



INSURANCE

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Myths about insurance debunked

When it comes to insurance, there are several myths that continue to persist, like the myth that red cars are more expensive to insure. That's false, by the way. Car color has no impact on insurance premiums. Instead, factors like your driving history, annual mileage driven, the cost of your vehicle and other things will affect how much your insurance will cost.

Insurance is one of the most useful investments you can make to protect your family, belongings and financial assets, but it's important to know what is actually being purchased. Here are four things you should know about your auto, homeowners or renters insurance policy to ensure adequate protection in the event of an unforeseen or unexpected loss.

1. Myth: Your homeowners insurance policy covers everything

One of the biggest misunderstandings many policyholders have is that if their home is damaged or destroyed their homeowners insurance policy will cover the cost of everything. Homeowners insurance covers losses or damages to your house and personal belongings in the event of a fire, sudden flooding caused by a broken pipe, or theft, but there are some situations that your policy may not cover.



Homeowners should be aware that their insurance policy may not cover certain kinds of damage to their homes.

"Generally speaking, homeowners insurance is designed to help you rebuild

your home and replace personal property if it is damaged or stolen," says Christopher O'Rourke, vice president of property claims at Mercury Insurance. "However, you may need to purchase separate flood or earthquake insurance to protect your home from coastal flooding or seismic activity if you live in areas prone to these events as they are usually not covered by a homeowners policy."

Renovating your home or installing any expensive upgrades must also be reviewed by your agent to ensure you have adequate coverage.

2. Myth: You only need the minimum auto liability insurance coverage required by your state

Most states require drivers to carry auto liability insurance, but this coverage only provides financial protection if you're found to be legally responsible for causing injury to another person or their property. Auto liability coverage doesn't cover damage to your vehicle, items stolen from your vehicle, or damage from a storm or vandalism.

Collision insurance covers you if, while your vehicle is in motion, you crash into another vehicle or a fixed object, like a pothole, guardrail or light post. This coverage is typically required by a lender when you finance a vehicle.

Comprehensive insurance is coverage that protects your vehicle when it is damaged while not in motion. This could include vandalism, theft or weather-related damage like a hailstorm or fire.

"If your vehicle is older and it has been completely paid off, comprehensive insurance may not be the right coverage because a vehicle's value decreases with age," said Kevin Quinn, vice president of

auto claims at Mercury Insurance. "Consider whether the savings of not having comprehensive insurance are enough to offset the risk of potentially having a large repair or replacement bill."

3. Myth: Renters don't need insurance

Renters insurance is affordable, however, only 41% of renters purchase it. Without renters insurance, you'll have to pay out of pocket if your personal belongings are damaged in a fire or are stolen.

"Your landlord's insurance policy will not cover any of your personal belongings and it won't provide liability protection if a lawsuit is brought against you because a visitor slips, falls and injures themselves inside your rental unit," says O'Rourke. "Renters may not be responsible for repairing the home they live in, but there's always a chance their possessions and valuables will need to be replaced if they are damaged or stolen, so purchasing a renters insurance policy is a smart way to provide financial security."

4. Myth: If you're hurt in an accident caused by another driver, their auto insurance will pay

Even if an auto accident is caused through no fault of your own, you may not be able to recover damages if you are hit by someone who is uninsured or underinsured. The best way to safeguard yourself is to have uninsured motorist coverage, which is usually an add-on protection. This can protect you if you are hit by someone who doesn't have adequate insurance.

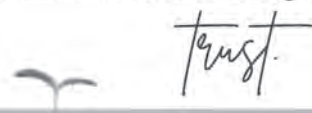
Insurance is a sound investment, but can be complicated, so it's always a good idea to speak to a highly trained agent that can provide expert advice and guidance to help ensure you are adequately protected.

