

## Ask the right questions and minimize frustration

Bob, the owner of a small flower shop, answers the phone prepared to take an order. Instead, he learns his only delivery van was involved in an accident. Questions flood his mind. Is anyone hurt? Is the van damaged? How will I make my deliveries?

Without commercial auto insurance, a business like Bob's could take a big hit when a crash happens. Standard auto insurance doesn't always offer the protection most businesses need.

Ask these questions today to avoid insurance headaches tomorrow:

- **Do you use your personal vehicle for business?** This includes services that you might not think qualify. Pizza and newspaper delivery, catering, door-to-door consulting, and day care/church retreat van service are good examples of uses that are often excluded from personal policies.
- **How high are your liability limits?** Commercial auto policies offer higher liability limits than personal auto policies. Larger vehicles, like delivery vans, can cause more damage than passenger cars.
- **Are you covered in day-to-day business situations?** Commercial auto policies usually offer more coverage options than personal auto policies. These include coverage for towing a trailer for business use. Landscapers are ideal candidates for this.
- **Do employees drive your vehicles?** If the answer is yes, you probably need commercial auto insurance.

To learn more about commercial auto coverage, talk to your local independent insurance agent. Find an agent at [www.progressiveagent.com](http://www.progressiveagent.com). Go to [www.progressivecommercial.com](http://www.progressivecommercial.com) for more information on commercial auto insurance.

## About our Agency

Nicholas Schidowka began his work in the insurance and financial services industry in 1997. In 2001 he obtained Ohio licenses in Property and Casualty insurance and Life and Health insurance. Since then, he has worked hard to provide various insurance services to his customers including auto, business, health, home, and life. His professional and courteous approach to the insurance field has cultivated a diverse and loyal clientele in the Cleveland (Parma), Ohio area.

In 2007, Insurance Cleveland Agency LLC was formed. As an independent agency, Insurance Cleveland Agency has access to several different insurance carriers including Aetna, Encompass (a division of Allstate Insurance Company), Golden Rule (a UnitedHealthcare company), The Hartford, Medical Mutual, Ohio Casualty (Member of Liberty Mutual Group), Progressive, Safeco (Member of Liberty Mutual Group), The Providence Association, Travelers, Victoria (parent company is Nationwide Mutual Insurance Company), Dairyland/Viking (Member of the Sentry Insurance Group) etc.

In May of 2008 Insurance Cleveland Agency was pleased to announce the addition of Ivan Voytovych to the team! Mr. Voytovych is a highly qualified and valuable addition to the ICA team and helps the agency cater to the company's English, Ukrainian and Russian speaking customers.

March of 2009 saw the addition of Ms. Jablonskaya as an insurance producer who speaks Polish, Russian, and English while in April of 2009 Mr. Ciszkewycz who speaks English and Ukrainian also joined our team as an insurance producer.

Insurance Cleveland Agency is conveniently located off of Pearl Road and Highway 71 in the Islander Office complex. Office hours are Monday – Friday 9:00 am to 12:30 pm and 1:30 pm to 5:00 pm. Please call ahead for an appointment. We look forward to hearing from you in the near future!

Please give us a call at 440.866.0155 or visit us on the web at [insurancecleveland.com](http://insurancecleveland.com), your free quote is waiting for you without any obligations. Many insurance policies are needlessly expensive and often out of date. We will work hard to give you the best service and there is a very good chance you can save money and improve your insurance at the same time.