



DESKTOP NEWS WITH JERRY FISCHER

When I reflect on my career, I am grateful that we have been able to represent top-rated Erie Insurance. They continually offer competitive products at a competitive price. They also strive, and have succeeded, to provide exceptional service at every level. One competitive product offering on my mind that is very prevalent today is Erie Rate Lock on Personal Auto. With inflation levels and gas prices rising continually, it is nice to know that you can "lock in" your Erie Auto rate! Please call one of our dedicated agents today to learn more!

INSURANCE FOR RECREATIONAL VEHICLES

Erie Insurance can help ensure your summer fun continues by protecting the investments you made in your recreational vehicles. Erie Insurance offers competitive pricing for RVs, Campers, ATVs, Dune Buggies, and more!



Did you know that with Erie you can insure your RV/Motorhome/ATV/MC on the same policy as your other vehicles? When adding a recreational vehicle to an Erie auto policy, you can build the coverage you need. In the event of a loss, physical damage is paid on an actual cash value basis.

If you have a trailer or towable camper, the unit is scheduled for physical damage only. Liability comes from the vehicle that is pulling it.

Newsletter Highlights

Message from the President

Insurance for Recreational Vehicles

Medicare Advantage

Erie Auto Plus

Employment Practices Liability

We are Hiring!

Some carriers require a separate policy for RVs, MCs, Travel Trailers, ATVs. Erie does not! With Erie, you get the convenience of using one top-rated insurance company.

If you want other options for your recreational vehicles, we do have other carriers that specialize in recreational vehicles such as Progressive and AIC.

Both Erie and Progressive have competitive options for Boat policies as well! To make sure you get the coverage you need, ask us for details about insuring your recreational vehicles!



FISCHER FINANCIAL - MEDICARE ADVANTAGE

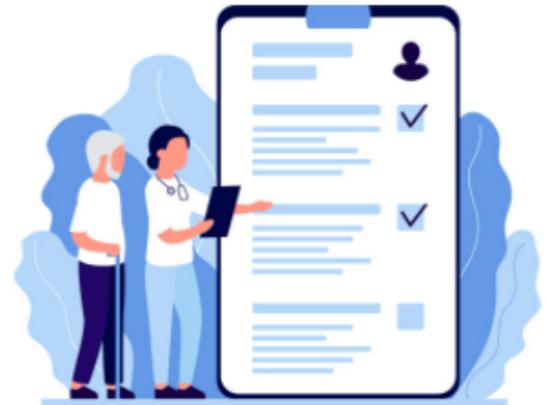


When shopping for Medicare insurance, you may have noticed Medicare Advantage plans with monthly premiums as low as \$0. You may wonder: Is there a catch?

It is true that there are several Medical Advantage plans on the market today with \$0 monthly premiums. These \$0 premium plans can be attractive and of value. However, it is important to evaluate the offerings of a Medicare Advantage plan before deciding. Here are some things to keep in mind.

Always evaluate the drug plan portion of the Medicare Advantage Plan. Not all drug plans are alike, and depending on the prescriptions you take, your decision could be very important regarding the costs of your drugs.

You'll also want to evaluate the quality of a health plan's network, including the doctors, hospitals, and other providers available to you through your health plan. Are your providers "in network"? This can make a huge difference in cost to you.



Most Medicare Advantage plans include complete Part A, Part B, and drug coverage.

You MAY receive value-added benefits, such as:

- Dental and vision coverage
- Acupuncture and chiropractic care
- Over the counter (OTC) benefits
- Free fitness resources

Medicare Advantage plans have a yearly limit on "out of pocket" costs. Once you reach that limit, you won't pay anything additional for covered services. However, each plan can have a different limit and that limit may change every year. As stated earlier, you will certainly want to use health care providers within your plan's network for the lowest costs.

The Fischer insurance agency offers all available options. We will take the time to find the plan that will suit your needs. We can alleviate the concerns and stress you may feel regarding this important choice. Please call us today to answer any questions you may have regarding your Medicare decisions.



ERIE AUTO PLUS

Give your Auto Insurance a boost with the Erie Auto Plus enhancement endorsement! The most prominent feature of this endorsement is the diminishing deductible factor. With this enhancement, deductibles will diminish by \$100 at the first and each subsequent renewal to a maximum of \$500 after 5 years of claims free renewals. Erie Auto Plus also contains a deductible waiver. If a claim involves both a covered auto and your home, only the home deductible will apply! Erie Auto Plus enhances the value of the policy by adding other features such as increased Emergency Travel Costs, Increased Locksmith Costs, Increased Personal Effects, and more!



EMPLOYMENT PRACTICES LIABILITY

In today's litigious society, claims against businesses for discrimination, harassment, wrongful termination, and other "wrongful employment acts" are becoming increasingly common. These claims can also come from 3rd party vendors as well. You may wonder... is there coverage for such an event? In comes Employment Practices Liability (EPLI)! This type of coverage can be written in conjunction with your Erie Commercial Package, or it can be a stand-alone policy. To have coverage for claims brought by 3rd parties, there is a specific endorsement that can be added. Erie's EPLI coverage can be written at many different levels of coverage, and there are various deductible options as well. The rate is determined by the class of business, coverage limit, deductible, and number of employees.

Erie's newest business policy ErieSecure Business has a new option available for EPLI coverage known as Wage and Hour Defense Costs. This optional endorsement provides defense costs coverage for claims where the Insured and their employee(s) disagree about the amount of time paid. This feature is only available when the coverage limit is \$50,000 or higher.

Employment Practice claims can originate anywhere from the hiring to exit interview process. Don't leave your business vulnerable to such an event. Call the agency today to discuss this underutilized coverage!

JOIN THE FISCHER TEAM!

The Fischer Insurance Agency is hiring for multiple positions! Sales and/or Customer Service Experience is a requirement. Please email your resume to brian@fischeragency.com! You can also call the agency at (570)323-3600 for more info!



WE ARE HIRING!

The Fischer Insurance Agency provides:

- Competitive Salaries
- Benefits including 401k, Health, Dental, Vision, Paid Vacation, Personal Time
- Great working environment with advanced technology
- Awarding Winning Carriers

Job Openings Include:

- Commercial Customer Service Representative
- Personal Customer Service Representative
- Personal Lines Sales Agent



Lycoming County's Choice for Erie Insurance since 1966!

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