



2024 NEWSLETTER 2024



The Bakos Agency Inc.

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We are heartbroken to share the passing of our Mother, and longtime owner of The Bakos Agency, Christine Gluc. After a battle with cancer and heart disease, she passed away on 7/6/2023. She worked hard, her entire career, and was so proud of our Family run business and the ability to service her clients' insurance needs for over 55 years. She is deeply missed.

WE WANT TO HEAR FROM YOU! **FOLLOW US ON FACEBOOK**

We love feedback! Our goal is to make ALL our customers happy & confident in our services! Let us know what you think! ***Follow*** us on ***FACEBOOK*** for MORE!!

IF YOU HAVE NOT ALREADY DONE SO, PLEASE CALL US WITH YOUR EMAIL ADDRESS SO WE CAN UPDATE YOUR FILE!

INSURANCE PAYMENTS

With delays at the US Post Office, we highly recommend that you make your payments online, direct to your Company. You can also call us to do a payment over the phone or pay in person at our office to ensure timely processing of your payment!

AUTO & HOME RATE INCREASES

Most, if not all, Insurance Companies have or will be taking rate increases. This is mainly due to the rise of inflation, recent supply costs, labor shortages and costs, an increasingly more expensive vehicle market, and overall losses paid out by the companies. We will review your policy to be sure you are receiving the best possible rate during these difficult times. Please call us with any concerns you may have.

HOMEOWNERS INSURANCE

Have you paid of your mortgage? Have you changed your property to a Life estate or added co-owners? Have you remodeled or added additions to your home? Have you finished your basement? Have you put in a Pool? Have you replaced your roof or furnace? Have you installed a whole house generator? Do you operate a business out of your home? Give us a call & let us know! Your policy may need to be updated!!

AUTO INSURANCE RENTAL REIMBURSEMENT

Have you checked your Rental Reimbursement Limit recently? Your Rental Reimbursement coverage comes into play should you need to rent a vehicle due to a covered loss. You may have a basic amount of coverage or you may not have any at all. In today's market, it is hard to even rent a vehicle for less than \$50.00/day. Please consider increasing this limit on your policy. Call our office to check your current limit!!

EQUIPMENT BREAKDOWN & UNDERGROUND SERVICE LINE COVERAGE

These endorsements are now available with select companies to add onto your Homeowners and/or Landlord Package Policies! Call us today for pricing & more information!

SUPPLEMENTAL SPOUSAL LIABILITY

In accordance with New York State Law, effective 8/1/2023, Insurance Companies are required to add Supplemental Spousal Liability (SSL) insurance on all new and renewal auto policies, unless the Insured opts out in writing, regardless of Marital Status. SSL Insurance provides bodily injury liability coverage under an Auto Policy when a person is injured or killed in a motor vehicle accident caused by the negligence of the person's spouse. Some companies have included this in policies for years, while others are now charging an additional premium for the coverage. If you would like to check to see if this coverage is included or if you can Opt out, please call our office.

SMART PHONE APPS

Most Insurance Companies now offer the ability to download their Mobile Apps to your smart phone! These apps can help you view bills and documents, view and print ID cards, make a payment, report claims, view claim status, go paperless, and so much more! The Travelers, My Travelers Application and New York Central's, My Account, can make doing business easy and are both available to download in the Google Play Store or the Apple App Store. For Progressive, you can text APP to 99354 to have a download link sent to your phone! Call our office for any questions you may have, and any companies not listed.

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