



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

Spring 2025

Show Your Roof Some Love -- It Could Be Worth the Money

Insurance companies are watching your roof. Why? Because:

- **Rising Costs:** The price of roof repairs and replacements has climbed significantly because of inflation and supply issues.
- **Labor Costs:** Skilled labor has become more expensive, adding to the overall cost of roofing work.
- **Material Quality:** Today's roofing materials don't always last as long as older ones, so they may need replacement sooner.
- **Storm-Related Scams:** Unfortunately, some contractors target homeowners after hailstorms with exaggerated estimates or too-good-to-be-true offers. Insurance companies are wary of these situations and their impact on claims.

While many people believe roofs should last 20-30 years, insurance providers are now looking at roofs on a 13-15 year timeline.

But here's some good news: If your roof is new, some insurers offer a discount on your home insurance! However, once your roof reaches the 13-15 year mark, these discounts may be removed, and rates can increase.

As your agent, our advice is to keep an eye on the age and condition of your roof to make the most of any discounts and avoid any surprises with your insurance rates. Regular maintenance, including removing mold, leaves, and tree limbs, helps prevent deterioration and reduces the risk of future claims.

Let us know if you have questions or want to chat about your options!

TRUE REWARDS WINNER



Duane Shoan 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 \$20 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.



Congratulations!



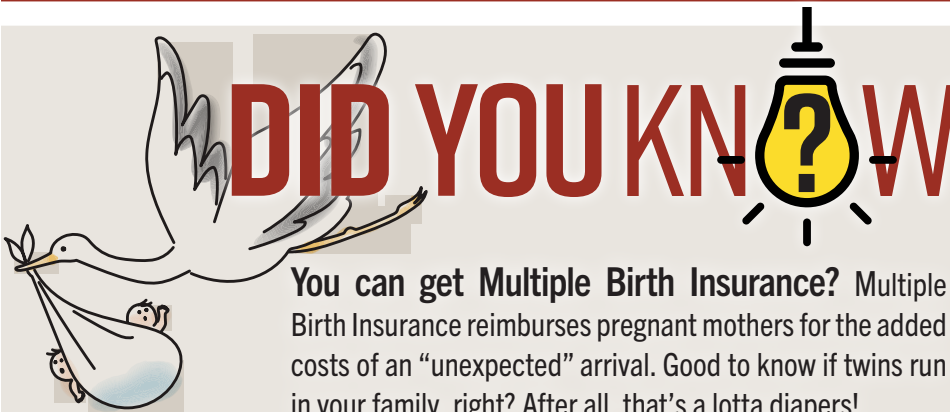
Hannah Daugherty, Claims Manager

Our Hannah Daugherty is now a licensed agent! She successfully passed the NYS Property and Casualty exam. She will continue in her role as our dedicated Claims Manager. We're so proud of you, Hannah!



Michelle Coish, Personal Lines Agent

After recently becoming licensed, Michelle has moved from being our dedicated Claims Manager to a Personal Lines Agent. Michelle now assists clients with insurance policy changes and writes policies for new clients. Congratulations, Michelle!



You can get Multiple Birth Insurance? Multiple Birth Insurance reimburses pregnant mothers for the added costs of an "unexpected" arrival. Good to know if twins run in your family, right? After all, that's a lotta diapers!



Landlords, make sure your tenants have Tenant's Insurance! Helpful hint: Many landlords write the requirement to have Tenant's Insurance right into the lease. The good news is that many insurance companies offer credits to landlords who do require the insurance. Call us if you have any questions.

Recipe from the True Crew

Grandma's Corn Starch Pudding

Johanna Altemose,
Front Desk Associate



INGREDIENTS:

2 cans evaporated milk
1 heaping tbs margarine
3 heaping tbs corn starch
Water
2 eggs
1 cup sugar
1 tbs vanilla

DIRECTIONS:

In a large pot add the evaporated milk, two cans of water and margarine. Place on stove to heat until margarine is melted.

While that is heating, in a medium size bowl whisk together sugar, corn starch, eggs and vanilla.

When the margarine is melted: **(DO NOT REMOVE FROM HEAT)** Slowly whisk in the sugar, starch and egg mixture. Continue stirring until thick. Place in a large glass bowl. Cover and refrigerate for at least 4 hours.

Great served with fresh fruit (blueberries, strawberries, peaches, bananas).

For Chocolate Pudding add chocolate syrup (not powder) to taste.

Like Us On
facebook



We share tips, news, contests and more!
We also post pictures of our happy clients!

What's the Right Auto Liability Limit for Me?

It's our job to help you choose the right insurance coverage to suit your needs. It's important that you're covered for a variety of scenarios.

Consider this:

OMG!

