

MARCH
2023

HINKLE TODAY

The latest news and bulletin updates



THE SCOOP OF THE DAY

The last few years have been challenging for everyone, and we hope this newsletter finds you well. Please look over this newsletter for updates to our office and staff, contact information for claims and service, as well as new coverage updates and offerings that are important to know about.

Hinkle Insurance now has 8 licenced staff members to serve you! Our office phone number is 717-560-9733, and all of our staff members can be reached at that number, or their email addresses listed below.

Karyn Miller, CIC, CISR is available M-F.
Email: karyn@hinkleinsurance.com

Luke Mosch, CIC is available M-F to assist with your commercial insurance needs.
Email: luke@hinkleinsurance.com

Zach Miller, CPIA is available M-F to help with your personal, life and business insurance needs.
Email: zach@hinkleinsurance.com

Becky Goodman, CPIA is available M-F, assisting with all your personal, life, and business insurance needs.
Email: becky@hinkleinsurance.com

Molly Lueke, CSA is available M-F Producing and servicing personal lines.
Email: molly@hinkleinsurance.com

Andrew Porter, CSA, is available M-F, Producing and servicing personal lines.
Email: andrew@hinkleinsurance.com

Ann Hinkle, CIC, works Monday, Tuesday, and Thursday, and is available to help with your personal and life insurance needs.
Email: ann@hinkleinsurance.com

Lynda Evans, CPIA works Wednesday, Thursday and Friday, and is available to help with your personal and life insurance needs.
Email: lynda@hinkleinsurance.com



Our newest staff members are Molly Lueke (right), who joined us in the beginning of 2021 and Andrew Porter (left), who joined us in April 2022.

THE UNEXPECTED HAPPENS! HAVING EXTRA COVERAGE IS BENEFICIAL

EXTRA COVERAGES FOR YOUR ERIE AUTO POLICY:

If you carry comprehensive and/or collision coverage, having Auto Security can provide extra money to you if your car is totaled. If you are financing your car, it also provides GAP coverage.

Examples from actual customers:
Auto Security provided an extra \$4900+ to a client for a totaled car – this is over and above the Actual Cash Value of the vehicle that would normally be paid.

Auto Security provided an extra \$2100+ to a client for a totaled car – this is over and above the Actual Cash Value of the vehicle that would normally be paid.

AUTO PLUS INCLUDES:*

- Diminishing deductible – your deductible reduces \$100 each year you are claims free, with a maximum reduction of \$500.
- Deductible waiver if a loss involves your auto we insure and your property we insure under an Erie home policy, the auto deductible is waived and only the home deductible is applicable.
- Up to additional 10 days of rental car coverage if your car is totaled
- Increased emergency travel costs
- Increased locksmith services if you lock your keys in your car
- Additional \$10,000 death benefit



MOLLY LUEKE

UBER, LYFT, DOORDASH, OH MY!

THE LATEST UPDATES

*This is EXTREMELY important for those of you who drive for or are considering driving for UBER, UBEREATS, LYFT, DOORDASH, GRUBHUB, INSTACART, or another transportation network company.

You MUST contact us so your policy can be amended to cover this exposure.

If you do not amend your policy to reflect this usage and you have a claim while driving your vehicle, YOUR CLAIM WILL BE DENIED AND YOU WILL HAVE NO COVERAGE FOR THE LOSS.

If you are insured with Progressive, you DO NOT HAVE

COVERAGE AND CANNOT ADD COVERAGE while driving for any transportation network.

***Prior to March 1, 2023, Erie only provided coverage when driving for UBER, UBEREATS and LYFT when endorsed for this usage. Effective March 1, 2023 coverage has expanded to all transportation network companies when endorsed for this usage.

- If you are employed by a local pizza shop or grocery store, and deliver food or groceries for them, you should contact us and have a business rating applied.
- If you drive for USPS – the liability coverage on your policy DOES NOT COVER YOU WHILE DELIVERING MAIL OR DRIVING FOR THE US GOVERNMENT. If you carry physical damage on your vehicle, this would still be covered. You should contact us to make sure you have the proper rating class on your policy.

ANY TIME YOU DELIVER FOOD, PEOPLE, OR GOODS, YOU NEED TO CONTACT US TO MAKE SURE YOU HAVE COVERAGE.

WE DO NOT PROVIDE COVERAGE FOR ANY TYPE OF TAXI OR LIVERY SERVICE, INCLUDING "AMISH" TAXIS.



