



THE SELTZER STUDIES

Volume 2 / Issue 7

When to Call Your Agent About Your Homeowner's Policy



Homeowner's insurance is something that many people pay for yearly but rarely think about. It's comfort in knowing that you are covered in the event of a natural disaster and peace of mind if the unexpected occurs. And while these policies provide ability to sleep at night, there are many everyday things that can affect coverage. To help reduce your risk of a denied claim, we put together a list with some of the reasons you should call your agent about your homeowner's policy:



1. You get a dog.

Adding a four-legged member to your family is an exciting time. And with this addition comes many to do items: buy food, purchase a bed, get a leash, schedule vet appointments, book training, and the list goes on. One thing you don't want to forget to do? Notify your homeowner's company.

No one wants to think that Fido will be aggressive, but you never know. If an unforeseen mishap does occur, especially if medical treatment is required, a claim will likely be made. Failure to add the pet on to

your policy may result in nonpayment, leaving you with a hefty bill.

2. You install a pool.

Putting in a pool is a dream of many homeowners but can also be a costly investment. Having a backyard oasis can impact the risk profile of your home, affecting your coverage requirements.

Adding the pool to your policy is beneficial for more than one reason. As an added structure, it may be covered against damages, but more importantly, if there is a pool-related injury having liability protection provides coverage against any medical expenses or possible lawsuits.

3. Renovations!

Many upgrades help for a variety of reasons: insulation purposes, safety improvements, or as energy savers. But did you know they can also impact your homeowner's premium?

Any renovation you do – big or small – should be discussed with your insurance agent. You want to make sure all your hard work is covered, and you may be able to save a few dollars while doing so!

Continued on page 2

Continued from page 1

4. You become your own boss, from your own home.

Entrepreneurship is a grand adventure that can bring many changes. If you've been used to going into the office every day, having everything in the comforts of your own home can be a big change. With this adjustment comes the need to protect things that come along with it: business equipment: computers, products, business records, and the list goes on.



5. You're hosting a major event.

Many liability policies will cover damages done to a home or property by a guest. Unfortunately there can be gray areas of coverage as the size of the crowd increases. Your policy may include any size event at your home or on your property, but it is always best to discuss the plans with your insurance agent to make sure you are protected.

Insurance policies are unique and the wording of each one can differ greatly. If are ever unsure about what is covered, you should call your agent. At The Seltzer Group, our experienced staff members are trained to triage every scenario, and they are happy to discuss any concerns you may have.

5 Tips for Summer Travel



Plan in advance - With the current pandemic, many tourist attractions have altered capacities or hours of operation. Make sure to plan all your excursions or adventures ahead of time, and buy tickets or entry passes in advance if possible.

Pack sanitary needs - With hand sanitizer and toilet paper being cleared off many shelves in the stores, make sure to have some back-ups prepared for your summer getaway. It's also great to have emergency objects on hand if you should run in to a problem. Things such as bottles of water, flares, blankets and back-up batteries just to name a few.

Travel on off-hours - Hitting a traffic jam is stressful enough, but getting caught up in a standstill while you're heading on vacation can be a nightmare. Travel during non-commute hours if possible to help minimize your risk of getting stuck in traffic. There are also many road-trip apps that can help assist you with your commute such as Waze and GasBuddy.

Have a rainy day back-up plan - If you have plans to have a beach day or hit up an amusement resort, make sure to have back-up ideas in the event of rain. Pack a board game or scope out the nearest arcade for some fun indoor activities while it storms.

Notify your financial institution of your vacation - Traveling out of country, state, or general area of residence can throw a red flag when a bank card is used. Be sure to inform your bank of your travel plans to avoid unnecessary denial or hold on bank cards.

A special letter from the President regarding our annual golf outing:

Dear Friends,

With great disappointment, I must announce that we are canceling our Seltzer Group 2020 golf tournament for Special Olympics and special needs children. For the last 21 years, with your help, we have made the lives of special athletes better. From the bottom of my heart, I thank you for your generosity and support. The golf and fellowship won't happen this year, but the needs of those we support remain. I ask that if you are able, please consider a donation in lieu of golf. Your kindness will be greatly appreciated and will allow us to continue our commitment to this great cause.

We made this decision out of concern for the safety of all. Despite great effort, we are unable to host an event in which we can confidently ensure the safety and well-being of all in attendance.

For those who have already registered and/or donated to this year's cause, we will be in touch with you individually to discuss refund and/or donation options. We greatly appreciate your dedication and support of this event.

Thank you again. We will return next year.

Best regards,

Steven A. Stramara

REDUCE YOUR RISK OF HEAT EXHAUSTION



GET ON THE LIST!

With our ongoing initiatives to increase our communication efforts, we invite you to share your e-mail address with us so that we can keep you informed of agency news, cost-savings tips, heightened risk alerts, and more!

Call or email us today to get it on file and stay up-to-date:
888-366-1000 or services@seltzergrp.com

WHY IS SPECIAL EVENT LIABILITY INSURANCE SO IMPORTANT ON YOUR WEDDING DAY?



Did you know: If someone attending your wedding falls and gets hurt, you may be held liable as the organizer of the event? Special Event Liability provides protection against costs incurred as a result of bodily injury and assumes the risk of legal claims brought forth by a third party.

As the host of an event, you may be liable for any damages done to the property/site. Special Event Liability insurance protects you from financial obligation and assumes the risk of legal claims brought forth for accidental destruction to someone else's property, such as damaged floors or broken windows.



KEYSTONE

For as little as **\$200** you can obtain a **\$2 million** policy.
Get your free, no-obligation, instant quote today:
<https://seltzergrp.com/for-people/wedding-insurance/>

Every policy is unique. Notices, details and disclaimers may vary based on your individual coverage.

5 CONVENIENT LOCATIONS

EMMAUS

1328 Chestnut Street
Emmaus, PA 18049

ORWIGSBURG

610 Rt. 61 S., P.O. Box 219
Orwigsburg, PA 17961

READING

2447 Perkiomen Avenue
Reading, PA 19606

MYERSTOWN

3 East Lincoln Avenue
Myerstown, PA 17067

POTTSVILLE

894 Gordon Nagle Trail
Pottsville, PA 17901

Phone: 888-366-1000

Fax: 888-512-3484

www.seltzergrp.com | www.facebook.com/seltzergrp