

YOUR 2018 V.I.P. Good News Returns! #16

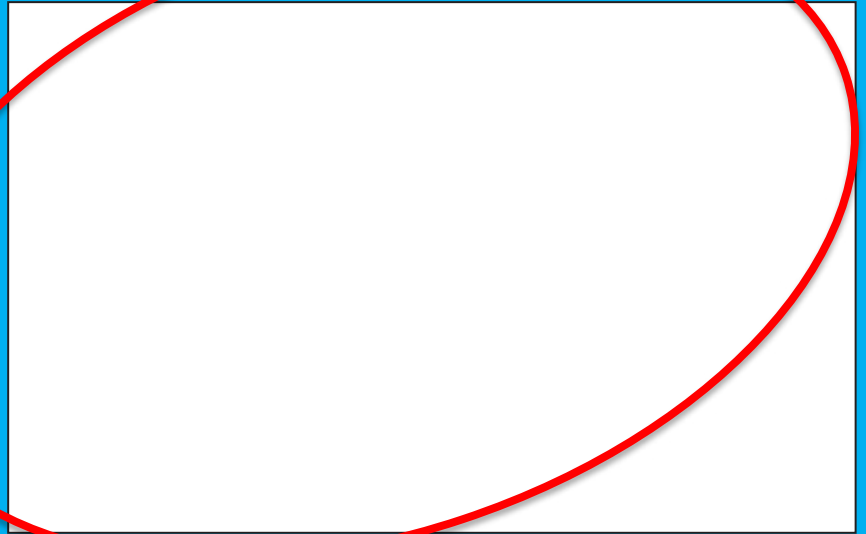
BWO-VILLAGE INSURANCE AGENCY

Your #1 Protection Team

7332 West State Street

Wauwatosa, WI 53213

Fun and Friendly Straight-Talk



**Mind Vitamins From
Smokie Protz**

Inspiration from Dale Carnegie

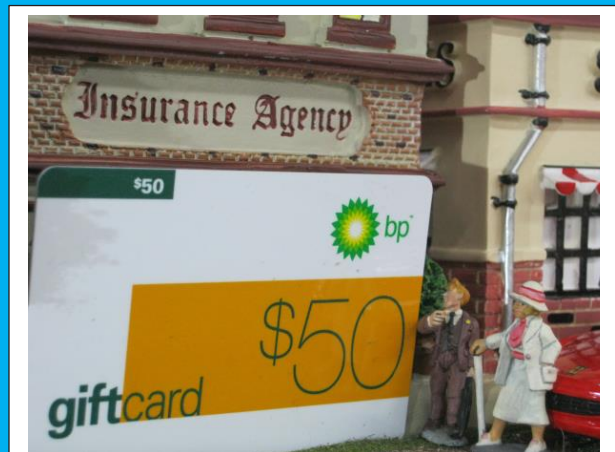
“One of the most tragic things I know about human nature is that all of us tend to put off living. We are all dreaming of some magical rose garden over the horizon instead of enjoying the roses that are blooming outside our windows today.”

“We all have possibilities we don't know about. We can do things we don't even dream we can do. Take a chance! All life is a chance. The [one] who goes farthest is generally the one who is willing to do and dare.”

“There are four ways, and only four ways, in which we have contact with the world. We are evaluated and classified by these four contacts: what we do, how we look, what we say, and how we say it.”

“You can make more friends in two months by becoming interested in other people than you can in two years by trying to get other people interested in you.”

“Act enthusiastic and you will be enthusiastic.”



I wonder who won. Let's go inside and find out.

Village Insurance Agency



AUTO • HOME • LIFE • BUSINESS

GOOD NEWS REPORT

A Publication for V.I.P. Clients of Village Insurance Agency • Winter 2018

FAMILY GAME NIGHT From ACUITY Insurance Company

It's a Saturday night and your family is home, but no one is interacting. Your kids might be watching TV in the basement, or might be glued to their phones or computers someplace. You are probably in the living room watching a movie. How many of your nights sound like this? Instead, plan a family game night!

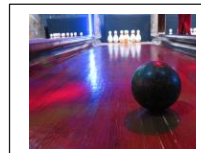
Having a regular game night can be an easy and affordable way to get your family talking and having a great time together. Here are a few tips....