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Considerations when choosing health insurance

Health insurance is vital in the modern world. Some countries provide universal health care to residents, but the United States is not among them. As a result, Americans must navigate the health care system carefully, particularly when choosing their own insurance plans. Even professionals whose companies offer employer-sponsored insurance may need to choose between options within those plans. As individuals and families consider their health insurance options, they may want to keep these factors in mind.

Open enrollment period: Changing health insurance plans may only be allowed during specific periods, notably at the time of hire, after a major life change (marriage or birth of a child) or during a period known as open enrollment. Typically open enrollment starts in November and runs through January.

Employer or state insurance marketplace: Many employers offer health insurance to workers, and employees will be limited to the plans available. Those who do not get health insurance through an employer or people who simply want to see other options can shop their state's online marketplace or the federal marketplace to find a plan. Health insurance also can be purchased directly from an insurer or through a private exchange, but the costs may be higher.

Alphabet soup: Insurance jargon can be complicated and consumers will come across various abbreviations alluding to different offerings. Health maintenance organization (HMO), preferred provider organization (PPO), exclusive provider organization (EPO) and point of service plan (POS) are

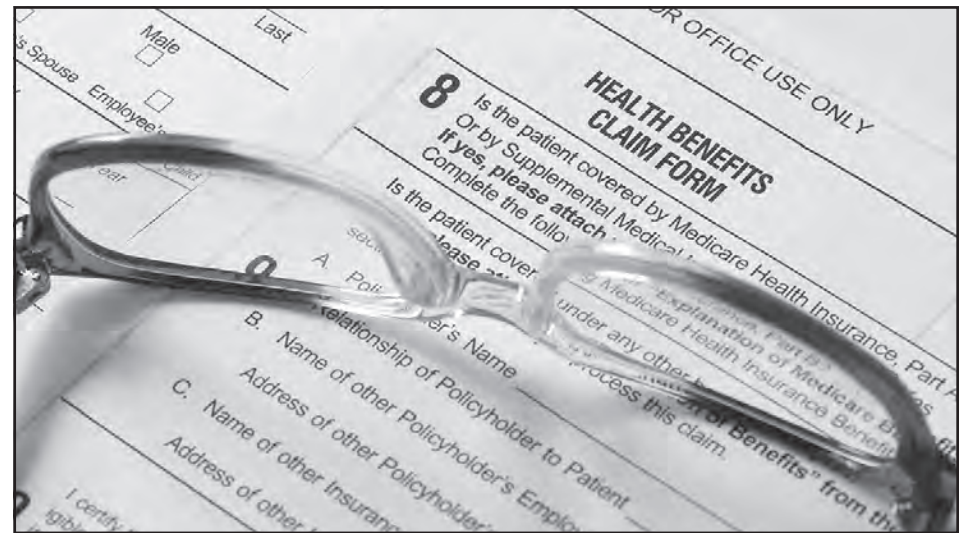
some types of coverage. Generally speaking, plans that require in-network doctors and referrals have lower out-of-pocket costs but less freedom to choose providers.

Claim denial rate: It may be wise to research particular health insurance companies to learn the percentage of insurance claims that are denied and how long appeal processes can take.

Identify all the costs: A health insurance premium is the cost of the coverage, regardless of services used. This is the amount that an employer, employee, or a combination will pay each pay period. Copayments are fixed fees for certain kinds of office visits, other services and prescriptions due at the time of service. A deductible is the cost paid (after premiums) for services before insurance kicks in. Healthy individuals who do not visit the doctor often may want a higher deductible plan which could have lower premiums. Coinsurance may be another cost required on certain services to make up for what insurance doesn't cover. For instance, many plans pay 80 percent and then the individual is responsible for the remaining 20 percent. Plans also have out-of-pocket maximums that, once hit, would cover all future costs. Each of these costs merits consideration.

Medication coverage: Make sure the health insurance plan covers the medications needed. Create a list of medications and note if brand name prescription drugs or generics are covered. If prescriptions are primarily generic, you may be able to choose from a wider array of plans.

Health insurance considerations are numerous. Wading through the information helps consumers make wise choices.



