July–August 2010

The Ultimate Protection
Consumer Awareness Newsletter

News and Tips to Make Your Life Easier, Safer and Happier!

GANNON INSURANCE AGENCY, INC.
Auto • Home • Business • Life

For Friends and Clients of The Gannon Agency
2383 Pasqualone Blvd. Bensalem, PA 19020
215-891-9990 • www.gannonagency.com

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NEW WEBSITE!

Be sure to check out our newly-designed website—

www.gannonagency.com

We welcome any feedback!

Garage Owner Outraged– Your Information is Safe!

The other day we got a fax from a garage owner who wanted to give us a piece of his mind. He was quite upset. Why? He needed an ID card for an inspection, and the owner didn't leave one with the car.

Well, our policy is pretty simple. We don't release your information to anyone without your permission. So, in such a case, we'll call you to make sure it's OK. Why?

First, there are privacy laws – the Graham-Leach-Bliley Act of 1999 for one, and the Pennsylvania Information Security Program Regulation for another.

Now, in all honesty, I haven't read either of these laws word for word. I leave that to the attorneys. But I know what they say … we are legally bound to protect your information from all unauthorized access, period. I and my staff take that responsibility very seriously.

Second, identity theft is one of the fastest growing crimes in America, perhaps the world. I'm not going to release information about you to someone else just because they call and ask for it! It doesn't matter if they claim to be a family member, a mortgage company, a bank, a car dealer, another insurance agent … or a garage owner. For all we know, the person on the other end of the phone is a criminal. It's unlikely, sure. But I'm not going to be the one who takes that chance, when all it takes is a simple phone call to you to make sure.

Here are only some of the other ways we protect your privacy:

- We have a written Information Security Program in compliance with state law. All employees are required to read, understand and sign off on their responsibilities for protecting your information.
- We maintain the most modern computer firewalls to stop hackers from getting into the system. PLUS … we have a consultant try to hack in to ensure the firewalls are working!
- All documents — with as little as just your name on them — get cross-cut shredded and turned into confetti!
- And, going back to the beginning of my story … we don't release your information to anyone without your permission.

Well, this garage owner was beside himself. But don't worry! We don't let anyone bully us into violating your privacy. We simply call you and get your permission. Almost every one of our clients thanks us for contacting them first. They appreciate us protecting their information.

Can it be a small hassle sometimes? It can be. Here are some tips to help you avoid the hassle:

1. Whenever possible, give current documents to third parties, so they have no need to contact us.
2. If that's not possible, give us a quick call or e-mail in advance and let us know who you're dealing with. That way, we can help them immediately when they contact us. This is especially important when buying a new car!
3. Make sure we have your current phone numbers, so we can get your permission pronto when needed.

Privacy laws are in place to protect YOU. Yes, sometimes they get in the way of a hassle-free life. Unfortunately, we can't have it both ways. So, rest assured we place the privacy of your information first. The hassle of a 30-second phone call today far outweighs a stolen identity. I hope you agree.

Thanks for your business!

Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to erieinsurance.com for company licensure and territory information.

Who's To Blame When A Tree Comes Down?

The Answer Defies Common Sense

Springtime means thunderstorms and high, gusty winds. Sometimes those winds bring down trees. And sometimes those trees land on your stuff!

The damages caused by such an accident are covered under your home policy – which is nice. However, your deductible applies, and that means money out of your pocket. Plus, it puts a claim on your record, which could affect your future rates and eligibility for insurance.

With that in mind, what if your neighbor's tree falls on your property? It doesn't seem fair that you should put a claim on your policy and pay your deductible out of pocket, does it? After all, it's HIS tree!

Here's a phone call we've had many times with our clients… "Hey, my neighbor's tree fell on my property. He's responsible for that, right? The unfortunate answer…probably not.

Warning: Insurance Content

Generally speaking, responsibility for damages in an insurance claim comes down to a question of negligence. The negligent party is responsible for what happened.

For example, the guy who runs a red light and causes a car accident is responsible for the damages, because he was negligent when he ignored the traffic signal. In real life it may not be that black and white, but you get the idea.

