



donius patterson insurance
Since 1954

AUGUST 2021

Newsletter

FIFTH EDITION

We Need to Hear from You!

If you answer yes to any of the following questions, we need to hear from you!

- » Have you moved?
- » Is anyone driving your car who is not listed on your insurance policy?
- » Are you engaged and your fiancé is insured with another company?
- » Have you made any major additions or changes to your home?
- » Have you purchased or inherited any furs, guns or silverware or jewelry with a value of \$5,000 or more?
- » Have you changed jobs and distance you drive to work, or have you retired?

410-987-2600 office • 410-987-3818 fax

A proud partner of:



What's New and Exciting?

By *Christian A. Sachek, CPCU*
Owner and Principal Agent



So much has changed in the past year, some things for the good like carry out everything. But other things, we have just had to put our heads down and endure like being separated from friends and family. It's in the context of

so much change that we announce to our customers more change.

Last year, David Patterson, owner of Patterson Insurance Management, approached us to buy his insurance agency, as he and his wife Jeanette prepared to retire. We were honored to be chosen by David for this opportunity. And when we said yes, we knew more change was coming for us and you, our customers.

What has changed? We have a new name with a new logo.

Donius Insurance customers will notice a new location, since we moved our office from Millersville to Odenton where Patterson Insurance was located. You'll notice some new voices answering your calls.

What has not changed? Our commitment to provide all of our customers with the best personalized customer service experience. It's what we have done for over 50 years now and it is why David chose us

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Update your Contact Information

We'd like to update your contact information with your cell phone number and email address. We store this information on our secure, cloud based server, and we never use it for solicitations or share it with anyone other than the carrier with whom you're insured. Send us an email with your updated info: Emily@doniusinsurance.com



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to perpetuate the Patterson legacy. Gary, Emily and I have represented Erie Insurance as employees and agents for over 50 years. Each of us is a former Erie Insurance adjuster who has handled thousands of insurance claims. This gives us a unique perspective when providing our customers with the protection

they need.

Of course, we couldn't have merged our two offices (a technically significant undertaking) without our wonderful and knowledgeable staff. From Kaeley Wagoner to Caitlyn Patterson, and Mary Day to Randy Jackson, you'll find a familiar and friendly voice on the phone to assist you with your insurance needs.

We look forward to getting to know you. So please call us anytime—we'd love to hear from you. Please visit our website www.doniusinsurance.com for more information and to see what our customers are saying about us.

We wish David and Jeanette the very the best in their retirement.

Don't Forget to Improve your Home Insurance

By Gary L. Donius, Owner and Principal Agent



The pandemic has given a lot of people time to make improvements to their homes. And with improvements to your home, you'll want to make improvements to your home insurance coverage, as well. Erie Insurance offers several bundled coverage endorsements for your home insurance policy. The bundles include great coverages such as Siding & Roofing Restoration, Underground Service Line coverage and Mechanical Breakdown coverage. Of course, if you've made more than \$5,000 in improvements to your home, we want to hear from you, so we can make sure your coverage is keeping up with your improvements.



Coverage for your College Kid and their Off-Campus Housing

By Emily B. Sachek, CIC, Owner and Principal Agent



You've all survived the freshman year of college where most likely your child shared a small room with a stranger in one of the on-campus dorms. Now they're talking about moving in with their friends into a house or apartment off campus. Most kids don't have a lot of credit at this age, so many property management firms don't want to rent to them without their parents co-signing for the lease. The good news is that your under 24 year old is still a resident relative under your Erie Insurance

home insurance policy. This means any apartment or house they rent while away at school is covered under your insurance policy at no additional cost. Often, no additional renter's insurance policy is necessary and we can simply add the property management firm to your policy and provide proof of insurance to them. Give us a call if you're in this situation so we can help you. This is also an excellent time to talk about an umbrella policy to cover the additional risk.

Protect your Assets with Erie's Umbrella Policy

By Caitlyn M. Patterson, Account Executive



A personal umbrella liability policy from Erie Insurance is a great way to obtain an extra layer of protection against catastrophic liability claims and lawsuits that would otherwise threaten to attach to your assets and garnish your wages (you don't have to be a homeowner to be at risk!). An umbrella policy gives you excess liability coverage on top of the limits that you already have on your home, auto, or boat policies. Erie's umbrella policy also covers you anywhere in the world, so make sure you get one before you take that post-pandemic vacation, so you'll have the peace of mind and reassurance of knowing that your assets are fully protected. Coverage amounts range from \$1,000,000 all the way up to \$10,000,000. We can work with your financial advisor to meet your specific needs. Contact us today if you'd like a quote, or would like more information.

Auto Insurance GAP Coverage from Erie: How does it work?

By Kaeley B. Wagoner, Agent



Do you have a loan on your vehicle? Most vehicles depreciate over time with use, losing a significant amount of value in the first few years alone. From the moment you drive from the dealer's lot, there can be a difference between what you owe on the vehicle and its reduced value. Adding GAP coverage to your Erie Insurance auto policy, which pays for this difference between the loan and the value of the vehicle in a total loss, costs around \$100 per year, making it much more affordable than what the dealers and banks offer. This coverage also comes with options the dealership doesn't offer, like Better Car Replacement where you can get a car up to two model years newer, and up to 30,000 less miles than your current car.

Let's Talk Water

By Mary M. Day, Agent



Did you know that Erie Insurance offers boat and personal watercraft insurance? Did you know you can buy uninsured boaters coverage that protects you in a hit and run boating accident? The Erie



Insurance watercraft policy also has optional coverages that we can tailor to your needs like coverage for outboard motors and trailers.

Did you know just 1 inch of water can cause \$25,000 of damage to your home? And home insurance policies do not cover flood damage. Flooding can happen to anyone, anywhere—it doesn't just affect those who live near a body of water. There are many hidden risks that can put your house in danger of flooding, like new developments or changes in weather patterns. Flood insurance protects your home, even when it doesn't face the obvious risks for flooding. Now that hurricane season is here, flood insurance is a conversation we should have while making decisions to cover your home or business.



Life Insurance to Fit Your Needs

By Randy Jackson, Life and Medicare Supplement Specialist

Why should you purchase life insurance? Hopefully, you won't be using it anytime soon, but you just never know. Ever been in a car accident? You just never know. Life insurance proceeds can pay off your mortgage and other debts; can provide money for supporting your family in your absence and it can pay for college or just funeral expenses. Plus, in most cases all the proceeds are free from federal and state taxes. The younger you are when you purchase life insurance the cheaper it costs. Erie Family Life has insurance plans to fit everyone's needs and budgets. Please call me at our office. I'm glad to answer all your questions.

