

The Kerr Agency Quarterly

www.kerragency.com



Simply Better Service.



Kevin S. Kerr, CIC
Feel free to contact me
(724) 658-5535
kevin@kerragency.com

Letter from the President

In this newsletter, I would like to discuss Life Insurance. Unlike auto and homeowner insurance, life insurance is a product that many people do not think much about; nor do they want to discuss or plan for. And yet it is as important as our auto, homeowner and health insurance. Life insurance is all about planning for your family's future. Many people push thoughts of purchasing life insurance to the back of their mind. It is very common to think, *"I will have plenty of time later to purchase life insurance"* or *"I'm too young to purchase life insurance."* However, in all reality, ***right now and while an individual is young is the absolute, BEST time to purchase life insurance.***

The most common concerns and questions that I have heard in my career are:

- *How much life insurance should I buy?*
- *What kind of life insurance should I buy?*
- *Can I afford life insurance?*

The answers to these questions really depends upon several factors. Each person has different needs, different lifestyles, different financial situations and health varies from individual to individual as well. The one thing that I can tell everyone is that ***"you need some type of life insurance."***

Maybe it is a term life insurance policy right now to help meet your current need. As things change for you, we can adjust your life insurance policy to fit.

Maybe you want to consider purchasing a permanent life insurance product. Again, each person's needs are different and a life insurance product should be adjusted to meet those individual needs.

The only way to know for sure how much you should buy, is to call us for an appointment to review. One of our licensed life insurance specialists will meet

with you, take your individual, confidential information and match a product that best meets your life insurance needs.

Plan for the future. You should have a life insurance policy that will take care of your family, in the event of your death.

It is not uncommon to purchase life insurance on your children, to secure their ability to have life insurance based upon their young age and level of health.

Do you know that if you purchase life insurance with Erie Insurance, you could receive a discount on your auto and homeowner insurance policy?

Whatever type of policy you choose, the goal is still the same; ***You should purchase life insurance because you have loved ones that depend on you.***

As always, thank you for your continued trust and support of our agency. On behalf of my entire staff and myself, we appreciate your business. We are here to serve you and to answer all your questions and handle all your insurance needs. Call us!



Could a Disabling Illness or Injury **EVER Happen to YOU???**

Most of us want to believe that we're healthy and invincible. We believe that we will be able to work and earn an income for as long as we want. Realistically, the facts are, that a serious illness or injury affects thousands of people's lives every day.

- 1 in 5 people will be disabled for 1 year or more before age 65.
- A disability is the cause of nearly 50% of all home foreclosures.
- Women between ages 35 and 65 are 40% more likely than men to become disabled for 90 days or more.
- The possibility of a long-term disability is almost twice as great as the possibility of accidental death.

Your family counts on YOU.

Your ability to earn an income is one of the best things that you have as a person. If that is taken away, how will you provide the basic necessities for your family??

Could you still pay bills without your income?? If you were to become disabled tomorrow, how long could you afford to live without your income??? Your lifestyle and that of your family would change dramatically, and for how long??

YOU have choices:

- Use your savings (assuming that you have some).
- Sell your property or assets (in most cases that takes a long time and you will receive less than market value).
- Live on spouse's income (assuming they work or have to

return to the workplace. Who will take care of you?).

- Borrow Money (Loans could add debt, making things worse. Friends & Family may help, but for how long and for how much).
- Social Security (80% of claims are declined the first time filed. It could take up to 2 years for approval).

The Answer:

Let Disability Income Insurance supplement your family income.

Keep your savings and assets Safe and untouched. Provide the "Balance" you and your family deserve without drastically changing your current lifestyle.

Ask us for more information about how you can protect yourself and your family from a financial burdens of a disability.

Hey Drivers 55 years old and over, **(This Article is for YOU!)**

In addition to the over age 55 discount Erie offers, you can have an additional 5% reduction in premium if you have completed an Accident Prevention Course.

This discount applies if:

- All Named Insureds have reached age 55.
- All Named Insureds have voluntarily taken and successfully completed a motor vehicle driver improvement course approved by the PA Dept. of Transportation.
- A completed certificate must be sent to our office.

This discount will apply:

- To all motor vehicles insured under the policy.
- Only once to each motor vehicle regardless of the number of Named Insureds who have completed the course or the number of courses taken by each Named Insured.
- For three years after it has been applied to the policy.
- If no surchargeable accident or surchargeable violations or ARD for driving under the influence.

Classes are being offered:

May 6 & 8, 2009

from 9:00 am - 12:00 pm

First Presbyterian Church Rec Ctr.

125 N Jefferson Street

New Castle, PA

June 23 & 24, 2009

9:00 am - 12:30 pm

Beaver County YMCA

2236 Third Avenue

New Brighton, PA

Please note: If you are a first time participant, you must take the 2 day classes. The one day class is only a refresher class. Please be sure to specify at the time you register.



