



2023 Holiday Schedule

Buschbach Insurance is a full-service insurance agency dedicated to providing our customers with quality coverage and exceptional customer service. To allow our team to have time off to spend with their loved ones, we will be closed on the following days in 2023:

- * New Year's Day (January 1) 
- * Presidents Day (February 20) 
- * Memorial Day (May 29) 
- * Independence Day (July 4) 
- * Labor Day (Sept 4) 
- * Day After Thanksgiving (November 24) 
- * Christmas Day (December 25) 

Our offices will be closed these days, and our team will not be available to assist with insurance needs. If you have an emergency or need immediate assistance, please contact your insurance carrier directly.

We hope you and your loved ones have a happy and safe holiday season. We look forward to serving you when we return on the following business day.

A heartfelt thank you to our valued brokers in 2022

As we close out 2022, we at Buschbach Insurance want to express our sincere gratitude to all of our partner brokers. Your hard work and dedication to your clients have helped to make this year a success for our agency.

We are proud to have such a dedicated team of professionals working with us, and we are grateful for your contributions. We know that our agency's success depends on our brokers' efforts, and we are thankful for all you do.

We look forward to continuing to work with you in 2023, and we hope to achieve even greater success. We are confident that with your expertise and commitment to excellence, we will be able to continue providing our clients with the best possible service.

Thank you again for your efforts in 2022. We look forward to an even better year in 2023.

2023 Fees

At Buschbach Insurance, we are committed to providing our clients with the best possible coverage at a fair and reasonable price. However, we have recently decided to increase our fees for certain services.

There are a few reasons for this change. First, the cost of providing insurance coverage has increased in recent years. This includes the cost of staffing our agency, maintaining our offices, and providing the necessary technology to serve our clients.

Second, we have made significant investments in improving our clients' services. This includes hiring additional staff, upgrading our technology, and expanding our range of insurance products. These investments have allowed us to meet our client's needs better, but they also come with additional costs.

We understand that any fee increase can be a concern for our clients. However, we believe that the improvements we have made to our agency and the services we offer justify the slight increase in fees. As a result, we are confident that our clients will continue receiving exceptional value.

Thank you for your understanding and your continued business. If you have any questions or concerns about this change, please do not hesitate to contact us.

PREMIUM FINANCING

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**

Update on your insurance rates: What you need to know

Auto and home insurance rates have increased for various reasons in recent years. Some of the main factors contributing to these increases include:

Natural disasters: The frequency and severity of natural disasters, such as hurricanes, tornadoes, and earthquakes, have increased in recent years. This has led to increased claims and higher repair costs, which can drive insurance rates.

Increased construction costs: The cost of rebuilding homes and repairing vehicles has been growing due to rising construction costs, including labor and materials. This can contribute to higher insurance rates.

Changes in the market: The insurance market is constantly changing, and insurance rates can be affected by various factors, including changes in the cost of repairing or replacing damaged vehicles or homes, changes in the risk of a loss, and changes in the availability of insurance.

Personal factors: Insurance rates can also be affected by individual characteristics, such as the policyholder's age, driving record, and credit score.

If you're concerned about increasing auto and home insurance rates, the team at Buschbach Insurance is here to help you navigate these waters. They can provide expert guidance and support to help you find the best coverage at a price that fits your budget. Just give them a call to learn more.

Can we count on your support with a google review?

As a business, we value the opinions and feedback of our partner brokers. So we're reaching out to ask for your help collecting Google reviews.

Google reviews can be a powerful tool for businesses looking to attract new customers and improve their online reputation. Positive reviews can help build trust and credibility with potential customers and provide valuable feedback to help companies to identify areas for improvement.

If you have a few minutes, we would greatly appreciate it if you could take the time to leave a Google review for our business. Visit our Google Business page and click the "Write a Review" button to leave feedback.

As a thank you for your review, we will enter your name into a \$50.00 gift card drawing, which will be held at the end of February 2023. Your review will not only help our business, but it will also help other potential customers make informed decisions about our services.

Thank you in advance for your help and support. We look forward to reading your review and using your feedback to improve our business. [Google Review](#)



Specialty Risks for Garages:

Solutions from Buschbach Insurance & Argonaut

Garage service type insurance, also known as garage liability insurance, is specifically designed for automotive repair and maintenance businesses. These businesses, often referred to as garages can include car dealerships, auto repair shops, and service stations.

One of the primary risks faced by garage businesses is the potential for third-party liability. This can occur when a customer's vehicle is damaged while in the care of the garage or when an employee of the garage causes an accident while driving a customer's vehicle. Garage service type insurance can protect against these risks and other types of liability that may arise during business operations.

