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With the memory of New Orleans still fresh in our minds, our battle with Mother Nature continues. Many homes were destroyed by winds, but thousands more were destroyed by flooding. With rain storms appearing stronger then ever Flood insurance is something that everyone must consider. Most people don't have it. Do you? Give us a call to discuss it and get a quote.

DID YOU KNOW?

McCabe Insurance can write policies for...

- AUTOMOBILES
- MOTORCYCLES
- HOMES
- VACATION HOMES
- RENTAL PROPERTIES
- FLOOD
- BOATS
- BUSINESSES
- UMBRELLA LIABILITY
- LIFE INSURANCE
- BONDS

And MANY, MANY OTHER THINGS!

By adding some of these to what you have now, you might be able to save on both your new policy and your current one!

It's called a MULTI-POLICY discount.

It's easy, just let us be your agent for all your insurance needs and we'll let you decide what you do with the extra money you save.

The McCabe Insurance Messenger

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Your independent agent means one stop shopping for insurance!

WHAT IS AN INDEPENDENT AGENCY?

McCabe Insurance is an Independent Agency. Great, now what does that mean? It means several things. First of all it means that we represent several insurance companies so that we can provide our clients with the best protection at the best price. At McCabe Insurance we represent Erie, Travelers, Farmers, Foremost and Progressive as our main insurance markets. But it doesn't stop there! We have access to many other excellent markets and even Lloyds of London. If you need to insure it, we can find a market for it.

If you feel some part of your insurance program is uncompetitive don't call someone else until you check with our service professionals to see if we have a better market for your needs.

HOW CAN I SAVE THE MOST ON MY AUTO AND HOME INSURANCE?

This is a question that we hear often and we have a good answer for the many of you that ask it. There are now so many possible discounts that it is impossible to discuss them all here. The first must is having all or most of your coverages with the same insurance company. This is called a multi-policy discount and is offered by all of the companies that we represent. As an example ERIE will take 20% off of your homeowners policy and 10% off of your automobile insurance policy just for writing both policies. Then we will take an additional 5% off of each of the above if you have life insurance with them through Erie Family Life. That's a no brainer! Take a minute and add up the savings. Turn to page two to read about more discounts!

I AM AFRAID TO SHARE MY SOCIAL SECURITY NUMBER OR USE A CREDIT CARD, CAN I INSURE MY IDENTITY?

You sure can! And no homeowners policy should be with out identity theft coverage. This is automatically included in some of our companies homeowners policies and can be added to others. With Erie this coverage can be added for only \$20 per year. Please read the article on page two and call one of our customer service agents to discuss it or add this valuable coverage.

WHO IS MY AGENT AT McCABE INSURANCE?

McCabe Insurance Associates, Inc. is your agent. You can deal with any of our trained customer service agents. Dial our main number and then dial 202 for professional service at your finger tips!

Things to look for inside..

- Discounts: Even more ways to save you money! pg 2
- Flood Insurance: You can't control the weather, but you can control the damage! pg 2
- Umbrella Policies: Ultimate coverage, means you'll never come up short! pg 3
- Life Insurance: Relax, with protection for those left behind and for your future! pg 3
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WE LOVE REFERRALS!

Erie's
providing
us with so
many
discounts
we just
have to
share the
good news!

Discounts (story continued from page one)

We need your help to make sure that you are getting the best that we have to offer. Start with the multi-policy discounts offered on page one and then if you are "Squeaky Clean" (No accidents or violations for three years) Erie will take off another 15%. Pay your premium up front for the year, and take off another 7% or pay it off in thirds over the first three months and that discount becomes 5%. Other discounts available include:

- | | |
|---------------------|---|
| *Multi-Car | *Fire and/or burglary alarms |
| *Passive Restraints | *Deductible credits for higher deductibles
(Most homeowner's policies have a deductible of \$1,000 to \$2,500 and they receive a nice discount for doing so) |
| *Reduced Usage | |
| *Anti-Theft | |
| *Over 55 | |
| *Drivers Training | *Many others available—Call us and find out! |
| *Longevity | |

*Of the perhaps
150,000 homes
flooded in New
Orleans, about
40 percent
didn't have
coverage.*

Flood Insurance

In the wake of the recent damage due to heavy rains in Maryland, media and many government officials have encouraged discussions regarding flood insurance. Maryland should always be prepared for an active hurricane and storm season, and be prepared for a snowy winter. McCabe Insurance would like to promote awareness about flood coverage to make sure you don't end up all wet with no help drying out.

You should be aware of the following:

- The standard homeowner's insurance policy does not provide coverage for flooding. Flooding can be caused by hurricanes, heavy storms, melting snow, severe rains, dam failures and more.
- Flood insurance policies are available for any home or business.
- Flood insurance policies have two types of coverage: structural coverage for your home, and contents coverage for your personal property.

