



BROSKY

2011-2012 EDITION

BULLETIN



ASK YOUR AGENT

FLOOD COVERAGE

Flood is the #1 national disaster in the United States.

Everyone is at Risk....

Flooding happens every day in all regions of the country. Consumers must prepare for flooding no matter where they live. The Northeast can be affected by remnants of tropical disturbances in the summer, but are also threatened by winter flooding, nor'easters, and the threat of rapid spring melts.

Many consumers think that flooding is related to hurricanes and other tropical disturbances are limited to coastal areas. However, some of the most damaging flooding can occur well inland and days after a storm makes its initial landfall. In 2007, Ohio, which has no ocean coastline, received more than \$40 million in flood insurance payments.

Although many floods are caused by huge storms like hurricanes or nor'easters, more floods occur every day and can result from small, localized events. No matter where you live, it is important to remember that just a few inches of water in a home can cause thousands of dollars of damage.

Your home owners policy does not provide coverage for Flood Damage. Call our office to find out more about this coverage or view www.floodsmart.gov



Did you tell us your
auto or home is paid off?

Knowledge is Power.....

Knowledge is power, what type of homeowner's policy do you have?

Reading our newsletter can give you more knowledge about your insurance policy and the power to understand what your policy can do for you.

The weather has not been kind to us in the last year. Tornados, hailstorms, snow and rain have caused havoc on homes, businesses and communities.

REPLACEMENT COST COVERAGE:

This means your home will be replaced up to a set dollar limit. Each year, home values can increase due to cost of living and construction cost increases.

EXTENDED REPLACEMENT COST COVERAGE:

In this situation the insurance company pays a percentage over the replacement cost to replace your home in the event of a total loss. This increase of 25% or 50% over your dwelling amount allows a cushion in the event your dwelling is underinsured.

GUARANTEED REPLACEMENT COST COVERAGE:

This allows you to collect whatever the dollar amount to rebuild your home without limitations in the event of a total loss. Due to uncertainty of this policy some insurance companies do not offer GUARANTEED REPLACEMENT COST policies.

How will your policy react to these natural disasters?

ASK US ABOUT EFT OPTIONS FOR PAYING YOUR
INSURANCE BILL!!!



ERIE
Updates

What's New for 2011

INSURANCE RATE LOCK -

If you have an Erie automobile insurance policy call and inquire about Erie's new patented industry changing RATE LOCK ENDORSEMENT.

Lock into your auto rates forever. Certain criteria will eliminate the lock, but call and see if this rate lock endorsement is for you.

CUSTOMERS CAN NOW MAKE PAYMENTS WITH DEBIT/CREDIT CARDS -

Erie customers can now make payments using debit and credit cards on www.erieinsurance.com or the link on www.broskyins.com. Accepting debit and credits cards is another way that ERIE makes it easier for you to do business with us.

IDENTITY RECOVERY COVERAGE -

Identity theft can be a headache to deal with. That's why Erie offers Identity Recovery Coverage. The coverage will help you recoup fraudulent charges and ease the stress of restoring your identity after theft occurs.

PRINT ID CARDS -

You can print your own temporary ID cards. Did you misplace or lose your automobile insurance card? No problem - just go to Erie's website, www.erieinsurance.com and on the right side of the page in Erie's Service Center is a link to print your own temporary ID card. All you need is your policy number and date of birth.

Do Not Assume

Home insurance is very comprehensive BUT there are things that are typically not covered under a standard home insurance policy. SINKHOLE, SEWER AND DRAIN BACK UP, EARTHQUAKE AND FLOOD INSURANCE are coverage's that you must add to your policy as an endorsement for an extra charge.

Flood insurance is a separate policy that is regulated by the federal government, but Brosky Insurance can obtain prices for you on flood insurance. Call the office if you are interested in obtaining a quote for flood insurance or getting prices to add the above coverage's to your home policy.

CLAIMS CORNER

Scott Brosky handles all claims for the agency. He will handle questions and concerns regarding the client's policies and potential claims.

Brosky Insurance Agency has a 24hr emergency page claims service which can be reached at 610-776-9062. You can also go on our website at www.broskyins.com and "click" on the **LINKS** tab on the left of the page and that will give the insurance company's websites and will give all claim information for an after business hours claim. If you have a claim situation or question, please call Scott Brosky at 610-264-3940.

WHEN A CLAIM HAPPENS...

- 1. Protect Yourself.** For an auto accident, get the name, address, phone number, and insurance information of the other driver, injured parties, and any witnesses. Call the police in cases of theft or injury.
- 2. Protect your Property.** First, take pictures of the damage, then begin immediate clean-up or repair to prevent any further loss to your home or property.
- 3. Call the Agency.** We will need to know the info: Who, What, When, Where, and How.
- 4. Be Safe.** Always use caution to minimize potentially risky situations. Accidents happen, but many of them can easily be prevented.

***Have you done an annual review
of your insurance coverage?***

Meet the Staff

Guidon's Life Guidance...



Perhaps you have seen the television commercial that tells us, "You can get a \$500,000 term life policy for a 40 year old male for only \$29 a month!" But do they explain what type of coverage you are buying or what your options are for the future? At Brosky Insurance Agency, we are licensed with many of the same companies that are represented by online life insurance commercials, but the difference is that we offer personal service to our customers. If you are interested in term life insurance, give us a call and we can help you research what kind of policy is best for you and establish a plan for the future. We care about our customers, and we want to help you make the right choice.



Personal Lines Companies that we deal with:

Erie	Foremost	Grange
Infinity	JC Taylor	Merchants
Progressive	Travelers	Westfield
American Collectors	Lehigh Mutual	
Condon and Skelly	Philadelphia Contributionship	



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A Tradition of Excellence"

Striving for Perfection - Achieving Excellence

The Brosky Insurance Agency Principals and Staff have been striving for perfection since 1965. Knowing full-well that nothing is perfect, we continue to strive for perfection because as a result we achieve excellence. By asking the right questions and getting to know you, we can provide you with the best service possible. We know that the current economy is tight and price is the bottom line, so let our experience and expertise help you make the best choices for your budget.

WE CAN SAVE YOU MONEY AND KEEP YOU PROPERLY PROTECTED!!

Comparing insurance can be complex. We represent several top-rated insurance companies and each has a unique set of criteria that determines their rating. We can help you find the right mix of coverage and carrier to meet your insurance needs. Knowing your needs and insuring them properly takes time. Make sure you understand all of your benefit options.

YOU ARE WORTH MORE THAN 15 MINUTES - TAKE YOUR TIME WITH US!