



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Fall 2023

IN A PICKLE...

Have you found yourself in a traffic pickle? Recently my wife and I were driving her car on the Pennsylvania Turnpike near Downingtown when we heard a bad sound: a rhythmic whump, whump, whump. At first, I thought maybe a truck in the next lane had an issue, but as I slowed down the whump, whump, whump slowed at the same pace. Only as I pulled onto the berm did the car's tire pressure alert light up, which wasn't particularly helpful. A flat tire on the turnpike!

Fortunately, I was able to pull off the roadway onto a grassy area, at which point several thoughts came to mind:

- Does this car even have a spare tire?
- Do I attempt to change the tire myself with traffic whizzing by or just wait for professionals?
- Did I even add roadside service coverage to our own vehicle insurance policy? (I did.)
- What snacks do we have in the car?

In the end, I decided to try parallel responses—call for emergency roadside assistance and then start to change the tire myself. Now, bear in mind that my wife was questioning whether, given the circumstances, a chubby, balding insurance agent should be changing a tire at this point in life. My guess is that it has been more than 25 years since I last changed a tire.

Every truck that passed shook the car enough to make the process nerve-wracking, and the wet grass made the jack sink down into the ground instead of lifting the car until it finally found rock. By working on my knees in the grass, I also ruined a good pair of khakis.

So my wife may have been right, as usual, but in the end I was putting the ruined flat tire in the trunk just as the turnpike emergency truck pulled in behind us. Mr. Cunfer, my high school driver's ed teacher, would have been proud!

While I didn't actually use the emergency roadside assistance service included on our car insurance policy this time, it was good to know that I had it. It wouldn't have taken much to make me stay in the car with the snacks and wait for the professionals. Had it been raining or nighttime, or if



I hadn't been able to pull completely off the road, I would not have attempted the change myself.

If you want to make sure you have roadside assistance on your car or truck insurance policy, just look for "road service" or "roadside assistance" on the list of covered items. Or contact our office and we can confirm it for you.

The assistance also can be used for dead batteries, accidental lockouts, empty gas tanks, mechanical breakdowns, and more. Regardless of the situation, if you do find yourself in a pickle, first make certain that you're out of harm's way, then make the call. And always bring snacks.

Steven L. Faus, CIC, CLU
President

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717-665-2770

*Rates are subject to change at any time.
**Rates effective November 1, 2023

Fact or Fiction? A couple thoughts on deer collisions.

Myth: Deer are more active at sunrise and sunset.

Status: True.

While deer can—and do—cross the road at all hours of the day, dusk and dawn are their peak hours of activity. Deer are “crepuscular” animals. That’s a fancy way of saying they move the most during twilight. So if you’re driving as the sun is rising or coming home from work at dusk... be especially careful.

Myth: You’re more likely to hit a deer in the fall.

Status: True.

Nearly half of all deer/vehicle collisions happen between October and December. Not coincidentally, deer mating season and peak hunting days also fall between these months. As deer are running from hunters or looking for a mate... odds are they’ll cross a road somewhere in between.



Fresh from the Fields



We are excited to welcome Nicole Leer to the commercial lines team.

Nicole grew up near the beaches in Delaware and moved to Lancaster County in 2007. She now lives in Lancaster with her significant other (Landon), 10 year old son (Dalton) and 7 year old step son (Erik). Nicole is currently training for a half marathon and has been enjoying being able to go for a run. She also enjoys reading, getting away to visit the family’s beach house any time of year and spending time with her family.



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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The
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