

Our agency would like to take this opportunity to ask that all insured drivers review their own automobile insurance policy. Since changes can occur often, it is extremely important to review and understand your current policy coverage along with your current lifestyle every year. In an effort to help you, we listed a series of questions.

It is always recommended that you contact your agent with any questions or concerns.

- * Would you need a rental car if your vehicle was not drivable due to an automobile accident?
- * Has your employment situation changed? Retired? Use vehicle for business? Use a company own vehicle? Carpool? Miles driven one way to work? Annual miles driven?
- * Have you completed the Mature Driving training course?
- * Has your child completed the Student driver training course?
- * Do you have a child in college?
- * Is your child, age 24 or older, still listed on your policy?
- * Are all of the vehicles listed on your policy titled in your name?
- * Any new drivers or vehicles in the household?
- * Does your automobile no longer have a loan?
- * If your vehicle broke down unexpectedly, would you need towing or road service coverage?
- * Is extra coverage needed to protect the loan or lease of a newly purchased vehicle?
- * Are you getting the correct automobile discounts? Anti-Theft, Anti-lock Brakes, Air Bags or Multi-Car? Are you getting the multi-policy discount for having your Life Insurance w/Erie?
- * Do you own any seasonal or recreational vehicles?
- * Are you receiving the multi-policy discount for having your Homeowner Insurance or Renter Insurance with Erie?
- * Are you interested in increasing coverage limits or deductibles?
- * Do you understand the “stacked” and “unstacked” option for the Uninsured & Underinsured Motorist coverage?
- * Do you have adequate Medical Benefits coverage? Do you currently have Health Insurance and if so, do you know your limits?
- * When is the correct time to remove the physical damage coverage on an automobile?
- * Do you understand the difference between Full Tort and Limited Tort?
- * Has your household income increased? Do you need to correct the Income Loss benefit?

The Farnham Insurance Agency is committed to provide each policyholder the most competitive rates possible and at the same time strive to educate and correctly insure every policyholder’s insurance needs.