

Special Report . . .

Insurance Insider Reveals the Secrets of Effective,  
Comprehensive Protection:

# What You as a Small Business Owner Can -- and Must -- Do to Shield Your Company from Financial Disaster!

By Steve Shoultz

Dear Friend,

If you are like most people in business, *your company is, next to your family, your pride and joy.* It is also the major source of financial security for you and your family -- your greatest asset.

In many ways, your business is your life *Some day, it's your retirement.*

## What if Disaster Strikes -- Are You Covered?

Your business is also, unfortunately, your greatest liability. Your business faces no shortage of potential disasters: fire, flooding, theft, equipment breakdown, loss of key financial records, lawsuits from disgruntled customers and possibly former employees and probably disasters you haven't even considered.

First, start by imagining a disaster. One day, you get to work -- the first one there as usual. You find the door already unlocked, which sends up a big red flag in your mind because you know you locked the door the previous night. (You are last to leave as well.) *You open the door and find . . . desk drawers open, file cabinets overturned . . . and the personal computers on each desktop -- where are the PCs?*

You go into your office and find the drawers to your desk open, including the locked one that had keys for all your business's most sensitive documents: checks, etc. Those keys are gone. So are the documents.

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By the time your employees arrive for work, you have estimated the loss of real property to only be about \$25,000, but your true expenses will be much higher. **The office has been gutted by thieves, and there's no way your business can be operational any time soon.**

## Insurance Program Must Cover Worst Case

What do you do, besides panic? Fortunately, this isn't reality. Not yet, anyway. It is a hypothetical situation. But imagine if it did occur. How confident are you that you would be covered if this, or something like it, happened to you? *Insurance companies are masters at disguising coverage and it is up to your agent to educate you on the pitfalls of your policy.*

Insurance policies are like swiss cheese, full of holes! For this example we'll assume your Business Personal Property limit is \$100,000. If you are like most business owners you incorrectly assume the \$25,000 property loss would be covered. Why? Because the \$25,000 loss is lower than the \$100,000 limit. However, it's not that simple!

Insurance policies have a coinsurance limit and most business owners have no idea the importance of coinsurance. The typical policy will be covered on a replacement cost basis and have a coinsurance limit of 80% or 90%. With coinsurance, if you don't insure to replacement value, you could receive a payment substantially less than your \$25,000 loss.

## What is your coinsurance limit?

If it is possible that your property loss is not properly covered, what about the rest of the loss? *Would your insurance program cover the revenues you would lose? Would it help you pay your bills in the absence of your usual revenue stream? Would it reimburse you for the expenses you incur in getting your company back up to speed?*

So how do you get adequate coverage? How can you know all the risks you face that could hamper your business? You keep reading this report.

## Peace of Mind in Four Easy Steps

I've been working with business owners for a long time, and I've heard every horror story imaginable. If they were my clients, **we were able to take care of their problems. Quickly and easily. Why? Because we were prepared.** In this report, I will tell you how to be prepared. I will tell you how to get peace of mind. It's just four steps away.

1. Design a disaster recovery plan for your company.  
Insurance can't cover everything, and all coverages have limitations. So you need a plan that allows you to get the company back up and running as quickly as possible. If you don't feel you have the expertise to design this plan, there are plenty of professionals out there who can do it for you.

For this recovery plan to be effective, you need to do the following:

- ✓ Make duplicate records of both computerized and written documents.
- ✓ Identify your company's critical business activities and the resources needed to support them.
- ✓ Plan for the worst-case scenario. Do research before a disaster strikes on alternative facilities, equipment and supplies, as well as alternative contractors.
- ✓ Set up an emergency response plan and train your employees how to carry it out. Consider alternative power sources and communication systems, and supplies such as first-aid kits and flashlights.
- ✓ Compile lists of important phone numbers and addresses, including those of local and state emergency management agencies, major clients, contractors, suppliers, realtors, financial institutions, your insurance agent and claim representatives for your insurance companies, as well as phone numbers and addresses for your staff. These lists should be kept off-premises.
- ✓ Implement a communications strategy to prevent the loss of clients. The strategy should enable your clients to contact your company at its new, temporary location.

