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Umbrella TIMES



BCA
INSURANCE GROUP

SERVICE • SECURITY • STRENGTH

Perrysburg
419.931.0742

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734.224.5618

www.bca-ins.com



SPRING 2020

VOL. 1
ISSUE 2

HERE TO SERVE YOU

As we all continue to work through the COVID-19 pandemic, we want you to know we remain committed to you, your families and your businesses. While we are all apprehensive about what tomorrow may bring, we also know life goes on. This means you must continue to protect your homes, cars, businesses, and employees with insurance.

The business continuity plan we have implemented ensures our ability to serve as well as maintaining the well-being of our clients, guests and employees. We continue to monitor developments from the CDC and the Ohio Department of Health. Most of our staff members are operating remotely. They are fully equipped with the resources, technology and tools to work as normal from these off-site locations.

If you need our assistance, please call 419-931-0742, email info@bca-ins.com, or visit our website at bca-ins.com.

We will do what's needed to provide the insurance coverage you need and to provide you with the high level of service you have come to expect. Together, we will move forward into a brighter future. Be safe.

The BCA Insurance Group Team



LOOKING BACK... THE YEAR IN REVIEW

As we continue to move through the events of 2020, we want to share with you some good news by featuring some of the highlights at BCA Insurance Group in 2019.

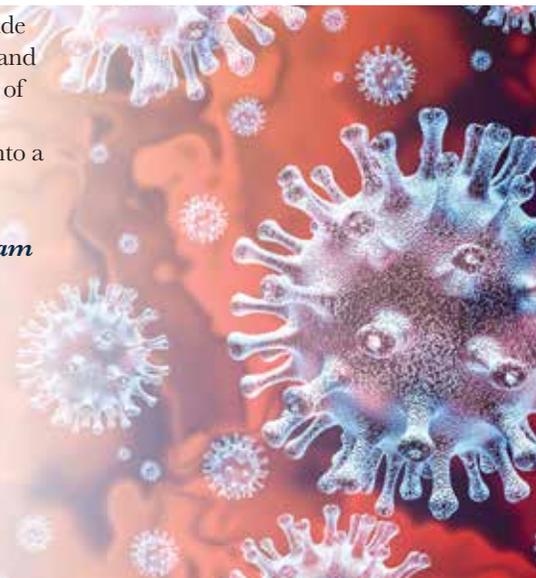
1. New Brand

You may have noticed our new company logo. It is a little more modern, and we believe it more accurately portrays the energy and forward movement of our business.

2. Welcome Kit

We developed our first Welcome Kit for new clients and have received a good deal of positive feedback. The kit contains information about our agency and staff and includes the BCA Insurance Group brochure and household inventory checklist.

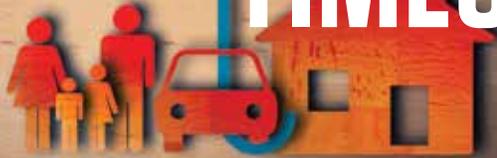
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Umbrella TIMES

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Spotlight ON STAFF

Kyle has been a member of the BCA Insurance Group since January 2015. He is a personal & commercial lines producer as well as a life insurance agent licensed to sell in both Ohio and Michigan.

Kyle is married to Kaitlin and, together, they have two beautiful children, Jaxson and Emmerson. He is a sports fanatic and loves the Michigan Wolverines (sorry Buckeye fans). He grew up playing many sports and has found a love for coaching soccer. He is involved with the Perrysburg Soccer Club as well as the Academy Program, where Jaxson and Emmerson play. He truly enjoys watching Jaxson play soccer, baseball and basketball as he once did. He also enjoys watching Emmerson in dance and gymnastics.

Kyle enjoys spending time with family and friends and making memories that last a lifetime! He is truly committed to providing the best customer care and service for his clients!

