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# \*NEWSLETTER\*

VOLUME 8

## \*INSURANCE FACTS\*

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

*We would like to introduce* the newest member of the Benz family. "Tanner" is Rick's new black lab puppy. If you see them walking through the Village of Hamburg please stop and give him a belly rub (Tanner, not Rick). All treats will be well received.



*In August some people in WNY felt tremors from an earthquake centered in VA.* Homeowner's coverage specifically excludes earthquake coverage. For a very small cost you can add this coverage to your policy.

*Wheels on the bus go round and round.* School is back in session so please use caution and obey all rules regarding school buses.



*Due to excessive rainfall* this spring and summer, clean out gutters to insure proper rain flow and to prevent water from backing up into your eaves. Also make sure all the downspouts are diverted away from the foundation.

*Now is also a good time* to check:

- to make sure your sump pump is properly working
- disconnect the duct connected to the dryer and vacuum lint from the duct, the areas surrounding your clothes dryer and your dryer's vent hood outside
- smoke detectors
- fire extinguishers
- that you have screens on any exterior vents to prevent any small pests from entering.
- your driveway and walkways and repair as needed
- sweep chimneys and inspect them for cracks

*Dig Safely!* If you are doing any outside projects please call 811 at least two working days but not more than 10 working days before any excavation starts. You must call even if it is on private property, out in the middle of a field or on a street that has no name. Make sure you give the operator the proper location where the work is to take place. Mark out the area you plan to excavate with white paint, flags or stakes. If your excavation has not started within 10 working days of the stated commencement date, your location request will no longer be valid and a new location request is necessary. For more detailed information go to [www.digsafelynewyork.com](http://www.digsafelynewyork.com).



*When your child gets their driver's license* please call us so that we add them to your auto policy. Insurance companies can go back to the date the license was issued causing a huge increase in premium.

Please also call if you have:

- Purchased a trampoline
- Installed an above or in ground pool
- Added a dog to the family
- Made any alterations to your house

*Attention restaurant and bar owners:* If you have a liquor license you should consider having your staff take the Alcohol Training Awareness Program. This program provides the necessary knowledge to be a responsible server of alcohol including how to protect yourself and your establishment from liability, how alcohol affects your customers, how to prevent customers from becoming intoxicated, how to refuse a sale, how to accurately check ID's and recognize minors. Other benefits are:

- Compliance with state and local regulations
- Lower insurance premiums
- Improved customer service & satisfaction
- Increased staff professionalism

For more information on this program please go to our website [www.benzassociates.com](http://www.benzassociates.com) and under About Us choose Insurance Resources.

*If you are happy* with the service you receive from Benz Associates please refer your friends and family to us for a free quote. We write personal and commercial insurance as well as life insurance.

