

## ***Other Products and Services***

### **Commercial Insurance**

- Property
- General Liability
- Professional Liability
- Commercial Umbrella
- Business Automobile
- Workers' Compensation
- State Disability

### **Employee Benefits**

- Group Medical including  
Dental, Vision, Life and Disability
- Long-Term Care
- Disability Income
- Individual Life Insurance



### ***Contact Us***

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## ***Employee Advantage Plan***

***"Personal Insurance Solutions"***



***"Personal Insurance Solutions"***







## ***Employee Advantage Plan***

### ***“Personal Insurance Solutions”***

Congratulations! Your employer has chosen to provide you with a personal benefit that nearly all of us need. BNC Insurance Agency’s Employee Advantage Plan makes personal lines insurance products, such as Auto, Home and Renters insurance, available to you at an exclusive group discount\*.

The program is designed to help busy employees, like you, balance your professional obligations with your personal responsibilities. In these hectic times, it can be difficult to organize your personal affairs. Through our Employee Advantage Plan, BNC makes finding quality insurance convenient for you and your family by eliminating the need to shop around. As part of your Benefits Package, you have access to personal lines coverage year-round. There is no set enrollment period, as with most benefits, so you can sign up at any time.

Do you own a car, home, condo or rent an apartment? If so, then the Employee Advantage Plan is for you! Why not take advantage of this important benefit and have your coverage professionally reviewed today?

\*Rates subject to Underwriting approval. Other pricing options may be offered.

## ***Why BNC’s Employee Advantage Plan?***

While insurance has become a commodity to many these days, we at BNC believe in taking the time to get to know our clients. Everyone has unique coverage needs and the only way to uncover these needs is to consult with our clients. We apply this same approach to our Employee Advantage Plan. In fact, as Independent Agents, we are insurance advocates who work for our clients, not for an insurance company.

### **Our Employee Advantage Plan provides you with the following benefits:**

- Exclusive group discounted rates\*
- Professional review of your current insurance coverages
- Partnerships with financially strong, “A” rated insurance carriers
- Complimentary, annual renewal reviews of your personal insurance policies
- Claims reporting available 24 hours a day, 7 days a week
- Dedicated toll-free 800 number
- Discounted Defensive Driver Courses to help save on your insurance premiums
- Individual policies that you keep even if you retire or leave your place of employment

## ***About BNC***

We are a local, independent insurance agency, based in Rye Brook, NY. Founded in 1995, we now employ over 40 insurance professionals and have a client retention rate of 95%! With access to over a dozen different insurance carriers, we are able to provide you with the appropriate coverages at a competitive price. We offer all personal lines coverages, including:

- Automobile
- Homeowners
- Condo / Co-Op
- Renters
- Landlord (Rental Dwelling)
- Umbrella (Excess Liability)
- Valuable Items
- Motorcycle / Boat / Yacht / Jet Ski



***“Personal Insurance Solutions”***