But what about when the wind blows a tree over? Things are definitely not cut and dry now! (Leaf pun intended!) Think about this…

There's a tree standing in your neighbor's yard. Here comes the wind, and now the tree is laying in your yard. Your fence is broken, and your shed is smashed. Can your neighbor, or anyone else, be found negligent on behalf of the wind?

Live Trees Versus Dead Trees

An argument can be made – and has been made many, many times – that there's a difference between live trees and dead trees. No, not the difference of one being alive and the other not, smarty pants. I mean the potential for negligence to apply differently depending on the tree's health.

Clearly, if a live, healthy tree falls over, who could have seen that coming? But what about a dead tree? What about one that's been dead for quite a while now? Every day that tree remains upright it poses a greater and greater threat of falling over. Surely, the tree's owner can see THAT coming, right? Wouldn't a conscientious person cut that tree down to remove the hazard? And, if they don't cut it down, is that negligence? Are they responsible for the damages that tree causes when it falls?

I'd love to answer with a resounding, YES! Because it's common sense, isn't it? The dead tree poses a hazard. If the property owner doesn't cut it down they are negligent in their "non-action", right?

Common Sense And The Law Don't Mix

Unfortunately, it's not that simple for the courts or for insurance companies. Based on past court decisions, the insurance company knows they can't win that argument. Your neighbor won't be found negligent for a tree that falls over, even a dead one. Even though it makes perfect sense to the rest of us, the courts don't agree.

But wait … there's something you CAN do to protect yourself.

What To Do About Dead Trees That Threaten Your Property

First, if you're the owner of the dead tree – or any tree that's unstable in any way – cut it down. Don't wait any longer. Get it taken care of. A dead or unstable tree is a hazard to both property and people. The last thing any of us wants is someone to be badly injured, or even killed, by a falling tree … especially a tree that should have been removed long ago.

Second, if the offending tree is in your neighbor's yard, the claims department recommends the following.

Start with the neighborly approach. Talk to your neighbor and explain your concerns. See what they say. Most people are reasonable, and they may get on it right away. Problem solved. If you're so inclined, you may even want to chip in on the removal cost.

If talk gets you nowhere, put it in writing. Put your concerns in a letter, keep a copy for your records and give it to your neighbor. If something does happen, you have proof that you pointed out the hazard to your neighbor. And since your neighbor refused to act on that knowledge, it's much more likely he'll be considered negligent, and, therefore, be responsible for the damages to your property.

If you're really motivated, you can also contact your municipal authorities. You may be able to convince them that the hazard the tree creates is so dangerous that they will require your neighbor to have it removed. Nobody likes strained relationships with their neighbors. But nobody wants to be crushed by a falling tree, either. Which is worse?

What About Live Trees?

Forget about live trees. You'll never convince a court that your neighbor was negligent by not cutting down a live, healthy tree.

If a live tree falls from your neighbor's property onto yours, just accept it as an act of nature. Stuff happens. Yes, it stinks, but it's nobody's fault. And the good news is your home insurance covers it.

Why Won't The Insurance Company Cut Down My Tree For Me?

You can't have a discussion about falling or hazardous trees without somebody smugly bringing up this point. It sounds like this…

"If this tree falls it will cause a lot of damage, say $20,000 worth. It will only cost $1,000 to cut it down. I'd think the insurance company would rather spend $1,000 to prevent the accident than spend $20,000 after it happens. Hah!" Yeah. Nice try.

Your insurance protects you against sudden and unforeseen events. That's the nature of insurance. You are responsible for maintenance of your property. If you buy the tree argument above then why wouldn't the insurance company also replace the brakes on my car for me before I rear-end someone? Or replace my bald tires that are guaranteed to cause me to slide in the next rain storm? Or fix the leak in my upstairs toilet before the pipe bursts and really causes some damage? Where would you draw the line? And who would make that decision? Insurance companies drew the line long ago. And they won't be budging on it anytime soon! You are responsible for maintenance. They will pay when accidents happen.

