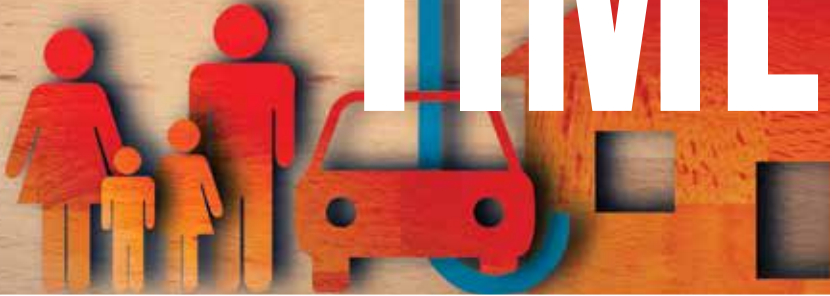


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FALL 2020

VOL. I
ISSUE 3

THE CASE FOR AN UMBRELLA POLICY

Case #1: Ben had been driving for nine hours on a traffic-heavy I-75 after a relaxing vacation in Florida. Suddenly, the car ahead braked, and Ben rammed into the rear of that car causing a three-car pile up. Car repairs totaled \$60,000 with another \$200,000 for injuries. One of the victims sued Ben because he was unable to work for six weeks after the accident. Unfortunately, his auto insurance coverage was not high enough.

Case #2: Sally and Joe's teenage son had a party at their house while they were out of town and someone brought alcohol. A guest left and was arrested for driving under the influence. Sally and Joe were sued beyond the limit of their homeowners' policy.

In each of these two situations, an umbrella policy could have served as a fail-safe for their assets. An umbrella policy helps pay for damages that exceed the liability limits of the person's car insurance, homeowners insurance, watercraft insurance, or another type of policy.

Umbrella insurance can cover all household members against lawsuits involving personal injury to others, damage to the property of others, and a variety of claims such as defamation, landlord liability and false imprisonment. It is similar to having excess liability insurance, which provides higher limits on the liability coverage in place. The advantage is most umbrella insurance policies will also provide additional coverage not included in the base insurance policy. In addition to paying any damages up to the liability limit, an umbrella insurance policy will typically cover legal costs over and above that amount. Details can vary significantly between umbrella policies.

Sources: www.nerdwallet.com/blog/insurance/umbrella-insurance-complete-guide/
www.investopedia.com/articles/personal-finance/040115/how-umbrella-insurance-works.asp



An individual should consider purchasing an umbrella insurance policy if he/she:

- Owns property.
- Has significant savings or other assets.
- Owns things that can lead to injury lawsuits such as pools, trampolines, guns, or dogs.
- Is a landlord.
- Has an inexperienced driver in your household.
- Coaches kids' sports.
- Hosts at-home parties.
- Serves on the board of a nonprofit organization.

To learn more about umbrella policies, contact the BCA Insurance Group at our Perrysburg or Temperance office.

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Spotlight ON STAFF

Keith Williams has been a member of the BCA Insurance Group team since July 2009. He is licensed in Property & Casualty Insurance with a focus on Commercial Lines and Bonds. Prior to joining us, Keith worked 44 years in retail serving in various positions. His retail experience included working 26 years in management with Seaway Food Town and eight years with the Kroger Company, holding the position of store manager before retiring in 2009.



Keith Williams
Insurance Advisor
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“I’m able to use those years of working with people to assist our clients with their insurance needs.”

- Keith Williams
Insurance Advisor

Keith served our country in the Army National Guard for 12 years, attaining the rank of Staff Sergeant. A life-long Toledo resident, Keith has been married to his wonderful wife, Kathy, for 34 years. Kathy is partner and principal agent of BCA Insurance Group. They have two sons and one daughter, all of whom are married, making them proud grandparents. Keith holds a 3rd-degree black belt in the system of Goju Ryu and a 1st-degree black belt in the system of Isshin-Ryu.

“I spent many years working in the retail environment, and that experience taught me valuable lessons in helping our store customers with their grocery needs,” says Keith. “I’m able to use those years of working with people to assist our clients with their insurance needs. Insurance can be a confusing business for them, and my job is to find the right fit to meet their needs.”



FALL HOME MAINTENANCE TIPS

The fall season is around the corner, and it is an important time of the year to prepare your home for potentially harsh northwest Ohio and southeast Michigan winter weather. If you take the time now to prepare your home, you can identify potential problems before they arise and lead to costly repairs or insurance claims.