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Smart car insurance saves money and builds confidence

(BPT) — Consumers are facing increasing costs on virtually every purchase these days and auto insurance is no exception. While skyrocketing costs of this auto-related expense can be attributed to everything from parts replacement to service — even health costs as a result of accidents — consumers can better manage these increases with thoughtful study and attention to detail.

Some of the common causes for higher insurance rates are Inflation, car accidents, extreme weather conditions such as hail, hurricanes and wind, along with increased vehicle theft claims.

Mercury Insurance has partnered with financial literacy influencer Sam Jarman to highlight specific ways consumers can address these rising costs.

“Your car is the second biggest expense for most people, right behind your home, and car insurance is a big part of that,” said Jarman. “Checking rates and coverage with your Mercury Insurance agent makes sense along with choosing a car with low maintenance costs.”

According to Consumer Price Index data released earlier this year, car insurance rates are up almost 21% year-over-year for the 12 months which ended in February. The last time car insurance rates rose that much on an annual basis was 1976.

Here are some auto insurance statistics recently released from Forbes:

- The national average cost for car insurance is \$2,150 annually for full coverage.
- The cost of auto insurance increased by 63.8% between 2014 and 2023.
- The average car insurance cost for 16-year-old drivers with their own policy



is \$8,765. The average rate for 17-year-olds is \$6,829.

- Car insurance is cheapest for 60-year-old drivers, averaging \$1,915 annually.

- The vast majority of drivers have comprehensive and collision coverage. In addition to buying liability car insurance, 79% of insured drivers buy comprehensive coverage and 75% purchase collision coverage.

- A staggering one in seven drivers have no car insurance.

“Our goal is to help our customers get the best rates possible because we know that every dollar counts,” said Justin Yoshizawa, Director, Product Management, State. “We encourage consumers to build a close relationship with their agent and discuss what discounts they may be eligible to receive. The answer might be surprising.”

Mercury offers the following tips for lowering your insurance costs:

Review your deductibles with your insurance agent — It is recommended that you review your coverage and deductible with your Mercury agent at least once a year. Their wisdom and experience can help you make wise decisions regarding your insurance.

Explore car insurance discounts — In addition to bundling your home and auto insurance, Mercury offers discounts for multi-car, good drivers, good students and auto pay. Your agent may have additional discounts to offer.

Let your insurer track your driving — Most insurers offer discounts for customers who install telematics. This technology allows your insurance company to collect information regarding your mileage and driving habits. This can also provide valuable information regarding your driving as well as saving you money.

Drive a safe car with low repair costs — According to Bankrate, some of the cheapest cars to insure are the Subaru Outback, Honda CR-V and Honda Pilot. Also, look for cars with lower repair costs such as the Toyota Corolla, Toyota Prius and Tesla Model 3. Doing some research before you purchase a vehicle can save you money over the length of ownership.

Install an anti-theft device on your car — Drivers may receive an additional discount on your auto insurance if you install an anti-theft device on your car.

Before you buy a car, compare insurance costs.

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Teen driver? Here's how to lower your car insurance rates

Teen drivers can significantly raise insurance rates. The average married couple with no teen drivers pay around \$2,300 a year for full coverage car insurance, but adding a newly licensed 16-year-old will more than double the cost to \$5,229.

Even worse, many insurance companies require a licensed teen living in your home to be added to your policy — even if you don't plan to let them drive your car. While insuring a teen driver can put a huge dent in your budget, an uninsured accident will cost you even more.

Luckily, there are ways to still get the best auto insurance without paying too much when you add a teen driver. Here are a few steps to consider.

Have teens take a safe driving course

Many insurance companies offer discounts for teens who complete an approved safe driving or defensive driving course. These classes don't just lower insurance rates; they also teach teens important skills that can help keep them safe on the road. The exact discount will vary by provider, but most offer a discount of 5% to 20% after completing the course.

