



CROSSKEYS INSURANCE

Dear Clients and Friends,

What a few challenging months we have all experienced. The COVID-19 pandemic has brought on a roller coaster of uncertainty, fear, and frustration. Our team at CrossKeys Insurance truly appreciate your support, patience and cooperation during the self-quarantine period and the restrictions that were placed on our business.

Throughout the quarantine, we operated as a nimble team; a few warriors keeping watch at the office while the balance of the team was challenged to work remotely. There may have been a few hiccups along the way, but the team continued to improve efficiencies over the course of 10 weeks. The entire team is back in the office and are permitted to have face-to-face meetings which makes us very happy.

We have put in place the recommended precautions to keep you safe and comfortable as well as our team. When possible, we do ask that you call ahead and make an appointment so we may practice social distancing. The Governor has requested that face masks be used when visiting businesses and we are complying with the request. In addition, all our team members have protective plexiglass shields installed at their workspaces and a pen and hand sanitizer will be provided to each client for one-time use. After you leave the office, we will perform a thorough cleaning of all surfaces in the common area and the office of the agent you met with. Please note our drop box at the Reading location and the mail slot in Hamburg are still available for your payments and form returns. Additionally, client resources may be accessed through the Client Portal of our website (crosskeysins.com) including making payments, submitting claims, and other common requests.

Throughout these past few months, we as an agency have and will continue to work with clients that need to adjust payments or review coverages. The insurance carriers we work with have announced discounted programs for their policyholders and some have provided relief in dividends paid directly to policyholders. In addition, several carriers have already filed for Rate Reductions in anticipation of lower losses and fewer claims (less cars on the road and fewer accidents).

Finally, as part of Erie Insurance's response to the pandemic, the CrossKeys Team participated with them in Erie Agents Giving Back, supporting those in need, first responders, healthcare workers and others on the front lines. We were able to provide a donation to Helping Harvest as well as delivering over 1,100 cups of Carvel Ice Cream to hospital workers, nursing home staff, ambulance crews, police officers and the blood bank. We appreciate the commitment of Erie Insurance and Carvel Ice Cream (5th Street Highway) to partner with our team. It is humbling to be able thank these heroes personally.

Please continue to stay safe and know we are here if you need us. Thank you for your continued business, support and friendship over the years. We are grateful to you for allowing us to be "The Key to Your Security".

Sincerely,

Stephen M Yeity CPCU CIC

5035 Pottsville Pike, Reading, PA 19605 • 610-916-6190
303 State Street, Hamburg, PA 19526 • 610-562-0677
Fax 610-916-5921 • 888-285-0224 • www.crosskeysins.com