

May 2003

PLEASE READ

Important Information About Your Westfield (Old Guard) Insurance Policies

Thank you for your continued business with Body-Borneman Associates! It has been our pleasure to serve your insurance needs. We appreciate the trust you have placed in us in allowing us to handle your insurance.

Since your needs can change over time, **it is important** that you periodically review your current coverages to make sure that they are still adequate. If you would like us to assist you in this process, please give us a call or return the enclosed postcard and we will be happy to discuss them with you, or to set up an appointment to meet with you at our office. At Body-Borneman, we are always looking for ways to improve the service we offer our clients. With that in mind, we'd like to mention a few important details as well as important coverages available to you.

Homeowners Policy

- Please review the amount of Insurance Coverage on your dwelling. Is this amount adequate to rebuild your home?
- Study the "Policyholder Information" section of your policy to be certain that all items are correct.
- Do you have jewelry, furs, or guns? **There is a policy limitation on these items** in the Homeowners Policy and you may wish to schedule them for their replacement value by endorsement or on a separate policy.
- Westfield (Old Guard) offers a special *Enhancement Endorsement* (see the enclosed sheet) to their Homeowners Policy that will increase the special amounts shown under the Personal Property Coverage found in your policy. It also adds additional coverages, such as *Ordinance and Law Coverage*.
- **Please note that water backing up through a sump pump is not covered** without adding a *Back-up of Sewer or Drain Endorsement*.
- **Flood damage and surface water seepage are not covered.** A separate *Federal Flood Insurance Policy* can be purchased to obtain coverage.
- Are your liability limits adequate based upon any potentially hazardous exposures to loss (i.e. swimming pools, pets or exotic animals). An *Umbrella Policy* is also available which will provide you with additional personal liability in excess of the limits under your auto and home policy at a very affordable premium! This personal catastrophe liability policy will protect your family against the risks we all face today in a major liability lawsuit.
- Do you have an "Underwriter's Laboratory (UL)" approved fire or burglary alarm in your home? If so, you can receive a credit on your premium.
- *Earthquake and Sinkhole Collapse Coverages* are available for an additional premium.
- **IF YOU ARE OPERATING AN OFFICE OR BUSINESS OUT OF YOUR HOME, YOU NEED TO CONTACT US TO HAVE COVERAGE FOR THIS EXPOSURE TO LOSS ADDED TO YOUR POLICY.**
- You may add *Personal Property Replacement Cost Settlement Coverage* to your policy for an additional premium. This would cover your personal property on a replacement cost basis rather than a depreciated value basis.
- Did you know that if we do not insure your Auto Policy with Westfield (Old Guard), you are losing out on receiving their multi-policy discount?
- Do you own a secondary residence? Do you wish to insure it?

- Do you currently have a wood burning stove or fireplace insert? If so, contact us immediately to assure the proper installation of the unit.
- If you have any minibikes, mopeds, ATVs, 4-wheelers, or other off-road vehicles, you need to contact our office to discuss getting coverage for these vehicles. **They are not covered automobiles on your policy.**
- If you already have a jewelry schedule, please be advised that the company has the option to repair, replace or pay for an insured loss. Coverage is limited to the current amount of coverage on the policy. We recommend having jewelry reappraised periodically.
- Do you belong to a Home Association? If so, you may require additional Loss Assessment protection over the \$1,000 already provided.
- We offer excellent Mortgage Protection Life and Disability Insurance Policies.

Family Auto Policy

The following are a list of questions concerning your auto policy. If any of them apply to you, then please contact our office to discuss your specific circumstances:

- Study the "Policyholder Information" section of your policy to be certain that all items are correct.
- Are the limits on your policy still adequate to meet your needs in the event of a major auto claim?
- Is the limited or full tort option you purchased at the time of application still the option you would purchase today? Would you like to make a change from one to the other?
- Have you notified us of all licensed drivers in your household (regardless of whether they operate one of your vehicles) or other drivers who have the regular use of any of your vehicles? **This includes drivers who are operating any of your vehicles with a learner's permit.**
- Do you have any licensed children who are or are planning to attend college?
- Are there additional vehicles owned by you or your spouse which are not insured at this time, or insured elsewhere?
- Has there been a change in your marital status?
- Are any of your vehicles used in business and/or titled in the businesses name?
- Are any of your vehicles kept at a location other than the address listed on your policy?
- Have any new drivers completed a driver-training course?
- Are any of your vehicles registered outside the state of Pennsylvania?
- Have you replaced any of your vehicles since your last renewal and not notified us?

You can feel secure in knowing you are protected by a financially sound and stable company. The Westfield property/casualty companies continue to merit an "A" *Excellent* rating from A.M. Best Company, the leading authority on insurance company performance. The combination of Westfield service and the knowledgeable staff at Body-Borneman, makes doing business with us an excellent insurance value. Again, *thank you for your continued business*. This is not intended to be a complete list of your insurance needs. If you wish a more thorough review, please do not hesitate to contact us at 610-367-1100 any time you have a question or concern.

Sincerely,

BODY-BORNEMAN ASSOCIATES, INC.

Frank Wagner
VP of Insurance Operations
Enclosure

Westfield (Old Guard) Homeowners Policy Enhancement Endorsements

Pak 1 Endorsement: Broadens and adds policy coverages listed below for a \$15 additional annual premium.

\$5,000 Business Property on Premises	\$2,000 Trailers (not Watercraft)
\$5,000 Credit Card, Fund Transfer	\$1,000 Arson Reward
\$5,000 Property in Transit	\$750 Damage to Freezer Contents
\$5,000 Theft of Silver	\$750 Fire Dept. Service Charge
\$4,000 Theft of Firearms	\$500 Business Property Off Premises
\$4,000 Theft of Jewelry	\$500 Limited Coverage on Pets
\$2,500 Securities	\$400 Money
\$2,500 Watercraft	\$300 Lock Replacement

Pak 2 Endorsement: Broadens and adds policy coverages listed below for a \$75 additional annual premium.

Increase Coverage D to 50% of Coverage A	\$2,000 Damage to Property of Others
\$10,000 Accidental Death Benefit	\$1,000 Arson Reward
\$10,000 Business Property on Premises	\$1,000 Business Property Off Premises
\$10,000 Computers (Additional Limit)	\$1,000 Fire Dept. Service Charge
\$10,000 Credit Card, Fund Transfer	\$1,000 Lock Replacement
\$10,000 Damage to Freezer Contents	\$1,000 Money
\$10,000 Theft of Firearms	\$1,000 Theft Reward
\$10,000 Theft of Jewelry	\$1,000 Water Damage
\$10,000 Land	\$500 Limited Coverage on Pets
\$10,000 Loss Assessment	Broad Form Pair Or Set
\$10,000 Rental Golf Carts	Golf Cart Liability To And From Course
\$10,000 Theft of Silver	Incidental Secondary Office Liability
\$5,000 Property in Transit	Non-Owned Snowmobile Liability
\$5,000 Securities	Non-Owned Watercraft Liability
\$2,500 Watercraft	Ordinance Or Law Coverage
\$2,000 Trailers (not Watercraft)	