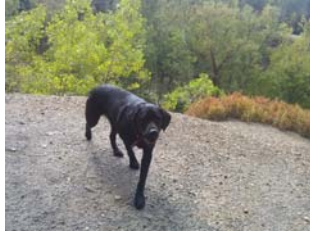




**Benz Associates LLC**  
**36 Buffalo Street**  
**Hamburg NY 14075**  
**(716) 648-3230**

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

*Tanner says* he has a lot to be thankful for this year! He spent a lot of time at the beach, chased squirrels and hiked throughout Western New York. He would like Santa to bring him bones and to also please bring bones to dogs less fortunate than him.



### *Do you have a child in college?*

Check your coverage! Usually, the belongings of your college student will be covered by your homeowners insurance, but it's best to be sure. If for some reason the coverage doesn't extend, consider purchasing renters insurance. Students who live off campus may not be covered. You could get a discount on your auto insurance. Because you'll have one less driver living at home, your household might get a discount – as long as they don't take a car along. If they do we need to review your coverage to make sure your child is properly insured. Injuries happen – sometimes tragically. Extra liability coverage through an Umbrella Policy can help you financially should a lawsuit ensue. Please call our office if you have any questions or to talk about your coverage.

*With the holiday season here*, many of you will be traveling. If you rent a vehicle while on vacation in the United States, Puerto Rico, or Canada, your New York State auto policy will provide coverage if you have collision on at least one vehicle. If you don't have collision coverage, your credit card company may offer it. Please call us if you have any questions regarding your rental vehicle coverage.

*When was the last time* you reviewed your life insurance policy? If you would like an analysis feel free to go to our website, select Get a Quote, Life Insurance Policy Review, Life Insurance Policy Review Authorization Form, complete the information, return via mail, fax or email. This will authorize us to access and evaluate your policy information.

*Our \$5 Tim Horton's* program has been a great success. 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.

# \*NEWSLETTER\*

VOLUME 12

## \*INSURANCE FACTS\*

*New York prohibits* all drivers from using portable electronic devices. Illegal activity includes holding a portable electronic device and:

- Talking on a handheld mobile telephone
- Composing, sending, reading, accessing, browsing, transmitting, saving, or retrieving electronic data such as email, text messages, or webpages
- Viewing, taking, or transmitting images
- Playing games

Handheld devices can mean any device with mobile data access, laptop computer, pager, or electronic game.



*I've fallen and now I'm suing!* With January and February being two of the coldest months, typically there are more outdoor slip and fall accidents than any other time of year. Along with those slip and falls, many are accompanied by claims against the owner of the building, tenant of the premises, and the snow plow driver who cleared the lot. Some ways to minimize the potential of a slip and/or trip both in the workplace and in the home are:

- Thoroughly remove snow and ice on walkways, driveways, and parking lots
- Remove obstacles from walkways and keep them free of clutter
- Cover cables that cross walk areas and identify them as a hazard
- Identify spills and wet areas and clean them up immediately.
- Keep all walkways/work areas well lit

Lastly, use good common sense. If the weather is bad, stay home. Wear appropriate footwear. Shovel/plow as soon as possible and put salt down to minimize ice.



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