



Have a Claim? Call Us! We'll Take Care of That For You.



If you have a claim, you'll be working with Niki, our Claims Advocate. She'll take care of you!

When you have an insurance claim, we want you to call us! We want to position you for the best result. After all, we're your trusted partners.

We'll guide you through the claims process. Claims can be complicated and scary. We will guide you through the entire process and answer any questions you have. Our goal is to make the process as smooth as possible.

We'll help you understand your coverages and options. Filing a claim on your policy isn't always straightforward. We help clarify what your policy covers and discuss your unique situation. This can prevent misunderstandings and help you make the best decisions.

We have tricks and tips that will get the process moving quickly. Everyone wants their claim handled quickly and smoothly. We can provide tips on how to make that happen.

We'll advocate for you! We are your claims advocate. We're on your side. After all, we work for you, and not the insurance company. If any challenges or disputes arise, we'll fight hard to ensure the best possible outcome for you.



'Tis the season to support your local farmers!

FIRE PREVENTION: CHECK THOSE SMOKE ALARMS!

Most house fires occur in fall and winter, so now is the time to take steps to make your home safe.

The four leading causes of house fires are:

- Cooking (51%)
- Space heaters (14%)
- Electrical issues (10%)
- Cigarettes (5%)

Check your smoke alarms every month to be sure they are working properly.

Yes, check every month! Set a calendar reminder for the first day of every month.

Test your smoke alarms by pressing the test button.

- You should hear three beeps, letting you know the alarm is working.
- If you don't hear the beeps, it's time to change the batteries, if your model requires them.

IMPORTANT!

- **If your smoke alarm is 10 years old, it's time to get a new one because the sensor becomes less sensitive over time.**

STAY SAFE, FRIENDS!

Celebrating Anniversaries at Piper Insurance

15 Years!

**Christy Kager,
President**

10 Years!

**Jennifer Gardiner
Business Account Manager**

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!



DID YOU KNOW



While on a cruise, a passenger became seasick and lost his dentures while vomiting over the side of the cruise ship. He filed a claim under the "lost baggage" portion of his policy. After all, the policy considers dentures personal baggage. His insurer complied and paid for a new set of dentures. That makes us want to smile.





Our Furry Family

Jennifer Gardiner,
Business Account Manager

Meet Waddles, here with Jennifer. Waddles is 17, just an itty bitty thing, but he snores like a grown man!

Welcome!

Kaleigh Clark,
Personal Lines Agent



FOR EVERY NEW POLICY SOLD, PIPER INSURANCE PLANTS ONE NEW TREE.

TREES PLANTED

SINCE 4/2021

3014

WITH PIPER INSURANCE AND ONE TREE PLANTED

PIPER REFERRAL PROGRAM

WIN! PIZZA

AND YOUR CHOICE OF

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\$250
GIFT CARD

YETI
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.

GOOD EATS!



Tammy Huggins,
Office Manager

FRUIT SALAD

INGREDIENTS:

- (2) 14.5 – 15.25 oz cans pineapple tidbits, drained
- (2) 14.5 – 15.25 oz cans mandarin oranges, drained
- 48 oz sour cream
- 1 bag mini marshmallows

Optional:

- ½ cup maraschino cherries, sliced and added for color
- ½ cup shredded coconut (or serve on the side)

DIRECTIONS:

In large bowl stir sour cream and marshmallows. Fold in drained pineapple and mandarin oranges (cherries and coconut are optional). Refrigerate at least 2 hours before serving. This will allow the marshmallows to absorb the flavors. Gently stir before serving. Serves approximately 10 people. Cut recipe in half for smaller groups.

*"This is a sweet treat, a go-to for family gatherings, passed down for years. It brings back wonderful memories from when we were kids in the late 60s and early 70s."
-- Tammy*

COMMERCIAL CORNER



Are you thinking of starting a food truck? We love that idea already! Food is our favorite! There are many insurances food truck owners need to consider, and it can get overwhelming. Good thing determining what insurance is and is not needed is our job. We've got you covered. Contact us when you're ready.

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We Are Always Happy To Help!
Beth Russo, Agency Development Representative

Auto ■ Home ■ Business ■ Motorcycle ■ Boat ■ RV

A Few Financial Spring Cleaning Ideas



- ✓ Clean out lingering online subscriptions! If you don't use it, get rid of it.
- ✓ Review your insurance policies with your agent. You might be missing hidden discounts!
- ✓ Get rid of credit card debt. Work it down, work it down. Rejoice when you are free.
- ✓ Check your credit report at least once a year.
- ✓ Consider a high-yield savings account. It will give you a lot of bang for your buck.

REFERRAL WINNER: WON A VISA GIFT CARD!



Congratulations to Steven Howard of Corning, our most recent Referral Winner! Steven is pictured here with Megan Emery, Personal Lines New Business. Thanks, Steven, for your business and your referrals. You, too, can be entered in a drawing for a gift card, Yeti, or iPad when you refer people to Piper Insurance. See page 3 for details.