



So what is the significance of 50? Yes, I am 50, actually have been for several years. The Brunner Agency is on the doorstep of a milestone, celebrating its 50th anniversary in 2010.

In 1960, our 20th-century "connectedness" via the Internet and other high-speed methods of communication was unimaginable. Today, as a result of these technologies, we have come to expect things to happen very quickly. In our work-a-day world, we look for competitive advantages, trying to be more efficient and more focused, without losing sight of the big picture. Such is our goal at Brunner Insurance. We understand that our policyholders look to us for guidance and expect us to be easy to interact with.

While times have changed since 1960, Brunner Insurance is still a service-oriented business. Our customers depend on us to provide them with the most current information available and rely on our trained staff to interpret that information while meeting their particular insurance needs. We are committed to being the best at what we do and promise to make your insurance experience the best we can in 2010 and beyond.

Recently, we updated our mission statement; our primary goal is to build strong relationships that positively impact our customers, vendors, community, and each other. In keeping with this, we are committed to providing you, our policyholders, with the best possible service.

Upon this 50th anniversary, we are especially appreciative of our founder, August "Gus" Brunner. We also recognize that Brunner Insurance is here because of you, our loyal customers. We wish each of you a happy holiday season, and pray that you are blessed with health and happiness in 2010.

Sincerely,
Donald P. Moyer, President

Agent Assistance For Your Claim

Brunner Insurance is here for you when a claim occurs. Many claims can be submitted directly to us during our business hours. We want to hear from you, and by calling the agency, we can provide valuable information to you at the time of your claim.

E-mail Requested

We have been working diligently at the agency to streamline our database. As we strive to achieve our "green" goals, we need your help. Please take a minute and email the agency a hello, which will allow us to enter your email address into our database. Having your e-mail address is one more way for us to help provide you with the best service possible. As with any other personal information, you can trust that your e-mail address will not be given out to any other source.

Mortgage Changes: My Bank Was Sold... Again!

You just refinanced with ABC Mortgage and now received notice that your loan was sold to XYZ Mortgage. It is hard to keep up with all the changes that take place in the financial world today. It is your responsibility to notify us of these changes so that your coverages are not put in jeopardy. Special attention must be given if your account is escrowed. The wrong bank may get your insurance bill and you won't know until your coverage is in cancellation.

What's Up At Brunner?

There's a new face in town! We are happy to announce the addition of **Phyllis Kline** to our staff. Phyllis comes to us with years in the insurance field. She has a solid background in personal lines auto and homeowner's coverages. We know you will enjoy getting to know her and allowing her to work for you.

Your Duty After Home Improvements

With fuel prices the way they have been, you may have joined the families that chose to stay home this summer and put their usual vacation budget into a major home improvement project. Be sure to call us to review your home's cost estimator to assure you of adequate coverage to meet your policy's requirements. If you make a home improvement (e.g., finish your basement, add living space) of more than \$5,000, it is your duty to notify us.

Budget Trimming No-Nos!

Are you trying to save money on your insurance? Here are some mistakes you do not want to make.

1. **Buying into today's advertising.** Considering your insurance coverage as just another commodity could leave you significantly underinsured. With insurance, you need to discuss the product, not just the price. Beware of something that sounds too good to be true... it probably is.
2. **Insuring your home for its real estate value.** Just because the price to purchase a home is going down does not mean that you can lower your homeowner's coverage. The costs to rebuild your home and replace your personal property are continuing to increase. You do not want to be caught short.
3. **Canceling your flood insurance.** Damage from a flood situation is not covered under a homeowner's or tenant's policy.
4. **Dropping your tenant coverage.** A tenant policy not only covers your personal belongings, it will provide additional living expenses if you are forced out of your rental due to a loss. In addition, it will provide you with valuable liability protection.
5. **Lowering your auto liability limits.** You are responsible for the injuries or damage you cause to others. No one wants to end up paying these claims out-of-pocket. Savings can be easily wiped out if you are found legally responsible for bills beyond what the insurance policy would cover. Set your limits high enough to protect your assets.

Call In The Experts

Home Improvements can be a real challenge. Are you a do-it-yourself fixer-upper? We all have good intentions when it comes to making repairs around our homes. It is important to know when you are in over your head and need to call in the experts. In the past few years, we have seen some do-it-yourself claims that stemmed from the well-intentioned homeowner.

Working From Home

Do you have a Home Based Business? Avon Calling? Watching the neighbor's kids for a few hours a day? Deliveries coming for your Pampered Chef business? Tupperware piling up in the corner waiting for delivery? As a home-based business owner, you may not realize that your homeowner's insurance may not adequately protect you. We can help give you the protection you need.

Garage Tips

Have your tires rotated regularly and balanced too! Save yourself premature replacement and improve your gas mileage.

Buy the type of gas that your car calls for. If your car says it needs regular, don't put premium in the tank because it won't improve your mileage. If your car calls for premium, don't put in regular, because the fuel will explode at the wrong pressure and cause that obnoxious knock. It will also adversely affect the timing and fuel efficiency.

Be Vigilant – Protect Yourself

Identity theft is on the rise. If you are an Erie policyholder, call us to add Identity Recovery Coverage onto your homeowner's or renter's policy. At \$20 per year, it will help you restore your credit history and rebuild your reputation. Meanwhile, if you are a victim of identity theft, place a fraud alert on your credit reports immediately. Be sure to call one of the consumer reporting companies. Do not wait!

Visit these resources for additional information:

ftc.gov | brunnerinsurance.com | erieinsurance.com

What Are Your Options?

Don't let more time go by without reviewing your Homeprotector's Optional coverages. They include:

Sewer and Drain – Concerned about your sump pump failing and water backing up into your basement? Time to add the coverage to your policy, or increase your existing limits.

Siding and roof restoration – How long ago did you re-side your house or put on that new roof? If you have a partial loss, how confident are you that the contractor will be able to match your materials? Purchase additional coverage that will allow you to replace more than just what was damaged.

Other coverages that can also be added to enhance your homeowner's coverage include the following: earthquake, scheduled personal property, collapse, identity recovery, farm, incidental business, enhancement endorsement, and expanded endorsement.

Review your policy annually and contact the agency for more information.

Be A Defensive Driver: Top 10 Ways To Prevent An Accident

1. Carefully look both ways... twice... before entering an intersection
2. Do not accelerate into an intersection the instant the light turns green
3. Look right before pulling out
4. Anticipate unexpected changes in traffic
5. Know your blind spots
6. Watch other drivers' blind spots
7. Watch for children and pets
8. Don't tailgate
9. Keep your car operating safely
10. Slow down



Monday & Thursday 8:30 am - 8 pm

Tuesday & Wednesday 8:30 am - 5:30 pm | Friday 8:30 am - 5 pm

Other Evenings & Saturdays by Appointment

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