

# COOKE INSURANCE AGENCY

Family Owned Since 1975

606 Stones Crossing Road, Easton, PA 18045

**Y**our home is a place of comfort and joy. Home is where the Heart is. To adequately protect your home, it is important that your policy information is up-to-date and accurate.



By taking a few minutes to call us, we can review your policy and your coverage to make sure you are adequately covered.

*Do you have any of these coverages?*

- **Identity Theft Recovery:** This endorsement provides up to \$25,000 for reimbursement of the many expenses that can accumulate in the identity recovery process.
- **Sinkhole Collapse:** Sinkholes are prevalent in this area of the state and are not covered under your standard Homeowner Policy.
- **Sewer and Drain Back-Up:** This endorsement provides up to \$5,000 of coverage for loss caused by water which backs up through sewers or drains. This is not included on the standard Homeowner Policy.

- **Earthquake Coverage:** Earthquake is not included on the standard Homeowner policy.
- **Enhancement Endorsement:** This endorsement has an assortment of upgrades discounted together. This endorsement increases many of your present personal property coverage and includes others such as Sewer and Drain Back-up.
- **Renters:** If you are a renter, you still need insurance. If the building you are living in has a fire, your personal belongings are not covered unless you have a Tenant policy.
- **Flood Coverage:** The Homeowner Policy specifically excludes water damage caused by flood. Flood coverage is underwritten by the Federal Government. The Cooke Insurance Agency offers Flood Policies to our clients.

*Do you have any of these discounts?*

- **Multi-Policy Discount** – save when you insure your auto and home with us.
- **Life Multi-Policy Discount** – save on your Homeowner Policy premium with a qualified life policy.
- **Safety Discounts** – save with sprinkler systems, premise alarms and smoke alarms.
- **New Home Discount** – If your home was built in the last 12 years, a discount will be applied to your policy.

# Personalized Insurance With Friendly Service

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**As of 10/23/01, ATV's Must Be Registered Specifically Insured as required by the State of Pennsylvania.**

ATV's are not covered as personal property on your Homeowner Policy. ATV insurance that provides property and liability coverage is offered at our agency.



## Auto Policy Discounts

We, and ERIE, are committed to keeping your auto rates as low as possible. This is accomplished by offering the following discounts for your auto policy:

- **Pay Plan Discounts** – save up to 7% when you pay your premium annually or up to 5% when you pay your premium within 60 days of the renewal date.
- **Multi-Policy Discounts** – save up to 15% when you insure your auto and home with us.
- **Life Multi-Policy Discount** – save 5% on your auto insurance premiums with a qualified life policy.
- **Safe Driver Discount** – save up to 8%.

- **Safety Discounts** – save with anti-lock brakes, passive restraints, air bags and anti-theft devices.
- **First Accident Forgiveness** – no surcharge on your auto policy for your first at-fault accident.
- **College Student Discount** – for college students who spend most of the year away from home without the use of a vehicle.
- **Driver Training Discount**
- **Age 55 and Over Discount**

*Do you have any of these coverages?*

- **New Auto Security Coverage:** This endorsement is offered in conjunction with our lease/loan security and offers replacement cost coverage. This endorsement can be added within 60 days of your new auto purchase.
- **Auto Enhancement Endorsement:** This endorsement includes a diminishing deductible along with increased limits on transportation expenses. For each claims-free year that your policy is in force, any applicable deductible will be reduced by \$100, up to a maximum of \$500.

**Pennsylvania State Law states that all vehicles that are registered in your name are required to be covered by insurance. If no insurance is on the vehicle, you risk losing your first party benefits.**

## Hours of Operation

Monday – Friday  
9:00 am to 5 pm

Evening and weekend hours by appointment

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Phone: 610-258-9675  
Fax: 610-253-8883