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Office: Perrysburg, Ohio
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JEWELRY INSURANCE

The reason why a piece of jewelry is treasured is the reason why it should be insured. A separate policy is not needed with the appropriate personal property coverage. Jewelry coverage helps with replacement after a loss, but the coverage is only for certain instances and set dollar amounts.

Understand the Coverage

The typical personal property policy will cover up to the policy limit for jewelry that is stolen or damaged in certain incidents such as a fire. However, the typical policy will not cover everyday damage such as a stone falling out of its setting.

In addition to knowing when you are covered and when you are not, it is important to know the amount of coverage you have. A policy may cover individual pieces of jewelry

at a set amount, such as \$1,000 per piece. A policy could also cover an entire jewelry collection such as \$3,000 for all pieces. Check your policy or schedule an insurance review with BCA Insurance Group.

Calculate the Value in Today's Dollars

The value of precious metals and stones can increase over time which means jewelry should be appraised every three years. These appraisals, as well as receipts for recently purchased items, will provide a total value of the collection. That amount should be compared to the jewelry replacement coverage under the property insurance policy.

Decide Which Items Require Additional Coverage

If the jewelry coverage is lower than the value of the collection, additional coverage may be

needed. High-value items can be insured as part of property insurance. This is known as "scheduling valuables" or adding a "rider" or "endorsement" to the policy. Keep a recent receipt or appraisal establishing the value of each item.

Do a Home Inventory

Keep a record of any unscheduled pieces and their value. This home inventory should include photos, receipts, appraisals, descriptions, brand names, etc. of all valuable personal property. A home inventory can be as simple as a Word document (save it to the cloud or a flash drive as a backup). Or use a Web program or mobile phone app, such as the home inventory app, to help catalog belongings.

Source: Safeco Insurance™, a Liberty Mutual Company

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Spotlight ON STAFF



Danette Perna started with BCA Insurance Group in April of 2011. She began working full time for the agency after obtaining her property and casualty license in Ohio and Michigan. Danette now serves as our Office Manager. "Client contact and customer satisfaction have always been one of my highest priorities," says Danette.

On a personal note, Danette grew up in West Toledo and later moved to Sylvania where her family owned and operated a Sylvania landmark restaurant for over 30 years. Danette has one son, Dominic, who is married and has four young children: Aria, Angelo, Adriana, and Alessia. She is happiest when traveling on a cruise ship or reading the latest best seller on an island beach. Danette also enjoys any kind of water activities, hanging out with her dog, Tinsley, and playing with her grandchildren. An avid supporter of the local food and music scene, you may find her out enjoying any one of the area's excellent restaurants and live music.

Danette Perna
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"Client contact and customer satisfaction have always been one of my highest priorities."

- Danette Perna, Office Manager



SPRING HOME MAINTENANCE TIPS

When spring rolls around in northwest Ohio and southeast Michigan, many people begin to think about cleaning their home. There is, however, something even more important to keep in mind when spring arrives -- home maintenance.

When the time comes to set the clocks ahead for daylight-saving time and to change the batteries in smoke and carbon monoxide detectors, do a home checkup as well. Here are some suggestions from the Department of Housing and Urban Development:

Interior & Appliances

- Check the basement and/or crawlspace for any signs of standing or dripping water.
- Pull the dryer out and clean the exhaust hose and vent (lint found here is a common cause of house fires).
- Vacuum refrigerator/freezer coils for efficiency.
- Clean exhaust fan outlets and screens.
- Check all air filters and replace, if necessary.

Roof, Siding, Windows

- Check for damage to the roof and have a professional inspection, if necessary.
- Go into the attic. If there is visible moisture or discoloration, the roof might be leaking... especially after the bitterly cold month of February.
- Examine the paint on siding and trim. If it is peeling, new paint will protect against the effects of weather.
- Check for leaks around window and door sills. Improving seals can lower energy bills.

