

Special Report . . .

Insurance Insider Reveals the Secrets of
Effective, Comprehensive Protection:

What You as the Operator of an In-Home Business Can -- and Must -- Do to Shield It from Financial Disaster and Give You Peace of Mind That Your Business Will Continue to Operate and Generate Revenue!

*By Mike Stromsoe
Licensed In Home Business Insurance Specialist*

Hello Fellow Businessowner:

Your in-home business must be a source of considerable pride to you. Not to mention that it is convenient -- the “commute” is wonderful -- and you get to work for the best boss one could have, yourself. Your in-home business is also a major source of financial security for you and your family -- one of your greatest assets.

Unfortunately, there are risks to working at home. *While you don't work in a traditional office, the business you run out of your home is really no different than any other business.* As such, your in-home 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 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 in-home business, the risks it faces and how an insurance program can be designed to cover most, or even all, of these risks.

First, you need to know something a lot of people don't about in-home businesses. **Your homeowners insurance provides coverage for almost none of the potential disasters that could impair or shut down your business.** Your homeowners policy will provide some coverage for computer equipment in your home -- usually a maximum of \$2,500. That's not much at all.

If you are sued because of your home-based business activities -- the company that hired you as a consultant believes your advice was dead wrong; the computer equipment you "fixed" doesn't work; the cookies you baked made someone ill -- **your homeowners policy won't protect you.** Further, if you have to temporarily shut down your business for whatever reason, the homeowners policy won't allow you to recover the income you lost because of the shutdown. There are insurance policies available to home-based businesses that do provide these coverages.

Your insurance program also must provide protection for the smaller disasters. What if a computer virus is unleashed on your PC 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

As the proprietor of an in-home business, you have several options for insurance. Some home-based businesses don't need much insurance beyond a homeowners policy, particularly those businesses that have minimal equipment, don't have visitors, don't often visit clients or offer fairly straightforward products. It is possible to add coverage to your homeowners policy for your business. But be aware that these additional coverages, known as endorsements, don't protect you if you are sued as a result of your business activities. Also, the endorsements usually don't cover income lost. *Some insurance professionals strongly believe that business-related endorsements to homeowners policies aren't a good idea for any home-based operation.*

I happen to be one of them.

I've been working with owners of in-home businesses for a while, and I've heard a lot of horror stories. 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 business 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 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

any employees or independent contractors you use. These lists should be kept off-premises, perhaps in a safe deposit box.

1. **Have an insurance specialist conduct a risk analysis of your in-home business and its operations.**

No two in-home businesses are the same, even two that provide the same products or services.

You need an expert to assess your business and the specific risks it faces -- and put together an insurance plan to protect you.

2. **Use an independent insurance agent.**

As the proprietor of an in-home business, you want as many options as there are available for your insurance. 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 a couple of 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.

3. **Don't trust the financial protection of your in-home business to an insurance agent who is not a specialist with these kinds of businesses.**

Don't trust the future of your business to someone who does not have a comprehensive understanding of the special problems in-home businesses 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've studied the insurance market for in-home businesses in our community for years.

I know:

- Which insurers offer the most comprehensive coverage and the best rates.
- Which insurance companies to turn to for an in-home business's specialized 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 in-home 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, their level of risk, and finding 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.

Sincerely,

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Licensed In Home Business Insurance Specialist

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