



DID YOU KNOW?

“Complete INSURANCE Service Since 1910”



138 S. Reading Avenue
Boyertown, PA 19512
Phone: 610-367-2544
Fax: 610-367-2656
GHRboyertown@coveragenow.com



262 Main Street
Red Hill, PA 18076
Phone: 215-679-7345
Fax: 215-679-6464
GHRredhill@coveragenow.com

Pennsylvania's No-Fault auto insurance law requires your auto policy to pay YOU benefits no matter whose fault the accident is? Your policy offers these 3 FIRST PARTY BENEFITS! Let's review these benefits and offer some Coverage Tips!

MEDICAL BENEFITS

If you are injured by a vehicle, YOUR AUTO POLICY MUST PAY 100% OF YOUR MEDICAL BILLS related to the accident. The law requires everyone to buy \$5,000 of medical coverage on their auto insurance policy but you can buy up to \$1,000,000, if desired.

Coverage Tip: The cost to increase this coverage is minimal when compared to cost of individual health insurance premiums. There is no deductible and it will cover Long Term Care expense, if necessary. “Out of Pocket” expenses for health insurance deductibles, co-insurance and co-payments can exceed \$7,000 per person. Increasing this coverage could save you a lot of money. The new laws have made all forms of medical insurance very complicated. Let our Agent help you piece it all together.

DISABILITY / WORK LOSS BENEFITS

If you are injured by a vehicle and cannot work, YOUR AUTO POLICY CAN PAY 80% OF YOUR LOST WAGES. This benefit is OPTIONAL. You can buy from \$1,000 per month up to \$2,500 per month of disability benefits. This benefit is often overlooked and is not expensive.

Coverage Tip: If all household members are retired and / or no one is actively working, it is wise to reject this coverage. However, if anyone in the household is working and does not have disability insurance, this coverage can be very important. If you cannot work for 6 months, how will you live and how will the bills be paid? Do the research NOW. First, calculate the monthly income for each family member. Then research how much money per month is available from work and personal disability policies. Finally,

estimate how much money you can take from savings, how much you can borrow and what you can sell. If you discover you are making choices that are very uncomfortable, you should increase the disability coverage on your auto insurance policy. Our Agent can help you understand the disability coverage you have and help you get additional coverage if you need it.

FUNERAL EXPENSES & ACCIDENTAL DEATH BENEFITS

If you are killed in an auto accident, YOUR AUTO POLICY CAN PAY YOUR BENEFICIARY for burial expenses and accidental death benefits. This benefit is OPTIONAL. You can buy from \$1,500 to \$27,500 of life insurance protection.

Coverage Tip: If all household members have enough life insurance coverage, you can reject this coverage; however, the benefit is very inexpensive. Most of us have some life insurance but knowing what kind, how much, when it runs out and who the beneficiary is can often be a mystery. How long has it been since you met with an agent to review your life insurance policies? You should schedule an appointment with our Life Insurance Agent to review your coverage and make needed changes.

IF YOU NEED ALL OF THE ABOVE BENEFITS, ASK US ABOUT SPECIAL COMBINATION PACKAGES.



www.CoverageNow.com