



# *The Old* BARN POST

Quarterly Newsletter of The Hess Agency

Spring 2024

## Grace for Today...

My wife and I were at an insurance conference in Florida in early May. It was nice to enjoy the sunshine, although for two of the days the temps were warmer here in Central PA than in Florida.

On our return trip, the flight from Jacksonville to Philadelphia started out being delayed by 45 minutes. Then every 45 minutes or so, it was delayed further until we finally took off three hours late. The delay caused us to miss the last connecting flight to Harrisburg that day. Our original plans had us back home in plenty of time to babysit our granddaughter and attend our son-in-law's surprise 30<sup>th</sup> birthday party. Unfortunately, we missed out on the fun.

Everyone on that Philadelphia-bound flight probably was facing similar changes in their plans. It's interesting to watch people's reactions to such adversity. Some graciously take the news in stride while others display outsized emotions at the inconvenience of it all.

My wife and I were, thankfully, able to maintain an even keel, but it was frustrating not being in control of the situation. I tried to remind myself that a lot of people are working in the background to ensure traveler safety, handle the flood of alternative plans, and deal with complaints. Plus the food available in the Jacksonville airport was several notches better than some of the airports I've been stuck in over the years, even if the prices were sky high, so to speak.

Fortunately, once we got to Philadelphia, our travel agent was able to book a last-minute car rental with Avis from Philly to Harrisburg, and the airline refunded a portion of the flight cost to offset the expense. It made for a very long day, but we made it home safely, just many hours later than expected.

In our role as insurance advisors, one of the most challenging times for our clients is when a claim happens. We understand that emotions can run high in such moments. One way to minimize frustration is to contact our office and allow us to report your claim to the insurance company for you.

If you're facing an emergency, please make contact on the claim as soon as possible either with us or the insurer. But if time allows, please seek our counsel and allow us to submit the claim and offer assistance from the outset. We can answer your questions, alleviate some concerns, and explain the timeline so you know what to expect. The claims experience is probably an infrequent disruption for you (hopefully it's infrequent!), but we deal with it every day and can provide insight to assist.

When your plans get changed suddenly, we're here to help make sure things go as smoothly as possible. In addition to our typical hours, our office is open to serve you on Thursday nights until 8 pm and Saturday mornings from 8 am to 12 pm.






Please understand that many people will be working together to handle your claim—adjustors, body shops, contractors, rental car companies, customer service folks, and others.

We promise to walk with you when adversity strikes so you're not flying by the seat of your pants and hopefully allow grace to improve the experience.

Steven L. Faus, CIC, CLU  
President



## Smoke Detector Reminders:

-  Every home should have at least one smoke detector on each floor.
-  Test the batteries twice a year. Make it easy and do it right before you adjust your clocks in the Fall & Spring.
-  Smoke detectors last about 10 years.
-  Each time you get a new one, use a permanent marker to write the month and year on the back.
-  Don't forget to test your house yearly for other gases like radon.



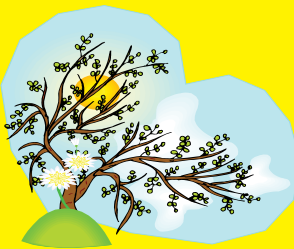
Call The Hess Agency  
for more information  
717-665-2770

## E-bike Insurance

E-bikes have become the fastest-selling electric vehicle on the market, now out selling electric cars by more than two-to-one. As technology improves, E-bikes become lighter and strong and thus more popular. An e-bike is basically a bicycle with a battery that provides an extra kick beyond just pedaling. These e-bikes can reach speeds anywhere from 20 to 28 mph.



Insuring e-bikes can be a challenge since it's partly motorized. If you have an e-bike it may be covered by your home insurance, but it may not be. Give us a call today or stop by the barn to ensure you have the proper physical damage and injury liability coverage.



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**

Receiving multiple copies of The Old Barn Post? Want yours by email instead of on paper? Let us know your preferences. Email [williamd@hessagency.com](mailto:williamd@hessagency.com) or call 717-665-2770. Thank you.

Could we change the first line of the second paragraph from With that said.... To: Insuring e-bikes can be a challenge since it's partly motorized.

*Spring*

717-665-2770 / 800-822-2844

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www.hessagency.com  
Manheim, PA 17545  
2990 Mount Joy Road



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