



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

5615 W. 95<sup>th</sup> ST. • P.O. BOX 5000 • OAK LAWN, IL 60455-5000

**JANUARY, 2010**



# **PRODUCER'S POINTERS**

Phone 708-423-2350  
Main Fax 708-425-5077

Non-Standard  
Auto Binder Fax 800-427-2463

## **LAST MINUTE OPPORTUNITIES ARE OUR SPECIALTY**

*You need a quote fast.....  
Your client let his policy lapse.....  
The prior carrier is not interested in re-writing....*

We can provide quick solutions on last-minute submissions. Our underwriters have the knowledge and focused approach to respond to your needs on all lines of coverage.

Call: 708-424-0100, Option 3  
Fax: 708-425-5077  
Email: [quotes@buschbach.com](mailto:quotes@buschbach.com)

## **COMMERCIAL PROPERTY**

Our A+ rated carrier offers the following coverage extensions in conjunction with Special Causes of Loss form for a very competitive premium:

- Water Backup
- Limited Equipment Breakdown
- Money and Securities
- Valuable Papers
- Spoilage
- Outdoor Signs
- Accounts Receivable
- Computer Equipment
- Employee Dishonesty

Call us for a quick, competitive quote on all your Property accounts that are not eligible for your standard markets.

## **TRANSPORTATION -**

- **For-Hire**
- **Intermodal**
- **Local - Long Haul**
- **Fleet and Non-fleet**
- **Cargo**
- **Public Auto**
- **Garage - Dealers & Non-dealers**
- **And all other Commercial vehicles**

## **CHINESE DRYWALL**

As the presence of contaminated drywall continues to broaden, many of our carriers are addressing the issues by attaching an exclusion endorsement to policies with selected classifications.

The drywall allegedly emits a gas which causes metal to corrode in copper pipes, wiring, heating, ventilation and air conditioning systems. In addition, there are reports of health problems caused by inhalation and exposure to these gases.

Please review your policies carefully and give us a call at **708-424-0100** and select Option 3 if you have any questions.

## **MOBILE HOMES**

Our 'A' rated carriers provide comprehensive coverage for all types of manufactured homes including:

- Modular, single-wide, multi-sectional
- Customized mobile homes
- Owner-occupied
- Rental and seasonal
- Commercial
- Very few limits on age or value
- In a park or on private property

An application is available at [www.producerpointers.com](http://www.producerpointers.com) or call us for a telephone quote.

## **IN-HOME BUSINESS BOP**

RLI's very affordable @ Home Business policy is written on the ISO BOP form. Features include:

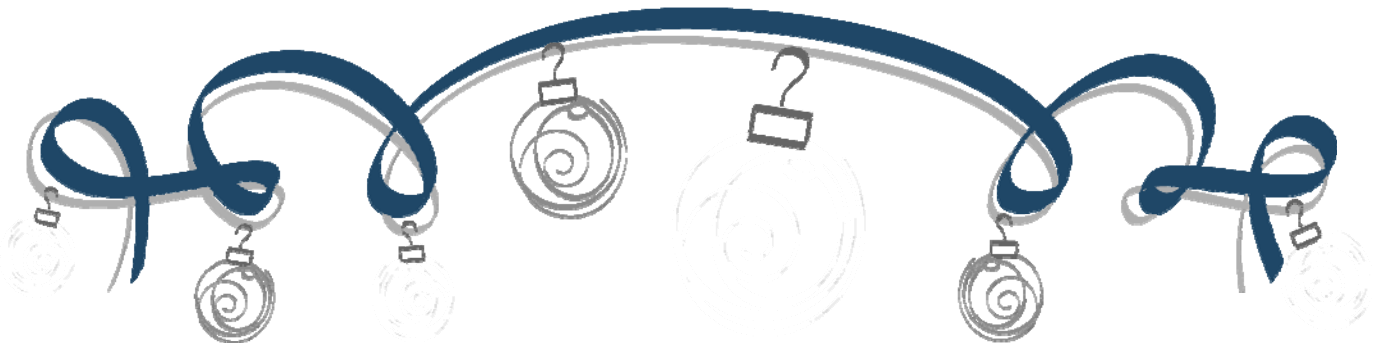
- Premiums as low as \$150.00/yr
- Liability limits to \$1M
- Business property to \$100,000
- EDP coverage available
- Loss of income coverage
- Optional coverage for money and securities

Don't leave your customers with coverage gaps. Most homeowners policies do not cover liability or damage to property from business activities. Applications are available at [www.producerpointers.com](http://www.producerpointers.com) or call us for a quick telephone quote.

