



## Protect Your Small Business

Small businesses often don't have the budget to sustain an extensive portfolio of insurance policies. That said, there are a few types of insurance that no small business should go without.

General liability coverage protects your business when a person is injured on your premises or when an employee causes damage to a customer's property or injury to them. Slips and falls are the most common problems, but general liability insurance offers even broader protection, so ask your agent for details on what other exposures are covered. In some cases, general liability insurance may also



include product liability coverage for things you make or publication liability coverage for things you say on a blog or social media.

Business interruption insurance can come to your rescue if your operations are forced to temporarily close due to a covered cause. The insurance may be used to pay bills and make payroll while you await reopening.

And don't forget insurance if you have a home-based business.

Homeowners insurance is not designed for claims stemming from business activities, so talk to your agent about a home-business policy.

## Data Security at Your Firm

When it comes to data security, most of us first think of identity theft or an attack on our credit cards. But that is not all data hackers are after. Millions of data breaches occur daily, and all businesses are at risk.

For example, law firms have recently become a top target of data thieves who are interested in obtaining personal and financial information for their own use or to sell to others. Medical providers, accountants and other professionals should be on guard.

Every business must protect clients from data breaches. A breach could result in a claim of negligence against the firm for its lack of protection of important data.

While cyber-security measures are crucial, don't leave out the important step of obtaining insurance protection. Data insurance is becoming a powerful part of protecting a business's stability. Such insurance can assist a business when the loss of client data results in significant expenses and possible litigation.

## Protecting Your Business Vehicles



Though you may already have secured business auto insurance on your vehicles, it's also wise to take measures to avoid auto damage and liability claims. Here are a few tips to reduce the possibility of a business auto accident and/or claim:

1. Keeping up with the maintenance schedule on vehicles is a proven way of preventing a bad situation, yet many vehicle owners haven't looked at their manual in quite some time (if ever).
2. Routinely and frequently inspecting vehicles ensures you're not missing anything that could cause an accident or breakdown.
3. Make sure everyone abides by the same standards when dealing with the vehicles.
4. Review your insurance coverage every six months, checking that all your drivers and vehicles are covered and that no circumstances have changed that should be reported to your insurer.

## Spring Cleaning Improves Business

A tidy workplace can produce an important sense of well-being, boost productivity, and showcase your business to potential customers. Did you know that it may also reduce the likelihood of workplace illness and injury or that it may be the reason why important documentation is preserved rather than lost?

Reduced clutter means fewer slip-and-fall hazards. According to the National Floor Safety Institute, slips, trips and falls result in over nine million visits to the emergency room each year.

**According to the National Floor Safety Institute, slips, trips and falls result in over nine million visits to the emergency room each year.**

A clean workplace also promotes better health. Dirt, dust, poor air quality and bacteria growth are all contributors to illness.

Gather stray documents and run all unneeded papers through the shredder. More importantly, make sure all needed documents are placed in the appropriate file, folder or drawer for easy retrieval. Losing important paperwork may not only prove inconvenient or embarrassing to your business but may also expose sensitive information to the wrong people.

## Ideal Workplace: Safe, Fair and Open

A workplace with formal policies for equal opportunity—one that prohibits discrimination and harassment and has an “open door” to management—promotes employee well-being.

Here are four employment practices that can benefit your business:

1. **Make sure employees know fair-treatment policies exist.** This may be as simple as emailing a reminder to all staff or including a blurb in the company newsletter.
2. **Implement a formal “no retaliation” policy and communicate it to staff.** Employees must feel comfortable voicing concerns.
3. **Consider creating and implementing a formal policy for conflict resolution.**
4. **Seek professional counsel when structuring such policies.** Many valuable and free resources are also available online, including the website for the Equal Employment Opportunity Commission ([eeoc.gov](http://eeoc.gov)) and the Partnership on Employment & Accessible Technology ([peatworks.org](http://peatworks.org)).

Should such measures be taken and a claim still occur, employment practices liability insurance can help employers cover the cost of legal defense and outcomes.



## Subpar Service Leads to Claims

People have high expectations of care from professional service providers, and, if expectations are not met, they may perceive harm was done to them and file a claim for damages.

But with two practical actions, professionals can minimize the occurrence of such claims.

**1. Focus on the customer.** Putting yourself in their place can help you be more attuned to their needs and concerns. It will also help demonstrate that you are listening. Communicating with them about every aspect of what's going on and what will happen can help put them at ease. In turn, their expectations may change, and the frank reality of current situations and future scenarios can be explored together.

**2. Focus on yourself.** Make sure your standards and understanding of the client's situation are current. For complicated clients, never shrink from asking questions or consulting other pro-



professionals for assistance. Extensively document each client interaction to protect yourself and your firm.

If, in the end, your efforts fail and you're faced with the threat of a

claim or lawsuit, professional liability insurance can provide a blanket of financial protection. It can help you with legal bills and settlement costs if necessary.

## Work Should Be Safe

Every day, millions of Americans get up and head to work. The expectations are simple: fair pay and a safe workplace. There are a few tried and true ways to improve workplace safety, and employers bear a substantial burden in making sure things are done right.

Employees often get injured by doing an activity the wrong way. Proper training goes far in preventing work-related injuries. An emphasis on best practices and the elimination of risky shortcuts help reduce on-the-job injuries.

Proper training is only the first step, however. All the instruction in the world won't help if

the equipment being used isn't working properly or has hidden dangers. If equipment is maintained on a regular basis, injuries due to machinery wear and tear can be avoided. Routine

**Encourage line workers to report hazards and risky behavior so those can be corrected.**

worksite inspections may identify hazards, such as loose flooring or guardrails. Periodic email or text warnings and clearly posted signs promoting proper safety procedures serve as good

reminders and are low-cost ways to increase awareness.

Open communication can also prevent issues. Encourage line workers to report hazards and risky behavior so those can be corrected.

Good recordkeeping on safety actions is a crucial step and one that can help immensely if a claim is filed against your company. Document and retain all complaints and all safety actions you undertake and keep them organized for possible later use. A culture of safety is built and nurtured by management. Make it a priority and reward success for best results.

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

## Where Is Your Weak Link?

When was the last time you reviewed your business's supply chain?

It's easy to assume that the world will always run on time. It's also dangerous, especially when even a distant event can have disastrous results. Interruptions to your supply chain can choke off your operations and income, and without the proper insurance, you could be left with devastating down time.

Encourage employees to monitor the condition of distributors and others in your business's supply chain. They should spot and report potential interruptions—whether natural, such as weather-related, or man-made, such as a strike.

Create a backup plan for interruption situations. Arrange for alternative suppliers and get an idea of costs should you need to turn to your backups.

For help with risk mitigation planning, or to review insurance products that may help cover the costs associated with an interruption, give your agent a call.