“I get satisfaction from helping clients find an insurance carrier that fits their personal needs, whether it is for coverage, premium or both,” says Kyle. “I really enjoy getting to know them and being more than just another agent who writes policies. I especially love working with first-time homebuyers, because I can speak from personal home-buying experience and really help them understand coverage and what they are purchasing. My goal is for my clients to be able to rest easy at night knowing they are protected!”



Kyle Ganss
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““I get satisfaction from helping clients find an insurance carrier that fits their personal needs, whether it is for coverage, premium or both.”

- Kyle Ganss
Insurance Advisor



SPRING HOME MAINTENANCE TIPS

The time for spring cleaning is fast approaching. In addition to cleaning, there are several important tips to help maintain your home and property while keeping your family safe.

INTERIOR

- **Electrical Outlets and Cords:** Check for frayed wires or loose-fitting plugs. Make sure outlets, fuse boxes and extension cords are not overloaded.
- **Fire Extinguishers:** Keep at least one in an accessible place and make sure the pressure gauge is in the “green” range.
- **Air Conditioning:** Have it inspected and tuned up by a professional.
- **Water Heater:** Check for leaks and corrosion.
- **Furnace:** Clean or replace your furnace filter.
- **Dryers:** Clean lint in the exhaust duct and the space under the dryer.
- **Smoke Detectors:** Change the batteries for daylight savings time.

EXTERIOR

- **Roof:** Check for snow and ice damage, and hire a professional to make repairs.
- **Gutters:** Clean them to remove leaves, branches and debris.
- **Trees:** Inspect for damage or rot and remove any dead trees that might blow over in heavy winds.
- **Lawn Equipment:** Tune up those mowers and power equipment.
- **Walkways and Driveways:** Repair cracks and uneven surfaces for a safe, level surface.

Source: *The Travelers Indemnity Company*

Bet You Didn't Know...

- April 20: National Cheddar Fries Day
- April 28: National Superhero Day
- May 9: National Lost Sock Memorial Day**
- May 10: National Clean Up Your Room Day
- June 20: National Hike With a Geek Day
- June 26: Take Your Dog to Work Day**
- July 7: National Father Daughter Take a Walk Day

- July 15: National Pet Fire Safety Day
- August 6: National Wiggle Your Toes Day
- August 30: National Toasted Marshmallow Day**

Source: nationaldaycalendar.com/calendar-at-a-glance/



PROTECT YOUR SUMMER TOYS!



The COVID-19 pandemic has everyone on edge, so there's a good chance in the coming months you'll need fresh air. Whether you're dreaming of racing across the lake in your boat, driving off road with your ATV, or jumping in your RV for some travel, you'll need to move your summer toys out of storage. Make sure you and your toys are protected. Here are a few insurance tips:

1. Make certain they are in good condition.

Personal watercraft are fun, but they can be dangerous if there are mechanical failures. This is particularly possible after a long winter in storage, so have your summer toys serviced.

2. Safely transport them. Use proper equipment such as a hitch, flatbed, pickup truck, trailer, or roof rack to transport your recreational items. Make sure they are securely attached before moving them. If you plan to travel a long distance, drain the fuel tank on your recreational vehicle engines before you leave.

3. Securely store them. Store your recreational vehicles in a marina, storage facility, garage, or storage shed. If you leave equipment in your driveway, use a trailer lock to prevent it from being illegally attached to a hitch, or use a wheel lock to prevent the wheels from moving.

