

All Hail Breaks Loose/Storm Edition

The hail storm that hit Cumberland County has dented cars, destroyed siding and roofs and gave us all something to see that we will probably never forget.

ERIE, being above all in sERvIcE responded in their normal SUPERIOR fashion. During that weekend ERIE sent their Mobile Catastrophe Unit to the area along with a team of people from outside the area.



While no one wishes for a catastrophe I was pleased to witness ERIE in action with their Catastrophe team. Within days ERIE established drive-in claims facilities around the area to assist our clients quicker and more efficiently. Clients drove in, had their vehicles appraised on the spot, and walked away with checks.

In addition to the excellent service provided by the drive-in claims adjusters, our home and property adjusters were quickly on the scenes to assess damage to buildings and homes. They too promptly assessed the damage and in many cases provided checks on the spot.

Customers put their faith in an insurance agency and company hoping that when they need us we will be there! I am fortunate to be affiliated with ERIE and to know that they will be there for our clients and for us at the time of need.

In a catastrophe situation, not everything goes smoothly. We want to know what you think about the service you received during this hail storm, or about the service of Deibler Insurance in general.



*Wendy L. Deibler
CPCU, CIC, LUTCF*

We continually strive to provide you with the best possible products and service at the lowest possible cost, but we welcome your comments of where we can improve our service to you, whether it be in claims, or other service needs. Please take the survey today!

Please take a few minutes to complete a short survey at

deibler-insurance.com/survey

Your input is **IMPORTANT!**

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*Please visit us at
26 Westminster Drive
Carlisle PA 17013*



Normal Business Hours:
8:30—5:00 Mon—Fri
Sat and eve. By appt

Refer a friend and win \$10 gift card and chance to win \$500



Welcome JT to our Staff!

John T. Frey (JT) is a Carlisle native that graduated from Carlisle High School in 1997. He graduated from the Pennsylvania College of Technology in 1999 with an Associates degree in Applied Sciences Forestry. JT started his insurance career in 2004 working the in the Underwriting Screening department at Nationwide Insurance. He currently has his Property & Casualty license and can assist you with your home, auto, and business needs. He is also working towards his life license. Email JT at johnt@deibler-insurance.com.

Now TWO web sites available to serve our clients better

Our Original web site
www.deibler-insurance.com

- Request Quotes
- Meet/contact our staff
- Read/download prior newsletters
- Request a certificate of insurance
- Helpful documents and downloads
- Refer a friend and receive a gift
- Claim Contact Information/submit claims
- Product information for auto/home/business/life
- Add a driver
- Helpful insurance links
- Customer Satisfaction Survey

Coming Soon....Online Auto/Home Checklists

And our NEW Erie affiliated web site
www.deiblerinsurance.com

New

This new website offers additional services for our existing ERIE policyholders:

- Create an online account to:
 - Pay your bill
 - Print/view YOUR auto/home policy
 - Print/view YOUR auto ID Cards
 - Obtain a quotation
 - Further enhancements coming soon!

Go online today to set up your account!

This web site also provides additional information regarding ERIE products, including auto, home, business and life insurance.

Please email us at info@deibler-insurance.com so that we have your email address on file!



Riders on the Storm...Don't be a victim of Storm Chasers!

Following the recent hail storm, many people are looking to “cash in” on other peoples misfortune. While there are many local reputable contractors to help you with damage, there are numerous others, some reputable, some NOT so reputable that relocate themselves to the area to take advantage of the storm victims.

How to protect yourself?

If you are in need of someone to repair your storm damage, we suggest you use local, licensed, reputable contractors. Contact us, your insurance agent, your insurance company FIRST, and beware of the following situations:

- Persons that show up unannounced/uninvited
- Persons that insist you must repair the damage “NOW”
- Persons that insist on THEM reporting the claim direct to your insurance carrier
- Persons pressuring you to sign paperwork on the spot
- Persons asking for payment in full before the work begins
- Persons that cannot provide proof of insurance and/or licensing

Finding a reputable contractor

We suggest the following tips when selecting a contractor.