Ask about good student discounts

Good grades aren't just about getting

into the best college; they can also lower your car insurance rates. Many insurers offer a discount for teens who maintain a high GPA or keep their grades above a B average. It's a great incentive for students to hit the books harder. On average, you can expect around 10% off for good grades.

Buy a safer car (or add safety features to your current vehicle)

The type of car your teen drives can impact your insurance rates. Cars with high safety ratings, advanced driver-assistance systems, and features like anti-lock brakes and airbags are generally cheaper to insure.

If your teen will have their own car, opt for a used sedan with solid safety scores instead of a sporty model. If they're sharing the family car, consider adding safety features like backup cameras or lane departure warnings.

Use telematics to lower rates

Some insurance providers use telematics, a software program used to monitor driving habits like speed, braking, and mileage. Agreeing to install an app or adding a small device can save you big. If your teen can prove they're a safe driver, you could score significant discounts.

But these can also backfire. If your teen often speeds, brakes too hard, or drives recklessly, it could drive up your rates.









Shop around for cheaper plans

Drivers who haven't shopped around for car insurance lately could be paying far more than necessary. According to the Jerry State of the American Driver Report, only 38% of drivers shop around for insurance, but 60% of drivers who shop around end up saving money — proving that a little research can lead to big savings.

If you're worried shopping around is a huge hassle, it doesn't have to be. Most companies offer easy-to-use calculators that make it easier to find the cheapest insurance rates without compromising on coverage.

Adding a teen driver to a car insurance policy can be an expensive milestone, but there are plenty of ways to manage the cost. From taking advantage of discounts to leveraging telematics, there are ways to keep rates in check without sacrificing coverage.

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Benefits of pet insurance for all types of pet parents

Pet insurance can be important in today's world. As pet parents, we realize the importance of looking after our pets' health. Whether you have a frisky kitten, a wise, old dog, or your very own little pack of cats and dogs, it is crucial to understand the benefits of having pet insurance and how it can help us at every stage of pet ownership.

Pet insurance for young pets and new pet parents

From everyday ear infections to serious injuries, accidents, or illnesses, pets can face unexpected health issues at any point in their lives. That's why having pet insurance is so important. It not only helps you make sure your pet receives the best possible veterinary care, but it can also help save you thousands of dollars in eligible veterinary costs throughout your pet's lifetime.

Coverage for kittens and puppies

Puppy and kitten insurance plans are specifically designed to provide financial support for eligible veterinary care, accidents, illnesses, and other potential health issues that may arise during their early years. By opting for coverage from an early age, pet parents get several benefits. The first is lower monthly premiums. Premiums are generally lower when pets are insured at a younger age. This is because your monthly premium is based on several factors, one of which is age. Older pets can require more frequent medical care and more expensive treatments.

Getting your cat or dog enrolled in a pet insurance plan when they're young also helps cover eligible accidents or illnesses before they become pre-existing conditions. Pre-existing conditions refer



to any illness or injury that existed before the policy was purchased or during the waiting period before coverage becomes effective. Most pet insurance companies do not cover pre-existing conditions, but enrolling your puppy or kitten early can help get ahead and help ensure that eligible issues that arise are covered.

Puppy or kitten insurance helps you prioritize your young pet's health by making necessary veterinary care more accessible with less financial strain. Puppies and kittens typically need multiple vet visits in their first year. Not only do they need more vet visits and routine services to be set up for a healthier, happier life, they're also extremely curious, energetic, and mischievous, which can lead to more unexpected accidents or injuries.

A must-have for new pet parents

Between regular veterinary check-ups

and paying for emergency medical bills, pet parenting can be expensive. Pet insurance helps pet parenting cover eligible vet costs so that you can focus more on spending time with your pets and spend less time stressing about vet bills. Unforeseen (and expensive) veterinary care is almost impossible to predict — and all too common. Conditions like swallowed objects, lacerations, allergies, or gastrointestinal issues can cost thousands of dollars to treat, and if your pet needs ongoing care for their condition, you can expect to pay even more over time.

