

The Unruh Update

Newsletter



Spring '20



We are Here for You

You have heard it said many times: “We are in this Together.” This is especially true when it comes to Unruh Insurance’s agents regularly helping our customers find the most appropriate insurance solutions for your budget. With life-changing events like Coronavirus, we know that saving money is more important now than ever. For those experiencing financial hardships because of Coronavirus, we are here to assist you with your insurance coverage and payments.

Erie’s Response

Erie Insurance stepped up to the plate and hit a home run! Erie will provide \$200 million in relief directly to their personal auto and commercial auto insurance customers. Pending regulatory approval, you will receive a dividend check in mid-May which will refund 30% of your April and May 2020 auto insurance premium (the amount will be based on your total premium as of April 1, 2020). This dividend check will not affect any future or past due invoices or payments on your auto policy. **You will also see a rate decrease on your next auto renewal premium.** Both programs together will total \$400 million in relief for Erie’s clients.

Payment Support

Payments are currently processing and posting as usual and Erie will continue to honor payment flexibility for customers as appropriate. If you are having difficulty making payments because of the Coronavirus pandemic, give Unruh a call. Our team along with Erie Customer Care will work to find a solution that is best for you. Options may include a different payment plan or adjusting your payment installments.

If you typically pay your premiums in cash, we advise mailing a check, paying over the phone with a prepaid card or credit card, or making electronic payments on our website.



Erie ExpressPay drafts (automatic payment deductions) do not have a hold limit. However, keep in mind that holding a draft will push out the balance owed and increase subsequent monthly payments.

Those with auto policies may have the option to change their rate classification based on a shorter distance traveled or from work to pleasure.

Coverages can be reduced or eliminated to save money, but this might not always be in your best interest. Please contact one of our agents to discuss the best option for you.

Have you started using your vehicle for restaurant delivery service? If you are only expected to be on delivery duty until the employing restaurant reopens, no changes are needed.

Property Exposure

TIP: If you have temporarily moved your business to your home and you are seeing clients and storing inventory, you should add an incidental business endorsement to your policy to ensure your business remains safe. This is not necessary if you are simply working remotely.

ErieSecure Home Enhancement

In order to help further protect customers and businesses alike, an ErieSecure Home enhancement has been put into place to provide gift card and gift certificate reimbursement coverage with no premium change and no deductible. With this coverage, gift cards up to \$250 will be reimbursed if a non-franchised business permanently closes, allowing you to continue to support local businesses worry-free. *Just be sure to keep your proof of purchase!*

Available Remotely

Unruh Insurance Agency’s two physical locations are closed until further notice (by order of Governor Wolf).

However....

Our employees will be working remotely so we can still meet your needs.

Business hours: 9:00AM - 5:00PM

All transactions can be handled by:

- ☎ 717-335-2929
- 🌐 unruhinsurance.com
- ✉ info@unruhinsurance.com

Thank you for your understanding.

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Life hint #43

Stay-at-home parents need life insurance, too.





It is our hope that by sharing knowledge with our community in this time of need will help those that need it most. Whether you are in need of a mask, are searching for hope, or looking for a way to help others, we can overcome by working together.

On the inside: We discuss how we can help you with you insurance during this difficult time and how Erie is providing relief.

Bridge of Hope

Right now, Bridge of Hope Lancaster is seeking partners who own rental properties in Ephrata and Lititz.

The non-profit organization is also in need of non-perishable food and gift cards for groceries.

Bridge of Hope envisions Lancaster as a community where no family is homeless.

For more information or to partner with Bridge of Hope, send an email to AudreyM@bridgeofhopeinc.org or visit them at lancaster.bridgeofhopeinc.org.

Need a Mask?

The following site will safely connect those who need a mask with those making masks. You can even volunteer to make and send masks yourself.

www.maskhelpers.org

2020 Overcomer Virtual Banquet

REAL Life Community Services will still be holding their 2020 Overcomer Banquet. Join them and special guest Lisa Landis virtually on May 20th at 7:00 P.M.

Event stream will be available at REALLCS.org