- Request proof of licensing
- Request a certificate of insurance
- Contact the Better Business Bureau
- Request, and follow up on references
- Request a written estimate and contract outlining the details of the work
- Visit www.attorneygeneral.gov/hicsearch to research an individual contractor and obtain their license number
- Contact us/your insurance agent/your insurance company for referrals of reputable contractors

**Please use these tips when making a decision on who will repair your home.
Make sure you do not become the next victim of a Storm Chaser!**

How will Health Care Reform Legislation impact you?



As I am sure you have heard the government has enacted an overhaul of our current health insurance system in the United States. Below is a list of some of the changes that will be taking place in the next couple of years. With the new legislation changes are slated to occur through 2017.

IMMEDIATE CHANGES

Small businesses may apply for phase I of the premium tax credit. This entitles them to up to 50% of premiums for up to 2 years.

Employers that provide a Medicare Part D subsidy to retirees will have to account for the future loss of deductibility of this subsidy in 2010

CHANGES FOR 2010

Temporary high risk pool programs for those with pre-existing conditions
Prohibits discrimination in favor of highly compensated employees
Dependents up to age 26 will required to be covered
Pre existing conditions for children 19 and younger must be covered
Specific preventive care services must be covered with no cost sharing
All emergencies must be covered as “in-network” services

CHANGES FOR 2011

Taxation on distributions from Health Savings Account which are not used for qualified medical expenses will increase from 10% to 20%
Over-the-counter drugs will no longer be reimbursable under HSA's, medical FSA's and Archer MSA's unless prescribed by a doctor
All employers required to enroll employees in a new national public long-term care program unless the employee opts out.

Also, in 2014 the mandate requiring ALL citizens and legal residents to have health insurance takes effect. Failure to comply could result in a fine up to 2.5% of your taxable household income. This is just a BRIEF summary of the changes that will be taking place with regards to Health Care Reform. If you would like a complete list of changes through 2017 please email Joe Railing at joe@deibler-insurance.com.

What is Siding/Roofing Restoration Coverage????



You may recall when we wrote your new homeowners policy that we offered “**Siding/Roofing Restoration Coverage**”. Many clients decline the coverage. However, after the recent hail storm many are now reconsidering such coverage.

When the hail storm hit—many homes were damaged on one side or two. An insurance companies responsibility following a claim is to repair the DAMAGED portion. So if only two sides were damaged by hail, you would be covered to replace the two damaged sides. But if your siding is older and the new siding does not match up with your older, undamaged siding, you may not be too happy.

Siding/Roofing Restoration Coverage can help to pay the additional cost to replace the **undamaged** siding, or shingles. For more information contact us today!!

How much does your policy pay for building upgrades required by local building ordinances



Following a claim to personal or commercial buildings, the insurance companies responsibility is to repair or replace the building, as it is now, with materials of **Like, Kind and Quality, up to the limits of the policy.**(assuming you have replacement cost)

However, if your local ordinance now mandates upgrades to your building following a claim, such as an automatic sprinkler system, elevator, additional bathrooms, historical district requirements or to alter the building for Americans with Disabilities Act, etc—**who is responsible for the additional cost?**

Most policies provide only a minimum amount of coverage for these additional costs, some only \$10,000 maximum. This may not be enough to account for all of the additional requirements that the local ordinances are now placing on commercial buildings and homes. Many are now requiring that sprinkler systems be installed in commercial AND single family homes. The cost of a sprinkler system alone is costly—let alone all the other requirements.

Call us today to discuss YOUR coverage!



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Important Contact Numbers:

Erie 24 Emergency Claim Line:	1-800-367-3743
Erie Glass Claims (Glass Only):	1-800-552-3743
Erie Local Claims Office (Mech.):	1-800-382-1304
Erie Pay by Phone:	1-800-387-1492
Progressive Claims:	1-800-Progressive
Progressive Customer Service:	1-800-888-7764

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Katie



Wendy



Colleen

Have a safe & happy summer!



J.T.

Elisabeth



JR



Joe