



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

# Why Do Insurance Companies Need So Much Information?

#### -- answered by Jay True, Owner

We get this question a lot. After all, giving us the information we need can feel cumbersome. "Why do you ask so many questions?" "Why can't you make this all happen in 15 minutes?" We wish we could! But we need to be thorough. For YOU. For your benefit and protection, we need to be thorough.

An insurance policy is a <u>contract</u> that needs to be accurate in order to be valid. The names, ownership, addresses, locations, vehicles, loans, etc ... need to be correct because, when it comes time to file a claim, the Insurance Company can deny your claim based on the inaccuracies. We are being thorough to help prevent such a denial.

Failure to provide correct information can invalidate your coverage, so we ask those cumbersome questions to ensure that we provide the coverage you intend to have and for which you are paying.

At True Insurance, we are always looking out for your best interest!

## TRUE REWARDS WINNER

Kate Seaman from Ithaca 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.



Each year an average of 110,000 people visit emergency rooms as a result of trampoline-related injuries. These accidents can result in large claims against homeowners. Is your trampoline covered? Please check with us before you allow the first bounce. Call us today and we will review your policy.

### It's Bike Season!



Let us insure your motorcycle. We will find you the right coverage at the right price -- just like we do for your home, auto and business! Let us insure your toys!

Call for a quote today at **273-7511.** 

# Welcome to the Agency:

Rosetta E Van Etten Maliki G Whitford Jason Leonard Vincent Arcuri-David Marlene Arcuri-David Ashley Kimble Joshua Bast Rvan Ward Querino A Orzino, Jr. Siddhi Raian Antonia Hamilton Shelbi Alling Jacalyn Smith **Emily Stone** Vicki Mayton Dean Smith

Richard E. Leonard Dawn Thurmond Sandralee Z. Davis Luke A. Gustafson Cassandra A. Rolfe Lucia M. Shaff Beverly Slate Jennie Cramer Laurence Clarkberg Frederick S. Rys Kurtis E. Peak Jessica M. Peak John Boles Jovce Starks Shylasia Nowell Lauren M. Dowd

Thomas S. Dver Troy Cobb Caitlin M. Hoag Skylar Colle John V. Camacho Ashlee N. Reagin Jasmine L. Cuevas Andrew A. Rivas Dylan J. Covert Amber L. Bell Timothy Bilinski Ken Smith **Rosemary Rodriguez** John A. Pritz Dawn M. Greene Michael J. McGuire

Robert C. Sullivan Hsing Chi Hwang Brandon E. Doolittle Jane Porter Abbe E. Lyons Katherine E. Meadows Abram O. Kurtz Nicholas J. Berg Edward Snyder Kristen M. Martin Yifan Wang William Georges Bennett P. Myer Mason A. Legg

## What's a Home Inventory?



# Why Do I Need One?

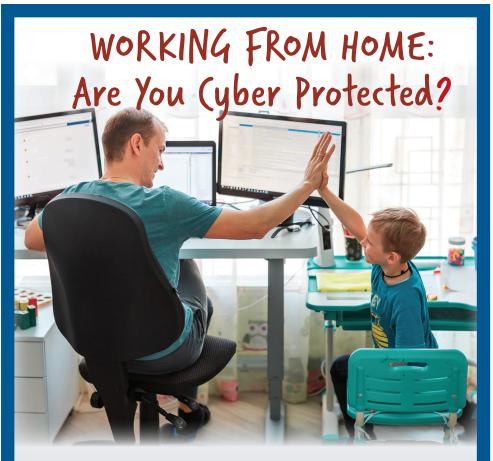
A home inventory is exactly what it sounds like: It's a list of all your personal possessions, along with their estimated value. It's a great way to help protect the contents of your home after a fire or major disaster.

- USE AN APP. Sortly, Memento Database and Nest Egg are a few popular apps for homes and businesses.
- CHOOSE A STARTING POINT. Start with your most valuable items ... or work through your house one room at a time.
- TAKE PICTURES OR VIDEO. Label your photos with any additional information and narrate your video to describe the contents as you record.
- CATEGORIZE CLOTHING. Unless they're especially valuable, there's no need to document every T-shirt or pair of pants. Instead, write down "10 pairs of jeans."
- **KEEP YOUR RECEIPTS.**
- **RECORD SERIAL NUMBERS.**

## We Love to Help the SPCA of Tompkins County! We sponsored two pages in the 2021 calendar.



Please visit their website to see how you can support the SPCA of Tompkins County.



Before Covid-19, only 7% of U.S. employees worked from home. Currently, 62% now work from home (according to Professional Insurance Magazine, Spring 2021). Could this become a permanent fixture for some business operations?

Do you have questions about your coverage if you are working from home? Call us. We are happy to answer questions, uncover any issues, and offer solutions.



### Recipes from the True Crew Mandarin Orange Pineapple Cake

Hannah Luszczek, Receptionist

1 box of yellow cake mix 1/2 cup of oil 4 eggs

11 oz can of mandarin oranges (juice not drained)

8 oz container of Cool Whip

8 oz can of crushed pineapple (drained)

1 package instant vanilla pudding mix

**Cake:** Combine cake mix, oil, eggs and mandarin oranges (Don't drain the juice.) Pour into greased 9x13 cake pan and bake at 350 for 35 min or until toothpick comes out clean. Let cake cool completely.

**Frosting:** Combine Cool Whip, crushed pineapple (drain the juice) and pudding mix. Be sure to mix well. Spread frosting and serve.

(When not serving, be sure to refrigerate to keep frosting from melting! Enjoy!)

# Insurance Tip ...

Are you inspired to boost your home's curb appeal this spring and summer? If you hire landscapers or contractors to spruce up your yard, check that they have adequate liability limits and a workers compensation policy in the event someone is injured on your property. Before hiring a contractor it is always best practice to request they provide you with a Certificate of Insurance to make sure they are properly insured.



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#### 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!



ERIE®insurance services are provided by one or more of the following insurers: Erie Insurance Company, Erie Insurance Property & Casualty Company and Flagship City Insurance Company (home offices: Erie, Pennsylvania) INSURANCE INSURANCE

#### 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!

John Myer Emily Doyle Ithaca Health Alliance Gunther Kurtz Kim Wooden Erilda Fias-Juett Tom & Sarah Vakkas Michael Smith Wayne Stokes Kate Seaman

Tome Phanhthalath

Kathleen Shipos Dan Prichard Shane Taylor Mikhail Polyashenko Joyce Pasto Steven Lee Terry Rosa Thelma Hefner Scott Wiggins Thelma & Richard Len

## 3 INSPIRATIONAL PODCASTS -- from The Oprah Magazine

**The Science of Happiness** Podcast explores topics like the value of outdoor time, connecting with your elders, and silencing your inner critic.

**Happier** where Gretchen Rubin speaks to those chasing a brighter outlook on life. Recent episodes have covered avoiding disappointment, the importance of friendly gestures, and how to trigger happy memories.

<u>The Kindness Podcast</u> where journalist Nicole Phillips speaks to all kinds of noteworthy figures about the transformative powers of empathy and compassion.



Mary Hulbert Personal Lines Agent with her big girl, Ivy. If you ask Ivy what a doggy says? Ivy barks.

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