

## ABOUT US

Founded in 1991 by Barb Luczkowski, The Luczkowski Agency Inc. is not like most insurance and financial services agencies. We are connected to each client and take time to hear their stories and then build their account tailored to meet their needs. We are an Agency with a reputation of integrity, superior customer service, and excellence in the area risk management. We take pride in being an advocate for our clients.

## TOP REASONS TO CHOOSE THE LUCZKOWSKI AGENCY

- WE are #1 in Customer Service.
- WE are a full service agency
- WE are committed to the community
- WE have a wealth of experience in the insurance business
- WE are a small business backed by a strong National Company
- WE offer preferred companies and competitive prices
- WE would love to talk to you  
CALL US TODAY Call 440-729-4042

## STAFF CONTACTS

Barb Luczkowski	Agency Principal
Joyce Santore	Office Manager Licensed Associate
Michelle Bear	Licensed Associate
Kim Coneglio	Licensed Associate
Bev Esposito	Licensed Associate
Sandy Colosi	Executive Assistant
Carol Koches	Agency Support



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# Best Practices To Follow After An Accident

7 Steps to Follow



## WHAT TO DO IN THE EVENT OF AN ACCIDENT

An accident can happen in a split second. Being prepared and knowing how to handle the situation can help you remain calm.

1. Check for injuries of those involved.
2. Only move your vehicle if you are creating a traffic hazard
3. Contact law enforcement
4. Exchange information with the drivers involved:
  - o Name \_\_\_\_\_
  - o Address \_\_\_\_\_
  - o Phone number \_\_\_\_\_
  - o Insurance policy # \_\_\_\_\_
  - o Name of insured person \_\_\_\_\_
  - o Driver's license # \_\_\_\_\_
  - o License plate and vehicle owner \_\_\_\_\_
  - o Car year, make & model \_\_\_\_\_
5. Record what happens using phone camera or draw a diagram
6. Place an accident report
7. Notify your insurance provider

## WHAT TO TELL YOUR INSURANCE COMPANY

It is best to contact your insurance company within 24 hours of when the accident occurred. When reporting your accident to your agent, be sure to include the following information:

- Date, Time and Location of the accident
- Driver's name
- Vehicle type
- Insurance policy number
- Police Department & Police Report #

You have the choice where to have your vehicle repaired. Preferred repair shops agree to work with insurance companies by minimizing cost and guaranteeing repairs for the life ownership of your vehicle...However, the choice is yours as preferred shops are optional.



## SERVICES WE OFFER TO OUR CLIENTS

Our motto is "Friends are Family", and we consider each of our clients as a friend. We realize that people in general want to do business with people they like; and that we are in business for them. We take the time to listen, understand and explain clearly and concisely how we may best service them. We are here to be the go-to insurance partner for N.E. Ohio's client's unique situations. We will be your best advocate while safeguarding what's important to each of you.

Whether it's protecting your personal assets (i.e. your home, vehicles, toys or rentals), or your business (such as contractors, plumbers, repair shops, bonds or professional liability), we are able to meet all of your needs. We are also here to help you save money for retirement and creating life income during retirement. We are a great resource to have and would be happy to partner with you.

## FINANCIAL PLANNING SERVICES OFFERINGS

- Saving for your future
- Saving for college
- Creating a life time income upon retirement

Securities offered through Nationwide Securities, LLC., member FINRA, SIPC. DBA Nationwide Advisory Services, LLC. in AR, CA, FL, NY, TX and WY. Representative of Nationwide Life Insurance Company, affiliated companies and other companies.