

YOUR V.I.P. Good News #21

BWO VILLAGE INSURANCE AGENCY

Your #1 Protection Team

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**Story #1
Turn The Page**

Mind Vitamins from Rocket

“It's not so much knowing when to speak [as] when to pause.” Jack Benny

“Friendship takes time and energy if it's going to work. You can luck into something great, but it doesn't last if you don't give it proper appreciation. Friendship can be so comfortable, but nurture it. Don't take it for granted.” Betty White

“Without freedom of thought, there can be no such thing as wisdom.” Ben Franklin

“Bitterness blows out the candle of joy and leaves the soul in darkness.” Adrian Rogers

“Patience is not just about waiting for something...it's about how you wait, or your attitude while waiting.” Joyce Meyer

“Whoever is careless with the truth in small matters cannot be trusted with important matters.” Albert Einstein

“Trust not too much to appearances.” Virgil

“Well done is better than well said.” Michael McLean

Village Insurance Agency



AUTO • HOME • LIFE • BUSINESS

GOOD NEWS REPORT

A Publication for V.I.P. Clients of Village Insurance Agency • Spring 2022

Story # 1: How Umbrella Insurance Can Better Protect Your Assets

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

* Home, Condominium and Renters Insurance

**Do You Have An
Umbrella Insurance Policy?**

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

**Thank you for your business.
Your trust and confidence are gratefully appreciated!**

Bill Protz

YOUR #1 PROTECTION TEAM

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 #2 School Bus Safety

Courtesy of Foremost Insurance Group

School Buses Are Everywhere --- Best Practices To Protect Everyone

Flashing Yellow Lights – Prepare to stop...

“Bus drivers trigger the flashing yellow lights on the upper half of the bus as a warning that they are about to stop. They are typically activated about 200 feet prior to stopping. Once the bus actually stops, the flashing red lights will go on and all traffic will also be required to stop.”

Flashing Red Lights – STOP!

“The flashing red lights on the upper half of the bus, which may be accompanied by the protruding stop sign on the side, signal that all traffic in both directions must stop immediately. Whether you are driving behind the bus, in a lane going the opposite direction of a bus, or on a street intersecting the one the bus is on, it is imperative that you stop. It's illegal to pass a school bus while the red lights are flashing, for doing so would endanger the children who are boarding.”

Story #3 “Just Call Bill”

Recently a client's child moved out of the family home to start a new life as an independent adult with a brand new dream job and an apartment. Many of us have gone through this transforming experience ourselves and with our own children.

Thoughts turned to obtaining a Renters Insurance Policy by shopping on line. It's what we do these days for many things. However, in this case the experience was not the best. Insurance is nuanced and can be mysterious. So mom was telephoned with questions. She answered her daughter, “Just call Bill.”

Actual Village Insurance Agency Renter's Policy Claim --- August 16, 2020

Explosion in an apartment a few doors down the hall from my client's apartment. ACUITY Insurance Company paid \$97,300.79 to make things whole for my client's smoke damage, cleaning/restoration and the cost to live elsewhere.

VILLAGE INSURANCE --- 414-476-2560
Easier, Efficient, Informative and Understandable

For Coaching and Answers
Just Call Bill Protz

Story #4 Let's Review Again



ACUITY INSURANCE COMPANY SAYS

A major violation is any violation in the following general categories:

- Driving on wrong side of road; left of center
- Driving under the influence of alcohol or drugs
- Driving without owner's consent
- Driving without required insurance
- Failure to obey; eluding officer
- Falsifying accident report
- Fleeing scene of accident
- Intoxicants or drugs in vehicle
- Motor vehicle felony; larceny
- Operating with suspended, revoked, or no license
- Racing; exhibition driving
- Reckless driving; without regard to safety



Speeding excess (This means speeding 20mph or more over the legal limit.)

Texting while driving

- Unlawful use of or altering driver's license
- Vehicular homicide; manslaughter, or assault.

**Texting and driving
is illegal in Wisconsin**

**Got A Question? Call Bill 414-476-2560
Village Insurance --- Your #1 Protector**

**Story #5 New Stuff
From Rocket**



Hello Everyone!
Dad, (Bill) asked me to explain this urgent insurance topic --- just so YOU know.

**INSURE YOUR JEWELRY
TO PREVENT A CLAIM
BEING DENIED!**

HOW?

**Provide Us With Appraisals Showing
Descriptions and Values
We'll add (endorse) this information
onto your residence insurance policy
for a very small premium.**

TO COVER

**"Mysterious Disappearance"
Precious Stones Falling Out
Breakage
Above the Theft Limit (often only \$1,000)**

**Don't Delay
Tell Us Today!**

**TWO REAL CLAIMS
WHEN JEWELRY WAS NOT LISTED ON THE CLIENT'S POLICY**

#1

\$10,000 in Jewelry Items Stolen
Only the \$1,000 maximum theft limit was paid --- **Client lost \$9,000 in value**

#2

Valuable ring slipped off in a 3' deep pond --- **Claim denied**

**For a friendly, responsive, knowledgeable and emphatic agent on your side,
Call Village Insurance today. 414-476-2560 I'm looking out for YOU!**

Story #6 I Didn't Know That About Traffic Deaths!