In summary, remove dead trees promptly. Compel your neighbor to do the same. Put it in writing if you have to, and keep a copy just in case his tree winds up in your yard.

Gannon Insurance Agency, Inc.
LIFE INSURANCE QUESTIONNAIRE

CONFIDENTIAL!!! V.I.P Client Protection Profile
Did You Make a New Year's Resolution to Do Something about Your Life Insurance?
There's Still Time!

	Our Questions	Your Answers	Quick Tips
1	**How much life insurance do you need?**	$_____	Many consumer consultants use a Rule of Thumb of 8 to 10 times your annual income for the amount of insurance an individual should have to protect their loved ones.
2	**How long do you want the rates guaranteed?** (check one)	10 years 20 years 30 years	A longer guarantee makes budgeting easier but the rates are higher.
3	**Would you like Term or Permanent coverage?**	Term Permanent (circle one answer)	Term is just as it sounds. You chose how long you want the coverage. Permanent has the premium locked-in for the remainder of your lifetime.
4	**Your Gender** (circle one answer) **Your Birthday** (fill in date)	Male Female Mo___ Day___ Year____	Female rates are often lower than male rates. Exact date of birth is important because some companies use "actual" age and some "nearest" age. Our computer sorts them out automatically to gets you the lowest rates.
5	**Your Height** (fill in) **Your Weight** (fill in)	_____ft _____in _____lbs	Accurate height and weight will help us provide an accurate quote. Good height/weight ratios = lower rates.
6	**Have you EVER used Nicotine or Tobacco?** (check one box)	Never Current User Over 1 year ago Over 2 years ago Over 3 years ago Over 5 years ago Over 10 years ago	The longer it's been since you've used tobacco, the lower your rates will be. Current use will be determined by urinalysis.
7	**Describe your General Health** (check one box)	Superior Excellent Very Good Average	Make your best estimate. Blood and urine tests as well as your Doctors' statements will be the determining factors.
8	**In the past two years have you participated in any skydiving, scuba, rodeos, hang gliding, or piloting?**	Yes No (circle one answer)	On the average, those who participate in hazardous activities have a higher incidence of premature death.
9	**Have any of your Immediate family members (parent, brothers, sisters) died from heart disease prior to age 60?**	Yes No (circle one answer)	If yes, Preferred Rate may not be available.

First Name		Last Name	
Address	City	State	Zip
Home Phone	Work Phone and extension	Fax	Email
Best time to call			

Send it to us four ways:
Fax it to us at 215-891-9995 * Email it to us at steve@gannonagency.com * Call us at 215-891-9990
Mail it to Gannon Insurance Agency 2383 Pasqualone Blvd. Bensalem, PA 19020

It's not a ton of dough, but it'll go a lot further for your family than a big fat goose egg.

In all my years in this business, I'd say the one product that drives people nuts is life insurance. When a guy doesn't have it, he squirms when the subject comes up; it gnaws away at him when he sleeps. Nothing but questions, confusion and, yes, guilt:

- "How much?"
- "When?"
- "What kind?"
- "I don't want to go through all that medical stuff, what if they find 'something'?"
- "Forget this, pass the remote."

On the other hand, when that policy is finally issued, the same guy who was squirming suddenly feels relieved.

As a buyer and seller of life insurance, I can assure you this is true.

Over-thinking the particulars of life insurance fuels our natural, all-too-human inclination to put off the purchase.

Here's my take: Yes, do your research. Look into whole life, universal life, variable life, annuities, etc. (**I can help**.) But while you're becoming an expert, please don't miss the forest for the trees.

A family (YOURS!) needs the extra financial cushion to weather the financial catastrophe that follows the death of a breadwinner.

Apply for $100,000 – $250,000 of 20-year level term protection now. For most people, this will fit into the family budget. For most families, it's still not enough, but it's better than nothing.

It's a good start. Underwriting and issuing this amount of life insurance is relatively 'painless.'

And I haven't read yet about the widow who gave back the life insurance check to the company. "No thanks, my family doesn't need this – give it to someone else more deserving."

