

Insurance carriers

Because of its tenure in the industry, B&B Coverage has established a sterling reputation among insurance companies.

To be most effective, B&B Coverage represents many major insurance carriers which have a broad range of product portfolios and well-earned reputations for quality and integrity. Using a computerized rating program, we are able to compare rates and coverage offered by various carriers and to select the best policy for each client. Constant computer updates keep us alert to discounts or special services that might benefit our clients.

Contact us for a quote

Insurance is not just for safeguarding businesses or possessions against loss or failure. Insurance provides peace of mind for people who are impacted by an unforeseen occurrence.

As an insurance agency, we provide insurance coverage to companies and individuals. No insurance brokerage or company, however, can assess or insure the hard work and dedication of a business owner or the pride of a homeowner. These immeasurable attachments, however, can be the ones most profoundly felt following a business or personal loss. B&B Coverage remembers the importance of the personal element in insurance coverage, because that's really why we all need insurance in the first place.

Contact us to find out how we can help with your insurance needs.

1 East Lincoln Ave. • Valley Stream, NY 11582-1210
Phone (516) 872-2300 • Fax (516) 825-2629

222 Mamaroneck Ave. • White Plains, NY 10605
Phone (914) 948-2628 • Fax (914) 948-2843
(212) 730-5544

B&B Coverage LLC was founded in 1939, a family-owned insurance agency committed to providing clients with personalized, professional service. Since that time, we've grown into one of the premier agencies in the New York metropolitan region. Our unique approach to understanding and meeting the needs of the businesses and individuals we serve has resulted in long-term, mutually rewarding relationships—with both our clients and insurance companies.

Service

Client service is the cornerstone of insurance. At B&B Coverage, we know we're not simply servicing an account; we're building a relationship with an elite clientele. We invest as much time as it takes to thoroughly understand our clients' needs, evaluate their existing coverage, and put together a cost-effective plan that won't let you down when it counts.

Independence

Independence lies at the heart of who we are. As independent agents, our allegiance is with you, not any single insurance company. B&B Coverage has relationships with most major companies, so we can provide you with the most appropriate policy for your needs. When you combine choice with our personal understanding of your individual insurance needs, you get coverage that truly fits at a rate that's surprisingly affordable.



www.bbcoverage.com



B&B COVERAGE LLC

RUCHMAN ASSOCIATES INC.

B&B HOLCAM

*Insurance and
financial services*

Keeping pace with change

Do you remember your first job? Your first car? Your first home or apartment?

How has your life changed since then? In a word, significantly. While you're likely driving a more expensive car or living in a bigger home, you also may have started a family or founded a company. Now ask yourself "How well protected are my assets?"

For many people, the protection and peace of mind attainable through insurance coverage falls dramatically short of their personal and professional needs. People often fail to recognize the changes in their business or personal lives that impact insurance needs. That's why we're here.

B&B Coverage is a full-service, independent insurance agency, whose professionals work closely with clients to assess insurance needs, evaluate current policies and determine cost-effective plans that will provide optimal coverage. Since the company was founded in 1939, we have remained committed to providing the best insurance coverage and the best personalized, professional service. This commitment is one advantage of doing business with a firmly established, family-owned agency.

We also bring the added value of independence. As a full service, licensed, independent agency, we have relationships with many insurance companies. These alliances enable us to select carriers and tailor policies to best meet each client's unique needs. And, unlike some "dialing for dollars" companies that sell insurance over the phone or Internet and then offer only voice mail support, at B&B Coverage, clients have the assurance of knowing that on any business day, a dedicated insurance professional is available to answer questions or help solve problems. To put it simply, we believe in service after the sale.

"Insurance provides peace of mind for people who are impacted by an unforeseen occurrence."

Insurance for personal and business needs

B&B Coverage provides property and casualty insurance to both commercial and personal clients. From corporate employee benefits programs to homeowners insurance, we are positioned to serve as your single source for the full range of your professional and personal insurance needs.

Commercial lines

B&B Coverage provides property, casualty and employee benefits insurance products to a wide range of clients in many industries. We offer specialized expertise in a variety of business markets, including but not limited to:

| | |
|--------------------|------------------------|
| Accounting | Advertising |
| Apparel industries | Architecture |
| Entertainment | Food industries |
| Health care | Internet |
| Legal service | Main Street businesses |
| Manufacturing | Nonprofit |
| Public relations | Real estate |
| Retail | Wholesale industries |

Any insurance agent or company can deliver a price quote on a policy. The event of a loss, however, is not the time to learn that the coverage was inadequate or inappropriate. Our commercial lines department writes business policies based on a thorough analysis of a company's needs, its budget and goals. Then, we carefully select the insurance company that can best serve all the client's business interests. In a further attempt to provide the best coverage while containing costs, B&B Coverage will conduct a risk management review, examining options such as higher deductibles and safety programs that can help to lower premiums.

As a partner in risk management with our clients, part of our responsibility is to help clients avoid a lapse in coverage. A variety of financing options can provide clients with access to more complete coverage while helping them to manage cash flow.

Personal lines

At B&B Coverage, we underwrite many types of personal insurance policies: homeowners coverage for residences of average value as well as those in excess of \$1 million; renters insurance; automobile; umbrella; liability; and personal property floaters. Our personal lines clients receive the same attention and commitment as those in our commercial division.

First, we analyze the client's specific needs, their claim history, financial situation and goals and match them with our insurance carriers' policies. Then, we use a computerized system to complete a comprehensive rate and coverage comparison. This enables us to make sure the client is getting the best coverage at a competitive rate.

Claims

When it comes to settling a claim, there is no substitute for responsiveness and experience. B&B Coverage's claims department knows how to expedite claims most effectively, asking the right questions, collecting the correct information and using the agency's considerable influence and reputation to gain the most favorable claim settlements for our clients. Fast, convenient and effective claims processing—it's all part of our personal approach to insurance service.

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