

INSURANCE INSIGHT

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Collect insurance certificates from service providers

It's the time of year when businesses may have a number of vendors working on the premises.

Snow plow operators, holiday decorators, janitorial services and party planners join the parade of subcontractors who may work on your property all year: parts suppliers, vendors and contractors.

If you're not handling your certificates of insurance from these subcontractors properly, it could cost you thousands of dollars in potential claims and possibly increased premiums because of losses.

Here's what to look for in a certificate of insurance:

Date: It should be recently dated. In an uncertain economy, struggling companies allow policies to go out of force. Get current proof of insurance.

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Producer: This is the agency that wrote the policy. There should be an agency name, address and phone number and sometimes even the agent's name.

Insured: This is the person or company who owns the policy. Look for a complete name and address.

Companies affording coverage: Look for strong, well-known companies, preferably with an "A" rating.

Check for exclusions and make sure "commercial general liability" is checked. Assign responsibility for this task, and maintain a file of these certificates in case of audit.

If you have questions about collecting and maintaining insurance certificates, please contact me.

Winter driving tips

The best advice for driving in bad winter weather is not to drive at all if you can avoid it. Wait until snow plows and sanding trucks have had a chance to do their work.

Take extra care in parking lots: Always clean snow from all windows and allow time for your vehicle's defroster to clean windshield. The two minutes you might save by leaving sooner aren't worth the decreased visibility.

Slow down: It seems obvious, but pay attention to speed. Take extra care on bridges and overpasses. Allow extra time to arrive at your destination.

Number of people killed per day nationwide in fatal vehicle crashes: 110.

Source: Forbes

Brake gently.

Be seen: Turn on your lights to increase visibility to other motorists.

Get the right supplies & equipment: Make a habit of filling your windshield cleaner and consider investing in heavy-duty windshield wipers.

Remind company drivers: Driving a company vehicle is a privilege that comes with responsibility.



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Insurance protects employers from employee lawsuits

Lawsuits by employees against their employers are increasing dramatically, but businesses can protect themselves with certain basic policies and good EPLI insurance. In the past year, the Equal Employment Opportunity Commission received more than 65,000 allegations sexual and race based discrimination alone, charges represent a 20 percent increase over the past three years.

Astute employers protect themselves by purchasing a policy that protects them against employment-related actions. This insurance is

known as Employment Practices Liability Insurance (EPLI). EPLI is a comprehensive insurance policy that is specifically designed to cover claims and lawsuits brought by employees alleging discrimination, wrongful termination and harassment of many sorts.

Employers can lower their company's exposure to lawsuits by instituting zero tolerance policies toward workplace harassment and discrimination, developing a comprehensive Employee Handbook, and regular performance appraisals.

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Wishing you happy holidays



The team at Weiser Insurance Services wishes you happy holidays. May the new year bring you business, profits and great customer relationships!

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