

Insurance Insider

A monthly newsletter for the friends and clients of Consumers Insurance Agency



Happy New Year

from (ALMOST) all of us at Consumers Insurance Agency!

ANN BETTY DOUG ERICA JULIA PAUL YVONNE



(Not pictured are John, Frank, and Eric – because they were either completely non-photogenic, Amish, or the witness protection program ☺)

Tis the season for credit card bills – especially if your Christmas was overly merry. But if you think you’ve got it bad, check this out . . .

Pennsylvania Woman Receives Credit Card Bill for \$287,651,237

Now that’s what I call a spending spree!

Actually, it was a mistake. But the offending credit card company compounded the problem by aggressively pursuing collection. The woman has now hired an attorney and is seeking damages in the same amount.

FREE ADVICE: And while we’re on the subject, did you know that credit card companies or companies who buy old credit card debt cannot use the court system in Pennsylvania to collect if the debt is over four years old? Now before you quit paying your credit card bills, let me give you the fine print. The Pennsylvania statute of limitations for a contract action is 4 years. In “real world speak” that means the company to whom the debt is owed has four years to sue for non-payment. Therefore, if you haven’t made a payment on credit card in over four years AND you have not been sued for non-payment, you cannot legally be compelled to pay the debt.

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Consumers Insurance Agency, Inc.

Phone: 717-763-7631
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THANK YOU! THANK YOU!
THANK YOU! THANK YOU!

A special THANK YOU goes out to the following clients:

Renee Breen

Letitia Lopez

Ed Leshner

Sally Rex

Michael Rice

Ward Jacobs

These kind folks all graciously referred their family, friends and business associates to our agency during the last month. We continue to build our agency based on your positive comments. We couldn't do it without your help! They will all be entered into our December grand prize drawing for a \$500 gift card.

HOW CAN YOU WIN???

Tell a friend, a colleague, a relative, an acquaintance . . . whoever . . . about us.

When they contact us and tell us you sent them (don't worry, we ask why they called):

YOU WIN:

- Two instant lottery tickets AND
- 1 Chance to win DINNER FOR 2 (a \$40 value awarded each month)
- 1 Chance to win the Grand Prize – A \$500 gift card

The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers.

- THE WINNER will receive **Dinner for Two** at a local restaurant. (A \$40 value)!

On December 10, 2011, we'll conduct a random drawing from all chances for the Grand Prize that qualified from January 1, 2011 through December 1, 2011.

- THE GRAND PRIZE WINNER will receive a **\$500 Gift Card**.

8 Bizzare But Interesting New Year's Resolutions



You've probably resolved to do something utterly mundane this year like quit smoking, get more exercise, do volunteer work etc . . . well shame on you! Sure your aspirations are admirable. And in some cases such changes could vastly improve or save your life. But hey, that's what the other 11 months of the year are for. Why not get creative like the list I recently culled from Twitter:

1. Eat as many weird meats as possible (raw yak, crickets, ostrich sandwich, deer penis wine)
2. Learn to belch the alphabet
3. Get my comma problems under control
4. Learn the names of all the local flowers
5. Read and memorize more poetry
6. Remember to suck less on a daily average
7. Make no propositional statements this year
8. Actually set foot in all my houses this year

There you have it. Something for everyone. From the truly disgusting to the intellectually stimulating. Now excuse me while I google yak meat suppliers!



October Contest Winner
Ed Leshner
receives \$40
restaurant gift
certificate from agent
Doug Spigelmyer.

November Contest Winner
Letitia Lopez
receives \$40
restaurant gift
certificate from agent
Paul Gromacki



Phone: (717) 763-7631 • Toll Free (800) 338-9392



Account Review Checklist Auto Risk Reduction Questionnaire

(Please fill in ALL of your contact information and complete as much of this form as possible. Thank you!)

Name:

Address:

E-mail

Home:

Cell:

Work:

Vehicles:

- I have paid off the loan or lease for one of my vehicles. Yes No
- I have a job that requires me to drive my car for business or delivery Yes No
- I have the following motorized vehicles that are NOT currently insured with B & B Insurance Agency (please check all that apply): Yes No
 - Motorcycle Moped Motocross Bike ATV Golf Cart Snowmobile
 - Antique / Classic Car Camper Motorhome Trailer Trailer Camper Other

Drivers:

- I have a teen driver who was recently licensed or will be licensed in the next year Yes No
- I have a child or other driver who is listed on my policy but no longer lives in our household Yes No
- I have licensed drivers in my household who are not currently listed on my policy Yes No

Discounts:

- I carpool or drive to work an average of less than 3 days per week Yes No
- I have a child who is licensed and has a drivers training certificate Yes No
- I have a child who is away at college with a car without a car Yes No
- I am 55 years old or older and have completed a "safe Driver Course" within the past 2 years Yes No

Value for Investment:

- My driving habits have changed due to retirement or change of employment. Yes No
- I would consider increasing my deductibles to save money on my policy. Yes No
- I'm interested in knowing the cost of increased liability and/or underinsured motorist protection Yes No
- If my car was stolen or damaged in an accident, I would need a rental car until my car was recovered or repaired. Yes No
- If my car needed to be towed, I would like my policy to provide towing coverage. Yes No
- I would like to talk with an agent to review my current coverages. Please contact me by Phone E-mail Yes No

