



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

Summer 2023

## 25 TIMES YOU NEED TO CALL YOUR INSURANCE AGENT

*Are there times you wonder, "Does my insurance cover this?" Maybe! Maybe not. Let us sort that out for you. Here are some times you need to call your agent.*

**Call us if ...**



**1** You are doing Airbnb or VBRO in your home or other property

**2** You are renting out your home for graduation weekend

**3** You are driving for Uber or Lyft

**4** You are delivering food -- or anything else -- from your vehicle

**5** You are allowing someone who is not a relative to drive your vehicle

**6** You are selling your car

**7** You are renting a car

**8** You are going to Canada in your car

**9** You are operating a business out of your home

**10** You are storing your business contents or someone else's business contents at your home

**11** You are getting a divorce

**12** You are getting married

**13** Your child gets a permit to drive

**14** You are selling real estate that you own

**15** You are buying new real estate

**16** You are buying a boat

**17** You are buying an e-cycle

**18** You pay off your auto loan or mortgage

**19** You buy a trailer -- boat, utility, landscaping, etc ...

**20** You buy a new tractor

**21** You make an improvement to your home over \$5,000

**22** You install solar panels

**23** You purchase -- or are given -- valuable jewelry

**24** You re-register your car in a different name

**25** You customize your car, truck or cycle with artwork, options, or aftermarket parts

***Because each situation is different, call us to discuss the insurance implications of these events. Our only goal is to make sure you are covered in the event of a claim. We are here for you!***

# Welcome to the Agency:

Valerii Rud  
Philip & Sara Quick  
Kaetlyn D Stinson  
Michael A Briggs  
James T Lukasavage  
Jeffrey T Nash  
Monna J Lorer  
John V Camacho  
Lawrence P Zimmer  
Tammy S Gingerich  
Casey Hagin  
Kenneth Z Windstein  
Linda A Paolangeli  
Dale G Walters  
Louis C Bonanni, Jr.  
Christin E George  
Daniel M Guthrie  
Ellen Payton  
Ivan Z Newell  
John B Orak  
Meghann Andrews-Whitaker  
Sandra Crane  
Tibor Marosi  
& Martha Jojas-Marosi  
Julie & Tyrese Dennard  
Talaya Centeno  
& Galit Pearlman  
Andrew L Luszczyk  
Sandra & David Verity  
Kathie & John Bennett  
Aleaha R Gulini  
Sasha Beram  
& Joshua Chappie  
Kelly J Kreamer  
Louis A Church, Jr.

Ruth Y Beachler  
Kelsey & Dylan Bailey  
Daniel J Mikloski-Tome  
Greg Bostwick & Julia Bonney  
Syed Saeed Rashid  
Julie A Bailey  
Ben & Mary Beth Kathan  
Nonyerem Ibiam  
& Chiomh Iwunze  
Juan & Nelly Trompa-Bray  
Matthew Pritchard  
Nicholas & Eleanor Italiano  
Roger & Titiz Perkins  
Richard Rooman  
Adam T MacNeill  
Serhii Rud  
& Oleksandra Lytvynenko  
Sarah K Onley-Hawthorne  
Adam Tope & Melissa Musiker  
Jessica B Doto  
Sefa Kocak  
John V Camacho  
Perri J McGowan  
Elizabeth C McLafferty  
Loan Pham  
Bruce & Nancy Robbins  
Denis Kariuki  
Ndunge C Kiiti  
Simon & Blessing Lawrence  
Anthony Macera  
Mena S Davis  
Nathan Collins  
& Deanna Kilanowski  
Linda & Albert Capogrossi  
Kevin Nicasio

Seokho Yoon  
Allan Chambliss  
Brian T Oles  
Craig & Moira Daly  
Michele Spotts  
Tammy Dengler  
& Jasmine Tadder  
Jennifer Slater  
Maya Malcolm  
Christopher  
& Katherine Jacobsen  
Richard G Andersen  
Robert M McCarney  
George & Marjorie Allen  
Derek & Eiron Driscoll  
Denzel Daniels  
Caitlin E Cameron  
Jeffrey M Kelly  
Yugam Verma  
James & Susan Johnston  
Richard & Holly Carling  
Gwyneth Lymberis  
Devonte Parker  
Catherine Creeger  
& James Bosjolie  
Thomas M Maloney  
Jeffrey Janowsky  
& Joan Tardif  
Madeleine R Reidy  
Frank Heesh  
Jarrod G Turner  
Jeffrey & Ayla Hodges  
Victoria Tredinnick  
Monica R Perkins  
Karen J Ferris  
John Shay