LYNDA EVANS

REMINDER WHEN TO CALL US!

- Your car loan is paid off or if you have refinanced the loan.
- Your mortgage is paid off or if you have refinanced the loan.
- When you move, get a new phone number or email address.
- Life changes – marriage, divorce, new driver, etc.

***ALWAYS CALL US WHEN YOU GET A NEW CAR OR NEED TO MAKE ANY CHANGE TO YOUR POLICY – WE CANNOT ACCEPT CHANGES TO YOUR POLICY FROM ANYONE OTHER THAN YOU. CAR DEALERS CANNOT AMEND YOUR POLICY. So – EVEN IF THEY TELL YOU THEY WILL CALL US – YOU STILL NEED TO CALL US TOO.**

***ALL NEWLY LICENSED DRIVERS MUST BE ADDED TO YOUR POLICY EFFECTIVE THE DAY THEY ARE LICENSED, REGARDLESS OF THEIR VEHICLE USAGE. MEANING EVEN IF THEY DON'T DRIVE, THEY STILL NEED TO BE ADDED THE DAY THEY ARE LICENSED.**



ERIE INSURANCE WAS RECOGNIZED AS ONE OF THE COUNTRY'S BEST EMPLOYERS FOR DIVERSITY IN 2022 BY FORBES MAGAZINE, AND IS A FIXTURE ON EACH YEAR'S FORTUNE 500 LIST.

ERIESECURE HOME INSURANCE

THE LATEST UPDATES TO GET YOU THROUGH THE DAY



ANDREW PORTER

THERE ARE MANY EXTRA COVERAGES AVAILABLE TO ADD TO YOUR HOME POLICY. DO NOT ASSUME THAT SOMETHING IS COVERED – PLEASE CALL US AND WE CAN REVIEW YOUR POLICY TO MAKE SURE YOU HAVE THE COVERAGE YOU WANT AND NEED.

HERE ARE EXAMPLES OF COVERAGE THAT CAN BE ADDED TO YOUR HOME POLICY THAT ARE NOT AUTOMATICALLY INCLUDED:

Sewer and Drain Backup– this covers water or sewage that backs up into your home. This also specifically covers sump pump malfunction. If your sump pump becomes overwhelmed and shuts off and there is water damage – you need this to have coverage for the loss.

Underground Service Line– provides payment for loss or damage resulting from a service line failure of damaged exterior underground service and utility pipes and wiring

lines. For one example, if you have a sewer line that is damaged by tree roots, causing the line to break or collapse, this covers the repair or replacement of the line. This includes the cost of excavation. Limits of \$10,000 and \$25,000 are available. This does not cover service lines directly under your foundation.

Equipment Breakdown – provides protection for essential home systems and personal property against loss due to mechanical or electrical breakdown. Examples of items covered are home heating and air conditioning systems - water heaters – sump pumps – smart home technology – home security systems – swimming pool equipment – washers and dryers – refrigerators and ranges – computer equipment – home theater systems – stair lift/chair, deep well pumps. A few examples of covered losses – air conditioning unit stops working due to pin hole leaks in the coil and needs to be replaced. The thermostat of a furnace malfunctions and the furnace short cycles, causing damage to the system.

CALL TO SEE IF YOUR PROPERTY QUALIFIES

E-bikes – E-bikes that are owned, operated, rented, or loaned by/to you are now covered for liability under your home, condo, or tenant policy. This applies ONLY if the e-bike speed does not exceed 28 MPH.



ErieSecure Home Insurance Continued...

Reconstruction and Market Value

When calculating the coverage amount for your dwelling, the amount of coverage is based on the reconstruction NOT the market value. These are two very different numbers. The insurance coverage is designed to rebuild your home back to the way it was prior to the loss. This has nothing to do with how much you could buy or sell the property for. An agent will ask very detailed information about the property to determine the cost to rebuild so an accurate figure can be calculated.

Ordinance or Law

Ordinance or Law coverage provides additional money towards the cost of reconstruction or demolition due to a covered cause of loss to your home. If your home cannot be rebuilt back to the way it was prior to the loss due to a new construction ordinance or law, and there is an increased cost to rebuild due to that ordinance or law, this coverage can provide additional funds to do so. Depending on what type of policy or bundle of coverage you have will determine how much coverage is available. You can purchase additional amounts of this coverage as well.

