



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

NEWSLETTER

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WWW.BENZASSOCIATES.COM



What a crazy 2021! We are glad to be back in the office. A lot of changes have happened this year.



We welcomed two new employees. Marcia McGowan joins our Personal Lines department as an Account Executive. With 8 years of experience in many aspects of insurance, she has extensive know-ledge. “I enjoy the challenge of determining insurance needs, educating customers on coverages, and developing personal relationships.”

Also joining us is Lori Joy, our new Commercial Lines Account Executive. She has been in the insurance industry for nearly 17 years and will be a great asset to us.

We would also like to announce that Julie Dibb was promoted to Personal Lines Manager! Julie has been with us for 7 years and is excited to begin this new chapter.

We are open every day M – F but are working on a hybrid system so it is recommended that you make an appointment.

Please note that we are no longer accepting cash in the office.



Water in all its forms causes extensive and costly damage. Water that backs up from a sewer or drain is especially messy, hazardous to health, and expensive to clean up. Commercial property owners may have the false assumption that this coverage is included on a standard property policy. Most companies exclude these types of losses, which means you may need to buy a separate endorsement that provides coverage. Some pointers are:

- Be sure you’re covered for backups and overflows from sewers, drains, and sumps
- Understand what is considered on-premises and off-premises
- Make sure you’re covered for surface water entering the building
- Know the difference between backup of sewer and drains and a flood policy

Lori would love to talk to you about your options.

With Christmas right around the corner, you might be thinking about buying a trampoline or an electric bike. In 2021 did you get engaged? Have a pool installed? Adopt a pet? Have a new baby? Start an in-home business? Please give us a call to go over your options and make sure you are properly covered.



Winter is here and now is the time to:

- Have your chimney professionally cleaned
- Change the batteries in your smoke detector
- Replace old windshield wipers
- Check your tire tread to see if you need new winter tires

For each of your referrals that we quote, we offer a \$10 coupon to certain restaurants or a \$5 Tim Horton’s gift card. This is open to everyone and no purchase is necessary. Thank you for your continued support. 11/21



Wishing you and yours
A very Merry Christmas
and a wonderful New Year For 2022.
We appreciate your continued loyalty
allowing us to service your insurance needs.
Please do not hesitate to call us
or schedule an appointment if needed.

Sincerely,

A handwritten signature in black ink that reads "Richard E. Benz". The signature is written in a cursive style.

Richard E. Benz
President