

YOUR V.I.P. Good News #26

BWO VILLAGE INSURANCE AGENCY

Your #1 Protection Team 414-476-2560

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Brown Deer, WI 53223



Coach Rocket's Guardrails



T.I.M.E

Is how you spell love. Put your electronic devices away when with family, friends and others, *especially children!* – and when driving.

NFL Coach John Gruden

“Pressure is what you feel when you don’t know what you are doing.”

“You don’t get what you wish for...you get what you work for.”

“Details matter. Everything matters.”

“Remember, **NOTHING** is more contagious than a positive example.”

“Whatever energy you put out into the world **REFLECTS** right back at you.”

Marketing Coach Michael McLean

“We have a **NO** whining, **NO** complaining, **NO** excuses rule. Whining leads to complaining. Complaining leads to excuses. Excuses lead to losing.”

Brian Burke, Pittsburgh Penguins

Frank McLean (age 92)

“Your career is what you do, it’s **NOT** who you are. I am an entrepreneur and a business owner. I am also a husband, father, grandfather, friend, brother and community volunteer.”

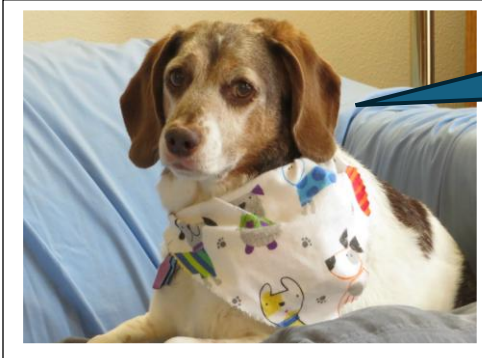
**TRUE/FUN STORIES
ON PAGES 2-3**

Nothing Here Is
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**THANK YOU SINCERELY FOR
TRUSTING YOUR INSURANCE WITH
VILLAGE INSURANCE.**

I AM GRATEFUL!

BILL PROTZ



Winston here. My BFF Rocket asked me to tell you some very important stories which will prevent troubles, especially insurance problems and aggravations.

“DIGITAL DIMENTIA” is apparently what this is now being named.

#1 During rush hour while waiting for our red light to change to green at a four-lane intersection, a teenager casually walked in the pedestrian walkway immersed in her electronic screen never looking up. Mighty dangerous.

#2 Another day we were second at a red light when it turned green. The leading car did not move. After 5-6 seconds, my wife tapped the horn. The other driver leapt forward. We assumed that driver was texting, scrolling or something on a screen.

#3 We were out to eat. At the next table a father and young boy in baseball clothes sat opposite each other. There was no conversation or food. The boy had a blank look on his face. Why? The adult was on his electronic device wasting the opportunity to engage with the boy. This lasted a long time. Sad.

#4 WHAT IS THE POINT?

A consensus is building that our “addiction” to digital screens has dangerously reduced attention spans to seven seconds! We are on screens 7-9 hours daily.

Recently a client was hit in the rear by a driver paying attention to his digital screen and not my client’s car. Why? Because screens pull and taunt us to pay attention to them instead of more valuable and necessary activities and people.

And we obey!

Sometimes I think this is the real motion picture *Zombie Apocalypse.*

INSURANCE TRUTHS YOU NEED TO KNOW

1. We've been programmed to believe that cheaper insurance is the way to go.
However, cheap insurance is weak insurance threatening our assets. Consider #2 next!

2. BIG CLAIMS at VILLAGE INSURANCE AGENCY: These Can Happen to YOU!

A client was struck while bicycle riding.
Unable to return to work. \$1,000,000.

A client struck a pedestrian. Over three years the claim started at \$450,000, rose to \$500,000 and settled for \$175,000 for a broken tibia.

Fire in neighbor's apartment seeped smoke into my client's unit. Cost to remove the odor and live elsewhere after 7 months: \$163,998.84.

An neighbor's explosion caused smoke to drift into my client's unit. Cost: \$97,300 for special smell removal from her personal property and to live elsewhere.

Dennis was a passenger when his driver caused a head on collision. Dennis's head hit the dashboard. He was in a coma on life support for four months. The driver had weak car insurance paying only \$100,000 of his \$850,000 medical and funeral costs. The rest was paid by Underinsured Motorist from Dennis's Auto and Umbrella.

3. Like you, the insurance industry is paying more for everything.
Why? 2020-2024 inflation approximated 21% plus 3% more in 2025.
After operating expenses, losses for the past three years were \$12B, \$33B and \$12B est.
4. Therefore, rates have risen a lot to stay in business and pay claims.
Former days with much lower premiums are gone. It's not your fault.
However, vehicles and homes we buy now are also a lot more expensive to insure.

MIND VITAMINS

"Facts do not cease to exist
because they are ignored."

Aldous Huxley

"Control the controllables."

