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# \*NEWSLETTER\*

VOLUME 5

[WWW.BENZASSOCIATES.COM](http://WWW.BENZASSOCIATES.COM)

## \*INSURANCE FACTS\*

*We would like to congratulate* Karen Benz Coen for passing the NYS Life Insurance exam and receiving her license. Along with offering Term and Whole Life Insurance we have a new Universal Life product with a Long Term Care Insurance Rider. Please feel free to call Karen for a free, no obligation quote.



Karen and Lisa Kellner completed the 8K Shamrock Run and had a respectable finish. Lisa also ran the 5K Memorial Miles at Hilbert College. Good Job Ladies! Next up –the office will be participating in The Corporate Challenge, June 10 in honor of Benz Associates founder, Lee J. Benz.

*You can now take* the Point and Insurance Reduction class online. Upon completion you can receive 10% off the collision and liability portion of your automobile insurance. Please go to our website, click on About Us and choose Insurance Resources for links to websites that offer classes.

*It's that time of year* to start 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.



*Teen driver safety* is important to all of us. Motor vehicle crashes are the leading cause of death for teens in the U.S. Please take a moment to discuss safe driving practices with your children. You can go to our website, click About Us and choose Insurance Resources to find a link to the New York State DMV's parent/teen contract.



*You can now find us on Facebook.* Keep up with the current happenings at Benz Associates. Please take a look and Become a Fan!

*Remember to call the office* if you have made any home improvements, upgrades or additions so we can make sure you are fully covered. Also, make sure anyone who works on your home provides you with a certificate of insurance showing they have current worker's compensation and general liability. It should list you as the certificate holder and as an additional insured. This protects you if they get injured on your property.



*The following is a Spring home maintenance checklist:*

-  Check air conditioning system and have serviced every two or three years
-  Clean or replace air conditioning filter
-  Check dehumidifier and clean if necessary
-  Turn OFF gas furnace and fireplace pilot lights where possible
-  Have well water tested for quality. It is recommended that you test for bacteria every six months.
-  Check smoke, carbon monoxide and security alarms and replace batteries
-  Open valve to outside hose connection after all danger of frost has passed
-  Examine the foundation walls for cracks, leaks or signs of moisture, and repair as required. Repair and paint fences as necessary
-  Ensure sump pump is operating properly before the spring thaw sets in
-  Check eaves troughs and downspouts for loose joints and secure attachments to your home, clear any obstructions, and ensure water flows away from your foundation
-  Inspect wood decks, steps & rails for loose or damaged boards & raised nails
-  Inspect roof materials and roof flashings
-  Undertake spring landscape maintenance
-  Clear all drainage ditches and culverts of debris

