

2011 NEWSLETTER 2011



The Bakos Agency Inc.

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CELEBRATING 81 YEARS OF SERVING WESTERN NEW YORK!

DON'T FORGET: CHECK OUT OUR WEBSITE.

Please visit our website at www.bakosagency.com. We think you will find this a useful tool for Information and Customer Service. We have links to Company websites where you can log in and pay your bills online. Please feel free to email us with any questions or concerns that you may have.

DON'T FORGET: ONLINE DEFENSIVE DRIVING COURSE.

Get 10% off your Auto Insurance by taking the American Safety Council course online. 100% Online Defensive Driving Course with no final exam. 10% discount on Liability, No Fault, and Collision coverages for 3 years. Take the class in the comfort of your own home and save. Online course fee \$40.00. Just visit our website, www.bakosagency.com to register!!

DON'T FORGET: CHECK YOUR AUTO LIMITS.

How much Liability coverage do you have if something should happen?
If you are injured, how much Personal Injury Protection coverage do you have?
Do you have Rental Reimbursement coverage if you need to rent a vehicle after an accident? How much Supplemental Uninsured Motorist Coverage do you have?
If you are not sure...CALL US!! You can usually increase your limits for low additional premiums.

DON'T FORGET: CHECK YOUR HOMEOWNERS LIMITS.

Is the amount of coverage on your Home enough to rebuild if you should have a loss? Do you have enough Liability coverage if someone should fall on your property? CALL US, to increase your limits. Don't forget to replace the batteries in your smoke detectors, and install a Carbon Monoxide detector to ensure safety.

DON'T FORGET: VACANT DWELLINGS & RENTAL PROPERTIES

We have markets for Vacant Dwellings, Rental Properties, Dwellings under Construction, properties with a poor loss history, and properties that may not be in the best condition. We would like to help you with these hard to place risks!

DON'T FORGET: FLOOD INSURANCE

Your Homeowners Insurance Policy does NOT cover damage caused by Flood. You don't need to live near a river or coastline to experience flooding. Flood policies for low to moderate risk areas are inexpensive. Visit www.floodsmart.gov to determine your flood risk, and then CALL US for a free quote to see just how affordable Flood Insurance can be.

DON'T FORGET: NEW PURCHASES.

Did you recently purchase anything new for yourself or family? Do you own a Motorcycle, Boat, Jetski, ATV, Snowmobile? Do you own any expensive Jewelry, Fine Arts, Furs, Collections or Musical Instruments? If so, CALL US to make sure that your new or valuable items are insured correctly.

DON'T FORGET: UMBRELLA POLICIES ARE AVAILABLE.

The world has become a different place, with lawsuits growing in frequency and size. Today, you don't have to be a millionaire to be sued like one. Consider purchasing an Umbrella Policy to protect yourself and give you peace of mind. Policy limits are available up to \$5 Million of protection. CALL US to see how affordable an Umbrella Policy can be for YOU.

DON'T FORGET: WE ARE HERE FOR YOU!

Did you know that you can pay your insurance bills at our office? You can also pay by phone for most companies. We are here to help you with filing a claim, completing paperwork, or just asking a question. Feel free to call or stop in anytime, no appointment necessary. We are always here to help YOU.

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bakosagency.com