



Benz Associates LLC
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NEWSLETTER

Volume 3

INSURANCE FACTS

Check out our new website
WWW.BENZASSOCIATES.COM

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

We would like to introduce to you our new employee, Debi Baker, who will be assisting commercial lines. Debi has been in the insurance industry for many years and will be happy to help with your commercial needs.

With Winter almost here we have some helpful reminders:

- * If you have a wood burning fireplace make sure you have the chimney cleaned.
- * Keep your roof and sidewalk clear of snow and ice.
- * Replace the filter in your furnace.
- * Make sure you have good all-weather tires on your vehicle and that they are at the proper tire pressure.
- * Replace your windshield wipers and fill up your washer fluids.

Christmas coloring contest – We are having a coloring contest for children 12 and under. Click on the link at our website www.benzassociates.com to print the picture and bring it to our office by December 12, 2008. The winner will be determined by the most votes. Everyone who stops by our office through December 19 can vote. The winner will be announced December 22, 2008 and will receive a \$20 gift certificate to Jimmie's Pizza Company at 43 Buffalo Street in Hamburg.



Your homeowner's policy only covers the personal property or liability of a named insured on the policy or your children that live in the home. Anyone else in the house would need to purchase a separate tenants policy for their own protection.

It is that time of year again for ATVs and snowmobiles. Most homeowners policies do not provide coverage when used off the insured's property and automobile policies don't provide coverage unless the vehicles are specifically listed. Also, you must carry liability insurance when they are used on public lands. Make sure your policy's liability protection provides coverage for guest passengers. In addition, many ATV and snowmobile owners don't purchase liability insurance, so Uninsured and Underinsured Motorists Coverage is important.

Please call or stop by our office if you need any further information or want to discuss your coverage.

Congratulations to Joyce Lowry the winner of our \$20 gift certificate to Water Valley Inn. Thank you to everyone who gave us their email address.

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



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.