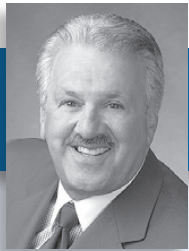


The Professional Insurance Informer

Serving the Insurance Needs of Southern New Jersey for 100 Years



President's Message

Michael Rossi
President

What it means to be a Trusted Choice® agent

I am often asked what it means to be a Trusted Choice® agent. Being a Trusted Choice® agency means we are committed to treating you as a person, not a policy. All Trusted Choice® agencies agree to adhere to a Pledge of Performance, designed to assure quality service that enables us to offer you competitive pricing, a broad choice of products and valuable advocacy. This commitment means we will:

- Work with you to identify the insurance that is right for you, your family or your business, and use our access to multiple companies to deliver those products
- Guide you through the claims process for a prompt and fair resolution of your claim
- Help you solve problems related to your coverage or account
- Explain the coverages and options available to you through our agency, at your request
- Return your phone calls and e-mails promptly and respond to your requests in a timely manner
- Provide 24/7 services for our customers, offering any or all of the following: emergency phone numbers, e-mail and call center services
- Use our experience and multiple company relationships to customize your coverage as needed
- Commit our staff to continuing education so they may be more knowledgeable in serving you
- Treat you with respect and courtesy
- Conduct our business in an ethical manner



Every small business should have an insurance program that provides protection from the risks faced every day. At **Allied Insurance Services (AIS)**, your Trusted Choice® agent, we work with you to design a program that gives you the protection you need for your business. I invite you to come see what it means to be a Trusted Choice® agent. Call us at 856-691-0112 or stop by our office to meet one of our representatives today.

Three things to know about commercial auto insurance

1. An insured should consider a commercial auto policy that is rated for business use when the vehicle is:
 - Used for business and owned by a corporation or partnership
 - Driven by employees
 - Used to haul tools or other equipment weighing more than 500 pounds
 - Used to deliver things like pizza, newspapers or used in the courier business
 - Heavy enough that it is required to have state or federal filings
2. Some of the special coverages in a commercial auto policy include:
 - Hired auto and employer's non-ownership liability
 - Bobtail or non-trucking liability
 - On-hook towing liability
 - Garage keeper's legal liabilities
 - Drive other car coverage
3. Only 48 percent of small businesses carry commercial auto insurance. The rest apparently rely on their employees' personal auto coverage, which typically have lower limits and might even exclude business related liability.

Is your business protected? Let an **Allied Insurance Services (AIS)** representative review your current auto policy to find out if you are properly covered. At **AIS**, we can help you find the best, most cost-effective commercial auto coverage. Call us today at 856-691-0112.

Please let us know what you think of our newsletter. Tell us about specific insurance topics you would like to see. Ask for Melissa Comparrri.

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Knowledge is the best policy!

Be prepared: The Catastrophe Checklist

Believe it or not, most businesses do not plan for a catastrophe until disaster strikes close to home. **Allied Insurance Services** can help make sure your business is prepared for any circumstance. This checklist is a general guide for businesses, highlighting important recommendations for catastrophe preparation and response.

Before the Disaster

- Call your insurance agent and check policies and coverage
- Establish agreements with other similar businesses for support
- Contact disaster relief associations for assistance
- Determine cash necessary
- Discuss possible cash flow after a disaster
- Prepare computer areas (*generator, automation vendor catastrophe plans, UPS system, terminals, backup, backup storage and powering-down instructions; check computer backup on a regular basis*)
- Secure all files
- Organize employee assistance (*relocation, additional supplies, handicapped employees, people who live within walking distance of the office, out-of-state relatives, evacuation routes, transportation needs and shelters*)
- Coordinate personnel duties
- Seek temporary employees
- Schedule coverage review workshops with staff

- Review facility catastrophe plans (*power, telephone and water*)
- Schedule fire drills
- Plan for notification of customers (*documentation, brochure, letter/bulletin/newsletter and walk-ins*)
- Plan for down mail service
- Write possible news release
- Set continued update meetings with staff
- Plan for supplies (*emergency, office and staff*)
- Organize telephones (*phone system, listings, local phone vendor, isolated/dedicated lines, mutual phones, forwarding phones, faxes and cell phones*)
- Clear work areas

After the Disaster

- Report claim to agent
- Detail claim process with insurance agent and carrier
- Restore/secure building
- Move to alternate facility
- Contact catastrophe sites

Other Areas to Consider

- Preparation for medical emergencies (*response, first aid, CPR and hospitals*)
- Procedures for loss of power
- Tornadoes or hurricanes
- Alarms (*fire and security*)
- Bomb threat and fire procedures (*report, evacuation routes, personnel and backup*)

Although you may think a catastrophe will never strike your business, keep this checklist close. Remember, being prepared is everything. Make sure that your business has peace of mind in the event of an unexpected disaster. Contact your **AIS** representative today at 856-691-0112 for more information on policies and coverage.

Testimonial

I wanted to take a moment to thank you and your staff for the excellent response to our recent claim. Your expediency, personal care and knowledge were needed and appreciated. Going above and beyond to deal with us and the carrier each step of the way was more than I expected. Your agency brought control and calm to a situation that would have been much worse had you not been involved. Thank you again and I look forward to many years of continued partnership.

—Robert Engleke
President of Collingswood
Architectural Millwork, Inc.

Protect yourself and your business from employee dishonesty

Many companies do not realize they have an employee theft problem until it is too late. Employee dishonesty can jeopardize the future of any business. **Allied Insurance Services (AIS)** understands the type of hardship business owners experience when dealing with a dishonest employee and can help protect any size business.

Example: One evening, **AIS** received a call from a distraught client. While the client's employees were working at a customer's home, over \$60,000 in jewelry disappeared. The business was responsible to replace the missing items. This loss would have been a disaster without "Employee Dishonesty" coverage.

"Employee Dishonesty" coverage protects from this and other types of loss:

- An employee of a contractor steals scrap metal for his/her own resale
- A bookkeeper embezzles
- An employee steals money and/or merchandise from his/her employer

Dishonesty bonds protect businesses and their customers from losses incurred by the dishonest actions of both part-time and full-time employees. Plus, these bonds are extremely affordable. A company with five employees or less can purchase a \$100,000 bond for about \$325 a year. With rates this low, how can you afford not to have this coverage?

Contact your **AIS** representative today at 856-691-0112 to discuss the appropriate coverage for your needs.