

Inside this special report...



**URGENT MESSAGE
For Business Owners:
How You Can – And
Must – Protect Your
Business From
Financial Disaster !**

If you own a retail or service business, your business is in danger every day...finally, what you need to know to get the peace of mind you work so hard for!

By Mike Stromsoe

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, your family vacation. It's your house, your yard, 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?

Insurance “Insider” Reveals Little Known Secrets Of How Business Owners Can Leverage Insurance Industry Resources For Their Own Financial Benefit!

You see, I've been working *inside* the insurance Industry for years. I've studied in detail how it works all the way to claims.

And I've made a moral decision: to reveal the inside Secrets of how *you* can leverage that vast resources of this multi-*billion* dollar industry for your financial well-being.

And since business owners – **retail and service business** – are my specialty, your industry is where I decided to focus.

Maybe this story will quickly explain what I mean. Please read on.

Has Anything Like This Ever Happened To You?

Bob pulled into his usual parking space. As usual, he was the first one to arrive.

First one to arrive. Last one to leave. Bob would sometimes joke that the only difference between owning a business and having a job is the tyrant he works for now – himself.

But he didn't need to remind himself. He loved his business. It was, after all the American Dream.

And it was worth the sacrifices.

As he walked towards the business, he picked up litter outside the door.

Openings the front door was always a comfort. Like coming home.

But wait...something was wrong. When he stuck the key in the lock, it didn't feel right. It was already unlocked.

Did someone beat him to the office? He didn't see anyone else's car.

He opened the door. His heart sank. A quick scan of the premises told him this was going to be bad.

Every drawer of every desk was open. File cabinets were open. One was knocked over.

“Did they find the key?” He ran to his desk. Sure enough, they found the key to his secret file drawers.

Did they take checks? How much cash did he leave lying around?

His Mind Started To Race-- Who Could Do This Sort Of Thing?

He saw that his leather chair was slashed! His heart started to beat with anger – or was it fear?

If they slashed his chair, that means they did more than try to rip off money. They vandalized. What other kinds of damage did they do?

He didn't think it would do much good, but it was time to call the cops.

As he sat there waiting for the police, his mind started to race.

What else could they have done? What else could go wrong?

Did they back up their database? Their accounting records?

Could these punks – or whoever did it – have damaged their computers? What about the truck? Was it still out back?

Did they leave spare keys in the office? Would they have to change all their locks?

Bob wandered back to the supply room. “Holy smokes!” he moaned. “Look at how much they took!”

This Couldn't Mean The End Of His Business--Or Could It?

What would he tell his customers today? How long would it take to get back to business?

His main supplier had a back log of a month! Would he have to wait a month before he was fully up and running?

He started thinking about his insurance agent. He never paid much attention to that policy. Always figured nothing would really go wrong.

Now he really was scared. What was covered? What wasn't?

How was he going to pay the bills while business was down? Would he have to lay people off?

Who could have done this? His mind started to think of the people on this payroll. No, couldn't be. I've treated them like family...

He heard a knock on the door. Must be cops...

It took a few missed phone calls, but finally Bob caught up with his agent, Jim.

He told him the whole story.

The next day, Jim came down to the shop and walked through it with Bob.

At the end of their tour, Bob looked at Jim expectantly. “Well?”, he said.

Bob could tell on the look on his face there was something wrong.

Jim’s eyes darted around the room. “Well, Bob, I’m afraid we might have some problems”.

Has That Kind Of Thing Ever Happened To You? How Many Times Will It Happen In The Future? How Will You Ever Know?

Bob was crushed.

You probably would feel pretty panicky, too.

You see, your business is more than just a business.

In a lot of ways it’s your *life*.

It’s what gives you security -- and freedom.

It’s the diamond you want to give your wife for your 10th anniversary. Or your 20th. Or 30th.

Like I said, it’s your security and your freedom.

Some day, it’s your retirement.

And then something goes and screws it up.

But it doesn’t have to be that way.

You can have the dreams you cherish. You can count on the security you desire.

You don’t have to worry every day about something happening that’s going to set you back.

