



Double Agency, Inc.
Insurance

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Beware of Ice Dams

Ice dams can form when melting snow and ice refreeze around the eaves of your roof and back up under the shingles. It is especially prevalent this time of year when temperatures warm up during the day and then get much colder at night. Because heat rises, the air in your attic is always warmest at the top and coolest down by the eaves. With nowhere else to go, the accumulating ice backs up under the shingles, roofing felt or sheathing and as it melts causes interior leaks.

Prevention is the key when dealing with ice dams. Erie Insurance and the [Institute for Business and Home Safety](#) recommend the following:

- Make sure your gutters are clear of leaves and debris.
- Seal the places where warm air could leak from your house to the attic: vent pipes, exhaust fans, chimneys, attic hatches and light fixtures are all possibilities.
- Have a professional inspect your roof and attic for proper ventilation and insulation.
- Look for signs of inadequate ventilation: rust spots, rusty nails or a mildew smell are all signals that moisture has formed on the inside of your roof.
- If you have soffit vents in your eaves, make sure they are not blocked and the insulation surrounding them is secured so that air can flow easily.
- If you do not have soffit or ridge vents, you can have them installed or install them yourself fairly easily.
- Install snow and ice slides. These are metal strips about 24" wide installed as a retrofit solution over the existing roof to prevent ice and snow from "bonding" to the lower roof.
- Install a rubberized ice and water shield beneath the roof shingles for the first three to six feet from the eaves up.
- Consider installing heating cable along the eaves to melt ice. While generally effective, heat cables can cause pooling behind the ice if the snow pack is very heavy or if the cable is not turned on early enough.

Installing slides and shields can be effective in treating the symptoms of ice damming. However, you should recognize that these methods only treat the symptoms, not the disease itself. Only proper ventilation and insulation prevents ice dams. Talk with a professional to discuss the best options for your home.

Multi-Policy Discount

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Prices seem to be rising on many of life's essentials. Pulling into the gas station to fill up is not for the faint of heart and turning up the thermostat at home is no longer an affordable option. Although we can't control the price of gas, we can help by SAVING YOU MONEY on your auto and home insurance premiums. We offer a number of discounts for home safety features, MULTI-POLICY DISCOUNTS if we have both your home and auto with the same company and for Erie customers an additional discount off of your home and auto policies if you have a qualifying life insurance policy with Erie.

Customers who have both their home and auto with us save an average of \$175 and customers who have their home, auto and a qualifying life policy with Erie save an average of \$225. If you do not have both your home and auto with us, or if you simply have questions about any of the above discounts, give us a call and we will make sure you are getting the best value for your hard earned money.

To Better Serve You

If you have not had your policy reviewed recently, we encourage you to give us a call. Any significant improvements to your home, and changes in drivers, vehicles, use of vehicles, including commuting distance should be reported. Many of our customers are laid off, or retired, and are no longer commuting to work and potentially could be saving money on their auto insurance. Purchases of valuable items such as jewelry, watches, furs, art, or guns should be reported. Let us know if you paid off your mortgage or car loan so that we can remove the lienholder. Additions such as installing a central station security or fire system in your home or a security device in your automobile could lower your premiums. Other changes, such as longer commuting distances, etc. could increase your premium, but should be reported so that our records are accurate and you are paying the proper premium for your particular exposure. We are here to serve you, please do not hesitate to call if you have questions, or if we can be of assistance.

LIFE INSURANCE

In today's world we are reminded how fragile and precious life can be, and often it's the love for our family that keeps us strong. You work hard to provide for your family, but what will happen if you are no longer here to take care of them? Life insurance is a proven way to continue to express this love, and provide for them, if something unforeseen happens to you.

Life insurance is perhaps one of the most selfless gifts you can give to your spouse and children, because it doesn't benefit you. Setting up a life insurance program is easy, affordable, and will provide peace of mind and financial security. You can give the gift of life insurance to your family today.

If you are not sure how much coverage is enough, we can help. If you simply would like to talk to someone without pressure to purchase, we can help. We will provide assistance to help you make an informed decision, but the decision to purchase is entirely up to you. Only YOU can decide if this protection is right for your family.

Own a Recreational vehicle such as an ATV, Motorcycle, Boat or Jet-Ski?

If so, chances are you should have separate policies to have adequate coverage. Most homeowner policies provide limited coverage if any at all for these types of items. Please give us a call if you have questions about properly covering your recreational vehicles.

**Free Auto Quotes
As easy as
1-2-3!!**

**Call our office
today for a free
quote.
717-733-8631**

Renters Insurance....Why do I need it?

