

Newsletter:

Winter 2019

Insuring Your Business

Owning a business is stressful. Trust us, we've been in business since before World War 1. But business has changed drastically. 100 years ago, "App" was just short for the Appalachian Mountains. One constant still remains, and that is that a business needs to be fully insured in preparation for the worst, even if it has never happened to you.

Business Insurance is called "commercial". A commercial policy has limits that are usually higher, because of the increased risk that can happen at any moment and the fact that you're protecting assets that provide you with your livelihood. Ever think about a fire in a restaurant? If you have no insurance, or even the wrong insurance, your business might be burnt toast. A champagne bottle being popped with excitement that breaks a window for example can create a strain on your business. Making sure you have continued income during accidents and times of loss is essential to your business and commercial insurance.



What goes in to insuring a business? Multiple things like building limits, liability coverage if someone gets sick, content limits, and of course workers comp. But one of the most important aspects of commercial insurance that you should remember, is that you need an agent that will take care of you when you need it most.

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Insuring your Business Continued

If your restaurant gets burned to a crisp, you don't want to talk to some random person on the phone, but someone who is a friend, a customer and cares about your businesses success.

Fluetsch and Busby Insurance has been fortunate to help so many individuals live out their dreams by having a successful business by insuring them properly. These are the places you stop to get lunch at, a nice night out with the family, or even the gas station on your way home from work. We can insure your business like we're your best customer and never want to see you fail, because each business we insure, we believe in and support as if it were our own. Your returned success after a loss is our success in making sure you get there.



Steve Amaral

MB: How long have you been in Insurance?

Steve: Almost 20 years.

MB: And how did you get into insurance?

Steve: I used to sell vacuums, but it was mainly at night. With a family, my wife and I thought it'd be best to get a day job. That way I could spend nights at home. So I started working in Insurance

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A Family Tradition Since 1912

F&B History

How F&B helped shape our community

The Holiday season is so meaningful for Fluetsch and Busby Insurance. This is probably because of Peter J Fluetsch and the years he spent as the resident St. Nick.

Peter would often stop by the local schools to see some kids in need of a visit from Santa Claus. He greeted children with some candy, while they greeted him with pure joy. We miss him daily, but we continue the tradition by giving back every year around the holidays. This year, our staff donated gifts wrapped up by our staff to a local family in need. We hope to always provide some holiday cheer to our distinct community.



Employee Spotlight Cont.

MB: You're originally from out of state, do you think people vary from here and over there?

Steve: I tell em 'People are people, and if you treat em with respect, happy to talk to em, they'll treat you well'.

MB: For a perspective customer, what would you tell them is a benefit from working with you and F&B?

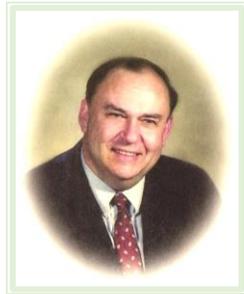
Steve: I enjoy helping and seeing people. They appreciate my hard work, and going and seeing them. Some customers even call me "Uncle Steve."

MB: Do you have a fond memory from working with those customers?

Steve: I feel honored when they invite me to openings. When they call and want me to be a part of that, it makes me feel good.

MB: Best place to get fish n chips in Merced?

Steve: Paul's Place has some pretty good ones, but I need to go back there and try em again.



Pete's Points

With the New Year, you might want to take a look at that auto policy. Are you saving money? Or better yet, how do you save money on your auto policy? Here are some friendly tips!

- Packaging your auto policy with your homeowners
- Keep your driving record as clean as possible
- If you're a senior citizen, you can take certain courses to lower your premium
- Follow the rules of the road, and limit your tickets

These tips were provided by Fluetsch and Busby Insurance! If you're looking to get an auto quote, stop by our office and talk to an agent who specializes in personal lines today.

Written By: Michael Bliss

Community Corner

We hope to see you all at some events Fluetsch and Busby will be at during the next few months!

- *Merced County Times Ad*
- *New Radio Ads*
- *Le Grand Dinner on January 26th*
- *Our Lady of Mercy Crab Fee*

Fluetsch and Busby Insurance



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