
The Circle Of Safety:

How to Protect Yourself, Your Family,
and Your Business with Today's Insurance

Lawrence N. Grant, CLU, CPCU, CIC



Special Report . . .

Insurance Insider Reveals the Secrets of
Effective, Comprehensive Protection:

What You as a Contractor Can -- and Must -- Do to Shield Your Business from Financial Disaster and Give You Peace of Mind that the Company Will Continue to Operate and Generate Revenue!

By Lawrence N. Grant, CLU, CPCU, CIC

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.

It's your kids' birthdays, their braces and your family vacation. It's your house, your yard and your future. *Some day, it's your retirement.*

Potential Disasters Are Always Present

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.

There literally isn't enough time in the day to worry about all the things that could go wrong, which is hardly a recipe for peace of mind. But you can have peace of mind.

Reading this report is the first, big step to that end.

Why?

Because I, as a longtime insurance industry insider, am going to share with you my secrets of peace of mind and business protection. *These secrets are little known outside of the insurance industry, but they constitute information that no responsible business owner should be without.*

I want to share this information with you because I know peace of mind is so important. I am willing -- actually, I'm excited -- to reveal to you the secrets about insurance. *Secrets that ensure your business will have all the protection it needs.*

Why would I just give these secrets away? Because it's just as good for my business as it is for you. I want to let you in on the knowledge I have accumulated as an insurance industry professional and insider. I want to do this because I have found, time and time again, that generosity and the willingness to provide really great service come back to me Tenfold. In fact, that's how I have built my business.

What if Disaster Strikes -- Are You Covered?

Enough about me. This report is about your business, the risks it faces and how an insurance program can be designed to cover most, or all of these risks.

First, start by imagining a disaster. One day, you get to work -- you're 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.

By the time your employees arrive for work, you have realized you are living a worst-case scenario. **Thieves have gutted the office, 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. *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?*

Your insurance program also must provide protection for the smaller disasters. What if a computer virus is unleashed on your networked PCs and files containing vital customer lists are corrupted? Can the information be recovered, and will your insurance pay for the cost of doing so?

You need insurance to cover anything that can shut down your business, or cause it to operate at less than full capacity. Anything less than that is not adequate. 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 and your own staff.

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 retail and service businesses.**

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. A specialist? Absolutely. Look, insurance is a huge industry. **There's insurance for everything.** (You want alien abduction insurance? You can buy it.) **And nobody can specialize in all of it.** In fact, a professional independent agent can specialize in only a few niches -- and really understand them. I do. I've studied the small business insurance market in our community for years.

I know:

- Which insurers offer the most comprehensive coverage and the best rates for small businesses.
- Which insurance companies to turn to for a small business's special coverage needs.
- And which insurers provide the best claim service.

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 in the service business. The better service I provide, the better it is for all of us.

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

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

So if you want to protect your business, and your future, from a crisis or catastrophe, call my office. My staff and I will be glad to help.