Another risk faced by garage businesses is the potential for property damage. This can include damage to the garage's property, such as buildings and equipment, and damage to a customer's vehicle. Garage service type insurance can provide coverage for these types of losses, helping to ensure that the business is protected from financial losses.

Argonaut Insurance is a leading garage service type insurance provider that Buschbach Insurance is happy to represent, offering a range of coverage options to meet the needs of automotive repair and maintenance businesses. Whether you own a small auto repair shop or a large dealership, Argonaut has the expertise and resources to help protect your business from the risks it faces. Contact us today to learn more about the garage service-type insurance options available.



Garage Products – We’ve Got You Covered

Garage

WE PROVIDE COVERAGE FOR

Dealers involved in the selling and servicing of autos.

Service operations engaged in repairing, towing, servicing, salvaging and valet parking of autos.

- Garage liability
- Garagekeepers, legal or primary
- Dealers physical damage – non-reporting only
- Property coverages (building, contents, business interruption, signs, tool floater for mobile tools) available in most states
- Broadened coverage (includes personal and advertising injury)
- Fire legal liability
- Cyber suite (data compromise, cyber liability, identity theft recovery)
- Companion auto coverages available for select classes

UNIQUE CLASSES WE CAN CONSIDER

- Antique/classic auto dealers and restoration
- Auctions
- Bed liner installation
- Boat/watercraft sales and service
- Booting operations
- Car wash – full service
- Emergency vehicle sales and service
- Equipment sales and service
- Lift kits and vehicle wraps
- Mobile mechanics
- Mobility vehicles sales and installation
- Motorhome sales and service
- Oil and lube shops
- Parking structures
- Roadside assistance
- RV/travel trailer sales and service
- Salvage yards
- Storage lots for repossessioners and tow truck operators
- Truck tractor sales and service
- Valet parking services
- Vehicle conversions
- Vehicle storage facilities



Garage Risk Appetite

Garage

Colony Specialty Garage offers garage coverage for both dealer and service/repair risks on a wide variety of classes. Our staff has over 100 years of combined experience underwriting garage risks, and we are a leading provider of insurance solutions for the specific needs of the garage industry.

DEALERS

- Antique/classic auto dealers
- Auctions
- Auto brokers
- Auto pawn
- Boat dealers
- Car dealers (non-franchised)
- Commercial trailer dealers
- Construction equipment sales
- Dealers with salvage operations
- Dune buggy/sand rail sales
- Electric car sales
- Emergency vehicle sales
- Farm equipment sales
- Go-kart sales
- Golf cart sales
- Horse trailer sales
- Low-speed vehicle sales
- Mobility equipment sales
- RV/motor home/camper dealers
- Semi-trailer sales
- Snowmobile sales
- Travel trailer sales
- Truck/tractor dealers
- Vacuum truck sales
- Wholesalers

SERVICE/REPAIR

- Accessories installation
- Alarm installation
- Antique/classic auto restoration
- Auto upholstery shops
- Battery installation

- Bedliner installation
- Boat service and repair
- Body and paint shops
- Booting operations
- Brake shops
- Car service and repair
- Car wash – full service
- Construction equipment service and repair
- Detailing
- Dune buggy/sand rail service and repair
- Electric car service and repair
- Emergency vehicle service and repair
- Engine shut-off devices (non-alcohol related)
- Farm equipment service and repair
- Fuel conversion
- Gas station with full service or repair
- Glass shops
- Go-kart service and repair
- Golf cart service and repair
- Horse trailer service and repair
- Inspection stations
- Lights
- Low-speed vehicle service and repair
- Mobile mechanics
- Mobility equipment installation
- Mobility equipment service and repair



Garage

SERVICE/REPAIR *CONTINUED*

- Muffler shops
- Oil and lube shops
- Roadside assistance
- RV/motor home/camper service and repair
- Salvage yards
- Semi-trailer service and repair
- Snowmobile service and repair
- Stereo installation
- Transmission shops
- Travel trailer service and repair
- Truck/tractor service and repair
- Vacuum truck service and repair
- Vehicle conversions
- Vehicle safety and smog
- Vehicle wraps
- Window tinting shops

ADDITIONAL CLASSES

- Parking lots
- Repo and towing storage lots
- Storage facilities
- Valets

WHAT WE OFFER

- Garage liability, garagekeepers, and dealers physical damage on the traditional Garage Coverage form
- Property coverages (building, business income, contents, signs, tools) available in most states
- Property enhancement endorsements
- Up to \$1 million per vehicle
- Optional coverages available include:
 - Broadened coverage
 - Cyber suite coverage
 - Driver other car
 - Errors and omissions for dealers
 - False pretense
 - Fire legal liability
 - On-hook for towed vehicles
 - Registration plate coverage
 - Related operations for certain liability classes
 - Scheduled vehicle used in garage business