



**BUSCHBACHSM
INSURANCE**

Since 1958



An  **InsureOne[®]** Company

July, 2021

Welding & Gas Insurance Program

Buschbach Insurance provides business insurance to more industrial gas and welding supply distributors than any other independent insurance agency in the U.S.

Understanding that your business's longevity depends on today's choices is crucial to maintaining relevance in such a competitive atmosphere. Buschbach Insurance has been recognized as the premier business insurance broker, serving the welding & gas industry since 1987.

Experience Nationwide

Buschbach Insurance has extensive experience delivering innovative business insurance and risk management solutions to welding & gas distributors throughout the United States. We serve GAWDA, IWDC, AIWD, and other gas & welding supply industry members from coast to coast, both distributors and suppliers.

Visit: <https://www.wdpginsurance.com/>

Specialized Coverage

Real & Personal Property Coverage

- ◇ Property One Special Comprehensive Property Enhancement
- ◇ Equipment Breakdown (including jurisdictional inspections)
- ◇ Blanket Coverages available

General Liability Coverages

- ◇ Aggregate Limits per Location
- ◇ GL Enhancement Endorsement
- ◇ Blanket Waiver of Subrogation available
- ◇ Blanket Additional Insured by Contract
- ◇ Misdelivery of Liquid Products
- ◇ Blanket Vendors Endorsement

Automobile Features

- ◇ Blanket Additional Insured by Contract
- ◇ MCS-90
- ◇ Broad Form Pollution
- ◇ Fellow Employee
- ◇ Hired Auto Physical Damage (\$50,000 Included, higher limits available)
- ◇ Rental Reimbursement

- ◇ Automobile Features
- ◇ Blanket Vendors Endorsement

Umbrella Features

- ◇ \$5,000,000 limit available
- ◇ MCS-90 attached to excess limits as required by DOT
- ◇ Minimum underlying \$1,000,000 Auto & GL, \$500,000 WC

Underwriting Requirements

- ◇ Completed Acord application
- ◇ Completed WDPG Supplemental Questionnaire
- ◇ Verified prior five (5) year loss experience, plus current year
- ◇ Complete drivers list
- ◇ Completed application should be received a minimum of 90 days prior to the effective date.
- ◇ Additional time is requested for accounts ≥ \$1,000,000.
- ◇ Buildings ≥ 20 years require a completed Acord & Cope information, including building updates
- ◇ If unsure regarding eligibility, our underwriters are available and would be happy to discuss account acceptability.

Contact Jeannie Coda's Team to learn more about Welding & Gas Coverage
708-741-4638 or jcoda@Buschbach.com

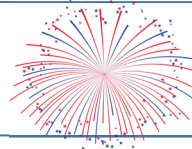
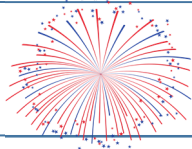
We have always had exceptional service from Buschbach Insurance Agency. The staff is the difference. In addition to being knowledgeable and professional, they always go the extra mile to help us out. They are friendly and outgoing and just a joy to work with.

Chris and Nina

Ukrainian Insurance Agency
Chicago, Illinois

Our Office will be closed
July 3rd through 5th in
observance of
Independence Day.

Specialists in the Placement of *Property and Casualty Insurance, Trucking and Non-Standard, Specialty Classes*
Both Personal and Commercial, Premium Financing by Suburban E-Z Financing



Tattoo Shops Continue to Grow in Popularity

Did you know that there are more than 21,000 tattoo parlors in the United States, and approximately 45 million Americans have at least one tattoo? It gets even better.

Surprisingly, an estimated 40% of adults between the ages of 26 and 40 have at least one tattoo. Americans spend more than \$1.6 billion each year on tattoo services, an average cost of \$45 for a small tat.

Buschbach Insurance offers specialized insurance solutions for tattoo parlors providing tattooing and body piercing services. Our product includes Premises Liability, Products-Completed Operations, Personal and Advertising Injury, plus Medical Payments.