NEW TO ERIESECCURE HOME

basements have evolved...

so should your homeowners coverage

Today's basements are home to playrooms, man caves, in-home theaters, guest suites and more—a lot of extra life happens down there!

Make sure you protect what matters most—above and below ground—because it's not just basements that flood. By purchasing an **Extended Water** endorsement¹ on your ErieSecure Home[®] policy—or adding it as part of an ErieSecure Home[®] Plus or Select bundle—you can ensure your home and belongings are covered if there's damage from flooding. After all, if it can rain (or snow), it can flood.

Did you know a standard homeowners policy doesn't cover flooding? Or that flooding is the most expensive and frequently reoccurring natural disaster in the United States? This easily overlooked (and potentially costly) gap in coverage can be filled by adding an Extended Water endorsement, which covers:

- Basements and other rooms that flood during a storm or various flooding events²
- Water that backs up from sewers or drains
- Repair or replacement cost for both your home and personal property²
- Some of the additional living costs associated with temporarily relocating while your home is being restored³
- Flood avoidance reimbursement (up to \$10,000) to help proactively protect your home before flooding occurs⁴

The perfect storm

Imagine a heavy storm system moves through the area and rainwaters carry debris into the street. It clogs the drains and causes flood waters to rush down the street. Uninvited, those flood waters let themselves in through your front door damaging the entire first floor and finished basement. It can happen in an instant, and to top it off, a standard homeowners policy wouldn't cover the damage.

This is just one example of countless flood scenarios that happen in the real, unpredictable world.



¹Extended Water Coverage endorsement does not satisfy mandatory flood insurance coverage should it be required by your federally regulated lender for your home mortgage or loan. This insurance product is not affiliated with the National Flood Insurance Program. Not available in all states. Available only in VA and IN. ²Extended Water Coverage is not intended to provide coverage for damage caused by leaking or wet foundations or basements, water damage caused by normal wear and tear or other maintenance related damage. Insurance products are subject to terms, conditions, exclusions, limits, sub-limits not described in this letter. The policy contains the specific details of the coverages, terms, conditions, exclusions, limits, and sub-limits. ³Additional living expense is subject to terms, conditions, sub-limits and are limited in duration. The cause of the flood, as determined by ERIE, may impact the duration for which living expenses are paid after covered event. ⁴Reimbursement for flood avoidance is subject to certain conditions and limitations not mentioned in this flyer. Please talk to your ERIE agent. ERIE[®] insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products or services are offered in all states. ERIE[®] life and annuity products are not available in New York. Go to erieinsurance.com for company licensure and territory information. AC485 12/21



ANN HINKLE



WAYS TO SAVE MONEY AND EARN REWARDS

ERIE AUTO HAS MULTIPLE WAYS TO STACK SAVINGS

Erie has introduced “Your Turn” – a mobile application that tracks driving and rewards you for safe driving. This program incentivizes safe driving behaviors and rewards are paid via gift cards or rewards can be donated to a charity. Drivers under the age of 24 can earn up to \$260 per year in rewards. Drivers 24 and older can earn up to \$130 per year

in rewards. You must have a smart phone to enroll. Call us to find out more or to sign up! 717-560-9733.

- 55 Alive Mature Driving Course – All named insured drivers that are 55 and older must take the course for the discount to be applied. The discount is applied for three years. After three years a

refresher course can be taken to continue with the discount.

- Driver’s Education discount – for drivers under the age of 21 who complete an accredited course with behind the wheel training through the PA Department of Education or the PA Department of Motor Vehicles.

JOIN US ONLINE!

On Facebook and Instagram
@HinkleInsuranceAgency

Twitter
@hinkle_agency

Find our website @
www.hinkleinsurance.com

DID YOU KNOW?

Lancaster, PA was recently named “best small city in America”. Hinkle Insurance was also just named “Best Insurance Agency”, by LancasterOnline. By our calculations, that makes Hinkle Insurance Agency, Inc. the best local insurance agency in America. We don’t make the rules, we just report the news.

LET US PAY YOU!

When you tell a friend, colleague, relative, or acquaintance to contact us for a quote, we send you a \$20 gas card!

When’s the last time your insurance agency paid you?



ZACH MILLER



LIFE INSURANCE CHANGE IS INEVITABLE. PLAN ACCORDINGLY.

