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Income Doesn't Recover Immediately

Superstorm Sandy highlighted the need for business interruption insurance. Even long after the storm had passed out to sea, local businesses were feeling its effects in terms of lost income. Both storm-damaged companies and those that survived physically unharmed suffered revenue losses since utility service was out, damage to suppliers was widespread, and travel was restricted.

The right business interruption insurance policy can help in these kinds of circumstances. If your business has just the basic business interruption coverage, it might not offer protection if your building doesn't suffer physical damage. For extended protection, you need an expanded policy that insures off-premises

utility failure, impaired access to your facility, harm to suppliers, and/or longer-term losses associated with rejuvenating customer traffic after you reopen.



A comprehensive business interruption policy can help you make payroll for key employees and can help with relocating or getting temporary equipment to put you back up and running while your permanent site is repaired. Some policies cover marketing expenses and other soft costs associated with restoring customer traffic.

If you can't afford to go weeks without a revenue stream, talk to us about tailoring your commercial insurance portfolio to include the right kind of business interruption coverage.

Does Your Workplace Feel Safe?

Do your employees feel safe and secure while at work?

Your physical plant and your workplace procedures need to be set up to facilitate safety. Parking lot lighting, controlled access to work areas, and monitoring of secluded spots like stairwells and storage areas are all part of an employee security program. Security cameras are so affordable these days that businesses have few excuses for not using them, and many local and national firms offer attractively priced offsite monitoring.

How recently have you reviewed your employee safety provisions? Do your employees know how to inform you of specific risks or potentially troublesome hazards?

A key part of successful business day-to-day operations is protecting your employees and assets from loss. Why not undertake a workplace risk management assessment with our trained professionals? We can tap into our extensive experience and company partners for great safety and security ideas that will benefit your business.

Enforce Employee-Only Restrictions



Humans are curious creatures. Despite signs that clearly mark “Employees Only” areas, customers frequently enter such zones. If these areas house workplace hazards, such as machinery, chemicals or trip-and-fall dangers, you may need more than a sign to protect visitors from injury and your business from liability claims.

Since signs are often not a strong enough measure, augment them with alarms or motion-activated voice notifications that draw attention and deter violators. Where possible, use access keypads or locks. Also, instruct staff on how to inform non-employees of the boundaries. A polite reminder will turn most non-employees back from restricted zones.

Keep in mind that injuries on your business property have the potential to be very costly to your company, even if the injured person was in a restricted area. Take reasonable steps to keep staff and visitors safe and to minimize your liability for onsite injury.

Surviving a Leader’s Disability

If your key leader were to become disabled tomorrow, who would keep the business going? In large companies, there is usually a second-in-command who could immediately step up and handle contracts, client relationships, check signing, and decision making. But in small companies, there is often a single key person who is supported by many but who, individually, runs the firm.

If an accident or illness renders that person unable to work, either permanently or for an extended time, the business could face a financial problem.

Do you have a financial plan to cover the business should you fall ill or become unable to work?

Talk with us about disability income coverage for your company’s key leadership. A disability policy for key leaders is designed to provide continuing income during the time the insured is disabled. It can fund payroll and other ongoing business expenses, and it can provide money to perpetuate the business through a buyout by other people if the insured cannot ever come back to the helm. It can pay the salary of a temporary hire, recruitment costs for a replacement executive, or the expenses of shutting down the business if that is necessary.

Protect your business investment with a disability policy designed with your company in mind.

Prepare for Spring Floods

The threat of rising waters from snowmelt and rains is on the front burner in many areas of the country. Prepare now to protect your business in the event flooding should occur.

If you have the space, establish a storage area for sandbags. These can be used to block water from coming in under doors during heavy rains that overwhelm drainage systems. Also consider keeping a pump or wet vacuum on hand. If water does get in, you can at least get it out quickly and more thoroughly than by using buckets and rags.

Check your drains and downspouts for blockages, and make sure your foundation, walls, windows and roof are sealed properly. If you have a sump pump, consider installing a battery backup, and make sure that the battery is functioning.

Additionally, check with us on your flood insurance coverage. A standard commercial property policy doesn’t provide protection against flood damage, but a flood policy can cover both your structure and your contents.



Workplace Air Quality

World Health Organization experts say that up to 30% of new or remodeled commercial buildings are generating unusually high rates of health and comfort complaints from occupants that may potentially be related to indoor air quality.

The EPA has published information that can help your business avoid or remedy “sick building syndrome,” a moniker for a group of ailments that workers develop from chronic exposure to poor workplace air quality or other irritants.

The most important factor influencing indoor air quality is the presence of pollutants. Commonly found office pollutants include tobacco smoke; asbestos from insulation and fire-retardant materials; formaldehyde from pressed wood products; other organics from building materials, carpeting, office furnishings, cleansers, restroom air fresheners, paints, adhesives and copying machines; biological contaminants from dirty ventilation systems or water-damaged walls, ceilings and carpets; and pesticides from pest management practices.

If ventilation systems don't bring in adequate amounts of outdoor air or



are blocked in any way, workers are saturated with the indoor irritants. Obstructed or malfunctioning intake or return vents can also limit an airflow system's ability to refresh office air.

Outdoor air intake vents can bring in air contaminated with automobile and truck exhaust, boiler emissions, fumes from dumpsters, or air vented from

restrooms, so those need to be placed properly and protected from contamination. Finally, ventilation systems can be a source of indoor pollution themselves, spreading biological contaminants that have multiplied in cooling towers, humidifiers, dehumidifiers, air conditioners, or the inside surfaces of ventilation duct work.

Auto Liability Insurance for Non-Owned Cars

Is your company among the many that own no business automobiles? If so, that doesn't mean that you don't need business auto liability insurance.

Employees who travel locally on business in their own cars or who rent cars while on distant travel for your company may expose your organization to automobile liability in the event they cause an accident. Even if their personal car insurance steps in to cover damage and injuries that result from an accident, your company could be listed as a defendant

in a claim or lawsuit that ensues.

An injured party can sue your company, arguing that your employee was operating under the direction

All companies whose employees travel locally or distantly on business need auto liability insurance.

of your business at the time of the accident, and based on case law, they could receive the court's

approval. As the employer, you dictate the employee's need to make sales, run errands, make service calls, or fulfill some other business duty. Just as the captain of a ship can be held responsible for the actions of his crew, you can be held liable for the actions of yours.

If you have no business-owned vehicles, it takes a bit more planning to be certain you are not caught short on liability concerns. All companies whose employees travel, locally or distantly, on business need business auto liability insurance.

Thank you for
your referral.

If you're pleased with
us, spread the word! We'll
be happy to give the same
great service to all of
your friends and business
associates

Protect Your Outdoor Investments

Everyone knows the business in town that has gone the extra mile to landscape its grounds beautifully. Some go all out, including fountains, carved statues, gazebos and al fresco dining or meeting areas.

If you are one of them, you probably consider it a great (and costly) investment—one worth protecting. Most commercial property insurance policies offer very little if any coverage for damage to trees, shrubs, plants and other landscaping-related items. This leaves your business to shoulder the repair or replacement costs.

All is not lost. Just as landscaping is customizable, so are many commercial insurance products designed to insure items that standard policies don't adequately cover. If you are considering making a serious investment in custom landscaping, give our commercial insurance service team a call. We can help you find an insurance company that will create a policy to help you cover the cost to replace your custom outdoor landscape if damaged.