

INSURANCE INSIGHT

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Emergency planning gets boost from FEMA

In honor of National Preparedness Month, September is the time to create an emergency plan for your business.

Sponsored by the Federal Emergency Management Agency in the Department of Homeland Security, National Preparedness Month encourages individuals, businesses, schools and communities to take steps to prepare for all kinds of emergencies including biological threats, cyber attack, explosions, hazardous materials incidents, power outages and severe weather like drought, floods, snowstorms and tornados.

A communication plan is among the elements of a good emergency plan. Consider the following questions when making a communication plan:

- How will employees and customers get emergency alerts and warnings?
- How will employees and customers get to safe locations for relevant emergencies? Spell out meeting place.
- How will employees and customers get in touch if cell phones, internet, or landlines don't work?

Collecting contact information for employees and other

Business changes of many sorts merit a call to agent

One sometimes overlooks details in a fast-changing business environment. Let me, your insurance agent, help you keep those business plates spinning. Call anytime, but particularly in the event of the following:

Vehicles: Have you purchased a new vehicle or other piece of equipment?

Property: Are you renovating, add-

ing to or demolishing a building or signage on your property?

Ownership: Have you created a trust, added an adult child to incorporation papers, changed officers?

Employees: Especially if your business is in the midst of eliminating or adding employees; the number and type of workers you employ directly

affects workers compensation rates.

Special events: Holding an event away from the normal business location merits attention.

Drivers: Adding or changing? A complete list of all employees who use demos or drive vehicles for the business should include date of birth and driver's license numbers.

Do you need terrorism insurance?

A standard business policy alone does not cover losses caused by terrorism. Some carriers offer it as an endorsement and some offer coverage under a separate policy. A commercial terrorism policy usually covers damaged or destroyed property—including buildings, equipment, furnishings and inventory—in the event of a certified act of terrorism. Factors to consider when deciding to insure against terrorism would include your business location, the cost and your industry sector.

important players is part of creating an emergency communication plan; make sure everyone gets a copy. Also important: Having regular meetings to review plans and practice the evacuation plan.

Observe America's PrepareAthon on Sept. 30 by reviewing your emergency plan with your employees. Some other ways to participate include practicing an evacuation, assembling disaster supplies or taking steps to safeguard critical documents and operating plans that guarantee operational continuity.

Find tips, toolkits and templates at <https://www.ready.gov/September>.

Here's how to get certificates of insurance

Here's how to get a certificate of insurance when a vendor, leasing agent or government requires one:

Step 1: Ask the company or entity requesting the certificate of insurance what the coverage minimums and limits need to be. Different vendors may have different requirements. Obtain the vendor name and address.

Step 2: Call me, your business insurance provider. Request the certificate of insurance listing all coverages. As your agent, I will confirm that your policy meets those minimum requirements. If it doesn't, you might need change or increase coverage.

Step 3: If necessary, we'll submit any paperwork required to increase

coverage for the term needed.

Step 4: The certificate of insurance, which states the vendor's information and coverages will be printed and sent to you.

Step 5: Provide the vendor with the certificate of insurance to complete your transaction and contracts.

Check furnace before snow flies

Even before the leaves begin turning colors, it's time to inspect your company's heating system.

Turn on your system and take notice of abnormal noise or unusual odors. A unit that runs for only a minute and turns off is problematic.

Furnaces of all types require annual maintenance by a pro. Annual inspections are even more important once the unit is older than 10 years. Be diligent. Ask the inspection company what's included in

a check-up. A qualified technician (or you, if you're handy), will check the system for leaks and blockages, clean grills, louvers and blowers, check combustion gases and wiring and ensure burners are igniting and burning properly.

A full furnace inspection will include cleaning or replacing the air filter, but this needs to be done much more often than annually. Take the step of scheduling this task on your planner so it gets done regularly.



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Do whatever it takes to get workers to wear safety eyewear

At least 90 percent of the 2.4 million eye injuries that occur annually in the United States could have been prevented with the use of safety glasses or goggles. Among workers with eye injuries, 3 out of 5 were not wearing eye protection at the time of the accident.

The Occupational Safety and Health Administration requires employees to ensure employees use appropriate eye and face protection in



situations that expose the eyes and face to "hazards from flying particles, molten metal, liquid chemicals, acids and caustic liquids, chemical

gases or vapors or potentially injurious light radiation." Workers found to neglect wearing eye protection should be sent home.

To improve the odds of workers donning glasses or goggles when necessary, make sure they properly fit the employee and ensure they are appropriate for the task. Also, try running competitions among workers with prizes or gift certificates for wearing protection equipment.