Did you know you can apply for life insurance and not have a paramedical exam? If you are in good health and between the ages of 18 and 55, this could be a great option! If you do not want to take the time to have an exam, you can get a policy approved and issued the same day! For face amounts of \$10,000 - \$500,000 for terms of 5,

10 and 20 years, or a 20 pay whole life plan.

If you would rather go the traditional route for life insurance, we have term periods of 10, 15, 20 and 30 years, as well as other permanent plans of Whole Life or Universal Life. Depending on your age and amount of insurance, you may or may not need to have a paramedical exam.

If you have auto and/or home policies with Erie and carry \$100,000 or more of life insurance with Erie Family Life, you will receive a dis-

count on your auto and/or home policies. Life Insurance provides benefits for survivors to enable them to continue to live within the same lifestyle they enjoyed prior to the loss of their loved one.

Life Insurance can provide funds for college or trade school education, mortgages, or other debts. Life Insurance can even provide funds to a business if a key person to the business passes away. Life Insurance can do many things! All you need is a policy! Apply today!

hang on tight

Time flies. Life changes quickly.
Tomorrow will be here before you know it.
Be ready for whatever tomorrow brings with **ERIS Express Life**.

Erie Insurance
Member Company
Erie Family Life Insurance Company



COME IN AND SAY HELLO
WE'RE HERE FOR YOU!

LOCAL AGENCY WINS BIG

HINKLE INSURANCE WINS BEST INSURANCE AGENCY



Hinkle Insurance Agency, Inc. was declared the best insurance agency of 2022, by LancasterOnline's Readers' Choice Awards. The Lancaster, PA based agency was started in 1976 by Thomas Hinkle, and three generations later, those same values that were implemented in its inception are being carried out by his grandchildren, Zach Miller and Molly Lueke. "I feel proud to work at an agency recognized as Lancaster's best insurance

agency", said Lueke regarding winning the award. "Insurance, like many industries, is very competitive. To know that our customers feel this way about us, to vote us number 1, it really solidifies to me that our customers know we value them and know that we value our commitment to customer service". Heavily involved in the community, Hinkle Insurance has helped Lancaster County and beyond with their personal, commercial, and life insurance policies for over 45 years, and we hope to see them around for another forty-five more.

The office of Hinkle Insurance Agency, Inc. is located at 705 Olde Hickory Road in Lancaster, PA. Now located across the street from their previous location, you can find them right in between Olde Hickory Grille and the new location of Stubby's. The office is open Monday thru Friday, from 8:30a.m. to 5:00p.m.

Insurance can be complicated, but it doesn't have to be. Stop by our office at your convenience to find friendly faces, a welcoming attitude, and people who can explain what the heck all that verbiage means inside your policy jackets!



COMMERCIAL CORNER



BECKY GOODMAN

CERTIFICATES OF INSURANCE AND ADDITIONAL INSURED ENDORSEMENTS

You receive a request for a Certificate of Insurance – what does that mean?

It means, the company that you are doing work for needs proof that you have insurance coverage for the type of work you are performing. It is essentially a snapshot of your coverage.

What does it mean if the company you are working for wants to be named an Additional Insured on your policy(ies)? It means that they want to SHARE your liability coverage if there is a liability claim on the job.

How does that affect you? If there is a lawsuit and the plaintiff is awarded money,

you are saying you are covering yourself AND the company for which you are working.

When it comes to Certificates of Insurance and Additional Insureds, it is best to let us read your contract, so we know exactly what is required from you. If you sign a contract stating you are going to carry a certain amount of insurance, and you do not have that amount of insurance in force, you will be in breach of contract. If there would be a claim, this would most likely cause you problems.

If you need a certificate or to add an endorsement please contact Becky Goodman at becky@hinkleinsurance.com or call 717-560-9733.

the appropriate premium for your exposure. An accurate audit is a benefit to you and your business and could save you time and money.

An audit is an examination of your operation, records, and books of accounts to discover your actual insurance exposure, including classifications and rates that apply, for a specific period coverage was provided. “Exposure” means your payroll, receipts or sales, number of employees or contract cost. The audit is done to obtain insurance rating information only. This information is not used by federal, state, or local government to calculate taxes.

If you find that your payroll or receipts change during your policy period, please contact us so we can adjust your policy. If you have an increase in exposure it is best to adjust during the policy instead of waiting until the renewal to avoid having a large additional premium due when the policy period ends.

