

The Unruh Update

Newsletter

Unruh
INSURANCE AGENCY INC
Winter '21



The Importance of Home Maintenance

Homes are a big asset to all of us, and when it comes to keeping your home safe and claims-free, proper maintenance is key. Did you know that water damage is the second most frequently filed insurance claim in the US? It's a major claims issue that no one wants to have happen. So when you see something that is not right, say something. Exclusions in insurance policies do not state "only if visible" when referring to leaks. Waiting a few weeks or months to report an issue can cause even more headaches in the long term and increases the risk of having the claim denied due to a water leak that has been happening for *weeks, months, or years*.

To be safe, checking all the hoses in your house should be done on a regular basis. Dishwasher and washing machine hoses are two common areas that claims adjusters often find to be the cause of a water leak. Not filing a water claim in a timely manner could also lead to mold growth and that opens another can of worms with even greater expense due to a higher level of cleaning required.

Don't hesitate to call our agency and speak to a CSR. Our specialists are here to help you with your insurance questions. Looking for an additional tool for your home maintenance toolbox? We would like to offer a free 12-month membership to *vipHomeLink*, a smartphone app that helps you organize, maintain, and improve your home. Features include:

- Home organization
- Maintenance reminders and recommendations
- Home improvement tips
- Project tracking analysis
- and more



Download the *vipHomeLink* app on Google Play or the Apple App Store and use the discount code **Unruh12**. Please note, you do not need to enter a payment method.

The Mail is Snailier Than Ever

If you are worried about your payments being made on-time, please note that we offer various alternatives:

- Drive-thru at both our Denver and East Earl locations
- Drop box at both our Denver and East Earl locations
- Drop-off at our front desk
- Online payments



Employee Spotlight

In the Spotlight this month – Amy Church. Amy began in November, lending her peaceful presence to the front desk at our East Earl location, as well as providing support with Unruh Insurance marketing efforts. Married for 33 years, Amy is Mom to four grown children and a beagle named Baron Munschound, or Munschy for short.

She enjoys hiking, playing board games, spending time with family, exploring the natural wonders of our country, as well as local spots of interest. Amy looks forward to gathering again with extended family post-pandemic, but has enjoyed more time in her yard and lots of time for those board games, such as Quirkle, Ticket To Ride, and Rummikub to

name a few. A special memory for Amy's family is a recent trip they all took to Costa Rica. They loved visiting many magical places there as well as enjoying the friendly nature of those who call that country home. Welcome, Amy!

For the LOVE of COMMUNITY

Every year, we allot each Unruh employee a sum of money that they can donate to a non-profit of their choice. The Unruh Employee Giving Program not only empowers our employees, but it's an excellent way for us to give back to people in extraordinary and redeeming ways. This year, we were able to donate upwards of \$50,000 to both local and worldwide organizations.



Recipients:

St Jude Children's Hospital
Shriner's Hospital for Children
Reinholds Fire Co.
Reamstown Ambulance Assoc.
Pine Grove Preschool
Pennsylvania Wounded Warrior Inc
Helping Harvest Food Bank
Camp Men-O-Lan
Brethren Disaster Ministries
ALS Assoc – Greater Philadelphia Chapter
Adamstown Fire Co.
Central PA Food Bank
Green Meadow Farm
Our Mother of Perpetual Help School
Ephrata Area Social Services
WJTL / Creative Ministries
Ephrata Public Library
Beth Shalom
Central Pennsylvania Blood Bank
Girls on the Run – Lancaster
Church World Service
Schreiber Pediatric Rehab Center of Lancaster Co.
Good Samaritan Services
Lancaster County Christian School
Crossnet Ministries
Cavod Academy
Adamstown Area Library
Bridge of Hope
REAL Life Community Services
Operation Mobilization
Akron Church of the Brethren
John Paul II Center for Special Learning

Friends Refer Friends

Receive a \$10 Amazon Gift Card

Your info

Name: _____
Phone: _____
Email: _____
Address: _____

Your referrals are a great compliment to us, so if you refer a friend (or two) to Unruh Insurance Agency, we'll send you a \$10 Amazon gift card.

Your Friends Info

Name: _____ Name: _____
Phone: _____ Phone: _____
Email: _____ Email: _____
Address: _____ Address: _____

Turn in by form:

Via mail (see our new return address on this newsletter) or drop it off at our front desk, in our drop box, or our drive thru!

Turn in electronically:

Via an email (info@unruhinsurance.com) with the required info or scan the QR code and submit your referral online.



Business hours:

M-T 8:30 a.m. - 5:30 p.m.
F 8:30 a.m. - 5:00 p.m.
S 9:00 a.m. - 12:00 noon
Saturdays by appointment only.

Contact Us:

Local: 717-335-2929
Web: unruhinsurance.com
Email: info@unruhinsurance.com

Small acts of love:



If you have little or no life insurance coverage because you think the process is lengthy and complicated, then ERIExpress Life may be the answer for you. ERIExpress Life is an easy way to get the life insurance you need at a rate that's more affordable than you might think.

- No medical exam.
- Simple process with a few health questions.
- Choice of a term or whole life policy.
- Affordable rates.
- Faster approval times.