



INSURANCE

We Piece It All Together



One of the Region's Premier Independent Insurance Agencies



INSURANCE

I know I need it BUT...

I don't want it!
I don't understand it!
It costs too much!
I don't want to use it!

Since our inception in 1910, we have listened to the comments above. Our job has changed from selling a policy to becoming a Trusted Advisor that helps you piece together a puzzle of the many different policies available. We are one of the region's premier independent insurance agencies.

The following Principles make us who we are!

TRUST - You don't really know what you purchased until you suffer a loss. You need to trust your agent will offer you the right coverage and be there when you need to use it.

EXPERIENCE - Imagine an insurance agency where you can talk to the same agent for years. Many of our team members have been with us for 10, 20 and even 30 years. All of our agents are required to continue their insurance education and many have earned distinguished designations.

INDEPENDENT - No single insurance company has the best of all policies. We represent multiple quality companies that want your business. Our job is to negotiate with the right companies to offer you the best coverage at the best price. GHR focuses on coverage first then searches for discounts and savings through competition!

AVAILABLE - Not all problems occur between 9 - 5; therefore, we have an emergency hotline available 24/7/365.

PRIVACY - You can be assured that your personal information and our discussions will never be shared with others without your permission. We take your privacy seriously.

Gerhart, Hartman & Ritner, LTD.

LOCATIONS & CONTACT INFORMATION



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

Visit us
online



www.CoverageNow.com

Like Us



WE PIECE TOGETHER YOUR INSURANCE AND FINANCIAL NEEDS

PERSONAL

Personal insurance needs vary greatly. GHR can create a program to protect the things that are important ... your family, home, car and more.

- Auto, Collector Car, Motorcycle
- Homeowners, Condominium, Renters
- Mobile/Manufactured Home
- ATV, Boat, Snowmobile, Motor Home, RV
- Personal Umbrella
- Investment/Rental Property
- Flood, Earthquake
- Valuable Items

HEALTH

Group Benefits

Your Employee Benefit Package is key to attracting and keeping the best employees.

- Medical, Life, Dental, Vision, Disability, Voluntary, HRA, FSA, HSA
- Affordable Care Act Compliance assistance
- We handle all servicing of your account, including employee issues

Individual Benefits

Individual Plans for all ages

- On and Off Marketplace Plans for individuals and families
- Medicare Supplement and Advantage Plans, including Prescription Drugs for Seniors
- We are Certified Agents – not Navigators



BUSINESS

We know your business is important to you. We are here to protect that business. GHR writes ALL lines of business insurance.

- Workers Compensation
 - General Liability
- Property/Contents/Tools/Equipment
 - Business Auto
- Employment Practices Liability
 - Professional Liability
 - Pollution
- Cyber/Data Breach
 - Umbrella

PLANNING

Where Insurance and Investments Meet

- Tax-advantaged Retirement and Pre-Retirement Planning
- Wealth Creation through globally known Investment strategist
- Expertise in areas such as Long-term Care, Disability Income, Straight Life, Final Expense and College Savings Plans.

CLAIMS

Our experienced and knowledgeable staff will support you in your claim process, assuring fair and prompt assistance. You can be sure we will be there for you when you need us.



www.CoverageNow.com