



Benz Associates LLC
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NEWSLETTER

VOLUME 1

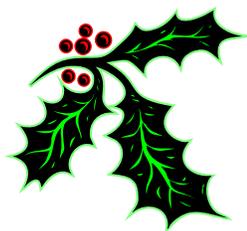
Welcome to the first ever Benz Associates newsletter. We wanted to come up with a way to keep in touch with our customers and also keep them up to date on what is going on in the insurance industry.

Benz Associates, established in 1997, is located in the heart of the Village of Hamburg. We specialize in personal, commercial and life insurance. We have recently added AXA Advisors, a financial investment group, to our expanding business.

First let me introduce you to Richard Benz, President of Benz Associates LLC. Rick started selling insurance in 1992 when he partnered with his father, Lee Benz. In 2005, Rick became President of Benz Associates and continues to run the agency as Lee did, providing the best possible customer service for all of his clients.

Our great staff includes Lisa Kellner and Robynn Terranova in our commercial department and Kristi Edwards, Mary Mingle and Kristen Van Wey in our personal lines department. Please feel free to give any of them a call with your insurance needs and questions.

Drawing – If you would like to receive our newsletter by email please call our office and give us your email address. Every newsletter your email address will be entered in a drawing for a \$20 gift certificate to a local restaurant. Our feature restaurant for this drawing will be Buffalo Street Grill. We will announce the winner in our next newsletter.



INSURANCE FACTS

Are you aware that **identity theft** is one of the fastest growing crimes in America? Did you know that identity theft victims spend an average of 60 hours and hundreds if not thousands of dollars restoring their identity after theft has occurred? Identity theft occurs when someone steals your personal information and opens new credit accounts, purchase vehicles, apply for loans without your knowledge or consent.

Many of our insurance carriers have started to offer Identity Recovery Coverage on their homeowner's policies. For a small premium you can receive coverage to pay for expenses associated with restoring your identity which may include ordering credit reports, obtaining a lawyer, making long-distance calls and much more.

You can receive a **multi-policy discount** if you have your auto and homeowners insurance with the same company. You could save up to 5-10% off your auto insurance premium and 5% on your homeowner's premium.

Please call our office if you are interested in finding out more.

Season's Greetings to all of our customers. We would like to take this time to say "Thank You" and to extend our best wishes for every happiness this holiday season and throughout the coming year.