Product Highlights

- General Liability and Property Package
- Maximum General Liability Limits of \$1 million Each Occurrence / \$2 million General Aggregate
- Assault and Battery buy-back option
- Physical and Sexual Abuse buy-back option
- Standard Policy Minimum Premiums - \$500 Property

Underwriting Requirements

- 3 years of experience or apprenticeship
- Sterilization procedures and use of only disposable needles required
- Signed waivers from all clients and after-care instructions provided
- Independent artists must be self-insured
- All types of piercings are acceptable
- Extreme body modification and tattoo removal services are prohibited

Contact Carmen's team to learn more about Tattoo Shop Coverage 708-421-0100 #3 or email CL@buschbach.com



✓
NO MINIMUM
REQUIREMENTS FOR
SUBMISSIONS OR
WRITTEN PREMIUMS
/ACCOUNTS.

Still wondering why you should become a Buschbach Insurance Broker? The first reason is here! There are ZERO requirements for submissions OR written premiums! We take pride in our customer service, and our goal is your success!

Call Wholesale Manager Larry Ruzich at 708-741-4646 or email him at

Buschbach Welcomes New Brokers!!

The Midwest's premier insurance brokerage welcomes new members in Illinois.

Buschbach Insurance continues its rapid expansion in Illinois with 5 new brokers in the first quarter of 2021.

United Auto Insurance – Des Plaines, Illinois

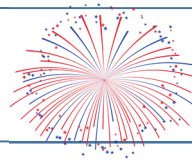
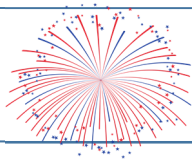
Lead Ways Insurance Associates – Bloomingdale, Illinois

Jaber Insurance Agency – Chicago Ridge, Illinois

Insurance World Agency – Downers Grove, Illinois

Gainains Corp – Schaumburg, Illinois

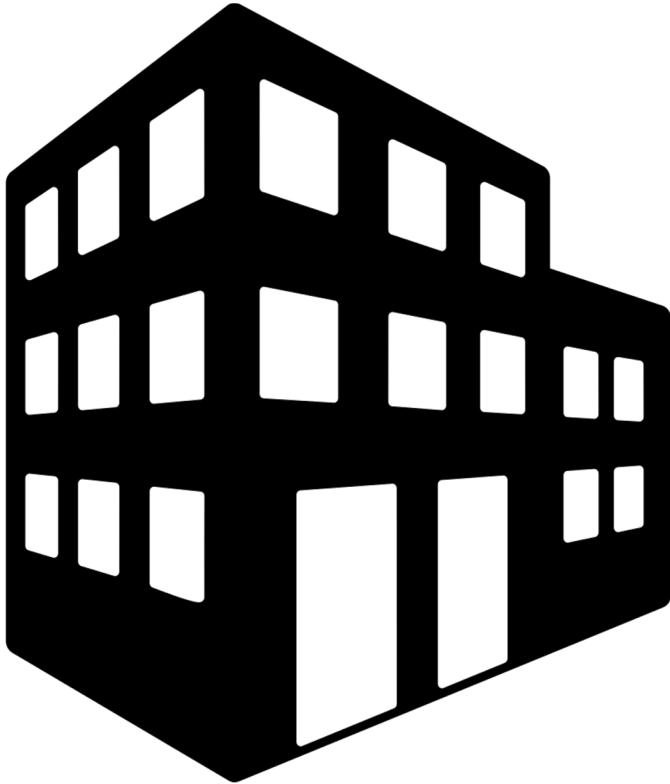
Buschbach Insurance succeeds when people like you refer us to other agents. It is the best kind of feedback we can receive. So, thanks for continuing to pass this newsletter on to people you care about. Do you know of someone that would benefit from having access to our markets and experts? Refer them to our Marketing Manager Larry Ruzich at lruzich@buschbach.com. Each referral earns one (1) chance at a \$50.00 Amazon gift card drawing to be drawn on July 31, 2021



Vacant Buildings Properties need protection too

Buschbach Insurance has offered insurance on vacant property and buildings for decades.

