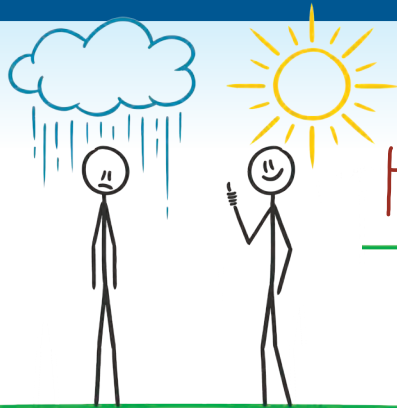




124 Seneca Way, Ithaca NY 14850 • (607) 273-7511 • TrueInsurance.com

Summer/Fall 2020



## THIS REALLY HAPPENED TO ME A CLAIMS STORY

In June of 2017, on the very day that Denise and Ed Welsh were returning from a California vacation, a fire destroyed their home and virtually everything in it.

"It was devastating, but we were confident we had the right insurance," explained Ed. "A few years ago True Insurance's Office Manager Ann McNamara recommended that we update our homeowners policy -- which we had bought years ago -- to full replacement value. It was a bit more expensive, but seemed practical. THAT was huge."

When the fire happened, Denise and Ed reached right out to Ann. "She walked us through the whole process," said Ed. "A fire is so disorienting. We only had two suitcases of clothes -- the ones we had taken on vacation. Ann immediately arranged for an adjuster to meet us. She then helped us make alternative living arrangements, helped us through the house reconstruction process, and helped us replace the things we'd lost. Her guidance, support, professionalism and empathy made the whole experience easier than we expected."

"I tell all of my friends 'Make sure your homeowners insurance provides for full replacement value rather than actual cash value.' It made all the difference to us. Also, I suggest they check with their agent every few years to reassess the value of their home and all their belongings. Things change. You have more stuff. Building costs inflate. Get protected."

"At the end of the day, we are missing some keepsakes and some things that were so familiar to us -- like pictures on a wall or books on a shelf -- but we do feel whole again and are happy to call our new house our 'home,'" says Ed. "We will always be grateful to True Insurance."



Ann McNamara,  
True Insurance Office Manager

## Random Thoughts

Nora Jordan,  
Receptionist



I would love to go white water rafting. I love the water and it looks so exciting!

I am an avid hiker, I paint, and I sing.

My dream vacation would be a Caribbean cruise. Or to visit Stonehenge.

When I worked at Wegmans I waited on Post Malone. *(For our older readers, he is a popular singer.)* He bought Hello Kitty sunglasses and wore them out of the store.

I have a pocket brownie on my desk.

I am currently reading Moon Music by Faye Kellerman.

My first job was pumping gas and washing cars at my family's gas station, Barnett's Sunoco. Barnett's Sunoco was on the corner of State St. and Corn St. where the Volvo garage is now.

My mom was right when she used to say, "Just wait until you have kids. Then you'll see."

I love to mow my lawn and fresh cut grass is one of my favorite smells.

I have met a lot of really interesting people working at True Insurance ... and developed friendships that I cherish.

# Welcome to the Agency:

Peggy L. Brewer	Vanessa M. Varjian	Kari L. Combs
Fidel Meneses	Michelle Wright	Timothy Snyder
Daleila Norman	Nicole L. Roach	Shane Snyder
River Santana	Jeremiah Sokol	Lorraine Ayers
Tiffany L. Perrault	Devin Sokol	Audrey Foley
Doris V. Hyer	Lorraine M. Faehndrich	Eric Weiss
Monica L. Cotto	William Z. Keokosky	Marie M. Smith
Tiffany O. Bailey	Ray Wall	Samantha L. King
Sharlean Gandy	Marcia F. Wyant	Tammy Montagne
Jeanne C. DeMarco	Jared E. Brooks	Rachel A. Kissinger
William Brauning	Charles R. Wheeler II	Steven Sinn
Walter Richard Buerger	Lisa Kilgore	Ndunge C. Kiiti
Sean Plumlee	Dan Hagerty	P. Rattanasengchanh
Margo Young	Lisa Krueger-Gavin	Yixuan Xie
Clea D. Weiss	Shawn Gavin	Gary M. Golden
Aurora Namnum	Karen P. Springer	Ginger K. Moseley
Daniel Toronto	Stephanie A. Sampson	Patrick Head
Leah Dodd	Maria McGill	Gili Chupak
Norman Turkish	Caroline L. Brown	Glenn S. Grossmann
Trish M. Schaap	William Brown	Patricia M. Reichert
Mary A. Riggles	Wendy Fillmore	Charles F. White
McKayla J. Partis	Raymond Stiefel	Deshaun Shaw
Samantha A. McBean	Nyree Pemberton	Tabitha Garwin
Marian E. Brown	Eponinne Wu	Jeffrey Garwin
Felicity F. Frinsel	Ruben Alcolea-Rodriguez	Teleema L. Brooks
Winona Krom	Ethel Woodard	Edward Crampton
Meghan E. Tauck	Alberta R. Thompson	Ritza Francois



**Recipes  
from the  
True Crew**  
Sandy True

## The "Night Before French Toast"

*"Perfect for breakfast and brunch parties." -- Sandy*



You'll need a 13x9 pan sprayed. In the pan, mix in one stick of butter, one cup of light brown sugar and two tablespoons of corn syrup.

In a separate bowl, mix six eggs, 1 3/4 cup skim milk and 1 teaspoon of vanilla. Whisk together.

