



Benz Associates LLC
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WWW.BENZASSOCIATES.COM

We would like to welcome two new additions to Benz Associates, LLC.

Karen Benz Coen joins her brother Rick as a producer for the agency. She has several years of sales experience and is looking forward to serving your insurance needs. She is a graduate of Hamburg High School and Michigan State University. Karen, her husband, and three sons all live in the Village of Hamburg.

Lori Kuzan is a licensed account representative in our personal lines department. Her years of experience in the insurance industry will be an asset to the agency. Lori, her husband, and daughter also reside in the Village of Hamburg.

Our professional staff also includes Lisa Kellner and Debi Baker in our commercial lines department and Mary Mingle and Kristen Van Wey in our personal lines department.

With the new year fast approaching now is the time to take stock of your financial situation and ask yourself about life insurance.

- Would the people that depend on you be fully protected?
- Would your business continue? Or
- Should something happen to your business partner, could you take full control of the company, legally?

These are among the serious questions that everyone should be addressing. Your family, your home, your business, your assets – life insurance can help protect the people you love and all the things for which you have worked so hard.

Please call the office and speak with Rick Benz, an experienced life insurance agent who can help you determine your insurance needs.

In a couple of weeks please check out our new video at www.benzassociates.com and tell us what you think. We would appreciate any feedback and any suggestions on how we can improve our site.

Congratulations to the Benz Associates Giants for a 1st place finish in the regular season posting an 11-4 record in the Hamburg Junior Baseball League.

NEWSLETTER

VOLUME 5

INSURANCE FACTS

With the recent weather disasters in the area we want to inform you about flood insurance. Homeowner's insurance does not cover you in the event of a flood. Without proper insurance, you may have to rely on disaster relief agencies to help you.

- The President must declare a state of emergency for FEMA and SBA to step in
- FEMA grants are limited
- SBA loans you money

Your home does not have to be in a flood-prone area to be at risk. Don't get caught without adequate coverage.

Directors & Officers liability insurance claims are on the rise. At its most basic, D&O insurance protects directors and officers from liability arising from actions connected to their corporate positions. Most D&O insurance policies are to cover wrongful acts and protect your company's assets. These often include actions such as breach of duty, neglect, error, misstatement, and omissions or acts by directors and officers in their capacity as such.

Most policies will cover the cost of claims arising from negligent acts. Additionally, many will also cover intentional acts as long as the court determines that the consequence of the act was unintentional. What's important to note is that, regardless of intent, Directors and Officers liability insurance is not automatically included in a general liability insurance policy.

Please stop by to see our new look inside and outside the office. Also, we would be happy to give you a professional review of your insurance policies with or without Benz Associates. We are here to serve you.

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.

