

Sixth Annual Newsletter

Christmas 2011



Agency Update

You Are Invited...

The Buckland Insurance Agency, Inc.

Would like to invite you to attend our Annual Christmas Open House

Friday, December 2nd From 5 p.m.-8 p.m.
at the Barry Township Hall



Did You Know???

By Penny Hovanec

Situations that can affect coverage in the event of a claim:

Home

- Change in occupancy or ownership
- Business exposure or business property in dwelling or any outbuilding (including home daycare).
- Recreational vehicles or watercraft that are NOT scheduled on your policy for physical damage and/or liability.
- Jewelry that is misplaced or damaged and NOT scheduled on policy.
- Any solid heating device located in any building or on your property; including but not limited to wood stoves, pellet stoves or corn burners.
- Property with homemade solid fuel devices are ineligible for coverage.
- Animals on premises.

Auto

- Title of vehicle must read in the name of insured and/or spouse.
- Vehicle has to have comprehensive and/or collision for coverage to repair vehicle.
- Rental and towing coverage has to be endorsed on each vehicle for coverage to apply.
- Change in usage of vehicle, (business use or used for delivery)
- Altered vehicles (lift kits, oversize tires, advertising on vehicle, etc)
- Driver lives in household but not listed on policy.
- Driver not eligible for standard insurance due to tickets or accidents on driving record.

Umbrella

- Liability limits on all underlying property policies must be at least \$300,000.
- Liability limits on all underlying auto/motorcycle policies must be at least \$500,000.
- Liability limits on all underlying recreational vehicle and watercraft policies must be at least \$300,000.

Our mission is to provide quality insurance services, delivered in a personal, timely, courteous and professional manner in partnership with our customers and the community.

Buckland Insurance Agency, Inc.

When you have water damage please call your agent immediately.

Please remember to read your insurance policies. They contain important information concerning limitations, conditions and exclusions.

Emergency Water Damage Tips

Source: Servpro Fire & Water -Cleanup & Restoration

- Shut off water source if possible.
- Turn off circuit breakers for wet areas of the building, when access to the power panel is safe from electrical shock.
- Remove excess water by mopping and or blotting
- Wipe excess water from wood furniture after removing lamps and table top items.
- Remove and prop up wet upholstery cushions for even drying.
- Place aluminum foil or wood blocks under furniture legs.
- Remove to a safe dry place any paintings, art objects, computers, documents and other materials that are valuable or sensitive to moisture.
- Use cloths pins to keep furniture skirting off damp floors.
- Hang draperies with coated hangers to avoid contact with wet carpeting or floors.
- Hang furs and leather goods separately at room temperature.
- Remove Oriental or other colored rugs from wet carpeting.
- Do NOT enter rooms with standing water where electrical shock hazards may exist.
- Do NOT use a regular vacuum to remove water.
- Do NOT turn on ceiling fixtures if ceiling is wet, and keep out of areas where ceilings are sagging from retained water.
- Do NOT leave books magazines or other colored items on wet carpet.
- Do NOT use TVs or other appliances

Buckland Insurance Agency, Inc. is an **Independent Agency**. This means we represent a variety of quality insurance companies. We research these firms to find you the best combination of price, coverage and service to meet your individual needs. Above all, we are committed to earning our clients' trust through our professional service and dedication to excellence.



Delton Office

269-623-5115 or 800-223-3590

Fax 269-623-8735

Hastings Office

269-948-3720 or 888-223-3590

Fax 269-948-3744

www.bucklandinsurance.com

Email addresses on web

Our Hastings office is now located at 110 W Center St.. Suite B, Hastings, MI in Acorn Chiropractic Building (corner of Center St and S Jefferson) This is one block South of Hastings City Bank opposite corner south of Brian's Tire Service.

Why do I need Renters Insurance

Source: Auto-Owners Insurance Company

Renters insurance is one of the last things most people think about when they move into an apartment. Most renters do not realize that if there is a problem where they live, they are not covered by the landlord's insurance. Fire, lightning, theft, roof and plumbing leaks can all damage your personal property, thus the need for renters insurance.

In addition, most renters insurance policies also provide coverage for additional living expenses and liability. Additional living expense will cover your living expenses in another location if your home or apartment becomes unlivable following a loss. Liability coverage provides bodily injury and property damage protection in the event you are liable for damage you cause to someone else's property or for injuries to others while they are on your premises.

Some common misperceptions about renters insurance include:

Renters insurance is too Expensive. For the price you would pay to see a movie a week, you can purchase a renters policy. You can get a basic policy for as little as \$100 per year.

I don't have many valuables. A renters policy can cover everything from your clothing to electronics and household appliances. These things really add up if you had to replace all of your belongings following an apartment fire.

A renters insurance policy may also qualify you for a discount on your automobile policy. Stop by or call today to ask us about the many benefits of purchasing a renters policy.



www.hastingsmutual.com

A little boy sat on Santa's lap and said, "I want a train set, a BB gun, an erector set, a chemistry set, a cowboy hat, a bicycle, a scooter, a catcher's mitt, and a toy soldier!"

"Okay," laughed Santa. "I'll check my list and see if you were naughty or nice."

"Never mind checking your list," answered the boy.

"I'll settle for a pair of rollerblades."

Source: Grand Laffs, GGA



Find us on
Facebook

Have you paid off your mortgage or loan?

Please let us know as lenders do not always inform us when this happens.

Buckland Insurance Agency, Inc.

11260 Sprague Rd.

P.O. Box 100

Delton, MI 49046

110 W Center St

Suite B

Hastings, MI 49058