

Home Buyers Insurance Guide

PROTECT YOUR HOME & FAMILY



TRUST OUR INDEPENDENT INSURANCE AGENTS WHO PUT YOU FIRST!



*Angela Wozniak
Agency, Inc.*

HOME, AUTO & BUSINESS INSURANCE

1902 Ridge Rd STE 116
West Seneca, NY 14224



Angela Wozniak

Owner & Licensed Insurance Broker

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MEET YOUR BROKER

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*"I cannot deny that I have a true love for insurance. Few things are as rewarding as helping people protect their families and assets."
Angela*

EXPERIENCE & PROFESSIONALISM THAT MATTER

Angela Wozniak has a passion for helping her clients protect their financial well being through insurance. After graduating from D'Youville College with a B.S. in Business Management in 2010, she worked at Russell Bond, Inc., a local excess-lines wholesaler on their Professional Liability team. Before long, she aspired to own her own agency. In 2013 Angela Wozniak Agency, Inc. was established with the encouragement of her husband Phil. Her experience, dedication, and care for her clients have grown her agency tremendously over the past 10 years and she looks forward to many years to come! Outside of work, Angela enjoys spending time with her family and is expecting a baby girl in May of 2023.



INDEPENDENT AGENCY

AS AN INDEPENDENT AGENCY, WE PRIORITIZE YOUR NEEDS FIRST

It's no mistake that we are an independent agency. This was highly intentional as this is the only insurance agency model that truly puts the you, the client first. Captive agencies and online companies prioritize their own interests over their clients' interests. This is because their employees are beholden to serve the company's interests first. As an independent agency, we are not obligated to offer insurance programs for companies that poorly meet our clients' needs, hide better options, or limited to offering insurance from only one company. Being independent gives us the freedom to offer honest and unbiased advice.

We prioritize your needs and put you first. We choose to work with only insurance companies rated A or better by AM Best. After evaluating your insurance needs, we can quote and offer insurance from multiple companies. And if one company has specific advantages to you over another company, we are able to bring those to your attention so you can make the best decisions possible regarding your insurance. Truly, the independent agency model puts you first and keeps you there!

Features & Services	Angela Wozniak Agency, Inc.	Captive Agency	1-800 # & Online Companies
Access to Multiple Companies with Competitive Prices	✓	✗	✗
Can Offer You Another Company at Renewal	✓	✗	✗
Ease of Switching Insurance Companies without Hassle	✓	✗	✗
Local Service	✓	Often a call center	Only a call center
Unbiased & Objective Advice	✓	Only offers insurance from 1 company	Call center assistance with limited advice
Same Broker Servicing Your Policy	✓	Often another employee or call center	Restricted to a call center
Claims Assistance & Advocacy	✓	No independent advocates	You vs. the adjustor

HOMEOWNERS POLICY

Homeowners insurance packages coverages for affordability and ease.

COVERAGE A - DWELLING*

Protects your house and any structures attached to your home, like your garage and porch.

COVERAGE B - OTHER STRUCTURES*

Covers separate structures on your property like a detached garage, shed, or gazebo.

COVERAGE C - PERSONAL PROPERTY*

Covers your personal belongings. Some property is subject to a special limit of liability and should be scheduled separately.

COVERAGE D - LOSS OF USE*

Covers additional living expenses related to maintaining the normal standard of living of the household after a loss. For example your hotel stay and additional food expense to eat out.

COVERAGE E - LIABILITY*

Covers you against lawsuits for injury or property damage that you or your family members cause to other people. It also pays for damage caused by your pets. The liability coverage in your standard homeowners policy pays both for the cost of defending you and for any damages a court rules you must pay. With a few exceptions, such as auto or boating accidents, your liability coverage follows you wherever you go.

COVERAGE F - MED PAY*

Medical payments compensates others who sustain an injury while on your property, or whom you injure accidentally. (Like a guest your child accidentally hits with a badly pitched ball.) This coverage excludes the people who live in your house. An important feature of this coverage is that payment is made regardless of legal liability.

*The information in this guide may not apply to all insurance programs. Please complete an insurance application and consult with one of our agents to determine eligibility. The descriptions in this guide do not represent contract terms. Please consult one of our agents for an explanation of coverages and to help you find a homeowners insurance program that meets your needs and circumstances.

HOMEOWNERS OPTIONS

A standard homeowners policy excludes coverages that can be added back by endorsement. Here are examples of endorsements commonly added.

Our licensed professionals can assist you in determining your coverage needs and offer solutions to meet those needs.

SOME OF THE COMPANIES WE REPRESENT



WATER BACK-UP*

Covers water that backs up from below ground through sewer or drain pipes.

UTILITY LINE COVERAGE*

Covers underground plumbing such as sewer, drainage and water lines, electrical lines, and communication lines.

EQUIPMENT BREAKDOWN*

Covers sudden and accidental breakdown of your home equipment such as your generator, well pump, or pool heater,

PERSONAL INJURY*

Covers non-bodily injuries, such as libel, slander, wrongful entry, and false arrest.

SCHEDULED PERSONAL PROPERTY*

Schedule personal property such as jewelry, guns, bikes, cameras, coins, art, jewelry, instruments, silverware, stamps, golfers equipment, and furs.

ORDINANCE OR LAW COVERAGE*

Covers increased cost of repair due to any ordinance or law that regulates the construction repair or demolition of your property

ADDITIONAL LIMITS OF LIABILITY FOR COVERAGE A, B, C AND D*

Extends coverages A-D to replacement cost or 125% of current limit in the event of a shortfall.

*Exclusions and deductibles apply. Consult with one of our agents or your policy for details.

HOMEOWNERS DISCOUNTS

Take advantage of available discounts to save even more!

DISCOUNTS

- Package with Auto & Umbrella
- Age of Home
- Home Buyer
- New Roof
- New Heat
- Gated Community
- Protective Devices
 - Deadbolts
 - Fire extinguisher
 - Security system
 - Generator
 - Smoke detectors
- Claim Free
- Work From Home
- Green Home
- First Responder
- Non-Smoker
- Retirement



Pro Tips

- 1. Discounts can add up to hundreds of dollars and even offset the cost of an umbrella policy or other expenses.*
- 2. Packaging your insurance is often the single greatest discount for homeowners.*
- 3. Although rates are not technically discounts, rating factors such as credit can dramatically influence your cost. Speak with one of our agents for details on eligibility for preferred rates.*

PROFESSIONAL HELP

Because trust, quality, and especially people still matter.

The insurance industry has changed dramatically over the past 15 years. Insure-tech pop-ups seem to be everywhere, along with their annoying ads. Unfortunately many of these result in less service and professional help for buyers.

For example, online companies wanting to cut costs and gain a competitive edge, encourage buyers to shop for their insurance online and forego working with a professional. Likewise, huge call centers often are employed with staff that lack experience, especially as it relates to homes in Western New York. Buyers are left with an impersonal and often rushed experience.

Our approach is quite different. We believe in spending an appropriate amount of time with each client to assess their needs in the application process. We then recommend insurance products to meet their needs. Afterward, we answer any and all questions our clients have so they are well prepared and informed when choosing their coverages. Our goal is for each client to make great decisions when purchasing insurance so that they are best prepared in the event of a major loss.

Our belief is that our value is found in offering professional guidance, providing unique solutions that overcome insurance obstacles, and knowing our clients on an individual basis.

I hope to earn your trust and to soon help you with your insurance needs!

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