



Benz Associates LLC
36 Buffalo Street
Hamburg NY 14075
(716) 648-3230

NEWSLETTER

VOLUME 2

Check out our new website
WWW.BENZASSOCIATES.COM

It is still under construction but your feedback would be appreciated.



is here and soon you will see changes outside when the trees and flowers start to bloom. Speaking of changes if you have been by Benz Associates lately you will see a big change in the back offices. We would like to welcome American Disc & Spine to the Village of Hamburg and to our building. They offer full service chiropractic and massage therapy. Stop by to say hello and see the beautiful new office.

Congratulations to Robert McKenzie the winner of our \$20 gift certificate to Buffalo Street Grill. If you would like to enter our next drawing for a \$20 gift certificate to Water Valley Inn just call and give us your email address. We would like to thank all of our insured's who entered our first drawing.

The Town of Hamburg Senior Services Department offers Defensive Driving classes for anyone 50 and over. Cost is \$10 a person. Upon completion of the course you can receive 10% off the collision and liability portion of your automobile insurance. Please call 646-0665 for more information on dates and times available.

It's that time of year to start thinking about putting boats in the water and motorcycles on the road. We have many companies that offer competitive prices for both watercraft and motorcycle insurance. Please call the office for a quote.

INSURANCE FACTS

Homeowner's insurance does not cover any home-based business. Most policies state if you make more than \$2,000 a year, it's a business. It also will not cover any loss to equipment and inventory.

It is estimated that 58% of homes in the U.S. are underinsured. If you have been doing home improvements, upgrades or additions yours could be one of them. To make sure you have enough coverage notify your agent any time you make improvements to your home that could affect its Replacement Cost. Also, due to rising building cost, you may need to review the Replacement Cost on your home even if you're not working on home improvements.

ATV's that are used off your property must be registered and insured. In the event of an accident or theft, your ATV will not be covered under your Homeowner's insurance.

Construction on Buffalo Street is in full swing and the best way to reach our office is to enter the Municipal Parking lot either from Main Street or from the entrance on Union Street.

We would like your referrals! If you refer someone to our office and we write the policy we will send you two movie passes to Regal Cinemas.



If April Showers bring May flowers what do May flowers bring?

Answer: Pilgrims!