Below are some home maintenance tips to help prepare for the coming winter.

INTERIOR

- Have a qualified professional check and clean your heating system on an annual basis.
- Replace furnace filters according to the manufacturer's instructions.
- Insulate water pipes in areas of your home that are exposed to freezing temperatures.

EXTERIOR

- Check gutters for damage and make sure they are securely attached to the house.
- Clean gutters and downspouts to keep debris from accumulating. This is especially important during the fall season when leaves tend to collect in gutters.

INTERIOR

- Check and repair caulking around doors and windows that show signs of deterioration.
- Have the chimney cleaned and maintained by a professional.
- Clean the clothes dryer exhaust duct and spaces under and behind the dryer. Remove lint and dust that may have accumulated inside the dryer in accordance with the manufacturer's recommendation. This will prevent a possible fire.
- Check electrical outlets for any loose-fitting plugs or receptacles. Be sure not to overload electrical outlets ... especially with holiday lights!
- Keep a multi-purpose fire extinguisher accessible and make sure it is fully charged.
- Inspect your smoke detectors. Make sure there is one in each bedroom and in the hallway outside each bedroom. Make sure to have at least one smoke detector on each floor of your home, including the basement. Test them monthly and change the battery annually or as needed.

Source: The Travelers Indemnity Company



PERSONAL INSURANCE: MANY OPTIONS

At BCA Insurance Group, we offer personal insurance, business insurance, and employee benefits. Our goal with each type of coverage is to protect clients from the unexpected with policies that meet their needs and budgets. This issue reviews the many different types of personal insurance coverages we offer. Some of them may be a bit surprising. Personal insurance can be purchased for a short period

or as a long-term policy. For more information, visit bca-ins.com or call our Perrysburg or Temperance office.

Personal Insurance Policies Available

Dwelling Insurance

- Homeowners
- Condo
- Mobile Home

- Secondary Home
- Renters
- Rental Property
- Pet
- Valuable Possessions

Vehicle Insurance

- Auto
- Classic Car
- Motorcycle
- Off-Road Vehicle
- RV
- Snowmobile
- Watercraft

Event Insurance

- Wedding
- Flood

Health Insurance

- Life
- Health
- Dental
- Long-term Disability
- Long-term Care
- Medicare Supplement

Asset Insurance

- Annuities
- Individual Retirement Accounts
- High Net Worth

THE RECIPE OF THE MONTH!

A delicious and sophisticated version of tomato soup that is great with grilled cheese. Just a wonderful cold weather lunch or light dinner.

Tomato & Smoked Gouda Soup

INGREDIENTS:

- 3 tablespoons butter
- 1 large onion, halved and sliced
- 2 (28 oz.) cans plum tomatoes, undrained (preferably San Marzano tomatoes)
- 1 cup chicken broth
- 1 cup cream
- 1 teaspoon dried Italian seasoning
- 1/2 teaspoon celery seed
- salt and pepper to taste
- 1 cup (or a little more) Smoked Gouda, shredded, plus extra for topping

DIRECTIONS:

1. In a large pot, melt the butter over medium heat. Sauté onion until tender, about 8 minutes.
2. Add tomatoes and broth, and break up tomatoes somewhat with a spoon against side of pot. Simmer, uncovered for 30 minutes.
3. Use an immersion (stick) blender or a regular

- blender to puree the onion and tomatoes. Add cream and seasonings.
4. Add cheese, and stir until it's melted. Season with salt and pepper to taste.

5. Top with more cheese, if desired.
6. Serve with a good crusty bread, or grilled cheese sandwich!



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OUR Vision

“Our vision is to provide quality coverage and service for our clients at all times with the utmost of integrity. We strive to make a difference in the lives of our customers, which is why we consistently add new carriers to our portfolio of offerings while creating maximum value for our customers at all times.”

- Kathy Williams, Partner & Principal Agent
- Kevin Carmony, Partner & Financial Consultant



Bet You Didn't Know...

October 1: International Coffee Day

October 9: Fire Prevention Day

October 17: Wear Something Gaudy Day

October 29: National Frankenstein Day

November 1: World Vegan Day

November 9: Chaos Never Dies Day

November 15: Clean Your Refrigerator Day

November 29: Square Dance Day

December 3: National Roof Over Your Head Day

December 16: National Chocolate Covered Anything Day

December 31: Make Up Your Mind Day

