

**From:** Foradora Insurance <insurance@foradorainsurance.com>

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February 2012

## February from the heart, Valentine's Day on the 14th...

U.S. census statistics show that jewelry given as a gift for Valentine's Day amounted to over 2.5 billion in 2007. Protecting those assets is extremely important. At Foradora Insurance we offer a protector policy known as an Inland Marine policy.

You finally received the perfect engagement ring. What happens if you lose it?

It is important to know that most homeowners and renters policies provide coverage for personal possessions like rings. However be a cap on the amount your policy will pay. Taking the time to inventory personal items and inquire about options available to protect them will provide peace of mind should a tragedy occur.

A personal Inland Marine Policy is designed to protect specific property with broader coverage than a Home Protector policy. Coverage can be written on an all-risk, open-perils or named perils. Special policy floaters can cover a variety of items such as fine art, furs, jewelry, electronic equipment and more.

- \* After purchasing the valuable item, you should notify your agent immediately.
- \* Have the item appraised to establish an actual value.
- \* Maintain the store receipt with your home inventory records.
- \* A picture of the item is always a good idea.
- \* If possible try to store the item in a secure location, if the item is one which is not used

**Thank you for your business!!**



**Scott Foradora  
Owner / Agent**

Please check out our website:

[Foradora Insurance](#)

**Visit us on facebook**

If you need anything, please call us!!

Scott, Melinda,  
Shannon, Chad & Dylan  
814.372.1090

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You can now use your debit and credit card to make payments on [erieinsurnace.com](#)

regularly considering a safe deposit box maybe an option.

Applying for Inland Marine Policy is fast and easy.

If you are not sure you have enough coverage for your valuables, please call our office.

Thanks to erieinsurance.com for their helpful tips.

**"Never be afraid to try something new. Remember, amateurs built the ark. Professionals built the Titanic." - Anonymous.**

**"Sometimes if you want to see a change for the better, you have to take things into your own hands" - Clint Eastwood**

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