Data Brief 400. Motor Vehicle Traffic Death Rates, by Sex, Age Group, and Road User Type: United States, 1999–2019

Data table for Figure 1. Age-adjusted rates for motor vehicle traffic deaths, by sex: United States, 1999–2019

Year	Total		Male		Female	
	Number	Deaths per 100,000	Number	Deaths per 100,000	Number	Deaths per 100,000
1999	40,965	14.7	27,380	20.4	13,585	9.4
2000	41,994	14.9	28,352	20.9	13,642	9.3
2001	42,443	14.8	28,961	20.9	13,482	9.1
2002	44,065	15.2	29,989	21.4	14,076	9.4
2003	43,340	14.9	29,545	20.9	13,795	9.1
2004	43,432	14.7	29,648	20.7	13,784	9.0
2005	43,667	14.6	30,291	20.9	13,376	8.7
2006	43,664	14.5	30,330	20.6	13,334	8.6
2007	42,031	13.8	29,604	20.0	12,427	7.9
2008	37,985	12.3	26,872	17.9	11,113	7.0
2009	34,485	11.1	24,097	15.9	10,388	6.5
2010	33,687	10.7	23,438	15.4	10,249	6.3
2011	33,783	10.6	23,779	15.4	10,004	6.1
2012	34,935	10.9	24,579	15.7	10,356	6.3
2013	33,804	10.5	23,814	15.1	9,990	6.0
2014	33,736	10.3	23,883	15.0	9,853	5.8
2015	36,161	10.9	25,661	15.9	10,500	6.2
2016	38,748	11.7	27,447	16.9	11,301	6.7
2017	38,659	11.5	27,454	16.8	11,205	6.5
2018	37,991	11.2	26,859	16.2	11,132	6.4
2019	37,595	11.1	26,671	16.0	10,924	6.3

NOTES: Deaths per 100,000 U.S. standard population. Motor vehicle traffic deaths were identified using *International Classification of Diseases, 10th Revision (ICD-10)* codes V02–V04 (.1, .9), V09.2, V12–V14 (.3–.9), V19 (4–.6), V20–V28 (.3–.9), V29–V79 (4–.9), V80 (.3–.5), V81.1, V82.1, V83–V86 (.0–.3), V87 (.0–.8), and V89.2. Age-adjusted death rates were calculated using the direct method and the 2000 U.S. standard population.

SOURCE: National Center for Health Statistics, National Vital Statistics System, Mortality (NVSS–M).

25,000 Wisconsin Cell Phone Accidents!

“The Wisconsin Department of Transportation has identified texting and driving as the leading cause for distracted driving accidents. One in five accidents involve distracted drivers, and in 2016 alone, Wisconsin had over 25,000 cell phone accidents.” Studinski Law, LLC

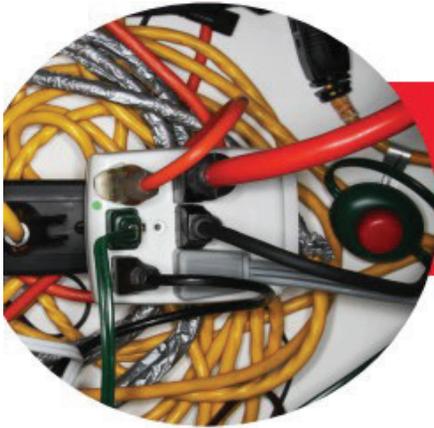
5 Seconds at 55 mph = 100+ Yards

“A person who spends only five seconds sending a text message while driving 55 mph will travel Over 100 yards distracted.” Studinski Law, LLC

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



EXTENSION CORD DOS AND DON'TS

1. Inspect the cord before you use it. Look for areas that are cracked or frayed. If you find damage, dispose of the cord.
2. Read the UL label. It will tell you if the cord is suitable for outdoor use. If an extension cord is not marked for outdoor use, use it indoors only.
3. Don't run extension cords through doorways or through holes in ceilings, walls, or floors.
4. Review the wattage rating on the appliance or tool that you are using. Match this up with your extension cord's rating. Don't use a cord that has a lower rating.
5. Make sure the appliance or tool is turned off before you plug it into the cord.
6. Make sure the plug is fully inserted in the outlet.
7. Don't remove, bend, or modify any of the metal parts of the cord's plug.
8. Don't plug a three-prong plug into a two-hole cord.
9. Don't force a plug into an outlet.
10. Inspect the outlet. If the plug is too loose in the outlet, the outlet may be too old and may need to be replaced.
11. Match up the outlet and the cord. If a cord is polarized (one blade on the plug is wider than the other blade), the outlet must also be polarized.
12. Follow these guidelines when you are using the cord:
 - Never use the cord when it is wet and keep it away from water.
 - Don't plug one extension cord into another.
 - Don't overheat the cord.
 - Uncoil the cord.
 - Don't cover the cord with anything.
 - Don't drive over the cord.
 - Don't drag the cord or lay anything on it.
 - Don't walk on the cord.
13. Follow these tips after using the cord:
 - Remove the cord from an outlet by pulling on the plug, not the cord.
 - Unplug the cord when not in use.
 - Store the cord indoors.



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www.acuity.com

2022

Referral Rewards Program!

From now to 12/31/2022

*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, Home, Umbrella and Life Insurance

DRAWING OPEN TO EVERYONE – NO PURCHASE NECESSARY TO BE ELIGIBLE TO WIN