

# Hightman Insurance Agency

"A Family Tradition Since 1953"

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## Greetings From Your Insurance Agent at Hightman Insurance Agency!

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The Hightman Insurance Agency has been servicing our friends, neighbors and relatives in Middletown and the Tri-State area since 1953. That's what the Hightman Insurance Agency is all about – SERVICE! We've helped our clients through hurricanes, tornados, fires, and personal losses. When Art Hightman was ready to retire in 1991, after 38 years of dedication, and faithfully serving his community, Twanna and Daryl took over the agency and moved its location to their home on Valley View Road in Middletown. This is where it still is today,

servicing the community and providing clients with quality products and outstanding service, carrying on the Hightman Family Tradition.

We are an Independent Agency which means we represent several insurance companies. We offer quality products with better coverages and more importantly, better

service.

We can provide for all your insurance needs:

- Auto
- Home
- Business
- Boat
- Motorcycle
- Recreational
- Life Insurance
- Flood Insurance

### Check Out This Issue:

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Have you seen our sign on  
 Route 17 in Middletown?

## Money-Saving Tips from your Agent:

- Check out our Multi-Policy Discounts!
- Life Insurance Multi-Policy Discounts!
- Raise your deductibles: Higher Deductibles mean lower premiums!
- Payment plan discounts!
- Premise Alarm and Sprinkler System Discounts!
- Call Hightman Insurance Agency at (301) 473-4764 to make changes or find out more!

Hightman Insurance Agency is offering a Special Promotion:

### Payment for referrals!

We will pay you for any new clients you refer to us that we write as new business!

Just remember to have your friend or family member mention your name when they call!

# For Auto Insured:

## What should I do if an accident or loss occurs?

- Help any injured.
- Get names, addresses and auto licenses, plate numbers of those involved, including all witnesses.
- If possible, take pictures of the damages to the vehicles and scene immediately.
- Do not discuss an accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In the case of a "hit-and run," you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent of the accident or loss.



Erie's Road Service pays reasonable towing and required labor costs at the site of breakdown when your auto is disabled.

*Erie Insurance has been providing quality auto insurance coverage since 1925. Through the years, superior service to its Policyholders has been ERIE's driving force. If you have any specific questions, or if you would like to learn more about ERIE's Xtra Protection features, please contact Hightman Insurance Agency.*

### What are "Physical Damage Coverages?"

Comprehensive and collision coverages are the "Physical Damage Coverages."

Under Comprehensive coverage, we will pay for damage to your car and its equipment not caused by collision. Comprehensive coverage includes glass

breakage, contact with persons, animals, birds, missiles, or falling objects.

Under Collision coverage, we will pay for damage to your car and its equipment caused by collision or upset. The higher the deductibles you choose the lower your

premium.

One frequently asked question "Should I still carry **full coverage** on my vehicle?" This depends on the value of your vehicle and what you can afford to replace or repair if the vehicle is damaged or a total loss. Find out your vehicle's value by accessing our website, and going to Links, clicking on Kelly Blue Book.

### Private Passenger Auto Payment Plan Discount

ERIE will offer a seven percent discount for private passenger auto Policyholders who pay with payment *Plan A* (payment in full within 30 days) and a 5 percent discount for private passenger auto Policyholders who pay with payment *Plan B* (three-

payment plan, paid in full within 60 days). The payment plan discount will be applied to all major auto coverages and all vehicle types.

Call your agent today at (301) 473-4764 to make changes!

Visit Our Website!

[www.hightmaninsuranceagency.com](http://www.hightmaninsuranceagency.com)

## Are You Covered?

*Do you know what your liability limits are?*

*Do you know what they mean?*

Bodily Injury Liability: covers your legal liability for bodily injury claims brought against you.

Property Damage Liability: covers your legal liability for property damage claims brought against you.

In most cases doubling your liability limits will only increase your premiums by ten percent. Mil-

lion dollar lawsuits are becoming all too common and more are occurring each year. Without adequate coverage, a large liability jury award can wipe out your property and financial security. Call to get a quote on what increasing your limits would cost.

## Oh Deer!



Reduce your risk of a deer collisions:

- Stay Alert and maintain a safe distance and speed
- Use high beams when there is no opposing traffic
- Be especially vigilant around dusk and dawn
- Never try to drive around a deer or swerve to avoid hitting one.



## Are You Getting Your Auto Discounts?

- Multi-Car Discounts
- Age 55 or over Discounts
- Passive Restraints Discounts
- Anti-Theft Discounts
- Anti-Lock Brake Discounts
- **And don't forget about the Multi-Policy Discounts!**

### ERIE GLASS

Program

1-800-552-ERIE

Erie Glass program simplifies the auto glass repair and replacement process.

The program is designed to speed the claims process, to offer 24-hour claims reporting service and to be flexible enough to let you decide who should repair or replace your windshield.

The comprehensive deductible is waived if a windshield is repaired rather than replaced!

