

PLEASE READ CAREFULLY



Frye Insurance Associates, Inc.

21508 Laytonsville Rd.  
Laytonsville, MD 20882  
301-963-9072 • 301-948-7366  
1-800-735-3743



Welcome to Frye Insurance Assoc. Inc.. Please take a few minutes to carefully review your coverage. Make certain that it has been written as requested and that it adequately meets your needs.

**About Us:** We are a 2<sup>nd</sup> generation insurance agency. We take pride in providing the best service possible. When you phone our office you will talk to a live person, no voice mail, no phone menu. We have 24 hour service so if you need us in an emergency we are there to give you the assistance needed.

**Homeowner Policies:** This policy was written with the information which you provided.

Please call if you find any errors or if you need clarification on any of the coverage. You can also look in your policy to find the extra features and the limits of various coverage.

Call our office if any of the items listed below apply.

1. Make an addition or improvements to your home.
2. Add an outbuilding or detached garage
3. Change or delete mortgage companies

4. Add a security system to your home (additional savings)
5. Need a quotation on flood or earthquake coverage
6. You are running a business out of your home

**Auto Policies:** Review your policy annually to make sure that the vehicles listed are correct and coverage is as requested. Your coverage can be increased or changed with a phone call to our office. Contact our office if any of the below applies to you;

1. Purchase another vehicle. Do not rely on the salesperson to call us to add a vehicle. More often than not they forget to notify us.
2. Remove a vehicle from your policy. Remember the tags must be returned to MVA when coverage is removed. This will avoid your being fined by MVA.
3. Add a new or newly licensed driver or if your marital status changes
4. Loaning your vehicle to a non resident of your household. Remember your insurance is primary.
5. Personal Injury Protection (PIP) \$2,500 automatically included in your policy can be partially waived or increased to a higher limit. Call us for details.

**Personal Catastrophe Liability Policy:** This policy will add an additional \$1,000,000 liability limit (higher limits are available) above your current limits of your home, auto, boat and any other

personal exposure. If you don't already have this policy we strongly urge you to consider purchasing this coverage. Call us for a quotation!

**Life Insurance:** As a multi line agency, we have access to most forms of insurance. Our life products are among the most competitive in the marketplace.

**If your life insurance is with Erie** you will save an additional 5% on your home and auto policy.

**Recommendations:** We recommend that you carry liability limits of at least 250/500/100. on your auto policy and at least \$500,000 on your Home Protector Policy.

We strongly urge the purchase a **Personal Catastrophe Liability Policy** which provides additional coverage in increments of \$1,000,000.

**We appreciate your business!** Your questions, comments and/or suggestions are welcome. Feel free to call our office if you have questions regarding your coverage or just want to discuss an insurance issue that is of concern to you. Our goal is to provide excellent service and provide you with a competitive product at a competitive price.

**1 Agent  
Phone Call  
Less Worry**

... Let Us Be The ONE

**FRYE INSURANCE  
ASSOCIATES**

301-963-9072 • 301-948-7366

1-800-735-3743