# YOUR V.I.P. Good News Returns! #19

### **BWO VILLAGE INSURANCE AGENCY**

Your #1 Protection Team William B. Protz, Jr. 6051 W. Brown Deer Rd. Suite 207 Brown Deer, WI 53223

# New Address



Story #1 Turn The Page

#### Mind Vitamins from Rocket

"The currency of friendship is time." Dr. Mark Miravalle

"Love is the only force capable of transforming an enemy into a friend." Martin Luther King, Jr.

"I think dogs are the most amazing creatures; they give unconditional love. For me, they are the role model for being alive." Gilda Radner

"The world would be a nicer place if everyone had the ability to love as unconditionally as a dog." M.K. Clinton

"To have a right to do a thing is not at all the same as to be right in doing it." G.K. Chesterton

"Fallacies do not cease to be fallacies because they become fashions." G.K. Chesterton

"You're capable of such beautiful dreams, and such horrible nightmares. You feel so lost, so cut off, so alone, only you're not. See, in all our searching, the only thing we've found that makes the emptiness bearable, is each other." Carl Sagan, Dialogue from the movie, *Contact* 

# Village Insurance

Agency GOOD NEWS

**AUTO • HOME • LIFE • BUSINESS** 

A Publication for V.I.P. Clients of Village Insurance Agency • Spring 2019

# **Example: How Umbrella Insurance Can Better Protect Your Assets**

Auto Policy Liability	5 300,000 (injuries and damage you accidentarily cause to others)
<u>Umbrella adds</u>	<u>\$1,000,000</u>
Total	\$1,500,000
Auto Policy Uninsured Motorist	\$ 500,000 (injuries caused to you by uninsured drivers)
Umbrella adds	<u>\$1,000,000</u>
Total	\$1,500,000
Auto Policy Underinsured Motorist	\$ 500,000 (injuries caused to you by drivers with weak coverage)
Umbrella adds	\$1,000,000
Total	\$1,500,000
10141	\$1,500,000
Total	\$1,500,000
Residence Policy*	\$ 500,000 (injuries and damage you accidentally cause to others)

<sup>\*</sup> Home, Condominium and Renters Insurance Policies

How Much Coverage Is Enough? Answer: Unknown Are Umbrellas Expensive? Answer: No

Are Only \$1,000,000 Umbrellas Available? Answer: Some Companies Offer Stronger Amounts

We Moved 11/01/2018

Auto Policy Liability

Thank you for your business. We sincerely appreciate and are very grateful for your trust and confidence!

\$ 500,000 (injuries and damage you accidentally cause to others)

### Bill Protz

## **YOUR #1 PROTECTION TEAM**

BWO VILLAGE INSURANCE AGENCY, INC.

6051 West Brown Deer Road, Suite 207

Brown Deer, WI 53223

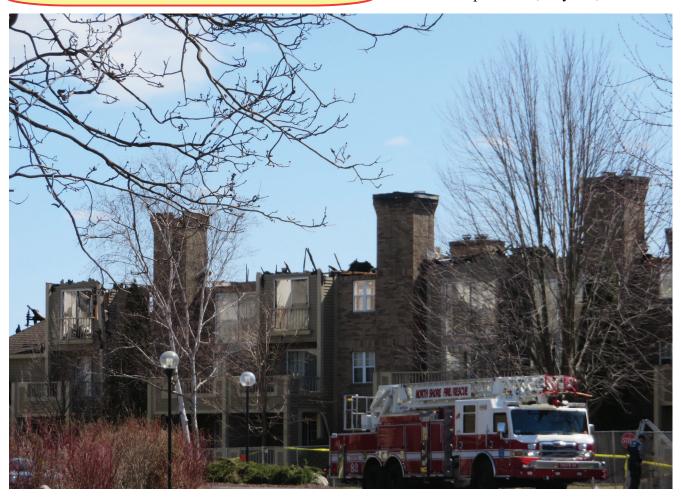
Phone: 414-476-2560

Email: villageinsurance@msn.com

Website: villageinsurancewi.com

# **Story #1** The Apartment Fire

Saturday March 30, 2019 @ 12:15 am White Oaks Apartments, Bayside, WI





62 apartments
Fire spread rapidly
See center hot spot
All tenants survived

I asked this question of a still in shock displaced tenant the next day.

She lost everything except the clothes she wore.

Her answer: "No. Renters insurance doesn't pay much anyway."

It was not the right time to say she was very wrong.

Question for apartment dwelling clients of Village Insurance.

Do you have Renters Insurance?

Call for a quote today. ----- It is inexpensive.

# **Story #2** The Case of The Helpful Relative





"Watson! The green vehicle crashed into this business establishment looks like Jimmy West's Pontiac."

"Right you are Holmes, but the driver being interviewed is not Jimmy. We should investigate."

"Quite so my dear fellow. Jimmy and his father may need our unique help. We've not a minute to lose."

\*\*\*\*\*\*

#### Two Weeks Later Detective Sherlock Holmes and Dr. Watson Returned To The Accident Site



#### **Just The Facts**

Jimmy moved out of dad's home into his own separate place. He needed a car to commute to work but could not afford it. Dad kindly helped by co-signing for a car loan. Both Jimmy and dad therefore became owners of the car. Jimmy bought his own car insurance policy. The policy lapsed when he stopped paying the premium. Later Jimmy permitted a friend to drive the car. The friend crashed it into the building in our story. There was no insurance to pay \$2,500 in building repairs or to fix the car.

