



DUCKWORTH INS SVC Newsletter

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Tools to Use

Calculate Your Life Insurance

Find out how much life insurance you may need.

Prep for Disasters with a Free App

With the Insurance Information Institute's Know Your Stuff® - Home Inventory app, you can create and update your home inventory with your mobile phone.

Hazard-Proof Your Holidays

Don't let your holiday festivities go haywire. Read eight tips for a flawless feast.

Safety & Insurance Tips

When Life Insurance Matters

Funeral directors see firsthand the role a good life policy plays in covering final arrangements. Read their stories on *Eriesense.com*.



Preventing Online Fraud

Online scammers are increasingly sophisticated, but you can outsmart them.



Leave Them with Memories, Not Bills

Do I really need life insurance? Short answer: Yes, you really need life insurance.



Life insurance is a crucial planning tool for the people you love. Whether it's making sure that your children can go to college, your spouse is taken care of, your funeral expenses are covered or just leaving some extra money behind to your heirs, you can't ignore life insurance.

So let us make understanding it a little easier. [Learn more about whole life insurance from Erie Family Life.](#)

Insurance Options You May Have Overlooked

An overflowing sump pump, road service when you're stranded, identity recovery — these life events may cause you considerable expense if you're not prepared.



Your insurance policy offers some protection, but for unique situations like this, you may want to expand your coverage.

Ask us about the options and [learn more about how you can expand your protection.](#)

The Benefits of Bundling

At our agency, we want to make your life easy. Let's face it, you have better things to do than spend your time worrying about your insurance coverage. That's why we're here.



One of the easiest ways to help us help you is to bundle your coverage with Erie Insurance. When you're in a car accident or your home's electrical system was fried by lightning, you don't want to struggle to remember who to call. Let us be your trusted advocate in the insurance world.

Debunking Myths about Insurance

How to separate fact from fiction when it comes to your insurance.



Besides being convenient, bundling your [auto](#), [life](#) and [homeowners insurance](#) can be cost-effective. Bundling is a no-brainer when it comes to your insurance. Contact our agency today.

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**Life insurance and annuity products are not available in New York.*



This advertisement was sent by:

DUCKWORTH INS SVC | 14831 BROADWAY ST | MIDLAND, MD 21532
Erie Insurance Group | 100 Erie Insurance Place | Erie, PA 16530

Nothing in this newsletter constitutes an offer of insurance. Eligibility for insurance coverage will be determined at the time of application, based upon applicable underwriting guidelines and rules in effect at that time. The insurance products referenced in this newsletter are in effect as of Oct. 1, 2012, and may be altered at any time. All insurance products are subject to terms, conditions and exclusions not described in this newsletter.

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