

December 17, 2010



Tools to Use

Life Calculator

Find out how much life insurance* you need, based on your future goals.

Pay Your Bill

Make payments quickly and at any time of day or night [online](#).

File a Claim

Have a claim after hours? Call ERIE's 1-800 number or [file your claim online](#).

*Erie Family Life insurance not available in New York.

Resolutions to Keep

Check Your Coverage

If you make changes to your home, review your coverage with us so that it can include improvements, major purchases and increased rebuilding costs.



Test Your Detectors

Replace the batteries in your smoke detectors. And, if you need a new one, check out the BRK/First Alert models for a discounted price through [eriesense.com](#).



(You don't need to be an ERIE Customer to use the

Duckworth Insurance Svc., Inc. Newsletter

14831 Broadway Street, PO Box 336 • Midland, MD 21532
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 www.duckworthinsurance.com

Happy Holidays!

Remember, a little holiday cheer can go a long way

As you celebrate the holidays with friends and family, remember to keep the party off the road. *Buzzed driving is drunk driving.*



The National Highway Traffic Safety Administration recommends these simple tips for a safe holiday season:

- Plan a safe way home before the festivities begin.
- Before drinking, designate a sober driver.
- If you're impaired, use a taxi, call a sober friend or family member, or use public transportation.
- If you happen to see a drunk driver on the road, don't hesitate to contact your local law enforcement.
- Remember, **friends don't let friends drive drunk**. If you know someone who is about to drive drunk, or ride with someone who's impaired, take away the keys. Find out how your insurance coverage works in that scenario at [eriesense.com](#). Or, give us a call.

Buying a New Ride?

We can tell you how much it will cost to insure

It can be one of the most exciting purchases a new car. Whether it's a sports car or a family-friendly vehicle, here are two things to know about keeping it insured.



First, your insurance contract requires you to contact our agency or ERIE about the change in vehicle as soon as possible. We recommend you contact us even before you buy. We can help you evaluate how much your new car will cost to insure and help you make the change to your policy before you drive home your new dream car.

discount.)

Protect Your Home

Keep your yard well lit and put indoor lights on a timer. When you're on vacation, have mail picked up and ask a trustworthy neighbor to keep an eye on things.



Second, we can help you review your policy and make any needed changes. One endorsement in particular you may want to consider is ERIE's New Auto Security Coverage Endorsement.** The coverage helps protect against depreciation for up to two years in case you have to replace your new vehicle after an accident.

***Not available in New York or North Carolina*

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This advertisement was sent by:

Duckworth Insurance Svc., Inc. | 14831 Broadway Street, PO Box 336 | Midland, MD 21532
Erie Insurance Group | 100 Erie Insurance Place | Erie, PA 16530



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