



The Keys Edge

Issue IV

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Our Team

Stephen Yeity
Vanessa Pagan
Brad Coley
Paula Borneman
Tim Flynn
Missy Papola
Anne Guinther
Michele Yeity

JEST INSURANCE

Actual Statement Claims

I started to slow down but the traffic was more stationary than I thought.

The guy was all over the road. I had to swerve a number of times before I hit him.

In an attempt to kill a fly, I drove into a telephone pole.

My car was legally parked as it backed into another vehicle.

The gentleman behind me struck me on the backside. He then went to rest in a bush with just his rear end showing.

I was thrown from my car as it left the road. I was later found in a ditch by some stray cows.

Would you like to receive *The Keys Edge* via email? Please call us with your email address and we will add you to our email list!

We love referrals! The greatest compliment that you can give us is your referral! Send us a referral and we will send you a \$10 gift card!

Safest Rides

More than 60 models earn the 2011 TOP SAFETY PICK

Automakers have stepped up safety. Ten new vehicles have joined the 2011 *TOP SAFETY PICK* winners list from the Insurance Institute for Highway Safety for a total of 66 winners. One of them is the 2011 Ford Explorer, which joins, for the first time, previous and current Ford SUV winners: the Ford Flex and Lincoln MKT. The all-new Ford Fiesta is the only mini-car to earn the *TOP SAFETY PICK* in 2011.

What's *not* on the list? Pickups. None of the small pickups the Institute evaluated qualified for this year's award, and large pickups haven't yet been tested.

The front-running automakers on the list are Hyundai/Kia and Volkswagen/Audi who each have 9 winners for 2011. Next in line with 8 awards apiece are General Motors, Ford/Lincoln, and Toyota/Lexus/Scion. Subaru is the only manufacturer with a winner in all the vehicle classes in which it competes. Subaru earns 5 awards for 2011.

Notably, for consumers looking to buy a fuel-efficient small car, General Motors provides a new award-winning option with the Chevrolet Cruze. GM built the Cruze—which has 10 standard airbags—including ones for the knees, to outperform the government's minimum roof strength requirements and touts the achievement as a selling point.

If you're buying a new car, keep safety in mind and check out the full list of winners on our website, www.crosskeysins.com. Also, give us a call beforehand and we can let you know how much your new car will cost to insure before you buy. We can help you learn which safety features can earn you a discount on your ERIE auto insurance, too.

If I loan my car to someone else, is there coverage?

Generally, anyone to whom you give permission to drive your car is covered under most insurance policies, unless the driver is specifically **excluded**. Please note that any licensed operators that reside in your home or will regularly drive one of your vehicles, should be scheduled on your policy. Identifying regular drivers on your policy could eliminate headaches if a claim would occur.

Meet the Staff



Missy has been with CrossKeys Insurance since 2002 and has been a licensed property casualty agent since 2006. Her responsibilities include, but are not limited to reception, payment processing, client assistance, and file maintenance. Missy lives in Muhlenberg with her husband and two daughters.

Melissa (Missy) Papola

CROSSKEYS INSURANCE

5035 Pottsville Pike
Reading, PA 19605

Phone: 610-916-6190
Fax: 610-916-9521

Email: info@crosskeysins.com

We're on the web!
crosskeysins.com

Key #5 : Established Company

CrossKeys was established in 1997 as an independent insurance Agency to represent you, our client. Our agents have over 65 years of combined insurance experience. CrossKeys represents "A+" carriers such as The Erie, Grange, Progressive and other household names. It is our promise to be here when you need us most!

The Key to Your Security

What Our Clients Are Saying About Us!

I appreciate your taking the time to help my parents out.... I think you could be a good fit for them as they haven't had the best luck with past Insurance Brokers and we have been thrilled with working with you.

Best, T-Y K, Wayne PA



FACT: Erie Insurance has been named one of 40 Customer Service Champions in a cross-industry study by J.D. Power and Assoc.

Catastrophes of the Court

How much does your policy cover?

Depending on the level of coverage you've purchased, ERIE's homeowners insurance can help cover legal costs if you're taken to court—for instance, if someone slips and falls in your driveway and blames you. But how much your policy will cover is limited to the amount stated in your policy. It may not be enough if the case doesn't end in your favor.

To make sure you have adequate coverage, even for catastrophes of the court, consider purchasing a Personal Catastrophe Liability (PCL) or Business Catastrophe policy, more commonly known as umbrella policies.

The benefit of ERIE's Umbrella Policies is that it offers a higher level of financial security in case you are sued for an accident.

These policies are highly important in this litigious age of multi-million dollar lawsuits. Insurance experts and financial planners say umbrella policies, or personal liability coverage, should be standard practice. Yet studies show that fewer than 15 percent of Americans purchase umbrella policies, which typically have annual premiums under \$200 a year for \$1 million or more in coverage. If you're one who hasn't purchased an umbrella yet and you'd like to, give us a call. We can help.



Return Service Requested

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