



2020 NEWSLETTER 2020



The Bakos Agency Inc.

1099 French Road, Cheektowaga, NY 14227

PHONE: 668-5700 FAX: 668-5840

WEB: www.bakosagency.com

CELEBRATING 90 YEARS OF SERVING WESTERN NEW YORK!

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 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? Let us know so we can update your policy!

DEFENSIVE DRIVING

The defensive driving course is a great way to save some money on your auto insurance! Visit www.wnydriversafety.com to take the class online or call them at (716)636-4151 for a list of their classroom dates/times! Local classes are also offered at most community & senior centers in our area! If you complete the class send us a copy of your certificate so we can get your savings started!!

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!

VALUABLE ITEMS COVERAGE

Do you have any personal property that has special value to you? For example: Train collections? Stamp or coin collections? Sports memorabilia? Guns? Fine Art? Expensive Jewelry? Antiques? Furs? Any items that you would like covered for a specific amount of money should be listed on a Valuable Items Policy! Call us today for more information & rates!

DO YOU OWN A SMALL 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.

WATER BACKUP COVERAGE & FLOOD INSURANCE

Did you know these are two different things?? Did you know that heavy rains or fast snow melt that overflow street sewer drains & flood the neighborhood IS considered a flood! Got your attention? CALL US for a free quote!!

UMBRELLA POLICIES

Umbrella policies cover you over & above your underlying policy limits in case you are sued! Policy Limits start at \$1 Million, and may go up to \$10 Million depending on the Company. Premiums start as low as \$130 per year! CALL US to see how affordable an Umbrella Policy can be for you!!

DO YOU HAVE TOYS???

Do you know we can insure your toys?? Boats, jetskis, motorcycles, ATV's, dirt bikes, snowmobiles, antique autos?? If you got it chances are we can insure it! CALL US! We have a policy for all your old and new toys!!

INSURANCE PAYMENTS

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! We can also process credit card or check payments over the phone for you! Of course you're always welcome to come in & pay your bill! We love to see our customers!

REVIEW YOUR POLICY WITH US

We are here to help you understand your Policy and answer your Questions! Give us a call, email us or stop into our office anytime, to review your policy! No appointment is necessary! We are here to help you!

WE WANT TO HEAR FROM YOU!

We love feedback! Our goal is to make ALL our customers happy & confident in our services! Let us know what you think! Have questions, comments or concerns? Let us know! If you're not happy, let us know! Happy with our service? Tell your family & friends! No time to make a phone call? Drop us an email and we will respond quickly.

annwagner@bakosagency.com

juliewagner@bakosagency.com

pattygrimm@bakosagency.com

