

## YOUR V.I.P. Good News #24

### BWO VILLAGE INSURANCE AGENCY, INC.

Your #1 Protection Team

William B. Protz, Jr.

6051 West Brown Deer Road

Suite 207

Brown Deer, WI 53223



**COACH ROCKET'S  
MIND VITAMINS**

**“People can hear you smiling  
when talking on the telephone.”  
Janyce Hranicka**

**“Time is my most precious resource.  
I better take care of it.”  
Warren Buffet**

**“Technology can be our best friend and technology  
can also be the biggest party pooper of our lives.  
It interrupts our own story, interrupts our ability to  
have a thought or a daydream, to imagine  
something wonderful, because we are too busy  
bridging the walk from the cafeteria back to the  
office on the cell phone.”  
Steven Spielberg**

**“...one of the greatest things you can do for yourself and others around you is to  
separate yourself as much as possible from the constant distractions and problems  
Waiting for you behind your [addictive] digital screens.”  
Michael McLean Marketing Coach**

**The Rumors About Bill Are True!  
Open Now to Page 2**



**Ladies  
Please  
See  
Page 5**



**Godzilla Would  
Always Do This  
See Page 5**

# Village Insurance Agency



AUTO • HOME • LIFE • BUSINESS

# GOOD NEWS REPORT

A Publication for V.I.P. Clients of Village Insurance Agency • Winter 2024

## Story # 1: The Rumors About Bill Are True. --- My Fault!



Recently my wife and I breakfasted with family. Upon arrival Dorothy got out so she could walk up the driveway. Then I backed up a little as this staged photo shows. Later a car appeared in the opposite driveway. Then I remembered, **“Never park opposite a driveway.”** Why? Too often clients are backed into or they back into a car on street. So I went outside backing out of harms way.



If you park so you can only drive ahead when leaving, its impossible to back into a car across the street or in your own driveway.

Recently two clients backed into cars in their own driveways forgetting a visiting car was there.

**VILLAGE INSURANCE AGENCY**

**Bill Protz**

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Brown Deer, WI 53223**

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**Email: [villageinsurance@msn.com](mailto:villageinsurance@msn.com)**

**Website: [villageinsurancewi.com](http://villageinsurancewi.com)**

**No texting for your protection**

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

**Story #2 --- More Interesting/Relevant Coaching**

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



**QUESTION? HOW MUCH INSURANCE IS NEEDED ON YOUR BUILDING?**

**SHOCKING ACTUAL EXAMPLE**

**1,700 SF Ranch Home Built 1967  
 1,700 SF Unfinished Basement  
 2 Bathrooms  
 1 Fireplace  
 2 Car Attached Garage**

**REBUILD ESTIMATES  
 \$135,932 in 1998  
 \$385,805 in 2023  
 Tax and Sales Values are Irrelevant**

**WHY? SUPER INFLATION IS WHY --- ACUITY INSURANCE SAYS:**

“Construction material costs are up more than 35% over the past two years. Labor costs, exacerbated by a shortage of workers, are way up. Which is why clients [need to] update insurance to a [100% rebuild] value....”

**CALL BILL TO DO THIS**

**TRUE STORY**

**DECEMBER**

My client since 1988, Dennis, was a passenger in a friend's car. His driver reached to grab a loaded coffee cup falling over, misjudged and negligently swerved into on-coming traffic causing a head-on collision. Dennis suffered severe head injuries and went into a coma.

**THREE MONTHS LATER**

Dennis never recovered. Life support was stopped and he died.

**HOW DID CAR INSURANCE RESPOND?**

The driver's auto policy paid the maximum limit bought:	\$100,000
Dennis's Auto <u>Under</u> insured Motorist paid the policy limit:	\$400,000
His \$1,000,000 Umbrella <u>Under</u> insured Motorist paid:	\$350,000
	<b>\$850,000</b>

**So Preventable! Dennis refused to wear seat belts.**

**For a friendly, responsive, knowledgeable and emphatic agent on your side, Call Village Insurance today. 414-476-2560 I've got YOUR Back!**

## Story #3 You CAN Minimize Home Insurance Claims By Dr. Watson and Detective Sherlock Holmes



“Holmes, I just discovered the percentage frequency of all Home Insurance Claims.”

**Wind and Hail: 45.5%**

**Fire: 23.8%**

**Water: 19.9%**

“Quite so my dear Doctor. Bill's clients can reduce chances for those shocking claims by three fixes below.

**#1**

**Seriously examine your roof, ask a roofer to inspect it if unsure and quickly replace it if worn or old.**

**#2**

**Don't leave cooking or lit candles unattended and make sure your backyard grill combustables are really cool and out.**

**#3**

**Install a Sump Pump and Power Back-Up.**

“These dogs are very worrisome. For example:”

### **ACUITY:**

Akitas, Chows, Doberman Pinschers, German Shepherds, Huskies, Malamutes, Pit Bulls, Presa Canarios, Rottweilers, Staffordshire Terriers, Wolf Hybrids and other dogs that have previously bitten, wild animals or dogs with vicious tendencies.

### **BADGER MUTUAL:**

Pit Bull or Rottweiler mix and dogs with a history of biting.

### **GERMANTOWN MUTUAL:**

Akitas, Chows, Cane Corsi, Dobermans, Mastiffs, Neapolitans, Pit Bulls, Rottweilers, Wolf Hybrids, Exotic Pets and no vicious pets or animals that previously bit someone.