If you don't have pet insurance coverage, treating unexpected pet emergencies can become a financial burden for most pet parents. Plus, if you can't afford to fully address an issue, you might end up delaying treatment and hoping it gets better on its own. Unfortunately, this can result in chronic pain for your pet and more medical expenses for you.

Pet insurance for households with multiple pets

Having multiple pets in one household can be a joyful and fulfilling experience. However, it also means that you have more responsibility when it comes to their well-being and your financial protection. When you have multiple pets in one household, the advantages of having pet insurance are even more apparent.

Having pet insurance for multiple pets means that you have less worry about the cost of veterinary care piling up in case of an unexpected accident or illness affecting any of your four-legged friends. With robust coverage, you have the assurance that your pets' eligible veterinary expenses will be taken care of without breaking the bank.

Many pet insurance providers also often offer multi-pet discounts. By taking advantage of these discounts, you not only protect your pets but save money

in the long run. And instead of juggling multiple insurance providers and trying to keep track of different plan details for each four-legged friend, having just one provider makes things a whole lot easier. It saves you time and effort while ensuring that all your pets are covered under one roof.

Pet insurance for older pets

The best way to take care of a senior pet is through proactive planning and daily care, but with more health challenges on the horizon, having pet insurance can give you added peace of mind by reimbursing you for eligible veterinary care when accidents or illnesses strike.

Although it's best to enroll your pet in a policy while they're young, you can still get pet insurance for older dogs and cats — and doing so could help you save a significant amount of money. Your senior cat or older dog may be young at heart, but as their age increases, so does the risk of developing serious health problems like arthritis, kidney disease, or even cancer. This means more trips to the vet and expensive treatments like prescriptions or alternative therapies. But with a pet insurance plan that covers eligible expenses, you can concentrate on taking care of your senior pet and getting them the necessary treatment. This way, you can maintain the quality of life for them that they deserve without worrying about the financial burden.

Saying goodbye is one of the toughest aspects of being a pet owner. Dogs and cats are often considered part of the family, and their owners want to ensure their final days are comfortable and free of pain. End-of-life care usually involves pain management and, when necessary, euthanasia. Discussing these topics can be challenging, especially when your pet still has many good years ahead. However, it's crucial to consider the costs of end-of-life care in advance, just in case your canine companion or feline friend falls seriously ill. Most pet insurance plans can help make this sad time a little easier, allowing you to get the care necessary to make sure your pet is comfortable.

Pet insurance is much more than just a financial decision for pet parents—it's also an emotional one. No one wants to be caught in a situation where they must choose between their pet's health and their financial means. Pets are like family, and we all want the best for their well-being. No matter what kind of pet parent you are or whether your fuzzy friend is a young pup, a wise old cat, or part of a big pack, having pet insurance means you can help give them the best veterinary care with less stress about the expenses.



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Exploring the different types of insurance products

Financial security is vitally important for adults and their families. Recognition of that reality is evident in the efforts individuals make to secure their financial futures, which include investing in education, retirement planning and saving.

Insurance is another way individuals protect their financial security and the safety of their families. Insurance products run the gamut from auto insurance policies to annuities. It can benefit anyone to refresh their memories about the significance of various insurance products that can help them protect their financial freedom and manage unforeseen life events that much more easily.

Annuities

The Office of the Insurance Commissioner of Washington State notes that annuities are a type of contract between a consumer and an insurance company. When individuals purchase an annuity, they may pay a large, single premium or make a number of payments over a designated period of time. In exchange for those payments, annuity holders guarantee a future income. Money in an annuity grows on a tax-deferred basis. When an annuity reaches maturity, money can be withdrawn in a lump sum or withdrawals can be arranged on a fixed payment system, which is why annuities are often characterized as means to ensuring income later in life. Insurance companies typically offer various types of annuities, so individuals can speak with an agent to determine which vehicle is best for them.

