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*Please join us* in welcoming Ann Marie Stanton to Benz Associates. She is replacing Lori Kuzan who has left us to pursue other adventures. We wish Lori the best of luck. Ann Marie is a licensed account representative and her years in the insurance industry will be an asset to our agency. Please stop in anytime to meet her.

*Tanner took a break* from obedience class for a little R&R boating on Chautauqua Lake. Don't worry he is only the co-pilot!



### *Summer safety tips.....*

1. Don't let dogs drive your boat.
2. Make sure your pool gate is locked when unoccupied.
3. If you own a jetski you must have a personal watercraft license or you will be fined.
4. Please keep an eye out for children riding bicycles or running out into the street.
5. With the warm temperatures keep your pets cool and well hydrated. Don't leave them in a vehicle while running errands.



*Effective June 1, 2013* the points on your license for texting while driving increased from 3 to 5 points.

# \*NEWSLETTER\*

VOLUME 11

## \*INSURANCE FACTS\*

*Motorcycles are on the road* and this requires responsibility on the part of cycle and auto drivers.

### Tips for Motorists

- \* **Look left, right – and left again – for motorcyclists.** Because of a cycle's small size, a bike can easily hide in a car's blind spot.
- \* **Be cautious when going through intersections.** Almost one-third of motorcycle accidents happen here.
- \* **Allow for greater following distance.** Did you know most motorcyclists do not activate their brake light when slowing down? They slow down by downshifting.

### Tips for Motorcyclists

- \* **Be cautious when going through intersections.**
- \* **Be visible when you ride.** Avoid blind spots, wear protective clothing, put reflective strips on your bike, activate turn signals early.
- \* **Flash your brake lights when slowing down.** This helps others on the road know your intentions.
- \* **Know and follow the rules of the road, and stick to the speed limit.**



*Virtually every business* depends on equipment to keep its operations going and income flowing. What if....

- The power went out at your business. How much income would you lose?
- Your heating and cooling system breaks down. How much additional cost to get you up and running again?
- Your refrigeration or freezer equipment breaks down. How will you recover the value of your spoiled products?

**Mechanical and equipment breakdown insurance** will cover the costly physical and financial damage that can result from a breakdown from a covered cause of loss. Please call the office for more information.



*Our \$5 Tim Horton's* referral program has been a great success and we have decided to continue it. For each of your referrals that we quote, we'll give you a \$5 Tim Horton's gift card. This is open to everyone and no purchase is necessary. Thank you for your support.