- Select a game everyone can enjoy. Don't select a game for the oldest or youngest person in your family. If there is a large age gap between your children, you may want to partner up with the youngest and be on a team together to play the game.
- Change it up. Try not to play the same game every week. Even a family favorite is bound to slowly become over played. Try new games and even different types of games. If you are playing a lot of board games, maybe try a card game instead.

OR



Try mini-bowling in Sussex, WI. Fun!



The ball is soft-ball sized.

Go on a healthy walk



Rocket says
Let's Go!



Thank you sincerely for your business! We appreciate your trust and confidence very much!

Bill Protz

YOUR #1 PROTECTION TEAM

BWO Village Insurance Agency, Inc.

7332 West State Street

Wauwatosa, WI 53213

Phone: 414-476-2560

Email: villageinsurance@msn.com

Website: villageinsurancewi.com

Client Referral Rewards Drawing

We appreciate you referring folks to us for **FREE NO-OBLIGATION** insurance quotes. From now through June 30, 2018 we will give away monthly **FREE**:



- ✓ \$5.00 Cousins Gift Cards for every referral and....



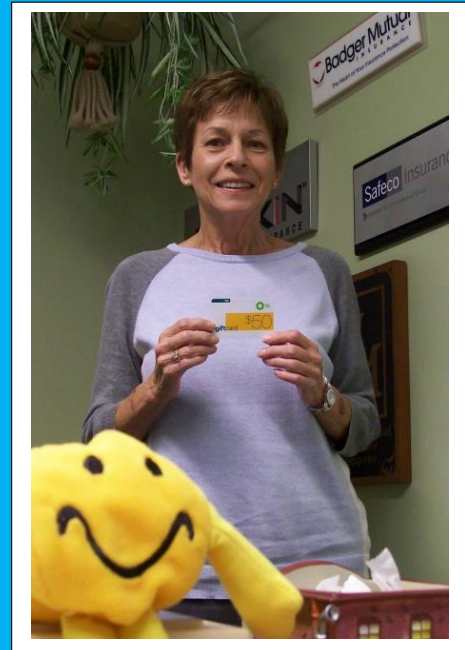
- ✓ One chance per referral call to win our monthly \$50.00 Gasoline Card Drawing



Winston Protz asks,

"Do you have a friend, relative, neighbor or co-worker who could benefit from our services? Please ask them to call Village Insurance today."

\$50.00 GAS CARD WINNERS ARE



JANICE KELLING WON!

Jan said, "I never win anything!"

Not this time because we were happy to surprise you with a \$50.00 Gasoline Card.

SO DID
DARRYL COLE



Jan and Darryl asked friends to call us to quote insurance. After they did, we mailed \$5.00 Cousins Food Cards to them.

They were then entered in our July and August \$50 Gas Card Drawings. They won!

Thank you very much Jan and Darryl for your trust in us.

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

MIRACLE'S - FAST – STORIES - JUST FOR YOU!



Let's
Talk

Meow, Meow Everyone!

Here's real insurance news --- just so you know!

YES, IT'S ILLEGAL

"Deaths of intoxicated cyclists is a 'significant problem,' according to the Insurance Institute for Highway Safety. These fatalities haven't declined as much as those of drunk drivers over the years."

More than one-fifth of bicyclists killed in crashes are impaired by alcohol. (Killed in 2015 = 815)

Derek Biked Home Intoxicated

After a difficult day at work, several co-workers decided a "happy hour" was in order. Derek rode his bike there and became intoxicated. On the way home he ran a red light.

A motorist named Heather swerved to avoid him crashing into another car. Derek was liable for the crash. Heather's \$925,000 in medical bills were partly compensated by Derek's Renter's Insurance weak liability benefits. For the rest, she sued Derek.

Derek declared bankruptcy. Heather could not return to work and also declared bankruptcy.

Both Derek and Heather had weak coverage. If both had at least a \$1,000,000 Umbrella Policy including Excess Uninsured and Underinsured Motorist benefits, neither would have suffered financial ruin.