Two more quick points:

1) Life insurance can't be taken away once you've got it. BUT you may not be able to afford it or get any protection if you become ill before you apply (diabetes, heart disease. cancer, etc.)
2) The world's financial 'flu' infects the life insurance industry too. Rates and fees are rising. You can lock in your costs now with one of several top-rated companies.

Our agency is here to advise and sell you all the insurance products to protect your family – not just home and car insurance. Life insurance is a critical piece to your family's security.

Call me for a quick indication of what $100,000 – $250,000 would cost you — I can give you a price in SECONDS. Call **215-891-9990** and ask for Steve.

"Just Keep Talking"

GANNON INSURANCE AGENCY 2010 REFERRAL PROGRAM

3 CHANCES • 3 PRIZES for YOU!

Here's how the 2010 Referral Program works — tell a friend, a co-worker, a relative, a neighbor... whomever...about us. When they contact us for a **FREE, NO-OBLIGATION INSURANCE QUOTE** and tell us you sent them (don't worry, we ask how they heard of us), you are automatically entered in the program! Remember, you can refer as many people as you like. Each referral is a new chance to win!

We've built our agency by taking special care of you – and all our other clients. And it shows in the large number of people who call us because you continue to recommend us. Our best new clients call us because you told them about us. We love it when you *"Just Keep Talking"* about the great service and low prices you receive from Gannon Insurance Agency!

We would like to say 'Thank You' by making everyone a winner when they tell a friend, relative, or co-worker to call the Gannon Insurance Agency. We could give our advertising dollars to newspapers, ad agencies, radio, etc., —but we would rather reward YOU because "YOU are the best advertising we can get!"

#1

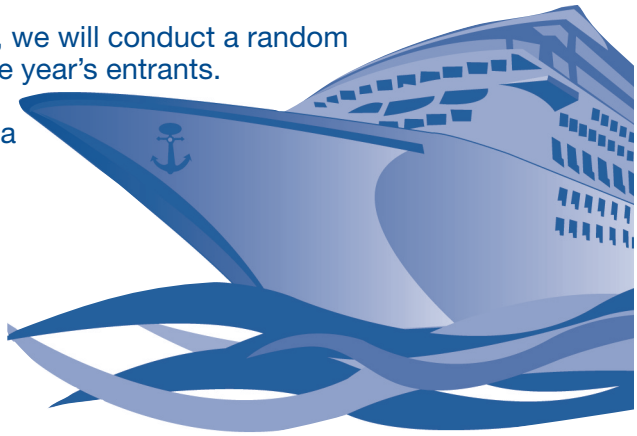
A **FREE lottery ticket** and a special 'thank you' gift

#2

The first week of every month we'll randomly draw from all of last month's program entrants who have made referrals. The winner will receive a **$50 GAS CARD!**

#3

In December 2010, we will conduct a random drawing from all the year's entrants. The Grand Prize winner will receive a **5-night cruise to the Bahamas!**



You could be our next winner!

GANNON
INSURANCE AGENCY, INC.

2383 Pasqualone Blvd., Village Shopping Center, Bensalem, PA 19020
215-891-9990
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There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest periods. This contest and the rewards provided are open to any person who refers a propect to our agency. You do not have to be a client to receive your free lottery ticket or to be entered for a chance to win any of the random draw prizes. You do not have to be present at the drawings to win the prizes. The prospects referred do not have to become our client for the referring party to receive any of the rewards and/or chances in the program. We are not responsible if the law says you can't win due to age or any other restriction.

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The $50 gas card winners are:

May – **Greg & Kim Vanucci**
June – **James Mitchell**

WANTED:
Mortgage Brokers & Realtors

If you are a mortgage broker or work for one, we want to hear from you. Gannon Insurance has a program to help mortgage brokers and realtors place homeowners policies for their clients.

Don't let settlement be delayed due to insurance!

Call Steve today at 215-891-9990

Thank You! Thank You!

Thanks to all our clients and friends who have graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Robert & Nancy Miller
Neil Hyman
Veronica Ditullo
Tony & Nicole Ciasullo
Diane Yeager
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Shawn Assanowicz
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