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BCA
INSURANCE GROUP
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*Serving Ohio &
Michigan*

Office: Perrysburg, Ohio
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www.bca-ins.com



FALL 2021

**VOL. 3
ISSUE 1**

HOME-BASED BUSINESS INSURANCE

According to the Small Business Administration (SBA), there are 31.7 million small businesses in the U.S. Home-based businesses account for 15 million (50%) of the total. If you are one of those business owners, congratulations! But have you considered purchasing a business insurance policy?

Many home-based business owners believe their homeowners policy will cover their business, but it may not provide enough coverage. Depending on the carrier, the usual limit is \$2,500 for your business equipment at home and \$250 when it is off premises. Most homeowner policies specifically exclude business liabilities. Even though you may work

alone, you could have liability risks. For example, a supplier could deliver materials for your business and sustain an injury on your premises. Your homeowner policy would probably not cover the damages.

Adding Coverage

There are three ways to provide more property and liability insurance for your in-home business. The right choice will depend on the nature of your business, its annual receipts, and the amount of coverage you need. The three options are:

- **Endorsement to Your Homeowners Policy**
- **In-Home Business Insurance Policy**
- **Businessowners Policy (BOP)**

Endorsement to Your Homeowners Policy

This approach adds additional property coverage and some limited liability coverage. You may be able to double your standard policy limits for business equipment from \$2,500 to \$5,000 for less than \$20 per year. This option is usually limited to businesses with \$5,000 of annual receipts.

In-Home Business Insurance Policy

This type of policy has some of the same features as larger commercial policies but with lower policy limits and at a lower premium. In general, you would pay approximately \$300 a year in premiums to insure business property for \$10,000. The policy includes general liability coverage with the limit you choose, between \$300,000 and \$1 million.

If you should have to shut down your business because of damage to your house, the in-home policy will cover the income the business loses and ongoing expenses for up to one year. The policy also provides limited coverage for loss of valuable documents, accounts receivable, offsite business property and use of equipment.

Businessowners Policy (BOP)

The third option is a businessowners policy combining a wide variety of coverages in a single policy.

We Can Help

To learn more about home-based business insurance, give us a call today!

Source: Insurance Information Institute

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Spotlight ON STAFF



Kelly Pozdol has been a member of the BCA Insurance Group team for the past four years. She came to us from the retail world where she was a store manager for many companies, including IKEA, Urban Outfitters and most recently, Goodwill of Northwest Ohio. Kelly and her husband, Walter, have been married for 30 years. They have two adult children, Danny and Daphne, and three dogs – Charlie, Karl and Kasey.

Kelly Pozdol

Office Assistant

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“I am able to bring to our team a background that includes organizational skills and an understanding of how to treat clients with the utmost respect to help meet their needs.”

- Kelly Pozdol, Office Assistant



FALL ACTIVITIES

Fall in northwest Ohio and southeast Michigan is beautiful with its array of fall colors and smells of autumn! Here are a few outdoor events and activities to consider for your family.

MacQueen Orchards

7605 Garden Road, Holland, OH 43528

(419) 865-2916 • macqueenorchards.com

Open every day, 9:00 am – 8:00 pm

Open year round, MacQueen's provides you with farm fresh fruits and vegetables, fresh pies and delicious treats from the bakery. There are also unique gifts, home decor and keepsakes. Plan to visit Martha's Gift Shop and Boutique and our Christmas Shop for unique gifts.

Fleitz Pumpkin Farm

7133 Seaman Rd, Oregon, OH 43616

(419) 836-7613 • fleitzpumpkinfarm.com

Open daily, Sept. 7 – Oct. 31, 10:00 am – 7:00 pm

Looking for an a-maze-ing experience? This farm has one-acre and five-acre mazes for a minimal charge. Free admission and parking. Plus, donuts, cider, and hot sandwiches.

Gust Brothers Pumpkin Farm

13639 Mulberry Road, Ottawa Lake, MI 49267

517-486-2237 • gustbrothers.com

Open daily, mid-September thru October, 9:00 am – 7:00 pm

There are pumpkins from a you-pick pumpkin patch or pre-picked ones, along with squash, gourds, straw bales, crafts, and fall wreaths. Plus, a variety of farm animals to view and pet, including cows, baby pigs, sheep, goats, chickens, baby chicks, bunnies, and kittens. Cider, warm donuts, pumpkin cookies, caramel corn, apple cider, and more!

Pure Michigan

For longer trips, enjoy the beauty of Lake Michigan with all the fall colors in a drive on M-22 through the tunnel of trees. Check out michigan.org/fall for a variety of outdoor ideas.