What If The Flood In Texas Happened Here? Misconceptions Might Be Costly

- Wisconsin's average annual precipitation ranges from 29.9" to 36.1".
- Hurricane Harvey dropped more than 50" of rain on Houston, Texas causing enormous damage.
- Sadly, many wrongly think floods are covered by their homeowners or commercial insurance property policies.
- Others continue to incorrectly believe a flood could never happen where they live or do business.



- June 1997: Severe rainfall inundated large portions of Milwaukee County. Bill's basement filled with 17" of water. A nearby home flooded to the basement ceiling. A neighbor needed rescuing by boat.
- August 2017: Burlington had widespread flooding.
- Call Bill for a Flood Insurance quote. Rates are set by the Federal Government.

Contrary to BIG Media Advertising
Insurance Is Complex

Call Village Insurance Today 414-476-2560 for
Insurance that is accurate and understandable; an agency
that provides coaching, working relationships, trustworthy
companies and superior value

WISCONSIN VIOLATION POINTS

- 6 Attempting to elude an officer
- 6 Failure to perform duty after accident
- 3 Operating while revoked or suspended
- 6 Operating under the influence of intoxicant or drugs
- 6 Reckless driving or racing
- 6 Speeding 20 mph or more over limit
- 6 Violation of occupational license
- 4 Deviating from traffic lane
- 4 Driving on wrong side of highway or street
- 4 Failure to yield right of way
- 4 Failure to yield to emergency vehicle
- 4 Imprudent driving, too fast for conditions, failure to have vehicle under control
- 4 Inattentive driving
- 4 Failure by operator to stop for school bus when red lights are flashing
- 4 Speeding 11 through 19 mph over limit
- 4 Unnecessary acceleration
- 3 Arterial or traffic control violation
- 3 Driving wrong way on one way street
- 3 Failure to dim lights
- 3 Failure to give proper signal
- 3 Following too closely
- 3 Illegal passing
- 3 Improper brakes or lights
- 3 Operating with expired license or without any license
- 3 Operating with multiple licenses



- 3 Prohibited or illegal turn
- 3 Speeding 1 through 10 mph over limit
- 3 Violation of restriction
- 2 Obstructing traffic
- 2 Parking on highway in traffic lane, defective speedometer
- 0 License not in person's immediate possession
- 0 No registration plate light

Six point violations often cause automatic ineligibility when applying for a different or new policy – except for High Risk Companies.

WHICH VIOLATIONS HURT AUTO AND UMBRELLA INSURANCE?

Question: What do you mean by hurt?

Answer: A Six Point Major Violation will likely result in a shocking price increase and/or non-renewal of a family Auto and/or Umbrella policy.

Question: I can easily insure elsewhere, right?

Answer: Typically only with so-called High Risk Insurance Companies with inferior benefits, very high premium and no Umbrella for 3-7 years.

Question: What about minor violations?

Answer: Multiple minor violations add a price increase often for each violation. If many minor violations occur, non-renewal is possible.

Question: What ruins policies the most?

Answer: My experience is: Teenage drivers, drunk driving and/or speeding 20 mph over the limit

News Flash! --- One company I know of believes Accidents **Due To Texting** are Major Violations. --- I see their point.

AVOID REAR-END COLLISIONS

From Acuity Insurance Company

Every year in the United States, around 2.5 million rear-end collisions are reported. Any number of factors can lead to a rear-end impact crash, including distracted driving [TEXTING], tailgating, and poor weather conditions.

- Do not tailgate. Leave yourself an “out.” Following too closely increases your likelihood of an accident.
- If you are being tailgated, slow down or pull off the road when safe to do so and let the vehicle pass you.
- Increase your following distance and slow down in poor weather conditions. Keep your vehicle in control at all times.
- Scan the road ahead as far as you can see. Watch for unexpected brake lights, traffic signal changes, pedestrians, animals and other vehicles entering the road which may cause traffic to slow.
- Know what’s going on behind you. Keep your eyes moving. Use mirrors frequently.
- Be aware of actions of people/vehicles around you. Be alert for distracted drivers.
- Give driving your full attention. Never drive distracted; driving while eating, talking on your cell phone or texting.
- Practice good vision habits. Don’t follow so closely that you can’t see ahead. When you can, look through the windows of those vehicles to see the road ahead.
- Look for things that could cause the driver ahead of you to stop. Their problems become yours an instant later.

