



The secrets of effective, comprehensive protection: What you as a contractor can-and must-do

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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: accidents, vandalism, and problems dealing with subcontractors, shoddy workmanship, and unreasonable deadlines. You could probably fill the rest of this page with horror stories you've heard or, worse, experienced.

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 has 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?

But 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 even all, of these risks.

First, start by imagining a disaster. One day, you get to a work site-the first one there as usual. The second you step on the property, you sense something is wrong. The giant living room window-the centerpiece of the design of the front of the house-has been broken, apparently by people who used it as an entrance point. There are beer cans all over the living room floor, but that's hardly the worst

of the vandalism. The hardwood floor is scratched, stained and basically a mess. There's glass all over the house because most of the windows have been broken. You head upstairs to more disaster. The finished drywall in the master bedroom is badly damaged. The tub in the master bathroom looks like it was the scene of a fencing match. You stop counting the number of scratches when you get past the teens.

This house was scheduled to be finished in a matter of a week or two. Now you're looking at many months, maybe more, before this job will be completed.

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 additional costs you will incur? The material? The labor? What about lost time? What about those other jobs you've bid on and were scheduled to start fairly soon? You're looking at lost revenue on one hand and the possibility of a lawsuit on the other. What do you tell this family, who had planned to move into their dream house by the end of the month?

You need insurance to cover anything that can hamper your business and endanger your revenue stream. 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?

Peace of Mind in Four Easy Steps

I've been working with contractors 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 coverage's have limitations. So you need a plan that allows you to get the business back up and running as quickly as possible. For this recovery plan to be effective, you need to do the following:

- * Make duplicate records of both computerized and written documents.
- * Identify the critical business activities and the resources needed to support them.
- * Compile lists of important phone numbers and addresses, including those of local and state emergency management agencies, major clients, suppliers, your bank, 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, perhaps in a safe deposit box.

2. Have a business insurance specialist conduct a risk analysis of your company and its operations. No two companies are the same, 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 does not specialize in contractors.

Don't trust the future of your business to someone who does not have a comprehensive understanding of the special problems contractors such as 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 insurance market for contractors in our community for years. I know:

- * Which insurers offer the most comprehensive coverage and the best rates for contractors?
- * Which insurance companies to turn to for a contractor's specialized coverage needs -- and, believe me, you do have very special 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, in serving our current clients as well as prospective client with my 20 + years of industry related experience in the insurance business. Our knowledge and expertise has suppressed our client's expectations and we feel that we are able to handle any challenges presented to us regarding insurance related needs.

Please contact me or my staff if you have any questions or needs regarding insurance coverage. It will be our pleasure to assist you.

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