- Available in both Package or Monoline
- No restrictions on the length of vacancy
- Eligible for buildings undergoing minor repairs
Commercial and residential



- Policy terms of 3, 6, or 12 months
- Policy extensions accommodated by simple extension endorsement
- Available in both package and mono-line
- Broad form liability coverage includes medical payments and fire legal liability
- Independent contractors coverage available
- Available for both residential and commercial buildings
- No restrictions on the length of vacancy for commercial buildings
- Buildings undergoing minor repairs, alterations, or improvements are eligible
- Special form and replacement cost available for commercial buildings \leq 10 years can consider light cosmetic renovations

Limits of Liability

- Excess or Umbrella limits up to \$20M
- Property limits up to 20M per location available

Contact Carmen Sanchez to learn more about Vacant Buildings Coverage 708-421-0100 option 3 or email CL@Buschbach.com

Tech Corner

Your customers have learned intuitively when it's better to email, text, or have a phone conversation. With the influx of robocalls, most people won't answer a phone call from an unknown number. But 90% of texts are read within three minutes of receiving, and the average person responds to a text within 90 seconds. Text response rates are 295% higher than phone call response rates.

Here are a few Text messaging providers to help your agency stay in touch:

Zipwip - <https://www.zipwhip.com>

Podium - www.podium.com



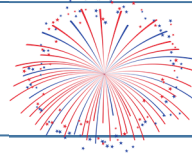
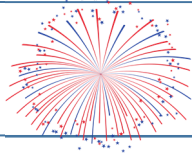
Congratulations

*Congratulations to our May
Fast Start Broker Contest winners!*

Your Amazon Gift Cards will be delivered this month.

Thanks to everyone who participated and helped make this contest a success!

Grachan Agency - Oak Park, Illinois
Walsh Insurance Services - Oak Lawn, Illinois
Trinity Insurance - Gurnee, Illinois



Agency Best Practice Signatures

Applications you submit to your carriers are critical and must be managed accordingly. Your agency's goal should be to ensure the information in the application

is complete, correct, and current, with the entire application reviewed and signed by the customer.

**SIGN HERE
PLEASE!**

While securing the insured's signature may be an added step that takes time, the power of this signed application cannot be underscored enough. By mandating and enforcing these requirements, the power of the application works for you, not against you.

Reduced Liquor Liability Rates for Bartending Services

Despite a decline in wedding services in 2020, IBIS World reports that revenue is expected to surge around 33% in 2021 as operators accommodate both new and postponed weddings.

The projected spike in weddings and other events will lead to an increase in demand for industry services, such as bartenders. Buschbach Insurance has reduced liquor liability rates for bartending services by nearly 20%.

We are more competitive than ever on this class of business and many others within our hospitality products. **Contact Carmen's team to learn more about Liquor Liability Coverage 708-421-0100 option 3**

Need a Market For Food Delivery Services?

Suppose you're delivering food for UberEATS, Doordash, GrubHub, Postmates, Seamless, or a comparable service. It's important to remember one of the critical rules of auto insurance: using your vehicle for business and transportation of goods is typically *not allowed*.

It's easier than ever now to get the best policy for your business. Give BIA a call and start saving. **Contact Heather's team to learn more about Food Delivery Coverage 708-421-0100 #1 or email NS@buschbach.com**



Electronic Automobile Insurance Verification

The IL Secretary of State's office will be randomly checking for personal auto insurance to be in place for it's over 4 million registered vehicles effective 7/1/21. If the data base shows the person has no insurance but feels they do, they can contact their insurance company or their agent to verify. If it turns out the person does have insurance, the agency or the company must go on to the site www.ILIVS.com and complete the information to be transferred to the SOS.

AUTO INSURANCE IS THE LAW IN ILLINOIS.

If you don't have it, the new electronic verification system will catch it.

Here's how it works:

- The new system automatically checks auto insurance electronically twice a year.
- If no insurance is found for your car, you will receive a letter telling you to contact your insurance company to verify coverage to avoid being suspended.

If you do not have auto insurance, obtain it now. It's the law.



For additional information, please visit
CYBERDRIVEILLINOIS.COM

JESSE WHITE
SECRETARY OF STATE

Independent Insurance Agents **IIA**
OF ILLINOIS

Providing members with a
sustainable competitive advantage
since 1899.



Independent Insurance Agent