Michael McLean

STRAIGHT TALK – NO HYPE – NO FICTION SOLD AS REALITY
PROTECT YOUR ASSETS BETTER WITH STRONGER
AUTO, RENTERS, CONDO, HOME and UMBRELLA INSURANCE

Call BILL: 414-476-2560 Village Insurance Agency

Email: villageinsurance@msn.com

Website: villageinsurancewi.com

RENTERS INSURANCE SOLUTIONS - TO BETTER PROTECT YOUR ASSETS

MINIMUM AUTO INSURANCE SOLUTIONS

Injuries to Others You Cause	\$500,000*
Property You Crash Into	\$500,000*
Uninsured Motorist in Your Car	\$500,000*
<u>Under</u> insured Motorist in Your Car	\$500,000*

Plus, at Least a \$1,000,000 or Stronger Umbrella if the Above Benefits are Exhausted in a BIG Claim

*Some of my Companies Offer \$1,000,000

Reasons:

To Better Protect Your Assets

You May Injure Many People and Damage Many Vehicles

Do You Have Less Than These Benefits?

Most Families Calling for Quotes Have Smaller Benefits Needing Modern Updating.

Do You Have an Umbrella Policy?

MINIMUM RENTERS INSURANCE SOLUTIONS

Your Property	\$75,000 - \$100,000 - Probably More
Loss of Use**	Often Automatically Only 20% of the Above
Liability	\$500,000 Hurting Others or Their Property Plus, at Least a \$1,000,000 or Stronger Umbrella

** Live Elsewhere During Restoration

50% of Tenants Do Not Have Renters Insurance. Some Wrongly Think The Landlord Covers Them.

What if Your Water or Fire Damage the Building?

MIND VITAMIN

Take 100% responsibility for every win and loss in your life. It may not be your fault. It is always your responsibility. Michael McLean

MIND VITAMIN

"Those who never change their mind, never change anything." Gary Oldman as Winston Churchill in Darkest Hour

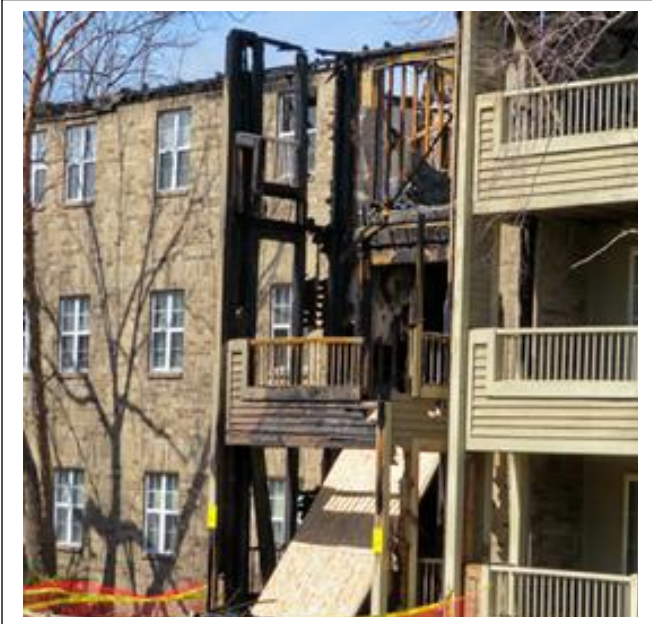
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Email: villageinsurance@msn.com

Website: villageinsurancewi.com

RENTERS! YOU NEVER KNOW WHAT MIGHT HAPPEN IN A NEIGHBOR'S APARTMENT



White Oaks Apts., Bayside, WI.

62 units. Fire and Smoke.

Total loss. Torn down and rebuilt. A client lived in an adjacent building and was okay.



River Place Apts., Brown Deer, WI

110 units. Lightning Strike, Fire and Smoke.

Fortunately, none of my clients lived here.



162 Units – 06/01/26
Fire. Glendale, WI

RENTERS INSURANCE BENEFITS THESE TENANTS NEEDED
Personal property and temporary housing costs to live elsewhere.
How much coverage do you guess these families needed to recover?
How strong is your policy?

Village Insurance Agency offers strong coverage to better protect your assets.

Representing many insurance companies. **Not just one.**

Let's have a conversation about your Auto, Residence and Umbrella Policies.

Call Bill Protz – **414-476-2560 – TODAY**

Your Better Protection and Peace of Mind is My Only Business

Mind Vitamins

"One cannot be prepared for something while secretly believing it will not happen." Nelson Mandela

"Accurate Thinking: The importance of seeing things as they REALLY are; NOT as you would like them to be. NOT should be. How they REALLY are." Earl Nightingale



Coach
Bill

HOMEOWNERS - LET'S TALK ABOUT YOUR ROOF TO PROTECT YOUR HOME, PERSONAL PROPERTY and POLICY

YOU MAY RECEIVE A LETTER ABOUT THE WORN CONDITION OF YOUR ROOF FROM YOUR INSURANCE COMPANY DEMANDING THAT IT BE REPLACED. THIS IS A COUNTRY-WIDE PROBLEM – NOT JUST HERE.