Cut French bread in 3/4" slices and place on brown sugar mixture. Pour egg mixture over the bread and refrigerate overnight.

Bake at 350 degrees for 35 minutes.

## Something To Make You Smile



Have you been watching Fiona at the Cincinnati Zoo? Fiona has gone from being a baby hippo that was born prematurely -- alarmingly so -- to the star of The Fiona Show, which began by revealing the zoo's heroic efforts to save Fiona's life. It was a viral sensation. It turns out baby hippos are incredibly cute. You can see Fiona videos on the zoo's Facebook page or on YouTube. Just Google "Fiona the Hippo!"



## TRUE REWARDS WINNER

Jodi Lobdell from Locke won \$200 from True Insurance for referring her friends and neighbors to True Insurance. Her name was drawn from all of the people who made referrals to True Insurance last quarter. How can YOU enter to win \$200? All you have to do is refer your friends, neighbors and family members to True Insurance. If they call us for a quote and give us your name as the referrer, you get a \$15 gift card to Ithaca Bakery. Plus, your name goes into the "hat" for a \$200 drawing held every quarter. Every time you refer someone you get another Ithaca Bakery gift card and another chance to win the \$200 drawing! It's our way of thanking you for recommending our services.

NO PURCHASE NECESSARY.



# What Kind of Car Insurance Do I Need?

## Personal Injury Protection

If you are in an accident, this type of coverage helps to pay for medical bills and lost wages regardless of who was at fault for you and your passengers. This type of insurance is also referred to as no-fault. **(Mandatory in NY)**

## Towing Coverage

Coverage that helps pay for towing and labor costs. Car trouble can be costly and overwhelming, this coverage helps with breakdowns, flat tires and dead batteries.

## Property Damage

This type of insurance helps pay for property damage when you are at fault in an accident, most commonly damage to another person's car like a dented bumper. **(Mandatory in NY)**

## Comprehensive Coverage

If your car is stolen or damaged (non-accident related) this type of insurance helps to replace the car or pay for the vehicle damage. This type of insurance covers theft, vandalism, fire, natural disasters or falling objects.

## Collision Coverage

This type of coverage helps you pay for damage to your car during an accident. This includes if your car is damaged by another vehicle or by hitting other objects like fences or trees.

## Bodily Injury

If you are at fault in an accident this type of coverage helps you pay for the costs related to the injuries of other people. **(Mandatory in NY)**

## Rental Car Coverage

This coverage helps aid in costs affiliated with accidents that occur while renting a car, and includes coverages like personal injury, property damage, collision and comprehensive.

## Medical Reimbursement

This type of coverage helps pay for the cost of a rental car while your vehicle is being repaired after an accident or an incident that is covered by your policy.

## Supplementary Uninsured/Underinsured Motorists

Pays for expenses related to your injuries when the other person is at fault and the person is either uninsured or has lower limits of coverage than you. **(Opt-out in NY)**

## Supplemental Spousal

If your spouse is responsible for an accident because of distracted or negligent driving, you can be compensated for damages that occur to the vehicle or costs associated with injury or death.



Coverages are optional if not otherwise noted. There are also many other additional insurance options available.

## Insurance Tip ...

Take the Improv Driving Course and save 10% on your insurance. It's easy and fun! Use promo code **TRUE** to save \$5 off the course. Simply let us know when you have completed the course and your savings will start immediately.



Save Money!



In partnership with Erie Insurance -- with their very generous donation -- we bought 200 boxes of Girl Scout cookies from a local troop so they could be distributed through Loaves and Fishes of Tompkins County. We are proud members of this wonderful community and we are committed to giving back.



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[www.trueinsurance.com](http://www.trueinsurance.com)

*Thanks for doing business with us!*  
— Jay True

- Insuring more than 3,500 Homes
- Insuring more than 6,000 Vehicles
- Insuring more than 700 Businesses
- Insuring more than 15,000 of your neighbors!
- 10 New York Licensed Insurance Agents
- Good value! Good rates! Good service!



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## Our Furry Family

**Deb Bookhout,**  
Personal Lines Agent  
and Noelle



**Celebrating our staff and their pets!**  
Debra Bookhout with her sweet cat, Noelle, adopted in 2018 from the Tompkins County SPCA, just in time for Christmas 2018.

## THANK YOU for your referrals!

Look at all of these people who referred us to their friends and neighbors.

Thank you for your confidence!

We hope you are enjoying your \$15 Ithaca Bakery gift cards!

Vladimir Leshkiv	Dee Specker	Beth Kathan
Miranda Fisher	Scott Freyburger	Shawn Halstead
Carl & Suzanne Kilgore	Noah Pierce	Audrey Whyte
Jodi Lobdell	Nicole Roach	Steve Barber
Ruby Brown	Yuling Zheng	Sarai Dengel
Melynda Wissaf	David Diggin	Damian Valent
Max Mandeville	Sioux O'Connor	Norman Berg

## Remember!

**Every time you refer a friend** or family member to True Insurance, not only do you earn a \$15 Ithaca Bakery gift card, but you are also entered in a drawing for a \$200 pre-paid MasterCard gift card that we give away quarterly! Increase your referrals to increase your chances of winning!



If you do not want to receive future promotional mailings from us, please call us at 607-273-7511 or email us at [ann@trueinsurance.com](mailto:ann@trueinsurance.com) and tell us to remove your name from our mailing list.