

Contact us:  
(724) 929-2300  
(800) 734-2727  
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## Betting You Won't Be Disabled?

If you are like most Americans, you don't have enough savings to cover your bills in the case of a disabling injury, and Social Security is most likely not a fast or sure answer.

Approximately 30% of people ages 35 to 65 will suffer a disabling injury that prevents them from working for at least 90 days, and one in seven will become disabled for five years or more.

To illustrate just how risky not insuring for disability can be, review the following Q&A taken from the Social Security Administration's "What You Should Know Before You Apply for Social Security Disability Benefits" fact sheet.

**How does Social Security decide if I am disabled?**

By law, Social Security has a very strict definition of disability. To be found disabled:

- You must be unable to do any substantial work because of your medical condition(s); and
- Your medical condition(s) must have lasted, or be expected to last, at least one year or be expected to result in your death.

**My doctor says I am disabled. Is that enough to qualify me for disability benefits?**

No. You cannot get disability benefits solely



because your doctor says you are disabled.

**How long does it take to make a decision?**

It takes about three to five months to get a decision. This depends on how much time it takes to get your medical records and any other evidence needed to make a decision.

Disability insurance should be right up there with auto, home and term life. Why play the odds when there are affordable guaranties? Give us a call to go over policies suited for you. •

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## Insurance Is for More Than Just Wages



Stay-at-home mothers contribute vastly to the household, and a loss of their contribution to the family is often more than just emotionally devastating—it can be financially debilitating.

The monetary costs of losing the family breadwinner can fairly easily be established, but what would the outlay be if Mom were to die? The duties of the stay-at-home mom run the gambit: taxi driver, chef, housekeeper, errand runner, and bill payer. If she were to die suddenly, a surviving spouse would likely have to outsource many of these duties (e.g., daycare, a housekeeping service, dinners out and possibly an accountant), resulting in budget-busting costs that could compromise the family's standard of living.

Purchasing life insurance on Mom would provide significant relief for the expenses incurred in her absence. For more information on protecting your family's standard of living, call CSC Insurance today. ●

## PRIVACY POLICY

### I. Introduction:

As a current customer of CSC Insurance Options we would like to take this opportunity to both thank you for your business and to share with you the importance our agency places upon protecting the privacy of information we gather from you in accordance with applicable state and federal laws.

CSC Insurance Options is a member of the financial services industry and, as such, our agency has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your information. The following is CSC Insurance Option's privacy policy regarding the customer information we collect. Contained in this privacy policy you will find (1) an explanation of the types of information CSC Insurance Options collects from our clients and the means used to collect such information, (2) an explanation of how CSC Insurance Options shares the information collected from our clients, and (3) an explanation of how CSC Insurance Options protects client information.

### II. Information we collect and the means used to collect:

CSC Insurance Options collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. CSC Insurance Options collects this necessary information from the following sources:

- Information we receive from you on applications or other forms. This information may include, but is not limited to, your name, address, and date of birth.
- Information about our clients' transactions with us; this information may include, but is not limited to, claims and payment history.
- Information we receive from a consumer-reporting agency; this information may include, but is not limited to, a driving record or insurance score report.
- Information we receive from you via our website

To collect customer information from the above-stated sources, CSC Insurance Options may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically, and online.

### III. How we share client information with non-affiliated third parties:

We don't share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. For example, CSC Insurance Options may share all of the information listed above with non-affiliated third parties for, including but

not limited to, the following reasons:

- Information that is necessary to service or process the insurance needs of our clients, in a manner that is consistent with the usual and customary services provided by independent insurance agents. Such usual and customary services or processes provided by CSC Insurance Options to its customers include but are not limited to underwriting, shopping the renewal, rating, placement, and providing quotes for insurance that is germane to the coverage the customer places with our agency.
- Information that is necessary to protect the confidentiality or security of our client's records
- Information that is necessary to resolve client disputes or inquiries
- Information that is required by individuals or entities who are assessing our legal compliance.
- Information that is required for CSC Insurance Options to comply with the law.
- To an actuarial or research organization for the purpose of conducting actuarial or research studies

• Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims, or other liability

### IV. How we share client information with affiliated parties:

We do not share client information with any affiliate.

### V. Our practices regarding information confidentiality and security:

We maintain physical, electronic, and procedural safeguards to guard your information. These safeguards include but are not limited to the following:

- We restrict access to nonpublic personal information about our clients and former clients to those employees who need to know that information in order to assist in providing services or products to the customer.
- We will punish any employees who impermissibly share client information.
- We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications.

CSC Insurance Options appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. CSC Insurance Options will continue to monitor the effectiveness of this privacy policy.

## Meet Our Sales Team



**Jason Sherwood** is licensed as both a property-casualty and a life and health agent. His current primary role is as a personal lines account executive, but he also plays a commercial role and is a certified commercial lines coverage specialist. He joined our team in 2005 after seven years in the telecommunications industry. Mr. Sherwood holds a B.A. from Messiah College and an M.B.A. from Waynesburg University. He takes pride in reviewing and analyzing potential clients' current policies and premiums and educating them on alternative solutions so they can make an informed decision.



**Al Poroda**, a sales agent and Monongahela resident, has been with CSC since 1997. He holds an associ-

ate's degree in business management, has been a licensed property-casualty agent since 1997, and earned his life and health license in 2004. Mr. Poroda served for three years as sales supervisor for CSC and is a former general manager for McDonald's Corporation. In 2002, he was one of three individuals at CSC recognized by Donegal Insurance Company for top agency sales. Mr. Poroda currently attends seminary for the Diocese of Pittsburgh and upon completion will be an ordained deacon for the diocese.



**Martha (Marty) McCloy**, a sales retention specialist at CSC, started in 1997 as a sales agent. She has played a key role in organizing CSC's expansions and mergers and was recognized by Donegal Insurance for outstanding sales performance. Licensed since 1984, Ms. McCloy has a long history in the insurance field, working in sales-driven capacities in property and casualty, health and life insurance. She also worked in the health field for five years. A Charleroi graduate, Ms. McCloy resides in Stockdale and is an active speaker to local organizations and schools.



**Linda Martik** has been with CSC Insurance Options since 1998. A licensed agent in property and casualty, Ms. Martik started as a receptionist and was promoted in 1999 to a personal lines customer service representative. In July 2008, she joined our sales team. Previously, she worked for seven years in customer service, accounts receivable and title work for an automotive dealership, and she has more than two decades of experience in accounting for a construction company.



**Michael Hutton**, a Canonsburg resident, licensed in life, health and annuity/long-term care, joined CSC Insurance Options in January 2009. Mike, who has 20 plus years of solid experience in the business of insurance and finance, will add measurably to the capability of our firm. ●



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### Special Insurance for Special Cars

Vintage. Exotic. Just plain hot. Exotic cars (Bentley, Aston Martin, Ferrari to name a few) are usually not adequately covered by standard auto insurance. The same goes for “classic” (collector vehicles that are at least 20 years older than the current model year) and “antique” (25 years or older) cars. Further, if the vehicle is customized in any way, damage to the custom equipment might not be covered either.

These special cars need special insurance. Affordable policies are available. Call your CSC Insurance team for more information. ●

For more information about your personal insurance needs, call us or fill out this form and fax it in today!  
 Fax: (724) 929-5210

**Thank you for your referrals.**  
 If you're pleased with us, spread the word! We'll be happy to give the same great service to all of your friends and business associates.

- Please call me about:**
- My home insurance protection
  - Car insurance
  - Boat insurance
  - Insuring my in-home business
  - Personal umbrella policy
  - Life insurance



My name and phone number:  
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 ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail address:  
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