



Dear Broker Partner,

As we look back upon this year, we would like to acknowledge those who have helped make our success possible. Thank you for a great year, and we wish you all the best as we all look forward to 2021.

We especially want to thank you for patience and support as we all had to work through this ever changing COVID-19 pandemic. Our commitment to providing you with prompt and courteous service is one we do not take lightly. We know you have choices when placing your business and we strive to be your market of choice.

We sincerely thank you for your business and continued support and wish you success in the new year.

Robert Meagher

**TRANSPORTATION  
COMMERCIAL AUTO**

We can help you turn those opportunities into successes! We have the expertise to place your Wheels business including:

- ◇ Owner-operators
- ◇ For-hire trucking
- ◇ Intermodal trucking
- ◇ Long haul to local radius
- ◇ Fleet & non-fleet
- ◇ Distressed accounts
- ◇ Tow Trucks
- ◇ Contractors
- ◇ Delivery - wholesale/retail

Call our Transportation Specialists at **708-424-0100**, Option 3 or email to [cl@buschbach.com](mailto:cl@buschbach.com).

**VACANT PROPERTY**

Earn 15% commission on this class of business. Our 'A' rated carriers are very competitive and have a broad appetite for this class of business including:

- \* Residential / Commercial
- \* Short term / Long term
- \* Up for sale /Renovations
- \* ACV / RC
- \* Basic or Special Perils
- \* V&MM available

Give us a call for a quick, quote or send your submissions to [OPL@buschbach.com](mailto:OPL@buschbach.com). Immediate binding is available.

**License Plate Renewal**

**GARAGE DEALERS, TOW TRUCKS,  
TAXIS, LIMO**

December 31<sup>st</sup> is the deadline for all Garage Dealers and Tow Truck operators to renew their license plates which require proof of insurance to the Secretary of State. We offer:

- ◆ Quick quote turnaround
- ◆ Immediate certificates of insurance
- ◆ Prompt policy issuance
- ◆ Fast claim Service

Call us at **708-424-0100**, Option 3 to discuss your placement needs.

**YEAR-END ACCOUNTING**

Since our companies require us to pay our statements by December 15<sup>th</sup>, we also must ask you to do the same.

Promptly review and Call Denise Koehler with any questions. Please Remit your payment so we receive it by December 15<sup>th</sup>

Thank you in advance for your cooperation.

**SNOW REMOVAL CONTRACTORS**



Don't wait until the snow flies! This class generally requires Auto coverage as well as General Liability coverage.

Call us at **708-424-0100** Option 3, for prompt quote and immediate binding

**Holiday Hours:**

- Thursday, 12/24—8:30am to 1:00pm
- Fri. & Sat., 12/25 & 12/26—Closed
- Thursday, 12/31—8:30am to 3:00pm
- Fri. & Sat., 1/1 & 1/2—Closed

# TIS THE SEASON

***Special Events are our specialty. We can write 'em all!***



- ♦ Christmas Tree Lots
- ♦ Visits with Santa
- ♦ Parades
- ♦ Craft Shows/Bazaars
- ♦ Holiday Parties

- ♦ Limits to \$1M/2M
- ♦ 'A' rated carriers
- ♦ Competitive premiums
- ♦ Immediate certificates of insurance
- ♦ Prompt policy issuance



**Call us for an instant quote**

**Buschbach Insurance Agency  
5615 W. 95<sup>th</sup> Street  
Oak Lawn, IL 60453-6504  
Phone: 708-424-0100 Fax: 708-741-4703  
Email: [cl@buschbach.com](mailto:cl@buschbach.com)**

**We are YOUR specialty market source!**



Coverage filled with possibilities

# Vacant Dwelling and Land Coverage

When property becomes vacant or unoccupied,  
targeted protection is required. Let us help.