- Check your signal and brake lights regularly so you know they are working. Tapping your brakes lightly activates the brake lights and helps make you more visible.

Extra Tips from Bill

- Unsure if another vehicle is moving or curving toward you such as a city bus? Watch the tires turn, the angle and watch lug rotation.
- Can’t see ahead on a rainy day? Sometimes brake lights of vehicles a few cars ahead of you reflect under the car immediately in front of you.
- Turn on lights –especially on rainy or darker days.

While even the safest drivers cannot prevent all car accidents, there are steps that you can take to reduce the odds of being involved in a rear-impact auto accident. Protect yourself and your vehicle by being a defensive driver following these tips to avoid rear-end car accidents.

HAVE YOU SEEN DRIVERS JUMPING THE RED LIGHT?

Newly noticed several times monthly in Milwaukee.

Several cars side by side are stopped waiting for their red light to change to green. Cross traffic has cleared the intersection --- usually.

Then several seconds before the green light, one stopped diver beside you “guns” his/her vehicle rocketing through the intersection on a red light!

What if a cross traffic speeder guns his/her vehicle at the same time on their amber light? --- Crash.

You Will Be Comfortable Insuring With Village Insurance

COACH'S CORNER: Opinions, Helpful Ideas and Trends



Bill

Teens Drive Your Insurance Rates Not Just Your Car

From Professional Insurance Agents of WI

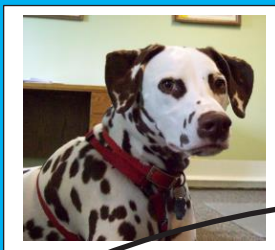
- Motor vehicle crashes are the leading cause of death for U.S. teens.
- Teenage driver crash risk is particularly high during the first months of licensure.
- Teens are more likely than older drivers to underestimate dangerous situations or not be able to recognize hazardous situations.
- 59% of teenage passenger deaths in 2010 occurred in vehicles driven by another teenager. Among deaths of passengers of all ages, 17% occurred when a teenager was driving.

Cost Cutting Tips

- Ask for the good student discount. If your teen maintains a 3.0 or better grade point average, they most likely will qualify for a good student discount.
- Raise your deductibles to reduce premiums.
- If your teen will drive their own vehicle, purchase a safe, used vehicle for your teen. The newer the car, the more expensive the insurance.

Young Driver and Fatal Crashes From West Bend Mutual

- Teens: Highest crash risk of any age group.
- The problem is worst among 16-year olds who have the most limited driving experience, immaturity and risk taking.
- Often involve driver error.
- 1/3 of fatal crashes involve excessive speed.
- Many are single car accident losing control.
- More likely with passengers. The risk increases with each extra passenger. Over 50% of teen passenger deaths occur with teen drivers.
- About 20% have a blood alcohol of .08% or more.
- Fatal crashes of 16-19 year olds is about **four times as high at night** compared to day time.
- Most killed were not wearing seat belts.
- Parents: Be a good and lawful role model.



Bill's experience: At least 50% of brand new young drivers added to parent car insurance policies have accidents in their first year driving. **Shocking!**

Okay Team! ---- Let's Huddle

I don't ever want to say something isn't covered, coverage was too low or the policy lapsed. Every problem isn't covered by insurance. You along with your Village Insurance Protection Team can do things to minimize problems. Let's talk soon.

Call Today: 414-476-2560

2018

Referral Rewards Program!

ENTER TO WIN

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

3 EASY STEPS!

1

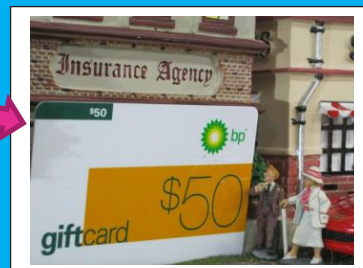
Tell your friends, family and co-workers about Village Insurance.

2

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

3

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



Have Someone Call **414-476-2560** Today!
For **FREE NO-OBLIGATION** Insurance Quotes

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