Life insurance

It's easy for young adults to overlook the importance of life insurance. After all, few individuals in their twenties or thirties think about providing for their families upon their passing. But life insurance is vital to securing the long-term financial security of your family, even for those individuals who have yet to start a



family of their own. In addition, monthly premiums on life insurance policies tend to be lower the earlier a policy is opened, which provides another benefit to looking into life insurance at a young age.

Travel insurance

The utility of travel insurance took center stage during the pandemic, when millions of individuals across the globe were forced to cancel or postpone travel plans due to travel restrictions at home and abroad. Before purchasing travel insurance, it's vital to read policies carefully, as individuals want to be sure the policy they're purchasing will protect them if they are forced to cancel a trip. Policies differ, so some might offer protection against variables like a pandemic, while others may not. The main reason to purchase travel insurance is to secure

protection against financial loss if you're forced to cancel, delay or interrupt a trip. Confirm what a policy does and does not offer with an insurance agency representative. The knowledge that a travel investment is protected should plans change can make it all the more enjoyable to plan vacations.

Natural disaster insurance

Homeowners and even renters are urged to carefully read their existing homeowners' or renters' insurance policies to confirm what level of coverage, if any, their policy provides against natural

disasters. Some policies specifically note certain coverage is not provided. For example, residents in coastal areas may have policies indicating flood protection is not part of their coverage. However, many companies will offer separate coverage against natural disasters. Such supplemental coverage is worth investigating as the effects of climate change become more and more apparent in the coming years.

Insurance is a safety net no one should go without. Various insurance products are worth investigating for individuals who want to secure their financial futures.



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Insurance offers protection for emergencies

Emergencies, especially storms, can be unpredictable and cause personal injury and costly damage to homes.

The right insurance is essential to help mitigate damage from storms and soften the financial blow that such destruction can cause. Not all insurance is the same, and additional policies and riders may help reduce the impact of emergencies.

Homeowners insurance

Standard homeowners insurance policies will cover a wide range of issues. American Family Insurance says damage from wildfires, wind storms, tornadoes, ice storms, lightning strikes, hail, power surges, and fallen trees is included. But additional coverage may be needed to cover excessive damage.

Matching siding coverage

Some homeowners may want to replace all of the siding on their homes if parts are damaged and color or siding materials cannot be matched exactly by patching up damaged areas.

Roof replacement insurance

This insurance will be used to pay for the full replacement of a roof, minus the deductible, which may differ from what's covered



through standard homeowners policies.

Sump pump overflow insurance

Sump pumps are designed to engage and pump water out of basements and crawl spaces, helping to avoid flooding in the home. If the power goes out and the sump pump cannot work, or if the sump pump fails, homeowners typically are not covered for any ensuing damage. Sump pump overflow insurance provides additional peace of mind and protection.

Flood insurance

Homeowners insurance may not cover flood damage, especially if a home is in a flood zone. Flood insurance can bridge the gap of coverage. The National Flood Insurance Program offers building coverage and contents coverage policies.

Building coverage will cover carpeting, electrical and plumbing systems, window blinds, foundation walls, and more. Contents coverage protects curtains, personal clothing and furniture, artwork, and

appliances, among other things.

Umbrella insurance

According to Geico, umbrella insurance is extra insurance that provides protection that goes beyond limitations and coverage of other policies.

It can offer coverage for injuries to people staying at your house or renting your property, damage to the property, personal liability, and certain lawsuits.

Renters insurance

Renters insurance protects renters, yet the Independent Insurance Adjusters & Brokers of America says almost two-thirds of residential lessees in the United States do not carry renters insurance.

Renters insurance can protect belongings destroyed in a fire or weather event; provide assistance should someone be injured in your apartment; or it can protect you if you were found legally responsible for damages to someone's property, according to State Farm Insurance.

Many types of insurance can offer various levels of protection in emergency situations.

An insurance representative can walk interested parties through the policies available to customize an insurance package that will offer sufficient protection against emergencies.



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