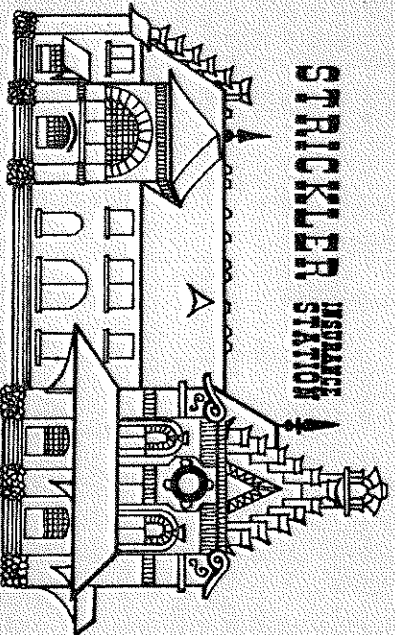


**STRICKLER INSURANCE
STATION**



**STRICKLER INSURANCE
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LEBANON, PA. 17042**

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Strickler Insurance Express

**P. O. BOX 568
LEBANON, PA 17042**

MARCH 1982

Insurance News for our Clients and Friends



INTRODUCTION

The Strickler Insurance Agency has always tried to keep you informed on any changes that might affect your insurance needs. We will now be publishing a newsletter periodically to try to communicate important insurance information on a timely basis. It is hoped that this will keep you up-dated on any changes in the industry, as well as providing information which you might not have been informed of before. We welcome your suggestions and comments, and hope you will call for any additional information you need. The "Express" is for you—our valued customer.

NEW LOCATION

Our parking problem should be resolved by late Spring or Early Summer when we move into our new facility on North 8th Street. It is the location of the former Cornwall-Lebanon Railroad Station. We will be occupying a good portion of the first floor and the balance of the building will be available for another tenant.

The Strickler family has been a part of the immediate area for many years. Pete's great grandfather was the proprietor of the Strickler Mill located on 9th Street, the present location of Campbell's Exxon. Between the Mill and the Station is a building housing the Knights of Columbus which was the residence of Pete's great uncle, Monroe Strickler, who also worked at the mill.

We feel privileged to be able to help preserve some of Lebanon's past for our and future generations. We are also able to solve some of our immediate problems like lack of office space for the employees and parking for you our customer. Thank you for your patience, for I am sure this will prove to be more convenient for you.

NO FAULT

Almost seven years after Pennsylvania adopted the no fault law, motorists are still unsure of the mechanics of it. Simply, no fault applies to bodily injury sustained in an auto accident and not to property damage. If injured in an auto accident, be it as an operator, passenger, or pedestrian, you make claim for wage loss and medical bills incurred under your own auto insurance policy. Yes, even if the other person in the accident was at fault. There are some exceptions to this rule. The responsibility for payment of damages to your auto still rests with the person who caused the accident.

Wage loss — the basic benefit under no fault provides up to \$1,000 a month with an aggregate of \$15,000 for loss of wages. Those of you whose earnings exceed \$1,000 a month should consider a higher loss of income benefit. The cost to increase

monthly work loss to \$1,500 is very nominal. Single car policy — \$3.00 for six months and multi-car policy — \$2.00 per car each six months. Higher limits are available. If your earnings are less than \$1,000 per month you can still purchase the higher benefit to increase your aggregate from \$15,000 to either \$25,000 or \$50,000. Example: the company would pay say \$800.00 per month until a total of \$25,000 or \$50,000 is paid out.

HOMEOWNER POLICY

The homeowner policy has undergone many changes over its history and none were more sweeping than the changes made in the last revision. This revision was accomplished a couple of years ago and when we sent out your new policy an explanation accompanied it. There is an area that some additional attention should be given and that is the special limitations section. The special limitations are listed in your policy as follows:

1. \$100 on money, silver, gold, bullion, platinum, coins and medals.
2. \$500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps.
3. \$500 on watercraft, including their trailers, furnishings, equipment and outboard motors.
4. \$500 on grave markers.
5. \$1000 for loss by Theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware.
6. \$500 for loss by Theft of jewelry, watches, furs, precious and semi-precious stones.
7. \$1,000 for loss by Theft of guns.

If you find that these limitations might be a potential problem, then separate insurance by way of an endorsement to your policy would take care of it. Some of you might have heard this referred to as a "Floater" policy, but we would actually endorse your homeowner's policy. There would be an additional charge depending on what you wanted to cover, and its value.