

INSURANCE INSIGHT



Weiser Insurance Services, LLC, P.O. Box 70, Adel, IA 50003
www.weiserins.com 877-993-1829

Attract customers with new signs, storefront

Summer's longer days and warmer weather might have you itching to rethink your business exterior.

A professional storefront will make your store memorable, give you a competitive advantage and attract customers to your locations.

Simple improvements include flooring; customers often evaluate the overall cleanliness of a store by the condition of the floor. Replace or fix damaged furniture. Re-upholster chairs if fabric is faded or worn. De-clutter your service counter. Wash windows.

While you're looking at ways to entice customers, take a look at safety issues. Replace burned-out light bulbs. Remove extension cords. Update safety signage that no one reads anymore.

Ensure your exterior signs reflect your business image. Different signage options create a storefront that will get your location noticed. Think: Letters, graphics and fancy window designs, customized awnings, lighted three-dimensional signs, illuminated box signs.

Bear in mind standard commercial property insurance policies do not come with coverage for outdoor signs,

Put out the welcome mat ... safely

Fall injuries associated with rugs and carpets are common and may cause potentially severe injuries. Loose, unsecured rugs and damaged carpets with curled edges are recognized environmental hazards that may contribute to falls, especially among older people and those with mobility problems. If the rug moves because the floor underneath is slippery, it can bunch up and even an able-bodied person can fall. Secure all exposed edges of a carpet or rug either by tape or some other type of continual anchor similar to wall-to-wall carpet.

or other outdoor objects owned by your business, but endorsements are available to protect your investment. Trees, bike racks, benches and landscaping are objects you've has spent money on, and therefore, should be protected from storms, downed power lines, thieves and vandals that could cause damage to the property that is not contained within the walls of the building.

Plan ahead for your face-lift to allow for creative thought, smart decision making, alerting landlords, projecting costs and hiring staff if necessary. Allow extra time for hiccups such as late deliveries and weird weather. Proper planning will ensure a smooth face-lift.

Don't neglect the basics when hiring seasonal workers

Hiring seasonal employees can be a challenge if you don't think through the steps. Here are three tips to a smooth on-boarding process:

Check: Before letting anyone work in your business, run background checks to ensure they don't have criminal histories, especially with theft, fraud or violence.

Train: Thorough training will help you get the most from your seasonal employees.

Report: You must provide your seasonal workers with the employee benefits demanded by law, such as Social Security and workers' compensation. If you didn't account for additional employees when you estimated your payrolls at the be-

ginning of the term, you might be in for a surprise come audit time.

Clean vehicles are safer vehicles

A car wash might be the simplest thing you can do for your car or fleet to keep it clean and lower maintenance and repair costs.

Cleaning the inside and outside of your cars regularly is easier in summer's sunshine and especially important in winter. Not only should you get a regular car wash, but you should also occasionally clean vehicles to remove bonded contaminants like tree sap, and get a wax.

General upkeep and cleaning over

time will reduce the chance that corrosion and rusting occurs, which can lead to higher repair costs.

Clean vehicles are safer. Washing regularly keeps windshields, mirrors and signal lights clean. You will see more of the road, and others will be better able to see you.

Regularly cleaning your car's interior helps keep prevent germy contaminants on steering wheels, gear shifts, radios and door handles, which protects you and employees.



Check your tire pressure every month. Under-inflated tires can reduce the life of your tires and increase your gas consumption.



P.O. Box 70, Adel, IA 50003
Phone: 877-993-1829
Fax: 515-993-5727
E-Mail: mike@weiserins.com
chris@weiserins.com
On the web: www.weiserins.com

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Have a good trip! Secure summer cargo

With summer construction, seasonal moves and special events, business owners may find themselves transporting cargo. Here are a few tips for securing your load:

- On flatbed trailers or trailers without sides, cargo should be secured with ropes, straps, chains or tensioning devices.

- In closed vans, tie-downs can also be important to prevent cargo from shifting and affecting vehicle handling.

- The combined strength of all

cargo tie-downs should be strong enough to lift one and one half times the weight of the cargo.

- Cargo should have two tie-downs in the first 10 feet of cargo, and one tie-down every 10 feet thereafter. No matter how small the cargo, it should have at least two tie-downs holding it.

And remember: Whatever you may be transporting, lift with your legs, not your back to get it in your vehicle or on your trailer. Safe travels.

Get the 4-1-1 on your business personal property

What is business personal property? A business, like a person or a family, can have personal property.

Personal property is property owned by a person or business which is movable and is not affixed to or associated with the land, basically, anything that isn't nailed down. For a business, it would be everything from the smallest thumb drive to a large piece of machinery like a forklift, including manufacturing equipment,



office furniture, computers, tablets and cell phones.

What is inland marine coverage:

Business personal property coverage applies to the locations listed on the policy. To have coverage for items when they're away from the insured locations, an inland marine policy would be required.

What are your limits? At renewal, consider what may have changed from year to year in your business, and discuss it with me so we can prevent you from being under-insured or over-insured.