## **PLEASE NOTE**

**Direct Bill Commissions** will now be posted to your Agency Bill Statement. If you have any questions, please contact Karen Grisa at **708-423-2350**.





January, 2010

Dear Broker Representative,


On behalf of our agency staff, we extend a warm holiday greeting to you and your staff in appreciation for your invaluable support this past year.

As evidenced by your production efforts with the Buschbach Insurance Agency, you have demonstrated the mutual and commitment we share as partners and independent entities in our industry.

We would not be who we are as an organization without the confidence you have shown in us.

We hope that we have earned your respect and trust to be the valuable and reliable partner we aspire to be for all of our brokers. In spite of the challenges we face in the future, we must all maintain an optimistic outlook for a productive and successful 2010.

Many thanks to you and your staff.

  
Jim Buschbach

  
Joan Buschbach





***Our Personal Auto Department  
Can't be Beat!***

**We're here to take your calls 68 hours per week.**

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

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

Sharon Graham, Supervisor

Kim White  
Sylvia Jasso  
Helga Brand  
Mia Stanger  
Laura Grabfelder  
Stephanie Viita  
Wendy Maynard  
Heather Huscher  
Fiona Connaghan



**708-424-0100  
Option 1**

# PROGRAMS

## COMMERCIAL PROPERTY & CASUALTY

### Our top 20 most popular and competitive programs

Artisan Contractors	Day Nurseries
Alarm Installation	Exercise & Health Studios
Apartments	Detective or Investigative Agencies
Vacant Buildings	Churches
Lessors Risks	Office Buildings
Condominium/Homeowners Assns	Mercantile Buildings
Security & Patrol Agencies	Bars / Taverns
Apartments	Caterers & Halls
Vacant Buildings	Restaurants and Delicatessens
Medical Equipment Supply Stores	Motels

Call us for prompt, competitive phone quotes.

Phone: 708-424-0100

Fax: 708-425-5077

Email: [quotes@buschbach.com](mailto:quotes@buschbach.com)

**We are your specialty market source!**

# Could your customers use an UNSUPPORTED PERSONAL UMBRELLA POLICY?

## What's a PUP?

“PUP” stands for Personal Umbrella Policy, which provides an extra layer of very affordable liability **PROTECTION** for your personal assets and future earnings.

**ACCIDENTS HAPPEN.** That's why people have homeowners and auto insurance. However, if your customers aren't protected by a personal umbrella policy, they could be putting their house or financial assets at risk.

An RLI PUP is a low-cost policy that substantially increases overall liability coverage beyond the basic protection provided under homeowners and auto insurance policies.

RLI, rated A+ by A.M. Best, offers their personal umbrella coverage so your customers can protect their hard-earned assets. Getting a quote is easy and coverage is very affordable.

**The RLI Personal Umbrella Policy is available through selected agents and program administrators in all 50 states.**



## A SMART SOURCE OF PROTECTION FOR YOUR CUSTOMERS

You'll find an RLI personal umbrella policy is a good idea.

- \$1 million to \$5 million in additional insurance
- Backed by a financially secure, A+ rated company
- Your customers can keep their current homeowner/auto insurer
- Immediate coverage available in all 50 states plus D.C.
- New drivers accepted — no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases

**RLI**® PERSONAL  
UMBRELLA  
POLICY



[www.rlipersonalumbrella.com](http://www.rlipersonalumbrella.com)

**For full details on how to access the RLI Personal Umbrella Policy, contact:**

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5615 W. 95th Street - P. O. Box 5000  
Oak Lawn, IL 60455-5000  
708-424-0100 Fax: 708-425-5077