – with this feature, even if you have an auto claim, your rates won't change until you add or remove a vehicle, or a driver from your policy and/or change the address where you garage your car... this is an excellent feature to budget your insurance cost.

First Accident Forgiveness – After being claims free for three years, most insurance companies

won't raise your rate the first time you've had an at fault accident. Question- how would your policy respond?

FEATURE 15 – Erie insurance is proud to offer this splendid feature. After your auto policy has been in force for 15 consecutive years, your rate will never be raised after an at fault accident ever again.

Did you Know Car Dealers cannot make changes to your auto insurance policy? We will gladly take information from dealers but if we do not reach out to you to confirm your new car purchase- then we not know about it!!! Don't get caught without coverage.

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Have you signed a lease on a house or apartment?

If you rent, you need to insure your possessions. The landlord is not responsible for your things. The landlord is responsible for the structure.

Joined a carpool? Reduced miles to work and you may have increased risk of liability due to added passengers.

Have you retired? Congratulations, you may not be commuting to your job and you put less mileage on your car. Talk to your agent.

Private Passenger Auto News

If your auto policy renews on or after June 1 2017, please be aware Erie Insurance is now offering Full Window Glass Coverage. You must carry comprehensive coverage on this vehicle. Full Glass Coverages waives the deductible for damage in a windshield loss.

Call the office if you are interested in finding out the cost of this new coverage. In most cases the increase is minimal to add full glass coverage.

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Tradition and Pride Since 1965

PRSR STD
U.S. POSTAGE
PAID
Lehigh Valley, PA
Permit No. 18

P.O. Box 29
1540 E. Race St
Allentown, PA 18109
Phone: 610-264-3940
Fax: 610-264-2341

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insurance@broskyins.com or
check out our website at www.broskyins.com
Please like us on FACEBOOK

MEET THE STAFF

COMMERCIAL LINES AGENTS

Ronald Brosky
Todd Brosky, CIC
Len Dell Alba
Holly Gerhard, CIA
Bruce Donah, CIC
Cathy Baurkot, CISR
Sandra Heiney
Angela Weinhofer
Marian Remaley, CISR

MARKETING SPECIALIST

Diana Teel, CIC, CISR
Katrinka Casamassa,
PCU, ARM
Borough, Township and
School District Specialist

CLAIMS SERVICE

Scott Brosky, CISR

PERSONAL LINES AGENTS

Cheryl Butler, CISR, CIA
Wanda Binder, CISR
Todd Woodring, LUTCE, CISR
Brett Butler
Nicole Nemeth
Tanya Stepp
Connie Hoffman

LIFE DEPARTMENT

Jonathan Guidon, CLUChFC

RECEPTIONIST

Nikol Calantoni

CLERICAL SUPPORT STAFF

Connie Monte,
Billing Specialist
Angela Danner

HUMAN RESOURCES

Susan Panzarella

WEBSITE

www.broskyins.com