Jennifer  
& Ashley William Johnson  
Kenneth & Janice Schmidt  
Jessica L White  
Mehera J Hathaway  
Paul R Davis  
Scott D Lewis  
Aaron J Newport  
Andrew J Allport  
James & Viola Hebert  
Peter T Oliver  
David Moore  
John & Evelyn Bennett  
Kahafiya E Hathaway  
Sandra D Chafee  
Darlene & Edwin Herman  
Brenda R Carter  
Christopher J Gallagher  
Jordan B Morgan  
David & Bronwen Tudor  
Elissa & Trevor Zahuranec  
Adrienne Masler  
Kaleigh G Maudlin  
Hallie J Magden  
William & Josephine Hagin  
Sabine Haenni  
Alexander Perkins  
Daryl J Rawn  
Larry A Payne  
Douglas T Moore  
Austin Reid  
Tiffany Dean  
Alexandra Kollias  
Sarah L Overbeck  
Rebecca Best

## Congratulations!



**Gabriella Clark,  
New Personal  
Lines Agent**

Gabriella Clark started with True Insurance in fall of 2022 as a Front Desk Representative. We quickly noticed her aptitude for the insurance industry and we promoted her to an Agency Assistant. While she worked in that role, she started preparing to take the licensing exam necessary to become a licensed agent ... and she passed. Gabriella is now a Personal Lines Licensed Agent and we are thrilled for her!

## TRUE REWARDS WINNER



Anthony Scaglione from Freeville won \$200 from True Insurance for referring his friends and neighbors to True Insurance. His name was drawn from all of the people who made referrals to True Insurance last quarter. How can YOU enter to win \$200? Refer your friends, neighbors and family 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 saying thank you.

**NO PURCHASE NECESSARY.**



## RAISING CHICKENS: EASIER AND HARDER THAN YOU THINK

**W**hen the 2020 Pandemic hit full force, who among us didn't -- even for a fleeting moment -- consider raising chickens? Raising chickens is not difficult, but here are a few things to keep in mind:

Many neighborhoods and municipalities regulate chicken ownership. Check your local rules and ordinances before buying any chicks.

Chickens can't be left alone for days at a time. They need to be given fresh water and mash each day, checked for injuries and illnesses, and safely locked in their nesting coop each night.

There are many breeds of chicken with different purposes and personalities. Do your research!

An enclosed run is crucial to keep your chickens safe from predators. Welded wire fencing is the toughest and safest material for the outside of your enclosed run.

Want to start a chicken farm? Contact us for insurance. Maybe you can pay us in eggs. ;)



## Our Furry Family

*Kelsey Bailey,  
Commercial Lines Agent*

Meet Henley, a black lab, and Millie, a German shorthair pointer. Henley loves everyone she meets and truly enjoys being told she is pretty. Millie is more shy, but she warms up to anyone who throws her ball over and over and over and over and over. "Call me biased, but they're the coolest dogs I've ever met."  
-- Kelsey

## DID YOU KNOW?



In 1971, whiskey manufacturer Cutty Sark offered an award of one million pounds (\$2.4 million) to anyone who could capture the Loch Ness Monster. The company asked Lloyd's of London to underwrite the contest (in other words, insure the money if someone won). Lloyd's of London had to be convinced, but finally agreed, under one condition: That, if found, it would get to keep Nessie.

We Are  
**GROWING!**  
Welcome!



**Michelle Coish,  
Claims Manager**

## 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!

Sarah Johnson	Jacqueline Landolf
Dove Hathaway	Anthony Scaglione
Samone Thomas	John Collins
Larry Nivison	Cheyenne Woodard
Ryan C Morse	Tibor Marosi
Kelsey Bailey	Marsha Accera

## The True Agency Website: You Can Do So Much Online!

- Pay your bill
- Report a claim
- Email an agent
- Get a quote
- Meet the staff
- Get a discount code for a Defensive Driving course
- Leave a review

And so much more!





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607-273-7511

[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!



***We're Always Happy to Help!***  
--Johanna, Front Desk Representative



**We offer free Notary services to our clients. Come on in!**

**Auto ■ Home ■ Business ■ Motorcycle ■ Boat ■ RV**



**Erie Insurance**

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) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to [erieinsurance.com](http://erieinsurance.com) for company licensure and territory information. Equal opportunity insurer.

**JOLENE BROOKER, OFFICE  
MANAGER, CELEBRATES  
FIVE YEARS AT  
TRUE INSURANCE**



## Insurance Tip...

Jewelry, furs, guns, antiques, some art, and precious medals need special attention on a homeowner's policy in order to be properly insured; they are not generally covered under a homeowner's policy. Please call us so that we can be sure that your valuables are properly insured.



## RENTERS INSURANCE: Just in Time To Go Back To College!



Help your young renters protect what they have with Renter's Insurance. Many landlords require it, and we will happily send proof of insurance to the landlord or property owner.

**AS LOW AS \$150 A YEAR!**

**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!



**ITHACA BAKERY**

Est. 1910  
**ITHACA, NEW YORK**

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