



May / June 2013

## Duckworth Ins Service Inc Newsletter

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### Tools to Use

#### [Sign up for \*Eriesense\*](#)

ERIE's magazine and e-newsletter can help you make safer, smarter decisions about your insurance.

#### [Access a Summary of Your ERIE Policy](#)

You can view a summary of your auto and home insurance policies on *erieinsurance.com*.

#### [File a Claim](#)

If you need to file a claim, you can submit the details through *erieinsurance.com*.

### Safety Smarts

### Roadside Coverage When You Need It

None of us likes to be stranded by a broken-down car. At best, it's inconvenient. At worst — depending on the time of day or night, the weather conditions and the location of the breakdown — it can be downright dangerous.



We don't want you to end up in that scenario, but if you do, we want you to have help ready. Erie Insurance makes road service coverage available through your auto insurance policy.

If your auto is disabled, this coverage pays for reasonable auto towing and required labor costs at the site of the vehicle breakdown.<sup>1</sup> An additional premium or cost is required for this coverage. Contact our agency to find out how to add this coverage to your policy.

<sup>1</sup> In North Carolina, a limit on the amount of coverage applies (\$25, \$50 or \$100 per car) for reasonable auto towing and required labor costs at the site of the vehicle breakdown.

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### Know Your Coverage Before the Storms Hit

With the seasons changing, it's a good time to look at all of the risks your home could face and make sure you have the proper protection. Last year's wild weather produced

## Latest and Greatest Auto Innovations

Could a car keep you from crashing? Get the details on [Eriesense.com](http://Eriesense.com).



## What's in Your Garage?

How to keep trouble from sparking.



## Safe Summer Fun: Keep Kids Out of Harm's Way

Tips for avoiding your backyard's biggest danger zones.



[11 billion-dollar disasters](#) in the U.S. That includes seven severe weather/tornado events and two tropical storms/hurricanes.



Most home insurance policies generally cover a range of potential disasters. Do you know what's covered? We can help. Contact our agency and check out the article [Know Your Coverage Before the Summer Storms Hit](#).

## Top 10 Driving Distractions Involved in Fatal Car Crashes

Of the more than 65,000 people killed in car crashes over the past two years, one in 10 were in crashes where at least one of the drivers was distracted.



That's according to police report data analyzed by [Erie Insurance](#) in the Fatality Analysis Reporting System, a nationwide census of fatal motor vehicle traffic crashes maintained by the National Highway Traffic Safety Administration. Erie Insurance consulted with the [Insurance Institute for Highway Safety](#) in its analysis.

"We looked at what law enforcement officers across the country reported when they filled out reports on fatal crashes and the results were disturbing," said Doug Smith, senior vice president of personal lines at Erie Insurance.

[Find out what is distracting drivers.](#)



This advertisement was sent by:

Duckworth Ins Service Inc | 144 East 6th Street Erie, PA 16501  
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