- If you're found legally responsible for bills that are more than your insurance covers, you'll have to pay the difference out of your own pocket.
- One out of every seven vehicles on the road in the United States has no insurance! Underinsured motorist coverage on your auto policy will reimburse you when another driver is at fault and that driver has insufficient insurance to pay for your loss.
- Uninsured motorist coverage on your auto policy will reimburse you for injuries caused by a hit-and-run driver.

If you have questions about your coverage, give us a call. We'll happily review your policy and make sure you have the right coverage.

OUCH!



Welcome to the Agency:

Cecil & Quincey Malone
Jared Jenkins & Kathrine Ryan
Victor Cruz Jr & Gloria Montes
Darcie Black
Benjamin Scheibel
Hala Ostwani
Stephen Rustyak
Lia N Quick
Ariel Avgar
Laura Silva
Brandon Baraban
Tabatha Prouty
Joyce & Joel LaVigne
Dicky Dolker & Palden Oshoe
Qingyang Zhang
Lillian M Pacheco Espinoza
& Michael D Diaz Suarez
Marjorie Olds & Bryan Isacks
Valerie Klopfer
Susan Mackay
Doris J Hendrickson
Leorina C. F. Baybay &
Jacob Ehrlich
Lily Wu
Tracey Becken
Adele Peters
Ariana Shapiro

Duke Williams
Valeri Reynolds
Kevin Whitehead
Leslie Simrell
Kathleen Spencer
Jack Hare & Luke Betts
William Lancaster &
Gianna Constanine
Brian James
Thomas Miniagi
Wilmer Balzavalera
Sherif Nasser
Shannon Pelto
Lawrence Marshall
Robert Bower
Althea Blodgett-Gallahan
Jhoinner Molina-Mendoza
Louis M. Kaven
Patrick Deely
Boris Kizelshteyn
Stewart Daniel
George E. Park Jr.
Robert F. Berbaum
Adam Vaughn
Sadie Tuck
Scott George
Leslie W. Miller

Samual Smith
Phillipe Sabbagh
Alton Jaxson
Matthew E. Noonan
Paul V. Kopalek
Roger E. Marshall
Steven C. Miller
Justin Bennett
Margaret S. Campbell
Stanislav Hoponenko
Alice Boller
Christina Hooton
Ramadan Muhammad
Wendy Dickinson
Lester McNair
Robyn Sundquist
Tonya VanCamp
Kay Gutierrez
William Lewis
Sean Jenkins
Sarah Hickox
Brandon Judy
Steven Elliott
Nucharee Sinlapasomsak
Dana Buchanan
Fahimeh Tabatabaei

THANK YOU for your referrals!

Hickory Lee
Kelsey Bailey
Marty Blodgett
Naomi Dankirk
Duane Shoen
Valarie Wilson
Jalamang Bayo
Sara Rose
David Buchner
Delores Speckler
Claudia Prots
Max Mandeville
Rachael & Elan Shapiro
Christopher Pawlowski
Christine Gierlinger

**Look at all of the people
who referred their friends,
families and neighbors to
True Insurance!**

Remember, every time you refer someone to True Insurance, you earn a \$20 Ithaca Bakery gift card and you're entered into a quarterly drawing for a \$200 pre-paid Mastercard gift card. Increasing your referrals increases your chances of winning.



ITHACA BAKERY

EST. 1910

ITHACA, NEW YORK

Our Furry Family

Marketa Rawn, Personal Lines Agent



This is Mason, a purebred American yellow labrador retriever. His middle name on his AKC registration is "Monster" which is truly fitting because, as a puppy, he was a monster destroyer! Mason loves to swim, chew sticks, sleep, snuggle with Mom and his Boy, and be Dad's little rascal whenever possible.



124 Seneca Way, Ithaca, NY 14850
607-273-7511

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!
--Mary Hulbert, Personal Lines Agent



May 7 is National School Nurse Day. We love that.

Auto ■ Home ■ Business ■ Motorcycle ■ Boat ■ RV



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 for company licensure and territory information. Equal opportunity insurer.

Insurance Tip ...

Don't trade small dollars with your insurance company!



If you have a small claim — a ding or a dent -- it doesn't make good financial sense to submit it to the insurance company for reimbursement. It's important to think of insurance as protection when you really need it. Why? Because each year, when insurance companies are considering your annual rate, they are allowed to take all your claims into consideration. So, choose your insurance claims wisely and only submit larger claims.

**We Are
GROWING!
Welcome!**

**Brianna Bovay,
Front Desk Representative**



**Adding to the True
Crew Family!**



**Congratulations to Kelsey Bailey,
Commercial Lines Agent,
and her husband Dylan.**

**Nixon Bailey made his way into
the world last November! He is
reportedly a good baby and a
Buffalo Bills fan. Perfect!**