



## 2023 NEWSLETTER 2023



### The Bakos Agency Inc.

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### \*\*\*\*FOLLOW US ON FACEBOOK\*\*\*\*

#### WE WANT TO HEAR FROM YOU! \*\*FOLLOW US ON FACEBOOK\*\*

We love feedback! Our goal is to make ALL our customers happy & confident in our services! Let us know what you think! Follow us on FACEBOOK for MORE!!

IF YOU HAVE NOT ALREADY DONE SO, PLEASE CALL US WITH YOUR EMAIL ADDRESS SO WE CAN UPDATE YOUR FILE!

#### INSURANCE PAYMENTS

With delays at the US Post Office, we highly recommend that you make your payments online, direct to your Company. You can also call us to do a payment over the phone or pay in person at our office to ensure timely processing of your payment!

Most companies are now offering discounts for paid in full or automatic monthly payment withdrawals, give us a call if you're interested in setting this up!

#### AUTO RATE INCREASES

Many Insurance Companies have or will be taking rate increases. This is mainly due to the rise of inflation, recent supply costs, labor shortages and an increasingly more expensive vehicle market. We will review your policy to be sure you are receiving the best possible rate during these difficult times. Please call us with any concerns you may have.

#### HOMEOWNERS INSURANCE

Have you paid of your mortgage? Have you changed your property to a Life estate or added co-owners? Have you remodeled or added additions to your home? Have you finished your basement? Have you put in a Pool? Have you replaced your roof or furnace? Have you installed a whole house generator? Give us a call & let us know! Your policy may need to be updated!!

## **AUTO INSURANCE**

Have you paid off your auto loan? Have the drivers in your household changed? Any new permit operators? Most companies don't charge additional premiums for permit operators!

Has any driver turned in their license to an ID only? Are you working from home due to COVID-19? Have you taken the Defensive Driving Course? Give us a call and let us know so we can update your policy!

## **EQUIPMENT BREAKDOWN & UNDERGROUND SERVICE LINE COVERAGE**

These endorsements are now available with select companies to add onto your Homeowners and/or Landlord Package Policies! Call us today for pricing & more information!

## **DO YOU OWN A SMALL, MEDIUM OR LARGE BUSINESS??**

Do you own your own Business?? Call us to see what we can do for you! We have several markets for your Business Owners Policy! General Liability, Professional Liability, Business Auto, Umbrella, Disability, Workers Comp along with endorsements to enhance your policy.

We have markets for **Offices** (such as Accounting, Advertising, Lawyers & Realtors).

**Restaurants, Retail Stores** (such as Bakeries, Clothing, Collectibles, Craft, Grocery, Hobby, Music, Florist, Gift Shop, Jewelry, Sporting goods, Toy, Trophy & More), **Services** (such as Barber Shop, Beauty Salon, Computer Services, Engraving, Nail Salons, Photographer, Printing, Tailor, & Technology) Various other classifications, not listed here.

LET US HELP YOU INSURE YOUR BUSINESS!

## **ARE YOU AN ARTISAN CONTRACTOR?**

**Is this your Full-Time work? Or maybe you just do work on the side??**

**It is important to be sure that you are properly insured in either situation.**

**Classes include, but not limited to:** Air Conditioning/Heating; Appliance Inspection, Repair or Service; Carpet Cleaner, & installer; Carpenter; Dry Wall; Electrician; Glazier; Landscaper; Handyman; Interior Decorator; Janitorial or Cleaning Service; Masonry; Painter; Paperhanging; Power Washer; Plastering; Plumbing; Siding; Surveyor; Window washer; Tile & Stone; Upholstering. Let us help you Insure your Business!

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