

December 17, 2010



Tools to Use

Do a Home Inventory

Keep track of your belongings, and know how to insure them.

Test Your Insurance IQ

Auto, home, life...how insurance savvy are you?

Don't Text and Drive

Texting and driving isn't a game, but play this one to find out how dangerous it is.

Is Your Car a Top Safety Pick?

See how your wheels rank against the safest of the safe.

Duckworth Insurance Svc., Inc. Newsletter


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Doing a Little Holiday Shopping?

What to know before buying online

If you're one of the many who decide to skip the crowds and shop online for the holidays, you're not alone. About one-third of online shoppers say they'll make more of their holiday purchases on the web this year, according to the National Retail Federation. Here's what you need to know about shopping safely online before you click:



- Look for https: before the address in your browser window. The  signals that the site is secure.
- Only shop reputable sites or sites that are marked with security logos, such as VeriSign.
- Consider purchasing Identity Recovery Coverage through ERIE. This low cost coverage can be added to your homeowners policy and provide extra protection in case your identity is stolen.
- Check your credit card and bank statements after you shop. Make sure all the purchases listed are ones that you made.

Drive Safe This Season

Plan Ahead

Designate a driver before starting to drink, or plan to stay where you are for the night.




If You Need a Ride

Use a taxi, call a sober friend or family member, or use public transportation.




New Year's Resolutions Worth Keeping

The cold is just around the corner — here's how to prepare

Check your coverage  Homeowners spend billions on additions, alterations, maintenance and repairs each year. 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  Make sure your smoke detectors are in working order with new batteries and that one is installed on every floor and in every bedroom. Test them regularly. The National Fire Protection Association offers a

Don't Let Friends Risk It

If you know someone who is about to drive or ride while impaired, take their keys and help them make other arrangements to get to where they're going safely.



free smoke alarm installation guide. If you need a new detector, you can find BRK/First Alert models for a discounted price through eriesense.com. (You don't need to be an ERIE Customer to take advantage of the discount.)

Protect your home ♦ Residential theft averages over \$1,800 in losses per burglary, according to the Insurance Information Institute. Keep your yard well lit and put indoor lights on a timer. If you're going on vacation, have mail and packages picked up and ask a trustworthy neighbor to keep an eye on things.



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