

# Trusted Resource

A Newsletter from Barr's Insurance

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## DIDJA KNOW

- At Barr's Insurance we are offering a free \$20 gas card when one of our clients refers a new client to us.
- Barr's Insurance is proud to be sponsoring 5-Star Racing at Tri-City Speedway on August 10, 2008.
- Flooding is not covered under your home owners insurance.



## BARR'S INSURANCE IS CELEBRATING IT'S 135TH ANNIVERSARY

It is told that between the years 1870 and 1872 an emissary of the newly formed Travelers Insurance Company rambled into the oil fields of North-western Pennsylvania and made the acquaintance of Wilson R. Barr. There is no official record of this encounter other than the fact that in 1873 Wilson R. Barr was authorized to become one of the first agents for the Travelers Insurance Company. The initial policies issued covered accident-prone railroad trains of the decade.

It is here that Barr's Insurance and the Travelers Insurance Company can trace their origin. It is here that the Barr's legacy begins.



Barr's Insurance as seen in this photo from the early 1900's

Barr's was established in a time when, after a rollicking oil boom era, responsible citizens of the oil region were building a firm foundation for

a city that was to prevail. Barr's 135 years of service spans events that have molded our community. History has recorded our rich oil heritage and Barr's was there as the leading oil underwriter in the Commonwealth of Pennsylvania with it's expertise in fire prevention and underwriting.

Today's insurance industry is in constant progression. The contemporary training of the Barr's Insurance professionals, tempered with longevity and experience, assures Barr's customers that their insurance needs are being met in the most professional manner.

## JIM VALENTINE WINS "RAISING THE BARR" AWARD



We are very pleased to announce that Jim Valentine has won our "Raising the Barr" Award. This award

goes to the member of our agency that has gone above and beyond the call of duty for our clients.

Jim serves our clients in our Oil City office. Jim is licensed in all lines of insurance and has been pro-

viding excellent service and professionalism for over 25 years.

Jim and his wife Mary Ann are the parents of two sons and have four grand children. Jim enjoys camping, performing in shows, watching football and spending time with his family.

Way to go Jim!

## Summer Swimming Safety Tips

With the warm weather almost here, many of us will stay cool this summer with a dip in the pool. Before you do, consider some safety tips from the Red Cross.



- Never swim alone. Always swim with one other person and always swim in supervised areas of public pools and beaches.
- Only swim in the daylight so you can see and be seen.
- Exercise caution before diving to insure the water is deep enough to avoid injury.
- If you are tired, overheated or have been drinking, stay out of the water. If you do get into trouble, conserve energy by staying calm, treading water, floating or swimming on your back. Call for help.
- In case of emergency, know where the life preservers are. Be prepared to throw one to an individual in trouble. If with younger children, never leave them out of your sight. Insure that handoffs to spouses or relatives are clear as to who is responsible for watching the kids.

The Red Cross offers a number of courses covering CPR and water safety. Taking one may be a wise investment. Also, if you add a swimming pool to your yard, let us know. Please contact one of our customer service representative so we can update our records and your coverages.

## Preparing in Advance for a Vacation Vehicle Rental

Below is some timely advice for customers who may rent a vehicle while on vacation. Choosing the right car rental company and insuring a rental vehicle can be confusing, so follow these basic tips:

- Use a local, dependable travel agency. A professional travel agent will guide you through the maze of regulations and usually book a dependable rental firm.
- Ask about "hidden costs". At some locations, renting at the airport can mean airport taxes of 8% to 10%. By renting off airport property, you can save some money.
- Inspect the vehicle before leaving the rental agency. If you detect damage, report it before you leave the rental location. Remember, you will be charged if you bring the vehicle back with even minor damage.
- Ask for discounts. Your travel agent often has upgrade coupons and access to special discounts.
- Watch the clock. Most rental agencies provide a one to three hour grace period before triggering a new full or half-day charge. Confirm the rental agency's requirements at the time you book the car. Obtain adequate insurance. Renters are faced with a wide array of choices at the counter. The most confusing can be collision damage waiver insurance. Note that many credit card companies provide their customers with collision-waiver insurance for rentals in the United States if their car is charged to their card. Call them for details.

Coverage for a rental under your own personal auto policy may vary based on whether your trip is personal or business, domestic or foreign. We recommend that if you have questions, review your policy first. If questions still remain after a policy review, call or visit a customer service representative at our agency. Take advantage of the personalized service that only Barr's Insurance can provide.



A Newsletter from:

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[www.barrsinsurance.com](http://www.barrsinsurance.com)

### The Barr's Insurance Inc. Mission Statement

*"Barr's Insurance Inc. is dedicated to selling and servicing insurance to individuals and businesses in the state of Pennsylvania. Our commitment is to deliver solutions to our clients with professionalism and excellence"*

Barr's Insurance  
257 Seneca Street  
Oil City, Pa. 16301

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**PAID**  
#145  
Oil City, PA

### Please Note....

*" Just a friendly reminder that due to a recent change in the workers compensation laws you now have to have a form signed when hiring a new employee or when filing a claim We have the forms so don't hesitate to call"*

## Have You Updated Your Life Insurance Beneficiaries?

We recommend to life insurance customers that they check their policies at least every three years to review and consider updating beneficiaries. Why? One reason may be that a former beneficiary needs to be removed. Or, you may wish to add a child born after the policy was purchased. Lastly, your dollar needs may change over time. Policy limits for yesterday may prove to be inadequate as your family grows or your assets increase.



We suggest to our customers that they buy their life insurance from our agency instead of through 800 numbers. Life insurance can be a complicated subject. Being able to obtain local advice from a life insurance professional is a service many of our clients value and term life insurance premiums have never been lower. If you or family members are considering the purchase of additional policies, call us immediately for a no-obligation quote.