INSURANCE AUDITS

THE LATEST UPDATES

The insurance audit is a process common to the insurance industry. We perform an audit to ensure you have paid no more or less than



LUKE A. MOSCH

EMPLOYMENT PRACTICES LIABILITY

THE LATEST UPDATES

Employment Practices Liability protects an employer from employees' claims alleging discrimination, wrongful termination, harassment, including sexual harassment, as well as other wrongful employment acts. This coverage pays for damages if you are found liable and it also pays for defense costs (within your chosen limit of coverage). You can extend the coverage to protect you against third-party claims.

Why would your business need this coverage? No matter how well a small business is run, an employee can allege anything at any time. In addition, many small businesses do not have an HR department that stays on top of all the latest laws. State and local employment laws can sometimes be tougher than the federal laws and small business owners may not even be aware of these laws.

The most popular laws that bring rise to employment practices claims are Title VII, The Equal Pay Act of 1983, the Age Discrimination act of 1967, and the Americans with Disabilities Act of 1990. The cost to defend yourself can be high, even if the charges are groundless. Eighty-one percent of employment practices liability claims are resolved for between \$27,000 and \$50,000, this includes both the cost of defense and the liability damage payments.

THE MOST COMMON EMPLOYMENT PRACTICES LIABILITY CLAIMS, ACCORDING TO THE EEOC IN 2015, CAME FROM THE FOLLOWING:

- Retaliation
- Race discrimination
- Disability
- Gender



BUILDING VALUATION

THE LATEST UPDATES TO GET YOU THROUGH THE DAY

The price of both labor and building materials are on the rise. Building values are adjusted each year to keep up with the inflation of building materials and labor. However, recent trends show that building reconstruction values have been inflating at a higher rate than previously observed in the industry. When discussing your building values regarding insurance, please remember that insurance is designed to come as close as possible

to putting you back in the condition you were before the loss; consequently, we discuss a building's reconstruction value, not its market value. There is often a wide discrepancy in those two values. As a quick illustration, you might be able to purchase a 1500 square foot city property for under \$100,000, depending on the condition. However, to rebuild that same property it might cost close to \$200 per square foot, or \$300,000.

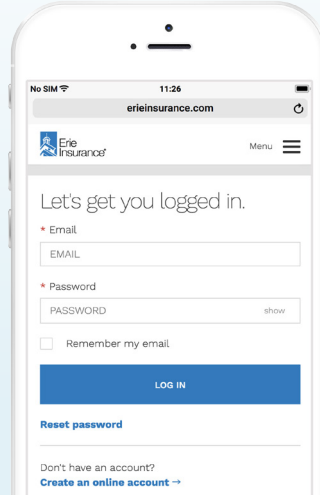


At your fingertips

Creating an online account and using ERIE's mobile app gives you instant access to:

- ✓ Policy information
- ✓ Current and previous invoices
- ✓ Pay your bill and save payment information securely in your wallet
- ✓ Paperless billing
- ✓ Auto ID card*
- ✓ Claims status
- ✓ Agent contact information

*Not available in NY



KARYN MILLER

A MESSAGE FROM THE PRESIDENT

I personally would like to thank each of you for being a valued client of Hinkle Insurance Agency. I appreciate your trust in myself and the agency staff to assist you with your insurance needs. It has been a while since we have sent out a newsletter. There is a lot of important information included in this edition that you will want to review so you will have a better understanding of what you have or what you may need. Should you have any questions or concerns, please do not hesitate to call, email, or stop in for a visit! We are happy to help in any way we can. We all are truly thankful to have this opportunity to have you as clients and to be your insurance agency. We value the relationships and friendships we have built along the way, and look forward to continuing to serve you.

Setting up an online account takes 3 simple steps:



STEP 1

Visit erieinsurance.com/account and click "Create an online account."



STEP 2

Fill in your personal information so ERIE can match it to your policy.



STEP 3

Answer verification questions.



Your account is now ready to access.

Download the mobile app from the Apple App Store or Google Play. Need help? Call Erie Insurance at (800) 458-0811.



From Left: Molly, Becky, Andrew, Lynda, Karyn, Ann, Zach, and Luke

What's Driving Car Insurance Rates?

At ERIE, we don't take the price you pay for car insurance lightly. And while a lot of personal elements go into what you pay for car insurance—think vehicle choice and driving history—there are plenty of factors that affect everyone across the board. Here's some of what's driving today's auto insurance prices.



Vehicle Parts: Inflation has hit vehicle parts especially hard, with those prices up by 10% this year.¹ (2 to 3% is more typical.)