2. Have a business insurance specialist conduct a risk analysis of your company and its operations.

No two companies are the same, even two that are in the same business. You have your own building, your own computer system, your own equipment, your own staff. Insurance is like a hospital gown, you think you are covered, but you probably are not!

**You need an expert to assess your company and the specific risks it faces -- and put together a comprehensive insurance plan to protect you.**

3. Use an independent insurance agent.

As a business owner, you want as many options as there are available for your insurance program. As such, you don't want an agent who is an employee of an insurance company. Or, an agent whose paycheck is tied to just one company. You want someone who will work for YOU. **You want someone who has access to a variety of insurance companies, a variety of programs. You want someone who can compare price and coverage options.** Someone who can get the most comprehensive coverage for you possibly with several insurers that will each provide a piece of your program.

*There's only one type of insurance agent who can do all of this for you. An independent agent.*

4. Don't trust the financial protection of your business to an insurance agent who is not a specialist with your industry. Don't trust the future of your business to someone who does not have a comprehensive understanding of the special problems small business people like you face every day. Do you want advice and education ... an agent who helps you reduce your risks? A specialist? Absolutely! Look, insurance is a huge industry. **And nobody can specialize in all of it.**

## No Charge, No Obligation

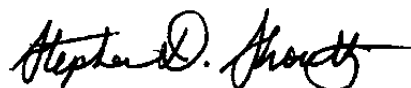
I will give you this information for FREE. No charge. No obligation. I do this because I've built my business on my reputation. I never hard-sell insurance. I'm an insurance consultant. The better advice I provide, the better it is for all of us.

**My clients stay with me because of my advice -- and they refer me to their family and friends.**

I believe I serve small businesses in Indiana better than anyone in the state -- in any profession. I believe this because I spend a lot of time with my clients, determining their needs, their level of risk, and finding the perfect insurance program for them.

To get your **Free, No-Risk And No-Obligation Business Risk Analysis**, call me at **317-713-2959** or toll free at **877-713-2959**. Or, if you prefer, fill out the *Business Risk Analysis Request Certificate*, located on the next page, and fax, mail or email it to me. And, after I've received your request, I'll get back to you within 48 hours to set up a time for us to meet.

Sincerely,



**Stephen D. Shoultz**

**“Your Protection and Security are Our ONLY Priority!”**

**P.S.** By the way, if you would like us to give a copy of this report to a family member or friend who also owns a business or to get other special reports available, please call us at **317-713-2959**

**P.P.S.** Even if you think you already have the right insurance protection for your business, getting an all important professional “second opinion” to confirm your good judgment will give you even more peace of mind. So, arrange for your Free, *No-Risk And No-Obligation Business Risk Analysis* today. Fill out the Request Certificate, located on the next page, and fax or mail it to us today.

## **Your No-Risk And No-Obligation Business Insurance Analysis Request Certificate**

**YES!** I want to get together with you to make sure I have the right insurance protection for my business. I understand, during our meeting, I won't be asked to buy anything, and there will be no pressure and absolutely no obligation whatsoever. The purpose of our meeting is simply for you to share some important ideas and information with me, so I can make sure I'm getting the best buy for my money.

Company Name: \_\_\_\_\_

Your Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

The best day and time to reach me is: Day: \_\_\_\_\_ Time: \_\_\_\_\_

\_\_\_\_\_

Current Insurance Company: \_\_\_\_\_

Renewal Date: \_\_\_\_\_ Current Premium: \_\_\_\_\_

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To get your Free, No-Risk And No-Obligation Business Insurance Analysis...

1. Fax this certificate to **317-536-3933** Or...
2. Send an Email to **steve@priorityrisk.com**. Or..
3. Call **317-713-2959**, Toll Free **877-713-2959** Or...
4. Mail this certificate to:

**Steve Shoultz**  
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