Anyone who rents an apartment or home should have renters insurance. It is relatively inexpensive and yet many people either don't think about it or think that the coverage is not necessary. Many are unaware that their landlord's insurance typically does not cover property belonging to the tenant. In addition to insurance on personal property, renters insurance provides much more coverage, such as coverage for additional living expenses and liability protection. For example, if a tenant is unable to live in their apartment or home because of a loss, there is coverage under a renter's policy for additional expense, which covers things like increased cost of a temporary residence and meal expenses. If you have automobile insurance with Erie and purchase a renters policy from them you will receive a multi-policy discount on your automobile policy that may cover all or part of the cost of the renters insurance.

EPL Insurance

If you have employees, then your business is at risk for an Employment Practices Liability (EPL) claim.

- The numbers of employees filing discrimination claims has risen 15% in 2008 vs. 2007. (According to the Equal Employment Opportunity Commission (EEOC).
- The average defense cost for Employment Practices Claims is \$150,000 (Source: American Agent and Broker 2008).

What is EPL insurance?

EPL Insurance provides protection against claims brought by employees alleging discrimination, wrongful termination or harassment, including sexual harassment.

EPL Insurance pays for liability damages and defense costs due to charges brought by full-time, part-time, temporary and seasonal employees, applicants for employment or recognized volunteers. Coverage for claims brought by customers, clients, or vendors is also available for additional premium.

Why do I need EPL insurance?

Even good companies with quality employees are vulnerable to Employment Practices claims. As a business owner, you do not have to do anything wrong. Someone may still allege wrongdoing and file a claim.

Can you afford to defend your company in the event of EPL claim?

EPL coverage is affordable and easy to add to businesses with 50 or fewer employees. Premiums begin at \$16.00 per employee and vary depending upon the limit and deductible you choose.

If a claim occurs, you'll have access to experienced claims professionals and attorneys who specialize in employment law. We also provide a link to online loss prevention resources that includes sample employment policies and procedures.

Give us a call to find out just how affordable this important coverage really is.



CUSTOMER SPOTLIGHT



Mission Statement

Shakespeare Home Improvement Company's mission is to maintain the highest levels of professionalism, integrity, honesty and fairness in our relationships with our customers, our employees, and our suppliers. Our pledge is to establish lasting relationships with our customers by exceeding their expectations and gaining their trust through exceptional performance by every member of our home improvement team.

Shakespeare Home Improvement Company is of an award winning team which has been recognized as the Best Remodeling Company in Lancaster, PA. Locally owned and operated, Shakespeare combines 60 years of experience in ideas, passion and expertise in the building field to make us stand apart from our competition and making us the right choice for your home improvement project! As far as we know, we are the only home improvement company in Lancaster County that offers a **5-year labor warranty** on all of our work! Shakespeare recently remodeled an old barn in Mountville, Pa where we now house a beautiful **showroom** which exhibits specialized **kitchen, countertop, flooring and window** displays. Shakespeare is Lancaster County's premier company for building **additions** and **sunrooms**. We also supply a variety of options for smaller jobs like replacing existing **windows, doors, decks, siding, and roofing**. We offer the highest quality products and provide **lifetime warranties** on all windows, doors and cabinetry. And our **replacement windows** are so efficient that we actually guarantee up to a **40% reduction in your heating costs!** From the simplest of spaces to the most challenging, we're here to provide friendly assistance with impeccable customer service! Bring this article to our showroom by May 28, 2010 and you'll receive **10% off** your next home improvement project (maximum value: \$2,500; not valid with other offers).

Visit us online at www.ToBuildOrNotToBuild.com
Or Visit Our Showroom at: 350 East Main Street, Mountville, PA 17554

Before Shakespeare



After Shakespeare



EMPLOYEE SPOTLIGHT



The Double Agency is proud to support GO RED for Women for the month of February. Go Red for Women is a national campaign that promotes healthy lifestyles for women (and men too) to combat the rise in heart disease. This year our office was decorated in red hearts, quick facts regarding heart disease, and plenty of red to help support the Go Red campaign. We also had much success with a "Sweet Sale" to raise money for the Heart Association. To bring a close to a very healthy February, the Double Agency will be participating in a spaghetti luncheon to benefit Go Red for Women.



Referral Program We need your help spreading the word....

When you tell someone about us, and they call for a quote and mention your name, we will send you a \$10 gift card as our way of saying thanks. Also, for each person you refer that calls us for a quote, you will receive one chance to win a \$300 gift card to be drawn on November 22, 2010. We have competitive rates and a simple, pain free process for providing comparison quotes. Why not refer a friend, co-worker, or family member today? We promise to provide them with the best advice and service that is humanly possible. Thank you for your business and the opportunity to be of service to others.

The lucky winner from our November 2009 drawing was Pamela Nussbaum of Denver, PA.

Congratulations Pamela!