For More Information, Please Visit: www.seniorsforsafedriving.com

The Kerr Agency News & Notes

\$\$\$ REWARD \$\$\$

For every qualified referral that comes into our offices or calls to inquire about insurance, we will send you a

\$10.00 gas card

All you need to do is tell your family and friends, who are not currently insured with Erie, about our agency. Once they come in or call the office, we will ask them how they heard about us. If they give your name, we will automatically send you a

\$10.00 gas card
This offer expires on
July 31st, 2009.

ERIE Insurance Has New Menu Options for After-Hours Service

If our office is closed and you need immediate assistance, please call ERIE's after hours service at: **1-800-367-3743**
Once you have been connected, please choose from one of the following:

- **Option 1** - To report a new claim
- **Option 2** - For questions regarding an existing claim
- **Option 3** - For questions regarding a policy or billing
- **Option 9** - To repeat this menu

*If you are calling to report a glass claim,
please call ERIEGlass at 1-800-552-3743
(both services are available 7 days a week, 24 hours a day.)*

*“Most of the important things in the world
have been accomplished by people
who have kept on trying
when there seemed to be no hope at all.”*

Dale Carnegie

Do you know Erie offers numerous convenient payment plans?

- 1. Pay by mail:** Erie Insurance Payments
100 Erie Insurance Place
Erie, PA 16530
- 2. On line:** www.erieinsurance.com
*checking or savings account
*no charge
- 3. By phone:** **1-800-387-1492**
*debit card, credit card (Visa, MC Discover),
checking account.
*\$4.95 charge per transaction
- 4. Express pay plan:**
*Payment automatically withdrawn from
checking or savings
*No service fees
*Contact the agency for details
- 5. Discounted pay plans:**
*Payment plan A provides a 7% discount (auto only)
*Payment plan B provides a 5% discount (auto only)
- 6. Pay in the office:**
*Stop in to either of our offices and make your
payment.

Time for Spring Cleanup!

As another winter comes to an end, it is time to think spring! Spring is a great time to cleanup around the house. Regular maintenance on your home could save you thousands of dollars. Time spent on preventive home maintenance now can help avoid a potential loss in the future. Here are a few suggestions.

- Make sure gutters are clean and stable.
- Examine fascia or soffit boards, are they rotting or soft? This may allow water to enter your home.
- Downspouts should be sloping away from the house and carrying water at least five feet away from the foundation walls.
- Examine your roof, are there any worn spots, curled or missing shingles. Making necessary repairs will avoid a potential claim and damage to the interior of your home.
- Examine windows, door flashing, seals and weather stripping. Reseal and caulk as necessary.
- Replace or clean air filters.
- Clean the clothes dryer exhaust duct, damper and space under the dryer.
- Clean the kitchen exhaust hood and air filter.
- Check your smoke detectors, replacing your batteries.
- Check your carbon monoxide detector
- Check for peeling or flaking paint on your home and repaint if necessary.



The Kerr Agency

110 Blackhawk Road
Beaver Falls, PA 15010

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Please call any one of our representatives to assist you with your insurance needs!

**New Castle Office:
724-658-5535**

Linda R. Senko
Executive Vice President
of Insurance Operations
linda@kerragency.com
Phone extension: 106 / 202

Megan E. Squicquero
Customer Service Representative
Life & Health Representative
megan@kerragency.com
Phone extension: 101

Kim Hill
Customer Service Representative
kim@kerragency.com
Phone extension: 103

Jenna L. Hey
Customer Service Representative
jenna@kerragency.com
Phone extension: 102

Nancy Cunningham
Receptionist
nancy@kerragency.com
Phone Extension: 100

Kevin S. Kerr
President
kevin@kerragency.com

D. Scott Kerr
Life, Investments & Retirement Spec.
scott@kerragency.com
Phone extension: 209

Sandy Yuricha
Bookkeeper
sandy@kerragency.com
Phone extension: 210

Janet Rinker
Administrative Asst. of Securities
janet@kerragency.com
Phone extension: 211

Ed Cerezo
Sales
ed@kerragency.com
Phone extension: 212

**Chippewa Office:
724-843-1087**

David Oliastro
Customer Service Representative
david@kerragency.com
Phone extension: 201

Jim Ault
Life Insurance Representative
jimault@kerragency.com
Phone extension: 204

Bill Young
Life Insurance Representative
billyoung@kerragency.com
Phone extension: 204

Gary Young
Customer Service Representative
gary@kerragency.com
Phone extension: 205

Genette Ortega
Customer Service Representative
genette@kerragency.com
Phone extension: 206



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