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ARE SEWER BACKUPS COVERED BY INSURANCE?

A basement sump pump is something you may not give much thought to, until the heavy rains come. Then, you hope it keeps working because, when a sump pump fails, it can cause water to backup into your home creating costly damage. This is a good reason to check your insurance policy and consider adding water backup coverage. Below are four more reasons for backup coverage:

Reason #1: It's not included in a standard homeowner's policy.

Water backup coverage is an optional endorsement that must be added to a standard homeowner's insurance policy. Without it, you would be stuck paying for the cost of cleanup or damages caused by a sump failure.

Reason #2: It is relatively inexpensive.

The average annual cost of water backup and sewer coverage is \$50 to \$250, depending on your risk exposure and the limits you select. Different limits are available to match your needs. Consider the items that are in your basement and whether or not the basement is finished to help you determine if you need the coverage.

Reason #3: Water backups can happen to anyone.

It does not matter if you live on top of a hill, if you don't have a basement, if you already have flood insurance (which is a different type of insurance coverage), or if your home has never had a water backup. Everyone has the potential to experience this type of loss.

PREVENTING WATER BACKUPS

Here are a few tips to avoid water backups:

- Install a backup valve on your sump pump
- Buy a battery backup or water-powered back-up in case the power goes out.
- Don't pour cooking oil or grease down your drains.
- Only flush bathroom tissue in your toilets (no paper towels, feminine products, etc.).
- Consider replacing your line with plastic pipe to prevent tree roots from entering.
- Have a plumber check your sump pump regularly.

Reason #4: It qualifies you for Loss of Use coverage.

When a sump pump fails, you can usually live in your home while it was being cleaned and repaired. But if your furnace is damaged during cold weather, you may have to move out. In this case, water backup coverage would qualify for Loss of Use coverage. It includes additional living expenses, loss of rent, and hotel room coverage for a few days.

Be prepared. Contact BCA Insurance Group, and one of our advisors can help guide you through the options available to you for water backup coverage.

Sources: Grange Insurance & Insurance Information Institute



Spotlight ON STAFF

Tyler Carmony is a Financial Consultant for Butler Capital Advisors. He is a registered representative with Cambridge Investment Research, Inc. and is fully licensed to sell all types of investments and provide financial advisory services. Tyler is also an insurance agent with BCA Insurance Group and is licensed to sell all forms of property and casualty as well as life and health insurance.

Tyler grew up in Northwest Ohio and graduated from Perrysburg High School. He later attended the University of Toledo where he attained a Bachelor of Science degree in Applied Organizational Technology. Prior to joining Butler Capital Advisors, Tyler spent the last eight years working in the Information Technology field.

He currently resides in Ottawa Hills, Ohio with his wife, Christina, and two daughters, Madeline and Cora. During his leisure time, you can find Tyler on the golf course, the squash courts or spending time with his family by the pool.



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“As a financial advisor and insurance agent, I consider a client’s financial portfolio as well as their insurance policies to make sure we are providing the client with the best possible options now and in the future.”

-Tyler Carmony, *Financial Consultant*



Flood Insurance: Know the Facts

Did you know that:

- 90% of all natural disasters in the U.S. involve flooding?
- 20% occur in areas having low or moderate risk?
- Flood damage is not covered by your homeowner’s policy?

You should know how to prepare for the possibility of a flood and your flood insurance options. Contact BCA Insurance Group for a quote on flood insurance.

Flood Insurance Details

Here are more details about flood insurance coverage:

- **How to Purchase:** Flood insurance is usually administered through the National Flood Insurance Program (NFIP), which is managed by the Federal Emergency Management Agency (FEMA). A homeowner, renter and business owner can purchase flood insurance policies from an insurer that is under contract with FEMA.
- **What it Covers:** Flood insurance covers direct physical losses from floods and losses resulting from a flood related erosion caused by waves or water currents from a severe storm, flash flood or abnormal tide surge.
- **Buildings vs. Contents:** You must purchase separate flood insurance policies for the structure and contents of the structure.
- **Vehicles:** Flood losses for vehicles are covered under the optional comprehensive portion of an automobile policy.

