



**Benz Associates LLC**  
**36 Buffalo Street**  
**Hamburg NY 14075**  
**(716) 648-3230**

# \*NEWSLETTER\*

VOLUME 7

## \*INSURANCE FACTS\*

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

*We would like to congratulate* Erie Insurance for receiving the J.D. Power and Associates Award for “Highest in Customer Satisfaction with the Auto Insurance Shopping Experience” for the third year in a row. Erie Insurance is just one of the many excellent companies we represent.



*With the colder weather upon us* everyone wants to keep warm. In an effort to keep heating costs down, many people will turn to alternative heat sources, such as fireplaces, wood burning stoves and portable space heaters.

When used and maintained properly, these methods can effectively warm your home or office. However, there is also an inherent danger, as heating equipment is the leading cause of home fires during the winter months.

The following are some safety tips:

- Never use the oven, range or stove to heat your home.
- Never burn trash, paper or green wood in your fireplace. These items cause heavy creosote buildup, which could start a fire in your chimney.
- Purchase electric heaters with a thermostat control mechanism that will switch off should the heater tip over.
- Never use electric heaters to dry clothes or other objects. Keep space heaters at least three feet away from any combustibles.
- Plug your electric heater directly into the wall – do not use an extension cord or a power strip.
- Always unplug your electric heater when it is not in use.



*Some auto insurance terms* you should know:

- Bodily Injury – This applies to injuries caused **by you to someone else**.
- Property Damage – This coverage is if you damage another car or someone else’s property.
- Uninsured or underinsured motorist coverage – offers reimbursement of costs for your injuries in case of an accident involving an uninsured, underinsured or hit-and-run driver.
- Comprehensive – provides protection for your car from loss due to fire, theft, glass breakage, deer or damage not caused by a collision.
- Collision – offers protection for your car in case of collision with another car or object.
- Personal Injury – also known as “no-fault” it covers bodily injury to you in the event of an auto accident no matter who is at fault.
- Road Service – provides towing in the event your vehicle becomes disabled.



*If you hire someone to snowplow* you should get a certificate of insurance from them showing that they have commercial auto liability and general liability coverage.

Individuals using your vehicle for snowplowing for hire you should consider commercial auto and general liability policies. Your personal auto policy will not cover a loss for business use.

*With the crazy weather in WNY* it is a good idea to have a portable generator. Always keep them outside when running and use an industrial extension cord. Also make sure to clear all vents and pipes leading out of your house. If they get covered by snow or debris you could have a back up of Carbon Monoxide into your home.

*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.*