Yard & Exterior

- Check for signs of rodents and other pests.
- Clean debris from gutters and downspouts, and make sure they are draining away from the home.
- Trim overhanging tree branches and shrubs.

Remember, winter weather can cause wear and tear on a home that homeowners can miss if they aren't looking closely. It is well worth the effort to spend a little time on home maintenance this spring.

Source: Safeco Insurance™, a Liberty Mutual Company



Source: Safeco Insurance™, a Liberty Mutual Company

Here are several good reasons to plant a garden:

- Know exactly where the food was grown and what went into growing it.
- Enjoy great-tasting vegetables that are, perhaps, better than store-bought veggies.
- Gardening offers physical and mental benefits and an opportunity to enjoy the outdoors.
- There is a sense of satisfaction that comes with eating food grown in a garden!

Here are tips from the Oregon State University (OSU) Extension Service to get started:

Pick the Right Site

- **Sunlight.** Look for a shade-free site. Vegetables need a minimum of six hours of sunshine a day.
- **Soil.** How is the natural vegetation? If weeds and grass are healthy on the site, the soil will probably be good for vegetables, too.
- **Surroundings.** The roots of trees and large shrubs can suck nutrients away from vegetables, so avoid them.
- **Proximity.** Look for water access nearby.

Choose What to Plant

- **Season.** Plant seeds at the right time to avoid damage from temperatures that are too hot or too cold. Follow the instructions on the seed packet.
- **Depth.** Seeds planted too shallow can wash away or dry out, but if they are planted too deep, they might not grow at all.
- **Spacing.** Each plant needs its share of sunlight, nutrients and water. Planting seeds too close together usually results in smaller vegetables.

Water Wisely

Monitor the garden rather than adhering to a set schedule. Follow guidelines for specific plants and avoid these common problems:

- **Frequent, shallow watering.** This can promote root development in surface layers of the soil, making plants very susceptible to stress and damage.
- **Overwatering.** Too much water can leave little or no oxygen in the soil.
- **Postponing watering.** Check plants regularly. If they appear to need water, don't wait.

It doesn't take an expert to enjoy homegrown food. It only requires a little time and effort and getting hands dirty!

THE RECIPE FROM MO'S KITCHEN!

This recipe was provided by the mother of Kathy Williams, Principal Agent, BCA Insurance Group.

Texas Beef Skillet

INGREDIENTS:

- 1 lb. ground beef
- 3/4 cup chopped onion
- 1 1/4 tsp. chili powder
- 1/2 tsp. salt
- 1/2 tsp. garlic
- 1 (16 oz.) can cut up tomatoes
- 1 (15 oz.) can kidney beans
- 3/4 cup rice
- 3/4 cup water
- 3 tbsp. chopped green pepper
- 3/4 cup cheese

DIRECTIONS:

1. Brown ground meat and onion and drain the fat.
2. Sprinkle meat with chili powder, salt and

- garlic.
3. Stir in tomatoes, undrained beans, uncooked rice, water, and green peppers.
4. Cover and simmer, stirring occasionally for 20 minutes.
5. Top with cheese, cover and heat until cheese melts.
6. Sprinkle with crushed corn chips.



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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



REASONS TO CONTACT YOUR INSURANCE AGENT

A number of individuals look at insurance as a “one-and-done” proposition. That is, they purchase insurance once and leave the policy alone without making adjustments as their lives change. You should contact the BCA Insurance Group if you are:

1. **Getting Married or Divorced**
2. **Moving**
3. **Adding Onto Your House**
4. **Having a Child Leaving for College or Just Leaving**
5. **Starting Your Own Business**
6. **Switching Mortgage Companies or Auto Lenders**
7. **Thinking of Getting a Dog**
8. **Working from Home**
9. **Thinking of Installing a Pool or Hot Tub**
10. **Adding a Security System**
11. **Either Buying or Getting Rid of a Vehicle or Changing Coverage on a Current Vehicle**
12. **Purchasing High Value Jewelry, Art, Furs, Guns, Collectibles etc.**