Umbrella Policies

Being caught in the rain empty handed can leave you soaking wet, but being caught without an umbrella policy could make your pockets very dry. An umbrella policy is a policy that protects you even after you have reached the limit of liability on your automobile or homeowners insurance policies. When the liability limit is reached on your home or auto policy, having an umbrella policy will help to make sure you are covered no matter what.

Here are a few examples of why it is a **MUST** to spend a little more for a large amount of extra coverage...

At an end-of-school pool party, a 16 year-old dove in and hit his head on the bottom of the pool. He became a quadriplegic, and the case resulted in a \$1.5 million settlement against the homeowner.

While painting, a friend shattered his heel when the downspout he was holding onto broke away from the house. Although the man was found partially responsible, the fall cost the homeowner he was helping an unbelievable \$1.2 million.



Life Insurance



Isn't life more enjoyable when we relax?

With proper and adequate life insurance you can relax and know that you and your family will be taken care of in the event of an untimely death. We all take risks in life, but one thing you just can't leave to chance is your family's financial security. When it comes to your financial plan, preparing for the unexpected is very important. Too many Americans don't realize the difference that having life insurance can make for their families. It has helped keep many families plans for the future stay on track. Without life insurance life can be very uncertain.

Erie Family Life's permanent life insurance plans provide guaranteed lifetime protection and are ideal for long term needs such as income replacement, final expenses and estate settlement costs. Erie's many term policies can be used to meet needs during life's busiest productive years. Erie offers ten, twenty and thirty year level term policies with guaranteed rates.

Tired of worrying about the stock market's ups and downs? Erie offers fixed annuities for IRA's or savings that pay up to 5% interest. Erie's Universal Life insurance policies pay interest up to 5.25% Consult one of our Customer Service agents to get the specifics. If one of Erie's many quality life products is not right for you we also have access to over 3,000 other life insurance companies.

Think McCabe Insurance for all your financial needs.

*This should never happen to anyone.
The solution is easy!*



Identity Theft Coverage

In less than the time it takes to brush your teeth, a thief can pilfer personal information, like your Social Security number, and start spending your money and damaging your credit. By the end you're left spending your valuable time and money trying to earn back your good name. Erie's new Identity Recovery Coverage can help save you time, money and frustration in the event that your identity is stolen. The coverage is now available as an optional endorsement on all homeowner policies. For only \$20 annually, you'll receive \$25,000 coverage to pay for expenses associated with restoring your identity. We also have experienced case managers that will assist you throughout the recovery process making it much easier and less stressful. They will help you contact the proper authorities, credit bureaus, and businesses to begin the process of restoring your identity. That means you'll spend less time on the recovery process and more time doing the things you enjoy.

*ERIE's Identity
Recovery Coverage
is designed to help
you take back
what's yours.*

www.mccabeinsurance.com

What comprises a good insurance program for a family or individual?

You can't protect your assets properly by buying insurance alone on the internet or by dealing with someone on the phone from another part of the country or the world. As your local independent insurance professional we can sit down with you or talk to you over the phone and come up with a specific plan for your needs. We can also do so for less because we don't spend millions and millions of dollars on talking lizards.

A basic program is as follows:

Homeowners Insurance (for Owners or Renters) which insures the dwelling, if applicable, to 100% of its replacement value. Guaranteed replacement cost of the dwelling and replacement cost coverage for the contents are a must. Endorsements providing back up of sewer and drain coverage and identity theft coverage are also critically important. A minimum of \$300,000 of personal liability protection should be included. Any special items such as jewelry and silver etc. should be specifically assessed for proper coverage.

Automobile Insurance with adequate limits of liability. Liability is the most important place to put your insurance dollars. Don't get caught short here.

Personal Umbrella Coverage as discussed on page 2 of our newsletter.

Life Insurance including a combination of permanent coverage and term coverage to protect your family.

Specialty Policies to protect Rental Properties, Boats and almost any other special need that you may have. When in doubt

We need your help!

In order to help us keep the best rates and policies for you and your family, McCabe Insurance needs to grow with business similar to yours. We need for you to refer good quality responsible individuals, families and businesses to us who will help us maintain our profitability.

Insurance companies develop their rates based on their expenses and most importantly the amount of losses paid for a certain type of group or persons and a certain area. You carefully chose us for our superior rates, coverages and service, and we carefully chose you as someone we felt was responsible and would drive carefully and maintain their home and other property.

We would like to encourage you to refer good business to us with the following pledge and incentive:

1. We pledge to **WOW** you with our service. We will do everything that we can to make your insurance experience better. We will start by having a live person answer your call, then make every attempt to handle your needs in just one phone call. If for any reason you are not satisfied with our service please email our company President Charlie McCabe at Charlie@McCabeins.com He guarantees a prompt response.
2. We will send you a **\$10.00 bill** in Cold Hard Cash for every referral that you send to us; that we are able to provide insurance coverage for.



Thank You for your business , we truly appreciate it and we sincerely want to earn your trust. We want to make you feel like part of our family and we want to make your insurance experience a rewarding one!

WE LOVE REFERRALS!