5615 W. 95<sup>th</sup> Street  
Oak Lawn, IL 60453-6504

An  **InsureOne** Company

***Our Personal Lines Department  
Can't be Beat!  
Se Habla Español!***

**We're here to service your agency 6 days a week.**

Monday – Friday      8:30 am to 5:30 pm  
Saturdays              9:00 am to 1:00 pm

**708-424-0100**  
**Option 1 – Personal Auto**  
**[autofax@buschbach.com](mailto:autofax@buschbach.com)**  
**Fax: 708-741-4709**



**Our staff is dedicated to providing superior service  
and immediate policy issuance.**

Esmeralda Ibarra  
Eugina Barnes  
Leslie Cray

Catherine Liuzzo  
Heather Huscher, Supervisor

**Online Rating System available for your office**  
See **[Producerpointers.com](http://Producerpointers.com)** for more information

**Competitive Premium Financing**

Debbie Brozak  
Andrea Jennings

Jessica Cardenas  
Ginger Conroy



# Vacant Dwelling and Land Coverage

## **We specialize in vacant and unoccupied dwelling business outside the traditional market, including:**

- One- to four-family residential dwellings
- Builders risk/course of construction
- Renovations
- Stand alone other structures
- Low- and high-value dwellings
- LLC, estate or trust-owned properties
- Unprotected risks

## **Competitive rates and coverages:**

- Special form
- Premises liability
- Medical payments
- Monoline premises liability

## **Customized options to meet your insureds' needs:**

- 3-, 6-, 9-, or 12-month terms
- Deductible options
- Monoline coverage



**We offer flexibility and competitive pricing.**

Contact us today  
and see what we can do for you.



An  **InsureOne** Company

Call 708-424-0100

# Dwellings Safety Checklist

*A vital part of loss control is identifying and removing or correcting unsafe activities or conditions before a loss occurs. This safety checklist is a tool to help you identify some areas that may need attention.*

## Water Damage

- Clean gutters and downspouts regularly to protect against clogging
- Remove valuables from the basement or store items on high shelves
- During the winter season, keep the thermostat between 55 and 65 degrees
- Install water leak detection devices within your home
- Kitchen, bathroom, hot water heater, and laundry room pipes are the most likely to leak; have these pipes inspected yearly
- Disconnect hoses to protect against any standing water freezing and/or pipes bursting
- Know where your water main is located within your home. If leaving for an extending period of time, make sure to turn it off!
- Monitor your water bill – any unexpected increases can be the result of a water leak in the home
- Have a dehumidifier stored at the dwelling to lessen the extent of water damage in the event of a leak

## Slips, Trips and Falls

- Repair potholes, cracks, and any uneven surfaces in parking/sidewalk areas and staircases
- Repair/replace uneven decking/cracked deck planks
- Provide proper storage so walkways and means of egress are clutter-free
- Remove snow/ice promptly
- Apply rock salt to sidewalks/driveways three hours prior to and during a snow storm
- Have rock salt and shovels stored at the dwelling for easy access for tenants

## Fire Protection and Prevention

- All electric should **not** be functioning on circuit breakers manufactured by Federal Pacific and/or Stab-Lok
- Install and maintain fire, smoke and heat detection devices – preferably connected to a central alarm system
- Avoid the use of space heaters and the overloading of extension cords
- Fire extinguishers, with current inspection tags, should be present in all common areas and serviced annually

## Overgrown Trees

- Trim or remove large branches that hang over dwelling, car, or sidewalks/walkways
- Inspect your property for dead trees or branches that may fall in the event of a storm

## Canine Breeds

- Pre-screen tenants to confirm dog breed and bite history
- Recommend all tenants keep their dog on a leash and not unattended
- Do not allow tenants with dogs of the following breeds: Akitas, Alaskan malamutes, bullmastiffs, Presa Canarios, chow chows, Doberman pinschers, German shepherds, pit bull terriers, American Staffordshire terriers, Rottweilers, Siberian huskies, wolf/dog hybrids

## Have Open Communication Between Yourself and The Tenant

- Be sure each tenant carries renters insurance

# **SUBURBAN E-Z PREMIUM PAYMENT PLAN**

***For all your financing needs!***

Suburban E-Z will finance ALL your policies....even those not placed through our office.

We offer:

- Program for 6 or 12 month policies
- Competitive rates
- Low down payments
- Excellent service
- Efficient, courteous staff



Let us handle collections and give you more time to sell!

**Phone: 708-424-6800**

**708-424-0100 – Option 4**

**Fax: 708-425-5077**

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Suburban E-Z Premium Payment Plan  
5615 W. 95<sup>th</sup> Street  
Oak Lawn, IL 60453-6504