

June/July 2012



# DUCKWORTH INSURANCE SVC Newsletter

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## Tools to Use

### [Calculate Your Life Insurance](#)

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

### [Your Next Stop: Safety Sites for Teen Drivers](#)

Several sites are full of well-packaged information to keep your teen cruising safely.

### [Get the 411 on State Texting Laws](#)

Are you texting while driving? If so, you're putting yourself and others in danger and violating the law.

## Money & Safety Smarts

### Help Safeguard Your Financial Future

Life insurance isn't a purchase anyone takes lightly. How much is enough? What changes when I have kids? Change jobs? Retire? It's all about the big picture of your life.



With term life insurance from Erie Family Life\*, you can get more protection for less than you think. The policy allows you to purchase large amounts of protection at attractive premium rates. [Learn more about the coverage.](#)

### How to Get an Extra Layer of Protection

Some call a personal umbrella policy the back up plan. We think you'll call it the better plan.



Purchasing an umbrella — or [Personal Catastrophe Liability](#) (PCL) — policy can offer you a higher level of financial security. It's over and above the limit of your auto or homeowners policies, in case you are sued for an accident.

PCL policies are important in this litigious age of multi-million dollar lawsuits. The policy offers an additional \$1 to \$5 million in coverage for you and eligible family members, if you're held liable for personal injury or property damage claims.

Contact our agency today to learn more about the coverage.

### What Foods are Flammable?

Certain foods may be volatile in the kitchen. Read more about flammable foods on [Eriesense.com](http://Eriesense.com).



### Is Your Safety Kit Ready?

Find out how to assemble home and car safety kits on [Eriesense.com](http://Eriesense.com).



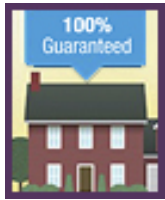
### Why Do Funerals Cost So Much?

Learn more about funeral expenses on [Eriesense.com](http://Eriesense.com).



## Guaranteed Replacement Cost: The Big Difference

Your home isn't just your home: it's your biggest investment. Your comfort. Your safe place. That's why Erie Insurance home insurance policies offer Guaranteed Replacement Cost. The coverage is a great way to make sure that your home has top-notch protection. [Read the full story.](#)



*\*Erie Family Life products are not available in New York.*



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