

Aug/Sept 2011



Tools to Use

Video: Storm Story

A Tennessee Customer survived a tornado but his family's home was destroyed. [Watch the story.](#)

Access Your Account

Create a secure account and then view a summary of your home or auto policy online.

File a Claim

Need to file a claim after hours? Call (800) 367-3743 or [file your claim online.](#)

Life Calculator

Find out how much life insurance you need to protect you and your family.*

Summer Smarts

Know Why Rates Rise and Fall



When it comes to your [insurance rates](#), know what aspects you can or can't control.

Wedding Checklist: Life Insurance



Soon after your honeymoon, don't forget to [evaluate how much life insurance](#) you and your new spouse may need.*

Duckworth Insurance SVC INC Newsletter

14831 Broadway ST PO Box 336 · Midland, MD
rduckworth@mindspring.com · Phone: (301)463-2372
<http://www.duckworthinsurance.com>

Scam Alert: Staged Auto Accidents

Imagine having a car accident. Even worse, imagine you're victim to a staged collision.



Many dishonest drivers will maneuver innocent motorists into auto accidents. According to the Coalition Against Insurance Fraud, the cars may only suffer a small dent, but the crooks will still make large – and illegal – claims for fake injuries and car damages.

[Learn more about scams](#) and what you can do to stay safe on the road. For future reference, print a copy of [What to Do in an Auto Accident](#) and keep it in your glove compartment.

Lightning: Fact or Fiction?

If dark clouds are rolling in, be sure you're up to speed on storm safety. According to the [Lightning Protection Institute](#), two of the most common lightning truths are:



- **Lightning does strike twice**, especially if it strikes a tall, isolated object.
- **No clouds doesn't mean no lightning.** It can strike miles away from the storm, outside the area covered by clouds.

Find out how to [stay safe in a lightning storm.](#)

Protect Your Home

Homeowners insurance provides you with different options to fit your budget and needs. With an Erie Insurance policy, you can expect:



- Competitive pricing and discounts.
- Guaranteed replacement cost on your home.
- Coverage up to \$3,000 for theft of jewelry, watches, furs, precious and semi-precious stones.

Watch Out for Uninsured Drivers



Even though most states require drivers to purchase auto insurance, [a new study](#) reveals that a large percentage of the population doesn't oblige.

- Award-winning claims support 24/7.

Contact our agency for more details about home insurance policies. We can help you decide which amount of protection makes the most sense for you.

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**Erie Family Life Insurance not available in New York*



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