REASONS:

- 1. Recently 45.5% of home insurance losses involved atrophied roofs or siding.**
- 2. Wind and hail storms have increased.**
- 3. Homeowners are not replacing worn out roofs.**
- 4. Many don't know or agree their roof is worn and more susceptible to loss.**

There are two Reactions



#1

“Bill, how dare they do this! My roof is in good shape.”

“Photos show uplifted or broken/missing shingles and significant granule loss. Please inspect it yourself and have a quality roofer render a professional diagnosis.”

“But a new roof is very costly. I don't have funds for this.”

“Costly, yes. However, because your roof is in a weak condition, it may not be strong enough to withstand storms or water leakage causing mold, wall/floor wreckage, odors or personal property damage below. This will be even more expensive and troublesome.

“I'm not going to replace my roof.”

“Please reconsider and find a way. Otherwise, the home policy will be non-renewed. Finding a next insurance company is doubtful even so-called “high risk” carriers. You don't want one of those. Here's a thought. If car tires are very worn or bald, these must be replaced to prevent accidents. That's your responsibility. It's the same thing with a worn-out roof. Maintenance is your responsibility.”

#2

“Hey Bill, my home insurance company says I need a new roof. Why?”

“Inspectors are looking at roofs across the USA. One company, Cape Analytics, has millions of updated photos showing roof conditions. If there is significant wear, this is reported to insurance companies to mitigate higher probabilities for roof loss and interior damage below.”

“Okay, Bill. I'll get a roofer here to look things over and give me a quote.”

“Thank you. I've been asked to tell the insurance company your plan.”

“CLEAR IS KIND. UNCLEAR IS UNKIND.” Ren  Brown

YOUR ROOF IS YOUR FIRST LINE OF DEFENSE AGAINST THE ELEMENTS

WHY? A DAMAGED ROOF LEADS to OBVIOUS and NOT SO OBVIOUS TROUBLES.

WHAT POTENTIAL TROUBLES?

RED ALERT!

1. Cracked/Lifted Shingles = Openings into the Interior
2. Roof Leaks
3. Water Damage
4. Mold Growth
5. Reduced Air Quality
6. #4 is Hazardous to Health
7. Wood Rot
8. Ceiling, Wall and Floor Damage
9. Ruined Personal Property Below
10. More Easily Damaged by Wind and Hail
11. Reduced Sales Appeal and Value
12. Insurance Co. Inspections. (Drone photos)
13. Home Insurance Policy Cancellation
14. Another Insurance Co. Will Not Want You

Actual Village Insurance Claim

“Bill, I have buckets, pots and pans positioned in many places to collect water dripping through ceilings. Walls and ceilings are being damaged and personal property is being rained on. Deep snow, some of which transformed into ice, is on my roof. Some of the ice crept under shingles, then melted from attic warmth and returned to water which then cascaded down into the home.” (This is known as an “ice dam.”) - *Imagine these terrible scenes!*

Preemptive Measures Should Have Been Taken Long Before This Happened. Such As:

Annual Self-Inspection: Look For

- | | |
|--|--|
| 15. Cracked Shingles, Eroded Edges | 24. Remove Trees/Bushes Touching or Close |
| 16. Lifted Shingles | 25. Remove Debris Accumulation |
| 17. Missing Shingles | 26. Mold Inside |
| 18. Shingles on the Ground | 27. Water Streaks/Peeling Paint Inside |
| 19. Warped/Sagging Roof | 28. Musty Odor |
| 20. Holes (Go into the attic for this) | 29. Check the Roof Age. Depending on the |
| Do you see sunlight coming through? | Insurance Co., they Start to be Concerned |
| 21. Asphalt Granules in Gutters | if a Roof is 10, 15, 20 or 25 years old. |
| 22. Damaged Flashing | 30. Start Saving Now for Your Next Roof |
| 23. Soggy Insulation and Electricals | |

DEFEND YOUR VEHICLES DURING HAILSTORMS

April 14, 2026: Southeast WI was badly hammered by widely-spread hail storms. One client’s car in a parking lot was totaled. Cost after the \$500 deductible: \$19,759.50.

Solutions:

Put vehicles under cover. Mine was reparked under our large Maple tree. It worked!
Client Kurt Z. found thick moving blankets at Harbor Freight. Put them in your car!

**Thank
You!**

You Can Be A Winner!

Referral Rewards Program!

From now to 10/31/2026

*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 \$15 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, Condo, Home, Renters and Umbrella Insurance
DRAWING OPEN TO EVERYONE – NO PURCHASE NECESSARY TO BE ELIGIBLE TO WIN