## Business Insurance

Whether it's a Lawn Mowing Business with a one-man operation or a Mercantile/Office complex, we can provide for all your business insurance needs. Commercial Auto, Business Liability Policies, Workers Compensation, Business Umbrella

Policies, or Property Owners. Restaurants, Grocery Stores, Auto Repair Garages, Warehouses, Excavation Contractors, Carpentry Contractors: We can write your business insurance! Our commercial services includes Property Loss Control Services,

Industrial Safety Programs, Fleet Safety Programs and Cost Reduction Programs. Superior service, quality products and competitive pricing make our commercial policies the obvious choice for your business. Call for your quote today!

*Life changes, and so do your insurance needs. Remember to call your agent if you have a new driver in the household, a change in your commute to work, or if you purchase or lease a new vehicle.*

# For Homeowners:

*Home is where the heart is. It's where we raise our families. It's one of the biggest investments we make, and one we want and need to protect. Understanding what and how your Homeowners Policy covers is the first step in assuring the right protection for your home and other important investments.*

## What is in a standard homeowners insurance policy?

A standard homeowners insurance policy includes four essential types of coverage:

1. Coverage for the structure of your home and other structures.
2. Coverage for your personal belongings.
3. Additional living expenses in the event you are temporarily unable to live in your home because of a fire or other insured loss.
4. Liability protection.



## Is your home insured for full replacement cost?

Try to keep your insurance policy up to date. It is important that you obtain an accurate estimate of your home's replacement cost. Replacement value is an estimate of what it would cost to rebuild your house completely on the land that you own.

Several factors are considered when determining the replacement cost of your home including:

- Local construction costs for building materials and labor
- Square footage of your home
- Year built
- Exterior features such as wall construction, the type of roof and exterior trim
- Style of house (ranch, two-story, etc.)

- Number of bathrooms, custom features
- Fireplaces and special features like arched windows, sky lights, atrium doors
- Custom built items, kitchen cabinets, bookcases, crown/chair molding
- Improvements to the home such as adding a second bathroom or a finished basement
- Central air conditioning
- Attached garage, decks, patios

The information you give us will enable us to determine the replacement cost estimate for your home. In the event of a loss, your home can be replaced with like kind and quality materials and restored back to its original condition.

## Things to think about ...

*Some optional coverages available for purchase on home policies include:*

**Replacement cost:** This policy pays the cost of rebuilding/repairing your home or replacing your possessions without a deduction for depreciation.

**Water back-up:** This insures your property for damage caused by the back-up of sewers or drains. Water back-up may not always be included in a policy.

**Umbrella liability:** This is a way to add more liability protection and broader coverage to your standard policy.

**Earthquake insurance:** If you live in an area prone to earthquakes, you should consider purchasing earthquake coverage.

**Flood insurance:** Flood insurance is available from FEMA's National Flood Insurance Program or by can be purchased through your insurance agent.

**Floater or endorsement:** If you own expensive jewelry, furs, guns or collectibles, you may want to consider purchasing additional coverage over and above your policy's limit for these specialty items.

**Remodeling or Building an Addition to Your Property:** When you hire the contractor, request a certificate of insurance to confirm their liability coverage. Review the certificate and your homeowners policy with your agent. In some cases, remodeling projects can increase your home's reconstruction value.

**Home Business:** If you are starting a business in your home, you should call your agent. Depending on equipment and the nature of your work, an endorsement or separate policy may be necessary to protect your investment and liability exposures.

**Call Hightman Insurance Agency today to ask about these coverages!**

Check out some of the other coverages and policies offered by Hightman Insurance Agency!  
Call for more information!

**What if you're a renter?**

You still need insurance! Renters are not covered by the landlord's policy. If your apartment burns, the landlord may be reimbursed for the cost of the building, but unless you have renter's insurance, you will not be compensated for your contents.

It is relatively inexpensive, and often extends beyond coverage for theft and vandalism and may even cover extras such as CD's or a laptop stolen from your car.

Call Hightman Insurance Agency for a quote today!



**Personal Catastrophe Liability Policies**

Today's society, fueled by a growing trend to seek "just" compensation and a somewhat unrestricted legal system, has created an atmosphere where there is a greater potential for high liability judgment awards. These awards can be devastating to the family, which does not have adequate liability protection. The Personal Catastrophe Liability Policy or Mastercover Policy provides coverage for losses above the limit of underlying auto or homeowners policy. \$1 million PCL policy can be as low as \$140 per year. Higher liability limits are available.

**Life Insurance & Annuities**

No one likes to talk about life insurance, yet everyone needs to. Planning financially with life insurance can be the final way to show your family how much they mean to you. Losing a loved one is difficult enough. To have to deal with the possible loss of a home, canceled education plans and the uncertainty of tomorrow is unthinkable and avoidable. In addition to providing protection for your family, life insurance can also help you save money for the future. To offer you adequate cover, it's important that we reassess your needs.

Plans for what to do when that CD matures. You want higher interest rates, but you need security. An Erie Insurance Group annuity will give you both. With tax-deferred earnings, competitive interest rates and a one-year interest rate guarantee, we offer the ideal blend of growth and protection.

**Erie Family Life Insurance Company** offers a broad range of products and services to help you develop a plan for your future. Give us a call to discuss your options.

*There are so many things we take for granted in our day-to-day lives. The people that are important to us rank highest on that list. You have been a valued customer of the Hightman Insurance Agency for many years. We'd like to extend our thanks and appreciation for your business and your friendship. If we can ever be of assistance, please don't hesitate to contact us.*