We both know it’s not just *vandalism*.

Heck, a lot goes wrong around a business just because that’s the way it is. It is the nature of business

Think Of All The Things That Could Go Wrong-- If You’re Not Prepared!

Someone slips outside -- or inside -- your operation, hits their head and dies. Who’s responsible? Are you covered?

Like your hard drive crashes -- and you can’t get to your vital customer list. Can it be recovered? Who’s going to pay to find out? How long will it take? Are you covered?

Like a fire starts in the business next door. Your place suffers smoke damage - - plus the sprinklers went off in your office! You can't fill that \$1,000,000 order that's supposed to go out tomorrow. Who's responsible? Are you covered?

Or the fire that puts you out of business for a month. Who pays your employees? Who pays your fixed bills? Your electricity, phone, water? Do you have enough cash flow to survive? Who pays *you*? Or do you just go out of business - - for something completely out of control?

It doesn't seem fair. But I've seen good people suffer needlessly - - because they didn't know the secrets of how to make the huge resources of the insurance industry work for *them*.

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.

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 specialized coverage needs.
- And which insurers provide the best claim service.

A few weeks later...

Bob has just met with a new insurance professional. He was beaming.

He practically fell off of his chair! This agent really told him the "inside secrets" of the insurance industry.

"I normally really do hate paperwork. But I am a businessman -- And I practically have my life invested in this business"

"I know more about protecting my business and future for myself and my family than I ever thought was possible. Frankly, I'm just a lot more confident seeing things turn out the way I want them to. "

"That's what I'm here for. And you can call me *any time* you've got a question or a problem. "

In one short meeting, his new agent showed Bob:

- **how to avoid the single biggest mistake business owners make in protecting their business**
- **the importance of having a broad market of insurance carriers to get the most complete coverage at the best price**
- **the critical importance of having a risk analysis on your business**
- **the vital importance of having a risk management program for your retail or service business—and the simplest way to start one**
- **the most powerful, proven system for protecting your business and future**

After his meeting with his new agent, Bob *did* feel more confident about his future. One meeting completely took away that “cloud of uncertainty” that had been hanging over his head for so long.

No Charge, No Obligation

How would you like to know that you really *are* going to have a more secure future for yourself and your family?

Don't you deserve it? I'll help you--- **FREE!** Yes, you read it right. I'll teach you everything that Bob learned. Including the most powerful, proven system for protecting your business and future.

Plus, one more thing. I'll assist you in performing a FREE risk audit on your business. At no charge.

Why? Why would I spend my time revealing what's taken me *years* to learn—at no charge?

I'll tell you why. Because I've built my business on my reputation and treating others as I wish to be treated. I find the more I give away, the more comes back to me.

I never hard sell insurance because I don't like to be sold hard. I'm in the *service* business. And the better service I give, the better it is for all of us.

My clients stay with me a long time—and they refer their friends. And frankly, I get a lot of clients be being generous. I happen to think we serve business owners better than anyone in this area. That's partly because we spend a lot of time with them. And spending time with business owners is good for my business. So we've learned all about their business. How to protect them. And how to do it at the *best* price.

So if you want to protect your business from a future crisis or catastrophe... or just see if you can save money on your insurance, please call me.

The worst you'll do is spend a few minutes learning. I recently heard a good phrase I'd like to share—“If you think education is expensive, try ignorance”. Education alone is good for business, isn't it?

Wishing you health, happiness, and success,

Licensed Business Insurance Specialist
Mike Stromsoe

PS To find out if your business is adequately protected from financial disaster at the best possible price, please call my office **toll free at 877 994 6787**. Quotes are FREE. We're here to help you

PPS Real live people answer our phones.

PPPS We are open during the lunch hour from 12pm to 1pm for your convenience

***Call Now Toll FREE 877 994 6787
For A FREE, No Obligation Phone Quote***

**Compliments of Fallbrook Insurance Center
41661 Enterprise Circle North, Ste 129
Temecula, CA 92590
Phone 877-994-6787 Fax 888-467-7968 email insure@fallbrook.com
License # 0D06577**