

Special Report . . .

Insurance Insider Reveals the Secrets of Effective, Comprehensive Protection:

What You as a Landscaper Can -- and Must -- Do to Shield Your Business from Financial Disaster and Give You Peace of Mind that the Company Will Continue to Operate and Generate Revenue!

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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: accidents, vandalism, problems dealing with subcontractors, sloppy work, unreasonable deadlines. You could probably fill the rest of this page with horror stories you've heard or, worse, experienced.

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?

Enough about me. This report is about your business, the risks it faces and how an insurance program can be designed to cover most, or even all, of these risks.

First, start by imagining a disaster. One day, you drive to a work site -- the first one there as usual. The second you approach the property, you sense something is wrong. Your Backhoe, your brand new Backhoe has been vandalized!!! It has been spray-painted, the windows shattered and, the tires slashed. You later find out that sugar has been poured into the gas tank. Other equipment (hydroseeders, tampers, your mulcher)have been **stolen**. There are beer cans all over the job site. It looks like they were there for hours!! Much of the work you did the previous days on the job has been run over, new plantings have been destroyed, some even stolen!! "Who the hell would steal plants?" "The Ford F-150.....where is it?" It was left there last night. You had the keys. "They stole the damn truck!!!" You feel disgust, anger, rage, maybe even hatred. They even spray-painted the EP Henry blocks for the new patio. "Why would somebody do this?" "Who did this?" "Is it covered?" "What is my deductible?" "Don't I have just Liability?" A million questions and nearly as many emotions instantly cross your mind. You call your office, you call the police.

This job was scheduled to be finished in a matter of days. Now you're looking at a week or two, possibly more, before this job can be completed.

Insurance Program Must Cover Worst Case

What do you do, besides panic? Fortunately, this isn't reality. Not yet, anyway. It is a hypothetical situation. But imagine if it did occur. ***Would your insurance program cover the additional costs you will incur? The material? The labor? What about lost time?*** What about those other jobs you've bid on and were scheduled to start fairly soon? You're looking at lost revenue on one hand and the possibly of a lawsuit on the other. What do you tell your customer, who was planning to entertain this weekend?

You need insurance to cover anything that can hamper your business and endanger your revenue stream. 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

I've been working with Landscapers 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 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 your staff. These lists should be kept off-premises, perhaps in a safe deposit box.

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. No Landscaper does exactly what you do, the ***way you do it***. You design unique landscapes. You install patios, walkways, driveways. You perform miracles, you design dreams, you change lifestyles for your clients, and such work entails unique risks.

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 does not specialize in Landscapers.

Don't trust the future of your business to someone who does not have a comprehensive understanding of the special problems Landscapers such as 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 insurance market for Landscapers in New Jersey for years.

I know:

- ✓ Which insurers offer the most comprehensive coverage and the best rates for Landscapers.
- ✓ Which insurance companies to turn to for a Landscaper's specialized coverage needs -- and, believe me, you do have very special 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 the insurance needs of Landscapers 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,



**Scott W. Harrah, AAI, CIC
President**