**Just call Bill  
414-476-2560**

## Story # 4 Your Jewelry Is At Risk!



By  
Mary Playfair

**Reminder:** Insure valuable jewelry on your Condo, Home or Renters Insurance Policy.

### How?

Provide descriptions and values. Appraisals are ideal. We'll tell your insurance company to insure each for a very small premium.

### Why?

Better coverage such as:

- Removal of the theft limit of \$1,000 or so.
- Stones falling out will be covered.
- Misplacing or losing an item. Where is it?

### Examples:

1. A valuable ring slid off while in a pond. Searching failed. The ring was not listed on her home insurance. **Not Covered.**
2. A purse containing \$10,000 in jewelry was snatched. Nothing was listed on the home insurance. The \$1,000 theft limit was paid. **The family lost \$9,000 in value.**
3. Jewelry listed on home insurance was stolen from a hotel room. The client would not report this to the police; a theft requirement to stop fraud. **Claim denied.**
4. Three thefts happened overseas: Bus in Warsaw, strolling in Barcelona and an airport in Jakarta. **A pattern perhaps?**

## Story # 5 Earthquake Insurance?



See my new  
Movie  
Godzilla -1

### Is Earthquake Coverage Silly?

Read my ABCs below.

**(A) Earthquake damage is excluded** on residence insurance policies.

**(B) Unlikely But Not impossible.** Why?

On May 6, 1947 an estimated magnitude 4 earthquake shook buildings and broke windows in downtown Milwaukee.

“Seismologists believe we could actually sustain some damage from a major earthquake in the New Madrid Zone.” That's near St. Louis and lower IL. Other earthquake zones exist in northern IL.

Bill is a little worried about Yellowstone Park's underground “Super Volcanoe.” The caldera is sized 43x28 miles. Huge! Earthquakes can be associated with volcanic eruptions.

**(C) Coverage is cheap** since earthquakes are unlikely in WI. Was Bill silly to add earthquake on his home insurance? He said, “I would rather have my insurance company pay to rebuild than me.”

**Call Bill 414-476-2560**

**Story # 6 Bill's Fun Photos**



**Seals and a Bald Eagle resting on a buoy, Sitka, AK**

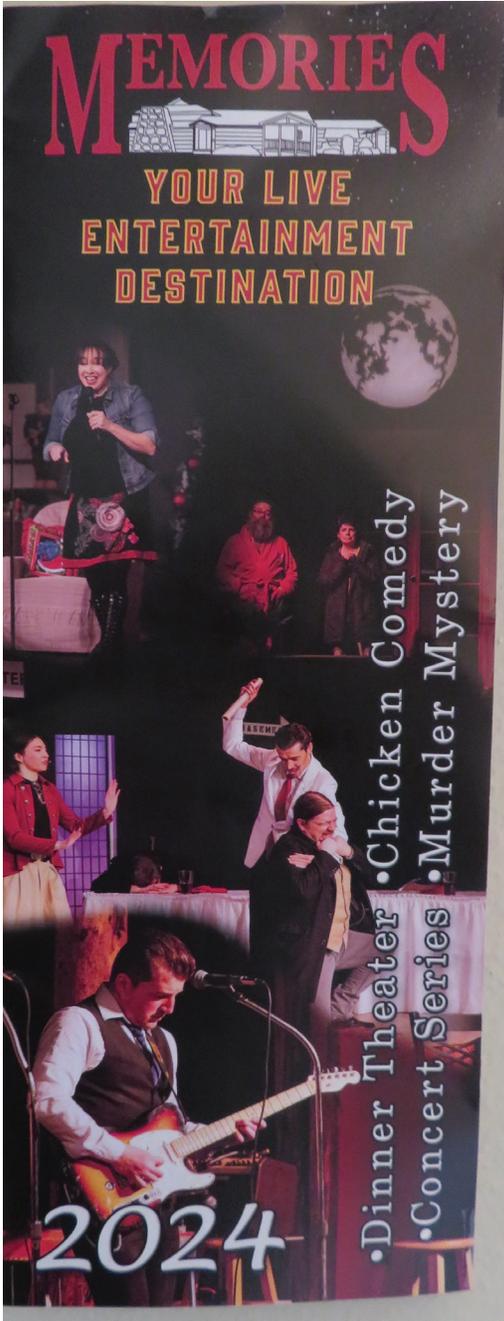


**Hubbard Glacier, Alaska. The ice appears blue because it absorbs every other spectrum color.**



**Alaska Railroad coach windows and outside platforms show the beauty of nature.**

**Story # 7 Dinner Theatre  
Murder Mystery --- FUN!  
Port Washington, WI**



On 11/19/2023, Dorothy and I joined with Brown Deer Social Club members for conversation, a yummy buffet and murder mystery show at Memories. Our table later competed with 22 other tables to guess “who done it” and why. We will return for the 2024 Murder Mystery!

**Story # 8  
Referral Contest Winner**

**CONGRATULATIONS  
NORMA WATSON**

For kindly referring your niece to us to quote car and home insurance. You therefore won a \$15 Cousins Card for a sub-sandwich and a chance to win \$50 in our gasoline card drawing.

**YOU WON IT ALL!**

**YOU CAN BE A WINNER TOO  
TURN THE PAGE FOR DETAILS**

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

# You Can Be A Winner!

## Referral Rewards Program!

**From now to 01/31/2024**

*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**