***This form completed by (sign & date): X_____



Phone: (717) 763-7631 • Fax: (717) 763-4958
Email: admin@consumers-insurance.com
240 S. 18th Street • Camp Hill, PA 17011
www.consumers-insurance.com





Home, Renter & Condo Owner Insurance Protection Questionnaire

- 1. I have refinanced or changed my mortgage or trust company Yes No
- 2. I have recently renovated or added on to my home Yes No
- 3. I would definitely consider increasing my deductible to lower my premium Yes No
- 4. I want to make sure I am saving all the money I can on my policy. I have the following in my home: Yes No

- Smoke detectors Fire extinguisher Burglar Alarm
- Dead bolt locks Interior sprinklers Fire Alarm

- 5. I am completely satisfied with my current home insurance limits Yes No
- 6. **Warning** – Business conducted out of your home is NOT automatically covered including home-based business and babysitting. I own my own business that is not currently insured with B & B Insurance Agency. Please contact me to discuss obtaining coverage. Yes No

Name of Business: _____
 Nature of Business: _____

- 7. **Beware** – Every insurance policy has internal sub-limits. I own some of the following and need a quote for scheduling these items to my homeowners policy. Yes No

- Antiques Fine arts Furs
- Home Computers Jewelry Silverware
- Coin/stamp collection Cameras Guns

- 8. **Beware** – These coverages are excluded unless added by endorsement. Please give me a quote for scheduling these items to my homeowners policy, if not already covered: Yes No

- Backup of sewers, drains, sumps & septic Replacement cost of contents
- Earthquake Flood

- 9. I own the following and would like a quote for insurance: Yes No

- Personal watercraft Vacation home Second home
- Boat Jet Ski Other: _____
- Motorcycle ATV _____
- Investment property

- 10. I would be interested in obtaining information on adding a \$1 million umbrella liability policy to my insurance portfolio (excess liability protection over and above auto & home/renter/condo) for as little as \$9 a month. Yes No

- 11. I would like someone to contact me to discuss Life insurance, disability, and/or Investing in a tax deferred annuity. Yes No

Comments: _____

TRYING TO SAVE? DON'T MAKE THESE 5 MISTAKES

1. **Insuring a home for its market value rather than for the cost of rebuilding.** When real estate prices go down, some homeowners may think they can reduce the amount of insurance on their home. Insurance is designed to cover the cost of rebuilding, not the sales price of the home. You should make sure that you have enough coverage to completely rebuild your home and replace your belongings.

A better way to save: Raise your deductible. An increase from \$500 to \$1,000 could save up to 25 percent on your premium payments.

2. **Selecting an insurance company by price alone.** It is important to choose a company with competitive prices, but also one that is financially sound and provides good customer service. Look for a company that has low prices OVER THE LONG TERM. Most of the companies spending billions of dollars on TV advertising ARE NOT LONG TERM LOW COST PROVIDERS.

A better way to save: Check the financial health of a company with independent rating agencies. You should select an insurance company that will respond to your needs and handle claims fairly and efficiently.

3. **Dropping flood insurance.** Damage from flooding is not covered under standard homeowners and renters insurance policies. Many homeowners are unaware they are at risk for flooding, but in fact 25 percent of all flood losses occur in low risk areas.

A better way to save: All types of homes, including condominiums, are eligible for flood insurance. You can even purchase flood insurance to protect your contents if you rent your home. It's a good idea to start the process as soon as you can because most flood insurance policies have at least a 30-day waiting period before they take effect.

4. **Only purchasing the legally required amount of liability coverage for your car.** In today's litigious society, buying only the minimum amount of liability coverage means you are more likely to have to make out-of-pocket payments — and those costs may be steep.

A better way to save: Consider dropping collision and/or comprehensive coverage on older cars worth less than \$1,000. The insurance industry and consumer groups generally recommend a minimum of \$100,000 of bodily injury liability protection per person and \$300,000 per accident.

5. **Neglecting to buy renters insurance.** A renters policy covers your possessions and additional living expenses if you have to move out due to a disaster. Equally important, it provides liability protection in the event someone is injured in your home and decides to sue.

A better way to save: Look into multi-policy discounts. Buying several policies with the same insurer, such as renters, auto and life will generally provide savings.

Consumers Insurance and Animal Rescue?



This cat “found us” a few weeks ago in the alley behind our building. At the time it was severely malnourished and injured. Fortunately for it, our resident animal lovers, Yvonne, Betty, and Ann swung into action getting it the care it needed. As you can see, Alley Cat, is now looking perfectly content in his new home at Yvonne’s.

Insurance Insider

We have been with Consumers Insurance Agency for more than 15 years. I have been impressed with their prompt service when needed. They have always been very helpful with our needs. I would recommend Consumers Insurance to my friends.

Rhonda Bailey – Dillsburg, PA



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Ann Byrne – Personal Protection Specialist

Betty Cunningham – Administrative Assistant

Debbie Dare – Certified Long Term Care Planning Specialist

Paul Gromacki – Personal / Business Protection Specialist

Yvonne McCormack – Marketing VP

Frank Pastuck – Business and Group Health Protection Specialist

Lorne Patrick – Company Co-Founder and Agent Emeritus

Doug Spigelmyer – Personal / Business / Protection Specialist

Julia Rowe – Service Assistant

Erica Weller – Service Assistant

Eric D. Patrick, Esq. is chief operating officer of Consumers Insurance Agency. He is a practicing attorney, insurance consultant, and author of numerous articles and publications pertaining to insurance and the law.