Repair Costs: Supply chain issues and labor market pressures have driven up repair costs by as much as 20% since 2020.¹



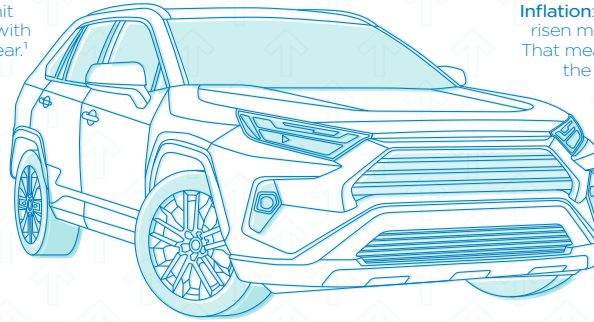
Vehicle Prices: Prices for used vehicles jumped more than 27% in 2021. New vehicle prices are up more than 14%.¹



Inflation: The Consumer Price Index has risen more than 9 percent, as of July.¹ That means we're all spending more for the same goods and services.



Pricier Tech: Cameras and sensors help keep us safe, but cost more to replace if damaged, with some common vehicles now having 30+ pieces of tech not present on older models.



Labor shortages: A decline in available auto techs isn't just a pandemic challenge, with 100,000+ facing retirement in the coming years.²

Remember: We're here for you.

With ERIE, every policy comes with a knowledgeable, local agent. They'll help you understand and navigate the variables that impact your coverage—and your rates. Ask about personalized discounts and other ways to save. Not an ERIE customer? Get a quote and see how ERIE stacks up during challenging times.



¹Source: Bureau of Labor Statistics ²Source: CCC Crash Course 2022 from CCC Intelligent Solutions

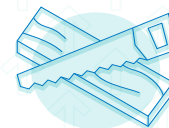
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What's Happening With Home Insurance Rates?

At ERIE, we take protecting your home seriously. With features like Guaranteed Replacement Cost, we can make sure you have the coverage you need to replace, repair or rebuild—even when costs are rising. Here's how those costs can lead to some homeowners paying more for their insurance.



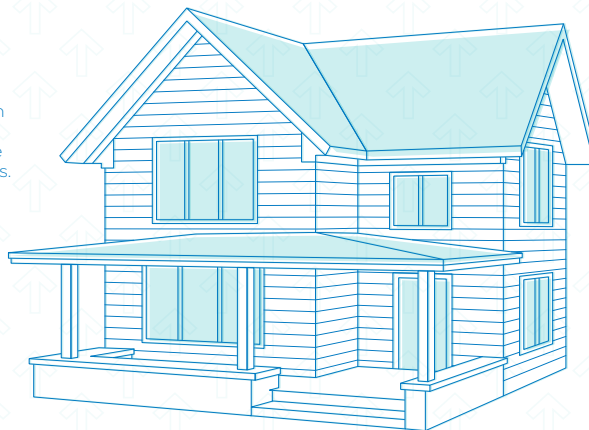
Inflation: The Consumer Price Index (CPI) has risen more than 9 percent since July.¹ That means we're all spending more for the same goods and services.



Building materials: Inflation is even higher when it comes to many of the materials commonly required for home construction and repair.



Labor shortages: Labor market pressures have driven repair costs up even more with fewer available workers, extending timeframes for getting work done.



Extreme weather: Major destructive weather events such as hurricanes and wildfires are on the rise. This leads to trends where claims are both more frequent and more expensive.

Remember: We're here for you.

With ERIE, every policy comes with a knowledgeable, local agent. They'll help you understand and navigate the variables that impact your coverage—and your rates. Ask about personalized discounts and other ways to save. Not an ERIE customer? Get a quote and see how ERIE stacks up during challenging times.



¹Source: Bureau of Labor Statistics

S2075_8/2022

COMING SOON TO



Andrew Porter

Zach Miller

KNOW YOUR LIMITS

Andrew Porter and Zach Miller are shown in a stylized, cutout format sitting at a desk with two microphones. The background is a dark, textured pattern. A blue rounded rectangle at the top center contains the text 'KNOW YOUR LIMITS' in white, outlined letters. The names 'Andrew Porter' and 'Zach Miller' are in the top left and right corners respectively.

PRESENTED BY:  *Since 1976*

Since 1976



Hinkle
Insurance Agency, Inc.

**705 Olde Hickory Rd
Lancaster, PA 17601**