WHEN TO REVIEW INSURANCE POLICIES

Source: Insurance Information Institute and Travelers Indemnity Company

It's a good idea to review your homeowner's insurance coverage at least once a year to ensure your family and belongings are appropriately protected. There are also four events which should prompt you to review your coverage when:

1. Your policy comes up for renewal.

Most of us just send a check to the insurance company without reviewing the coverage. You should ask yourself these questions before paying the bill: Has the insurance company made changes in coverage over the past year? Should I raise the deductible to save on premiums? Should

I raise the amount of coverage for liability, personal possessions, or the structure itself?

2. You have made a major purchase or improvements to your home.

If you have made any major purchases or have received a significant gift such as a computer, jewelry or musical instrument, make sure you have the proper coverage. Talk to a BCA Insurance agent about increasing the amount of insurance you have for your personal possessions or purchasing a floater/endorsement for these items.

If you have made major improvements to your home, such as adding a new room, enclosing a porch, or remodeling a kitchen or bathroom, you risk being underinsured. Don't forget about new structures outside of your home, such as a new gazebo, a shed for your tools or a pool or hot tub.

3. You have made your home safer.

If you have installed a state-of-the-art fire/security system or upgraded your heating, plumbing, electrical system or put on a new roof, make sure your insurance company knows about these improvements. You may qualify for a discount.

4. You experience major life changes.

Marriage, divorce, having a baby, adopting a child, or having adult children move back home can all affect your homeowner's insurance. Establishing a home-based business can also trigger changes in your coverage. See our feature story on the front cover about home-based business insurance.

Remember to Review All Policies

Thus far we have focused on when to review your homeowner's insurance policy. But you should also review your automobile policies when a child turns 16 and is eligible to drive. If you retire and no longer commute to work, or downsize from owning a home to renting one, an insurance review can help identify potential adjustments in your coverage.

We Can Help

Before paying your next insurance coverage bill, contact the BCA Insurance Group so we can assist you in a review of your policies.

THE RECIPE FROM MO'S KITCHEN!

Mo's Pumpkin Cake

INGREDIENTS:

Cake

- 2 cups sugar
- 1 cup oil
- 4 eggs
- 2 cups (16 oz.) pumpkin
- 2 cups flour
- 1/2 tsp. salt
- 2 tsp. cinnamon
- 2 tsp. baking powder
- 2 tsp. soda
- 1 cup walnut

Frosting

- 1 (8 oz.) cream cheese
- 1/2 stick butter
- 1 lb. powdered sugar
- 2 tsp. vanilla

DIRECTIONS:

Cake

Beat sugar, oil, and eggs. Mix in pumpkin, add dry ingredients and nuts. Bake in 13x9 greased and floured pan for 30 minutes in the oven at 350 degrees.

Frosting

Mix together, then frost on cool cake.



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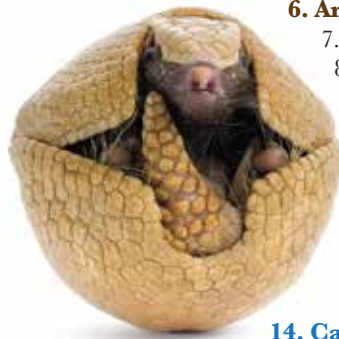
HOME
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OUR Vision

“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



FUN & INTERESTING FACTS ABOUT PRACTICALLY EVERYTHING

You can read the rest of the list of 101 facts at rd.com/list/interesting-facts

1. McDonald's once made bubblegum-flavored broccoli
2. Some fungi create zombies, then control their minds
3. There's only one letter that doesn't appear in any U.S. state name (Q)
4. A cow-bison hybrid is called a “beefalo”
5. Scotland has 421 words for “snow”
6. Armadillo shells are bulletproof
7. “Running amok” is a medically recognized mental condition
8. Cats have fewer toes on their back paws
9. Blue whales eat half a million calories in one mouthful
10. Only a quarter of the Sahara Desert is sandy
11. There were active volcanoes on the moon when dinosaurs were alive
12. You only have two body parts that never stop growing (nose & ears)
13. The # symbol isn't officially called hashtag or pound (its technical name is octothorpe)
14. Cap'n Crunch's full name is Horatio Magellan Crunch
15. Sloths have more neck bones than giraffes
16. Ancient Egyptians used dead mice to ease toothaches
17. Pigeon poop is the property of the British Crown
18. Penicillin was first called “mold juice”
19. Irish bars used to be closed on St. Patrick's Day
20. Adult cats are lactose intolerant

