



# We're Planting Trees Locally ... Why?



Because of her passion for environmentalism, in 2021, Christy incorporated planting trees into Piper Insurance's corporate philanthropy plan.

For years, Piper Insurance has partnered with a reforestation group, *One Tree Planted*. Through them, Piper Insurance planted one tree for every new policy it sold, resulting in nearly 4000 trees being planted nationally and internationally over the last five years.

In April of this year, Piper Insurance decided to localize its reforestation efforts and is now partnering with the *Corning Street Tree Project*, a volunteer-led initiative that plants, maintains, and advocates for trees in the Corning area. "For every new policy we sell, we will donate \$2 to the *Corning Street Tree Project*," Christy explained. This will result in about 10 trees being planted locally every year. "We love that our donations will be used to increase the city's canopy."

**Would you like to help the effort? Donate to Corning Street Tree Project: [corningtrees.sprout.site](http://corningtrees.sprout.site).**

Christy Kager,  
president of Piper Insurance,  
is a self-proclaimed,  
unabashed tree hugger.



# What a Review!

"I would like to give props to the incredible staff at Piper Insurance.

I suspected that I was paying way too much for my home and auto insurance through my current agency, so I reached out to Piper Insurance. I worked with Megan. She explained clearly what she was going to do and, from the start, gave me no illusions of grandeur. To my delight she was able to save me almost \$2,000 a year!

It was so simple. I provided my information and Megan did the rest. She did in one week what would have taken me months of phone calls and appointments.

If you suspect you're paying too much for coverage I highly recommend giving Piper Insurance a call!"

-- Scott R. from Painted Post

## DID YOU KNOW?

Dutch winemaker Ilja Gort insured his nose for \$8 million through Lloyd's of London in 2008 after a car accident convinced him that losing his sense of smell would destroy his ability to create wine. The policy covers both the physical loss of his nose and the loss of his sense of smell. To maintain the policy, Gort is strictly prohibited from riding motorcycles, acting as a fire-breather, assisting in knife-throwing acts, boxing, and he must only use experienced barbers who keep their razors steady.

## American Roads Getting Safer

Traffic fatalities in the U.S. are declining meaningfully. The National Highway Traffic Safety Administration reported that:

In 2024 there were 39,345 traffic deaths — a 3.8% drop from 2023 and the first time the number has fallen below 40,000 since 2020.

In the first half of 2025, fatalities dropped another 8.2%, reaching the lowest mid-year fatality rate per miles driven since 2014.

The improvement is happening even as Americans are driving more miles. Exciting news and hopefully a trend that will continue.



### COMMERCIAL CORNER

#### Remember to Insure that Charity Run or Mud Marathon

Are you involved with a non-profit? First, thank you! Second, please make sure that you have insurance for your fundraising events. Even the best-planned events can face surprises — accidents, property damage, unexpected cancellations, and more mission-thwarting incidents. Insurance helps protect your organization from costly setbacks and keeps your mission on track. It also reassures volunteers, donors, and partners that you're prepared and responsible. **Contact us if you have an upcoming fundraising event. We will help you.**



# GOOD EATS!

## EASY FRUIT PIZZA



Kaleigh Clark, Personal Lines Account Manager

### INGREDIENTS:

- |   |  |
|---|--|
| 1 roll (16.5oz) refrigerated Pillsbury Sugar Cookie Dough | 2 kiwis, peeled, halved lengthwise and sliced                |
| 1 package (8oz) cream cheese, softened                    | 1 cup halved or quartered fresh strawberries (6 to 8 medium) |
| 1/3 cup sugar   | 1 cup fresh or frozen blueberries                            |
| 1/2 teaspoon vanilla                                      | 1/2 cup apple jelly  |

### DIRECTIONS:

Heat oven to 350°. Spray 12-inch pizza pan with cooking spray. Break up cookie dough into pan; press dough evenly around the pan, leaving 1/2 inch around the edge. Bake 16 to 20 minutes or until golden brown. Cool completely on cooling rack, about 30 minutes. In small bowl, beat cream cheese, sugar, and vanilla with an electric mixer on medium speed, about 30 seconds or until fluffy. Spread mixture over crust. Arrange fruit over cream cheese. Stir jelly with a spoon or rubber spatula until smooth; brush or spoon over fruit. Refrigerate until chilled, at least 1 hour. To serve, cut into wedges or into rows. Cover and refrigerate any remaining "pizza."

## REFERRAL WINNER: WON \$250 GIFT CARD!



Congratulations to Brian and Cindy Grover of Bradford, our most recent Referral Winners! Thank you, Brian and Cindy, for your business and your referrals. You, too, can be entered into a drawing for a gift card, Yeti or iPad when you refer people to Piper Insurance.

## Insurance Tip



*When was the last time you evaluated how much it would cost to rebuild your home? The cost of building materials, appliances and labor have all increased. Are you sure your homeowner's policy still covers your needs? Now is an opportune time to review your home's limits on building and contents. Contact us to discuss your current coverage. We're here to help!*

## WIN! PIZZA

AND YOUR CHOICE OF

**IPAD**    **\$250**    **YETI**  
GIFT CARD    COOLER

Win a pizza by sending your friends and family to Piper Insurance where they will find better protection and incredible savings! For every referral you send to Piper Insurance, you get a free pizza!

And you'll get a chance to win an iPad, \$250 Visa gift card or a Yeti cooler! We have quarterly drawings, and every time you send us a referral, you are entered to win.



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**We Are Always Happy To Help!**  
Angie Wyckoff, Personal Lines Account Manager

Auto ■ Home ■ Business ■ Motorcycle ■ Boat ■ RV

# Uh Oh! Uninsured and Underinsured Drivers Are All Over New York State

Watch your wallet!

Even with strict insurance laws, some New York drivers are **uninsured** or **underinsured**, creating financial risks for everyone on the road.

**Who is uninsured?** ➔ *Meaning, they have NO AUTO INSURANCE AT ALL!* An estimated **4% to 8% of drivers in New York are uninsured**, which amounts to **hundreds of thousands of uninsured vehicles in the state**. The chances are reasonable that you'll get in an accident with a driver with no insurance.

**Who is underinsured?** ➔ *Meaning, they DON'T HAVE ENOUGH INSURANCE!* A more common issue is **UNDERinsured drivers**. They carry only the minimum required coverage. In New York, a driver can purchase insurance with liability limits as low as \$25,000 for bodily injury per person, which is often not enough to cover serious accidents. For example, if you get in an accident and require any sort of surgery, \$25,000 is not likely covering that. **Over 10% of claims involve underinsured motorists**, leaving victims at risk of unpaid expenses.

To protect drivers, New York requires uninsured motorist coverage. That's good. That means if you're in an accident with someone who is uninsured, your carrier will jump in to help, but it's a minimum. It's a layer of protection, but not strong protection.

If you want to talk about optional **supplementary uninsured/underinsured motorist coverage** for added protection, call us. We can help review your coverage and potentially increase your coverage ... because you simply don't know who will be in your next accident with you.



Do you have enough insurance if the driver next to you doesn't? Call us today!