



The Keys Edge

Issue III

September 2010

Our Team

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JEST INSURANCE

Actual Statement Claims

To avoid hitting the bumper in front, I struck the pedestrian

I pulled away from the side of the road, glanced at my mother-in-law, and headed over the embankment.

Windscreen broken. Cause unknown...probably voodoo.

I didn't think the speed limit applied after midnight.

Going to work this morning, I drove out my driveway straight into a bus... The bus was 5 minutes early

I realized the engine was on fire from the smoke under the hood. I took my dog and smothered it with a blanket.

Market Value vs. Replacement Cost

A home is one of the largest investments you will make during your lifetime. It is important to protect this investment with up-to-date and adequate coverage. There are several changes that could affect your home's insurance coverage:

- Remodeling or Additions
- Changes in Zoning Requirements
- Inflation Costs of Material

To make sure your home is adequately covered at a time of a loss, it is important to know the difference between market value and replacement cost coverage.

Market Value vs. Replacement Cost

Market Value (or selling price) is determined by:

- Age and size of house
- Physical condition
- Cost of the land
- Market value may only represent one-half or one-third of the actual cost to rebuild
- Finally, Location, Location, Location



Replacement Cost (cost to actually rebuild) is determined by:

- Local construction costs for material and labor
- Square footage of the home
- Exterior Features (i.e. walls, roof, exterior trim)
- Style of house (i.e. ranch, two-story)
- New building codes (Home Sprinkler Systems)
- Special features (i.e. fireplace, arched windows, any custom building)
- Recent home improvements
- Central air conditioning
- Attached garage
- Additional costs (i.e. debris removal, contractor and architect fees)

If you have made significant improvements or additions to your home, we need to talk! Please contact one of our professional agents for more information or questions regarding the replacement cost of your home!

Headed to College? Check your Insurance Coverage!

Do you have a student that has recently left the home to attend college or a trade school? If they are away at school and did **not** take a car with them, **we need to talk**. There are discounts available on your auto insurance if your child is attending school without a vehicle. The discount remains on the policy during the entire period the student is at school without a car. Your policy will still cover them driving while at home on semester breaks, holidays and summer vacation. Please contact our office and speak with one of our agents to be sure you are receiving the Erie discounts available to you!

\$10 \$10 \$10 Referral Program

Give this coupon to someone who needs AUTO, HOME, LIFE or BUSINESS insurance.

If they bring it to our office, YOU will receive a \$10 Gift Card.

Your Name

Meet the Staff



Vanessa joined CrossKeys Insurance in 2004 and has been a licensed property, casualty, and Life agent since 2001. She is responsible for serving the needs of our personal lines clients as well as new client sales. Vanessa earned her CISR designation in 2008. Vanessa lives in Muhlenberg with her husband and two sons.

Vanessa Pagan CISR, CSP

CROSSKEYS INSURANCE

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**We're on the web!
crosskeysins.com**

Key #4 : Convenient Location & Availability

Two convenient locations: **5035 Pottsville Pike** (Route 61 and Huller Lane) just north of the 61/222 interchange and our **new Hamburg location at 303 State St.** Our offices are open Monday through Friday from 8:30 am to 5:00 pm, however, we will also make time to meet you when it is convenient for you! Call for an appt.

The Key to Your Security

Erie receives J.D. Power & Associates Award

For the third year in a row, Erie Insurance received the J.D. Power & Associates Award for "Highest in Customer Satisfaction with the Auto Insurance Shopping Experience." We strive to make a great 1st impression on our customers, and we exceed your expectations going forward! Thank you for recognizing our efforts!



FACT: Most home fire deaths happen in the middle of the night between 10 p.m. and 6 a.m. A smoke detector can save your life by waking you and giving you time to escape. Install one on **every** level.

September is Life Insurance Awareness Month

September is Life Insurance Awareness Month, the perfect time to think about all the wondrous things that life insurance can do for you and your family.

Life insurance can:

- **Buy time** - Allows loved ones to focus on their grief by helping to pay for the funeral and other final expenses.
- **Provide a fresh start** - Lets loved ones start with a clean slate by helping to pay off credit card bills, outstanding loans and even the mortgage.
- **Generate income** - Helps replace lost income for years to come so that surviving family members can continue to pay for life's necessities.
- **Offer flexibility** - Gives a surviving spouse the chance to take time off from work or to switch to a job that offers a more flexible work schedule.
- **Create opportunities** - Can provide funding to start a business, or pay for schooling so surviving family members can train for a new career.
- **Fund the future** - Offers a way to fund longer-range goals, like a college education for the kids or a secure retirement for a surviving spouse.
- **Leave a legacy** - Gives parents the chance to leave future generations with the legacy of long-term financial security.

Call our office today to ensure you have the right amount and type of insurance to protect the ones you

Return Service Requested

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