Purchasing Flood Insurance

- It is easy to purchase directly from an insurance professional that is under contract with FEMA
- It requires a 30-day waiting period before it takes effect
- It can be increased with “excess” insurance

Source: Insurance Information Institute (iii.org)

FALL ACTIVITIES

Here are a few popular outdoor events and activities to consider for your family.

MacQueen Orchards

7605 Garden Road, Holland, OH 43528

(419) 865-2916

macqueenorchards.com

Aug. – Oct., 9:00 am – 8:00 pm

(every day except holidays)

Nov. – April, 9:00 am – 6:00 pm

(every day except holidays)

MacQueen's provides you with farm fresh apples, fruits, vegetables, pies and treats from the bakery. There are also unique gifts, home décor and keepsakes. Visit Martha's Gift Shop and Boutique and the Christmas Shop for unique holiday gifts.

Fleitz Pumpkin Farm

7133 Seaman Rd, Oregon, OH 43616

(419) 836-7613

fleitzpumpkinfarm.com

Sept. 6 – Oct. 31

10:00 am – 7:00 pm, Monday – Friday

9:00 am – 7:00 pm, Saturday & Sunday

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.

Grand Rapids (Ohio) Apple Butter Fest

applebutterfest.org

Oct. 9, 10:00 am – 5:00 pm

Since 1977, this popular event has featured historical reenactments, pioneer demonstrations, crafts, live music, food, and family fun along the beautiful Maumee River! A parking fee of \$15 per vehicle provides the operating funds for the Fest.

Gust Brothers Pumpkin Farm

13639 Mulberry Road, Ottawa Lake, MI 49267

(517) 486-2237

gustbrothers.com

Labor Day to Halloween, 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!

THE RECIPE FROM MO'S KITCHEN!

MO's Chicken Pot Pie

INGREDIENTS:

- Pieces of boiled fryer chicken skinned and shredded
- 2 cans chicken broth
- 2 cans cream of chicken soup
- 3-4 boiled eggs
- 1 cup flour
- 1 stick margarine
- 1 cup milk
- 1 tsp. baking powder

DIRECTIONS:

Boil a skinned fryer chicken, then remove and shred it. Prepare the crust in a pie pan by mixing 1 cup of flour, 1 stick of melted margarine, 1 cup milk, and 1 tsp. baking powder. To make the gravy, begin by mixing a can of chicken broth, 2 cans of cream of chicken soup, and 3-4 diced boiled eggs (I like 4 eggs). Add more chicken broth to your liking. If you prefer not to use chicken broth, you can cut up celery and onions and mix into the chicken as it cooks. Place the shredded chicken in the crust, then mix and pour the gravy over the shredded chicken. Bake at 350 degrees until the crust is done.



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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

Essential Items to Keep in Your Car

Are you prepared for an emergency if your car breaks down? There are certain items you should keep in your vehicle at all times based on where you live, how often you travel, and if you drive alone or have extra passengers. The list here can help you decide what to keep in your car for an emergency or other scenario.

1. Documents

Store these items in your glove compartment. Some information can be stored on your mobile phone:

- Owner's manual
- Car repair information
- License, insurance and registration
- Emergency contacts
- A pen and small notepad

2. Weather-related items

- Snow brush or ice scraper
- Small shovel
- Cat litter or traction mat
- Extra windshield wiper fluid
- Umbrella
- Windshield sun shade

3. Emergency kit

Consider storing these items in your trunk to be prepared for an emergency:

- Wheel wrench and car jack
- Portable tire inflator
- Tire pressure gauge
- Spare tire
- WD-40
- Jumper cables

- Clean, empty, refillable gas jug
- Flashlight
- Roadside flares
- Bottled water and nonperishable snacks
- Car charger for your phone
- First-aid kit
- Duct tape
- Blanket

4. Miscellaneous

- Hand sanitizer
- Disinfectant wipes
- Mask
- Disposable gloves