"Mr. West, as co-owner and partly responsible for the car, honorably paid the \$2,500 needed to repair the building from his own assets. He and Jimmy were fortunate it was not worse."

"Right you are Holmes. But, imagine if the accident had been worse! I can easily imagine accidents costing a lot more due to cruel injuries, death and more costly repairs."

"Very true. Moreover my dear fellow, there is a lot to be said for disconnecting a parent's assets from the decisions of adult children out on their own --- as soon as possible. This time Mr. West was lucky."

## **Story #3 Fun Stuff To Experience From Rocket**



#### Hello Everyone!

Dad, (Bill) asked me to change the subject from serious insurance stuff to two fun things to do. These are open only to humans but here we go anyway!





Rockin' Jump (indoor) Trampoline Park. 9009 Deerbrook Trail, Brown Deer, WI 53223

Two age appropriate areas; 6 and under and 7 and over. Trampolines are at floor level with safety padding. Adult family and employees monitor activities. Party rooms and food. Easy access from I-43.



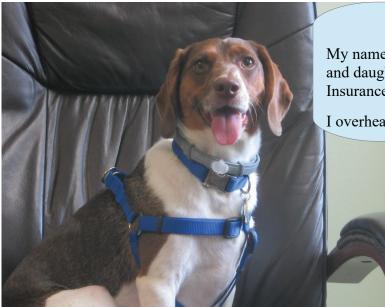
#### APPLE HOLLER 5006 S. Sylvania Ave, Sturtevant, WI 53177

A classic country restaurant on the west side of I-94 between Racine and Kenosha.

I'm sure you have seen it many times but have you feasted on their scrumptious cuisine? Our family goes there 1-2 times yearly.

For friendly, responsive, knowledgeable and emphatic people <u>on your side</u>, Call Village Insurance today. 414-476-2560 We're looking out for YOU!

## **Story #4** Winston Recommends



## **Spring Cleaning Ideas From ACUITY**

#### Check the roof.

Walk around the house and look for curling or missing shingles. If you find any, get them replaced right away.

#### Check gutters.

Clean debris from gutters and downspouts.

Check for loose or leaky gutters and make sure downspouts are pointed away from the foundation.

#### Check for low areas in the yard.

Especially those close to the house. Spring rains can cause flooding in the yard, which can lead to foundation damage. Fill in low areas with soil and grass seed.

#### Grills On Decks/Balconies or Too Close

8,900 Annual Grill Fires on Average

ACUITY recommends prohibiting grill storage and open flame cooking on decks/balconies and within 10' of any structure or combustible items.

#### Hello Everyone,

My name is Winston Protz. I live with Bill's son Tyler and daughter-in-law Wendy. Here I am at Village Insurance on one of several take your dog to work days.

I overheard some good ideas there to tell you.



# Windshield Repair Don't Wait To Repair Call Immediately!

Minor windshield damage can often be fixed with a repair rather than full replacement.

If the chip or ding is smaller than a quarter and not in the direct line of sight of the driver, a clear liquid filler will keep damage from spreading.

Cheaper and faster.

Deductible probably will be waived. Windshield seal remains intact.

Delaying may allow the ding to spread to a big crack. You don't want this!

All clients eventually need insurance coaching from experienced and licensed agents.

**Village Insurance Agency** 

414-476-2560

# Story #5 Vital Thoughts

"We rebuild shattered lives; we rebuild families' homes; we restore injured workers; and we do it together."

Ben Salzmann
President and CEO
ACUITY Insurance Company

"Cheap insurance is weak insurance."

Bill Protz Village Insurance Agency

"Too often, enormous jury awards are becoming the rule rather than the exception, even for seemingly minor accidents.

You don't have to be a millionaire to be sued like one."

**Badger Mutual insurance Company** 

#### **Detective Sherlock Holmes and Dr. Watson Interview Professor Moriarty**





"Holmes, our nemesis --- in the insurance business. Remarkable!"

"Yes my dear Doctor. Observe, he has joined the low price bandwagon so prodigiously advertised in clever commercials. Dangerous stuff, I say."

"Here he comes now."

"I trust you approve of my new enterprise. Surely insurance is honorable in your view."

"Yes. However, a client was entited to change to one of your companies solely to save hundreds."

"What of it Holmes?"

"A comparison found your policy had 19 benefit gaps or reductions. Your cheaper policy was much weaker."

We are NOT an out-of-town 1-800 # company. We are NOT a faceless website address. We are NOT a bank.

We are your #1 Insurance Protection Team. We only specialize in protecting YOU.

You are NOT alone. We constantly think about protection issues you face.

We've developed Protection Packages that far surpass cheap insurance of clever BIG media advertisers.

**Village Insurance Agency** 

414-476-2560

# 2019

# Referral Rewards Program! From now to 08/31/2019

A referral is the **highest compliment** you can give us. To show our appreciation, we'll give something back to **You**!

# 3 EASY STEPS!

Tell your friends, family and co-workers about Village Insurance.

When they contact our office for their free quote, make sure they mention **Your Name**.

**You** automatically WIN a \$5 Cousins Card and a chance to win a \$50 Gas Card for that month.



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# Have Someone Call **414-476-2560** Today! For Free No-Obligation Insurance Quotes

Village Insurance Agency – Auto, Home, Umbrella and Life Insurance
DRAWING OPEN TO EVERYONE – NO PURCHASE NECESSARY TO BE ELIGIBLE TO WIN