



# The Old BARN POST

Quarterly Newsletter of The Hess Agency

Spring 2017

## HAIL AND HEARTY

In February, I celebrated another year on the planet—the 6th anniversary of my 49th birthday. I'm now eligible for some things that used to seem a long way off: AARP discounts, admission to certain exclusive communities, 55-Alive driving programs, among others. I also graduated from the regular Men's One A Day daily vitamin to the One A Day 50+. I noticed on the bottle that the dosage instructions say to take one pill a day. That seemed a bit redundant, but maybe they figure men of my age need a reminder of how many one-a-day pills to take.



Photos from February 25, 2017

Another event that occurred in February had a more negative impact on many of you. A February 25th storm pounded our area with hail and high winds, causing a swath of damage beginning around Hellam, Wrightsville, and Marietta, then continuing through Mount Joy, Manheim, Lititz, and Ephrata, and causing the most severe damage around Denver and Reinholds. The storm cut a relatively narrow mile-wide path, but that trail extended for nearly 20 miles, causing a lot of problems along the way. So far, we have recorded over 140 claims, with total damage estimates exceeding \$4 million. The calls have slowed, but we're still receiving a few new, storm-related claims each week. Causes of loss include hail on houses and cars, trees down on properties, and wind damage to buildings.

Some questions spawned by the storm are:

- Q: If our car is totaled from hail, can we take the damage payment and keep the car?
- A: Yes, but you may get a reduced settlement on the value, and you will have a salvaged title issued for the car.

Q: If a tree falls onto our house, does the limit for debris removal apply?

A: No. Removal of tree limbs is considered part of the building damage and not subject to the limitation on debris removal.

Q: A contractor assisting the adjustor wrote an estimate for the damage. Do we need to use that contractor?

A: No. You always are free to use the contractor of your choice.

Please let us know if you have additional questions about how your claim would be handled.

There was a time in my career when I would take insurance questions to other, more experienced members of our staff for their input. I still collaborate with others to get a consensus opinion on some topics, but with this storm, I realized that, somewhere along the way, I have become one of the 'gray-beards' here at the office. And that's okay. It's good to be in that role. So, I'll make sure to continue to stay on top of my game, share my experience with the younger folks and remember to take just one vitamin pill a day.

Steven L. Faus, CIC, CLU  
President

## In Memoriam

We lost a colleague and good friend on March 25th, when Joe Gelgot passed away unexpectedly. Joe was an important part of our agency, managing our group health insurance plans and helping an amazing number of individuals successfully navigate the waters of the Affordable Care Act.

Wherever Joe was, it was a "byoo-tee-ful day".  
We miss him.

## Full Coverage?

We often hear people talk about having “full coverage”, especially with regard to their auto insurance. In the real world of insurance, this is a misconception. Every policy has exclusions and limitations that make “full coverage” impossible.

In our last issue, we touched upon comprehensive insurance protection under the auto policy. As broad as the protection is, comprehensive coverage won't pay for mechanical breakdown, collision, towing or renting a replacement vehicle. Coverage for those expenses is available, but must be arranged separately at added cost.

Understanding what is and what is not covered brings much better satisfaction when a claim occurs. We are always glad to review the details of coverage and tailor your insurance protection to your individual needs.

## Fresh from the Fields



Amy Gundrum has joined us in our Personal Lines department to help service our auto and home owner customers. Amy began her insurance career with a national direct writer and developed her skills while working for another local Erie agency.

Amy has seven years' experience and recently earned the Certified Insurance Service Representative designation. She is proving to be a great addition to our professional staff.

Amy is a Hempfield grad who now lives in West Lancaster, happily chasing after a pair of active young boys.

## Facts of Life

It costs about  
\$10,000 for a  
funeral.

It costs  
\$245,000 to  
raise a child.

It can cost as  
little as \$14.24  
per month for  
\$250,000 term  
life insurance.

Contact us to  
review  
YOUR life  
insurance.

Sources: US Dept. of Agriculture, National Funeral Directors Association, Erie Family Life

**We are here to serve you Monday through Saturday**  
**Weekdays 8:00 a.m. - 5:00 p.m.    Thursdays 8:00 a.m. - 8:00 p.m.**  
**Saturday 8:00 a.m. - noon    Other hours by appointment**

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# SIGNS OF SPRING

  
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