



January 2019 Newsletter



Happy New Year!

We hope you all have an amazing 2019!

Watch out for all of the new things we will be doing this year!

Having Trouble Sticking to Your New Years Resolution? You Aren't Alone...

If you are like many Americans and vowed to lose weight, eat better, save money, or give up a bad habit for the 1st of the year, you are probably already struggling on maintaining your goals- and that's okay!

Setting goals at first is so exciting, you want to completely change your lifestyle, workout, clear your kitchen of junk food, or start leaving well under your means all of a sudden, but this is not sustainable and actually sets you up for failure.

Just because you want to set a goal for the new year does not mean you have to immediately change your entire life around on the 1st of January, you are actually better off at setting small, monthly goals to help ease yourself into your ultimate goal.

Journaling or taking progress photos along the way can show your success more than a scale ever could. Progress photos are perfect for moments when you are not feeling motivated-you can see how far you have come and realize why you even started your journey.

Do not be afraid of getting help from a professional. Personal trainers, nutritionists, and financial advisors will customize your plan to make your goals safe, effective, and achievable. Finding balance and a method that works for you will ultimately produce long-term results that you can turn into a lifestyle.

Looking for an easy way to save money? Try switching to a new insurance carrier! If you have been with your current carrier for a few years and have had minimal claims or traffic violations in the past three years, you are a perfect candidate for finding better insurance rates. Call us at 412-220-0300 for free quotes on personal, commercial, life, or group health/benefits insurance!

Tying the Knot? Tie up Loose Ends With Wedding Insurance

Getting married is a big step that you're no doubt commemorating with a big celebration. And, that often comes with a (fairly) big price tag. So, have you considered insuring the whole to-do? As with other sizeable investments, you can insure big events, such as your wedding. But, that's not the only way insurance can play a role in your big day and the events that follow. Here are four tips for insuring your wedding, rings and more:

- Big day, big investment - protect it

Of course you want your big day to go off without a hitch. But, you also want to prepare for those pesky "what ifs." What if the caterer backs out? What if the bride's dress gets lost in her checked baggage? What if your venue goes out of business?

Event insurance typically covers unexpected issues with the site, weather, vendors and illness or injury, so you aren't stuck with the tab. For example, if you need to find a new caterer the day before the wedding, your policy may help with the costs.

- Say 'I do' to covering your rings.

Regardless of the monetary value of your engagement and wedding rings, it's important to protect your investment — preferably right after you purchase them. We can help. Call us from the jewelry store if you like, and we'll schedule your new bling on your renters insurance, condo insurance or homeowners insurance.

- Cover your bases by covering your gifts.

While you're dancing the night away, you don't want someone walking away with your gifts. But, unfortunately, it happens. You may want to consider a policy to protect your gifts. And, of course, you'll want to include them as part of your home inventory and personal property coverage. Some items, such as collectibles and china, may need scheduled coverage, just like your rings.

- Start your honeymoon right.

If your honeymoon costs as much as a car, it may make sense to get travel insurance. Policies can include coverage for trip cancellation or delay, and even medical insurance. Frommers.com says it should cost no more than 8 percent of your trip price. Whether your wedding is a small family affair or the biggest event of the year, you deserve to have a stress-free day. Let us help you select the insurance coverage you want for your wedding and everything that goes along with it. So, when the big day arrives, all you have to worry about is having a great time!

Personal Lines News:



Are you considering buying a new car? You will want to be prepared with all of the right insurance information. You will need to have up-to-date automobile insurance. As long as you are currently insured with a carrier, you typically have coverage for your new vehicle for a few days after your purchase. You do not need to worry if you buy a vehicle over a holiday or weekend, your vehicle will probably be covered under your current automobile insurance. Contact your agent or insurance carrier to find out their policy on new purchases-each carrier will have different rules. Car dealerships will often times want to confirm what the comprehensive and collision deductibles you will have on your vehicle if you are financing or leasing. If you have very high deductibles, a car dealership may require you to lower them, especially if you are leasing a vehicle.

Commercial Lines News:

Looking to save money on business insurance?



If you are a member of your local chamber of commerce or are considering membership, we have great news!

In conjunction with our carrier Penn National, you can participate in their chamber member profit sharing program! By participating, there is a chance you could receive money each year by just being a member of your local chamber of commerce and having your business insurance policies with Penn National!

Call us at 412-220-0300 for a free quote on your business insurance or if you have any further questions about Penn National's chamber of commerce program.

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United States

rwells@singlesourcebenefits.com