4. Don't let inexperienced people use your toys. They can hurt themselves or damage your vehicles.

5. Purchase the appropriate insurance.

Contact BCA Insurance Group to make sure you have the right coverage.

a. Boat Insurance - The type and age of the boat will be important considerations

as well as how often and where you use it.
b. RV Insurance - Whether your RV is used only a few weeks each year or you spend a good deal of time in it, a specialized policy is the best option. You will want a policy that covers total loss replacement for the RV as well as personal belongings replacement. Roadside assistance is also an important consideration and often is not covered by auto insurance or AAA.

c. Motorcycle Insurance - It is similar to auto insurance and includes collision, comprehensive, and liability. You will want to make sure to carry the proper amount of liability insurance to cover any financial obligations incurred in an accident. It is important to ensure passengers are covered.

d. ATV Insurance - ATVs are relatively inexpensive to insure and most states require liability coverage. ATV insurance protects you in the event of an accident or other causes of damage. It also covers bodily injury of others and damage to the property of others if you are at fault in an accident. In addition to medical expenses for the other vehicle as well as yours (depending on coverages purchased), it can pay for legal expenses.

THE RECIPE OF THE MONTH!

Tuscan Sausage Soup

Since this is such a versatile soup, feel free to swap creamy Great Northern beans for the potatoes or spinach for the chopped kale – both work great while keeping a similar taste!



INGREDIENTS:

- 1 lb. hot Italian sausage, casing removed
- 6 cups reduced sodium chicken stock
- 6 russet potatoes, cut into 1/2 inch cubes
OR 2 cans Great Northern beans, drained and rinsed
- 1/2 tsp. kosher salt
- 1/2 tsp. crushed red pepper flakes
- 4 cups chopped kale OR 4 cups baby spinach
- 1 cup heavy cream

DIRECTIONS:

1. Warm a Dutch oven or 6-quart pot over medium-high heat.
2. Add Italian sausage. Cook, stirring occasionally and breaking up the sausage as desired, until sausage is browned and cooked through.

3. Drain the sausage drippings from the pan.
4. Return the pot to the heat and add the chicken stock, potatoes, salt, and red pepper flakes.
5. Boil until the potatoes are fork-tender, about 15 minutes. If using beans, add and boil for 5 minutes instead of 15.
6. Use a slotted spoon to remove 1 cup of potatoes OR beans from the pot and place them in a bowl. Mash the potatoes OR beans and pour them back into the pot to help thicken the soup.
7. Add the kale OR spinach and cream; stir to combine. Continue cooking the soup until the kale OR spinach is wilted and tender, about 3 minutes more.
9. Add additional salt and red pepper flakes to taste.

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INSURANCE SOLUTIONS

HOME
AUTO
BUSINESS
LIFE
BENEFITS
RETIREMENT



LOOKING BACK... THE YEAR IN REVIEW (continued from page 1)

3. Website

Websites need to be updated with all the trends in usage and technology, and our site was due for an upgrade. Our web developer specializes in building websites for insurance agents, and we believe it is more interactive than ever. Plus, it contains a lot of great information that can be helpful to you. Check it out: www.bca-ins.com

4. Newsletter

Another item we are excited about is this newsletter, our second issue. The newsletter's name, "Umbrella Times," is quite fitting for our business. Hopefully, you received the first issue mailed back in September. Our goal is to make the newsletters entertaining and easy to read while providing you with helpful information. If you have any suggestions for future issues, please let us know! We plan to mail a newsletter twice a year.

5. Social Media

Finally, we have been more involved with social media. You can find us on Facebook, Instagram, and Twitter. We would love for you to follow us and "Like" us!

As you can see, 2019 was a busy year here at BCA, and we are excited about all the changes! We want to thank you very much for being a client and trusting us with your insurance needs! If you need our assistance with your insurance needs, feel free to call us anytime.

WE WANT TO HEAR FROM *you!*

Please take a few minutes to give us a review on Google. Just search BCA Insurance Group on Google and click on Google Review to give us some feedback. Here are a few of our latest reviews:

"Great people here. Solid, professional and very client focused. Highly recommended." - *Metro Marketer 360*

"Kyle is great to work with! Explains things thoroughly, is timely and makes sure to get you the best deal by checking with multiple carriers. Highly recommend!" - *Brittany G.*

★★★★★ - *Connor H.*

Like Us!

Remember to check us out on social media and like us!

