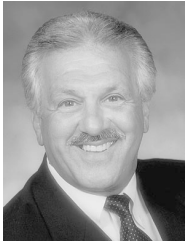


Allied Advisor

Serving the Insurance Needs of Southern New Jersey for Nearly 100 Years



President's Corner

Michael Rossi
President

Construction costs are increasing...

Rapidly escalating construction costs are a **hot topic** due to the rash of hurricanes that recently devastated the East Coast.

A reminder to our customers:

NOW is the time to evaluate the coverage you carry on your insured structure, not after a loss.

Many people are experiencing a 15-40% increase in the cost of construction due to skyrocketing prices of lumber and related building materials, leading to a higher replacement cost value of your property.

I urge you to review your structure's current value, not as reported for tax assessments, but the cost to rebuild a similar structure at today's prices. The best way to do this is through a qualified appraiser or bona fide contractor who could rebuild the structure on your behalf. With this information at hand, Allied Insurance can recommend adjustments to your policy so you are adequately insured in the event of a loss.

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

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What a PEO can do for your business

Many businesses are making the smart move of turning to Professional Employer Organizations (PEOs) for human resource management. While companies have been outsourcing various services for years, the areas of human resources and payroll have traditionally stayed in-house. PEOs offer an alternative to the internal management of those duties.

PEOs offer a wide variety of services including payroll management, employee benefit design and administration, tax filing and administration, and compliance with state and federal workplace legislation. PEOs can also manage unemployment, disability and workers' compensation claims.

There are several advantages to using PEOs. When a PEO sponsors employee benefit plans, it assumes fiduciary responsibility

for plan compliance with applicable state and federal laws.

PEOs benefit employees as well. Most PEOs offer employees a much wider selection of benefits, often at a considerably lower cost because of the larger number of employees in the plan.

If you are interested in learning what a PEO can do for your business, please contact Laurie Walters at 856-691-0112, extension 112.

Knowledge is the best policy!

Protect your property with Flood Insurance



Every year, flooding causes more than \$2 billion of property damage in the U.S. However, most individuals and companies do not have flood insurance. The fact is, a standard homeowner's insurance policy does not cover a structure from flood damage.

Flood insurance is a specialized policy that protects your personal or business buildings from structural damage, appliance damage including furnaces, water heaters and air con-

ditioners, floor surface damage for carpeting and tile, and flood debris clean up. You can also buy a flood insurance policy to cover the contents of your home, including furniture, collectibles, clothing, jewelry and artwork.

For information on how to protect your property from flood damage, contact your Allied Insurance representative, or call 856-691-0112.

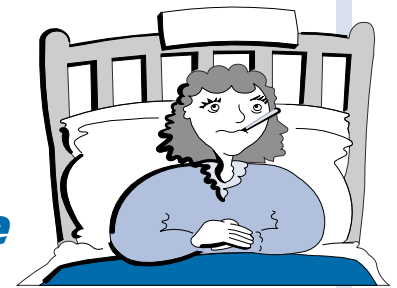
Protect your business with Employment Practices Liability Insurance

A recent New Jersey Supreme Court decision opens the door for victims of workplace sexual harassment to successfully sue employers for severe emotional stress — without the opinion of a professional. Now employers can be held liable for willful conduct causing emotional stress and anguish that arises from embarrassment, humiliation and other intangible injuries based on the testimony of the plaintiff.

With this case strengthening employees' rights in workplace lawsuits, the best way to protect your business is through Employment Practices Liability Insurance (EPLI). EPLI insures your company against lawsuits due to sexual harassment, wrongful termination allegations and other potentially damaging complaints. In addition to shielding your company from the damages brought about by employees, you also receive the necessary information to defend you, as an employer, from these and other dangerous situations.

For more information on EPLI coverage, please contact your Allied Insurance representative, or call 856-691-0112.

The benefits of Long-Term Care Insurance



What would your family do if you needed long-term care because of an extended sickness or other catastrophic injury? Costs for long-term care solutions are only going up. One urban myth is that Medicare or Medicaid is the solution, but in fact Medicare only provides benefits for up to 100 days, and Medicaid requires a co-pay. Few people know that there are coverages available to protect your most valuable assets — your home and business — without being a burden to your family, and still access quality care.

Long-term care insurance covers your needs for specialized care if you are unable to completely care for yourself and need daily assistance with the basic activities of life. This means more than just a stay in a nursing home. Long-term care insurance can also provide for home care and stays in assisted living facilities based on your individual needs.

Plus, long-term care insurance is affordable. In fact, the annual cost of long-term care coverage often costs less than one month of nursing home care. Plus, your personal assets are protected from escalating costs of care and your family can help determine the best choices for you.

For more information on long-term care insurance, please contact Ron Goodman at 856-691-0112, ext. 121.

