



tips & trends

Business Edition

from the offices of



Steve Bazzano,
President

L. Bissell & Son, Inc.
INSURANCE AGENTS SINCE 1869



Dana Van Steenburgh,
Vice President

to our friends and clients

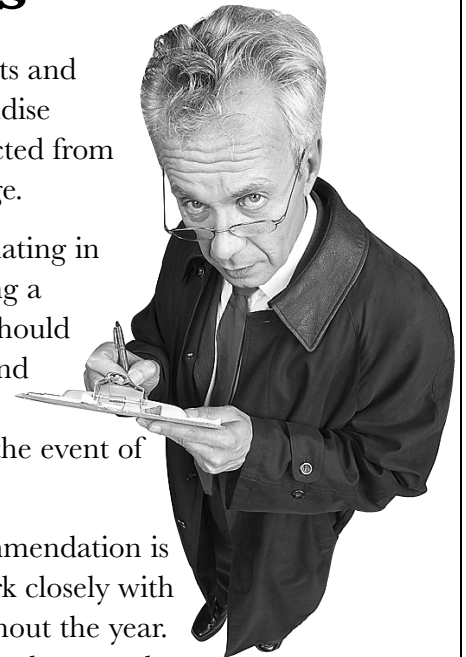
Volume 1 Issue 1 9 Park St., PO Box 17, Rockville, CT 06066 860-875-2555 Fax 860-875-1262 email danabiss1@snet.net Fall 2006

Reducing The Risk Of Theft – Tips For Small Businesses

A frequent nemesis of the small business owner is the peril of theft. In today's complex business environment, losses from theft take many forms, and have the potential to disrupt operations and drain finances. In this issue of our agency's newsletter, we offer some tips to mitigate losses for small businesses from theft:

- Train your employees to recognize shoplifting and how to respond.
- Train your employees to recognize counterfeit currency.
- Develop procedures to promptly report theft committed by employees, visitors or others working on the premises.
- Require that all valuables and key assets (e.g. tools, portable automation equipment) are secured when not in use.
- Mark office machines and tools with permanent etchings that identify your firm as the owner. And, maintain a master list of serial numbers.

- Finished products and display merchandise should be protected from theft and damage.
- Cash accumulating in registers during a working day should be collected and secured frequently in the event of robbery.



Another key recommendation is to ask that you work closely with our agency throughout the year. If you uncover risks that pose loss potential to your firm, remedy them immediately. If our assistance is needed in identifying resources to reduce hazards and risks in your workplace, contact us immediately. Taking such action protects your business and employees. And, fewer losses allow us to obtain cost effective insurance coverage for your firm.

Insuring Against Employee Litigation

Every employer, large or small, faces the reality that it will be the target of legal action from past, present and prospective employees. The grounds for potential employee litigation were created by federal legislation like the Americans with Disabilities Act and the Family Medical Leave Act. For this reason, we recommend that our clients obtain Employment Practices Liability Insurance (EPLI). This insurance can provide protection for covered losses generated from a wide spectrum of employment related scenarios.

Not only are the numbers of employment related claims increasing, but so is the potential financial risk

to your business. Defending a wrongful termination or discrimination claim, whether you are innocent or guilty, can be expensive. In the face of this risk, it is also likely that your current general liability policy excludes coverage for this type of loss.

The solution is to contact our offices immediately to obtain a quote for employment related insurance coverages. We work with several insurance carriers with quality policies in this field. We can shop for the best combination of price and product, in addition to adding the great local service you have come to expect from our agency. We look forward to hearing from you.

Is Your Property Vacant Or Unoccupied?

Unoccupied or vacant property is often more likely to suffer damage from vandalism, arson and water. Even worse, vacant or unoccupied commercial property could adversely impact (void or limit) your insurance coverage. It is critical that you keep our agency advised of adverse occupancy conditions as soon as they arise. The term 'vacant' can mean property that is empty, with little or no contents.

Unoccupied can mean property that has contents, but is not being utilized or occupied for any purpose. Policy language can vary as to how long a commercial property can be vacant or unoccupied before policy voids or limitations apply.

So why take the risk? Keep our agency apprised of any change in status of your commercial property.

Does Your Company Have A Succession Plan?



After working hard over the years, you've built a successful business. But, have you insured the future of your business with a formal succession plan? Have you considered how important it is to factor in life insurance as part of a successful succession plan? Whether a successor

has been identified or not, business owners should carry enough life insurance to help make certain that the transition will go smoothly. In the event of an unexpected death of a key shareholder, the life

insurance proceeds can provide cash to keep your firm running. Or, cash values can be used for transitional purposes (hiring a replacement) when an owner is phasing out of the business.

Our sales staff, or one of our joint venture partners, can visit with you and your shareholders to discuss buy/sell agreement issues and life insurance. Note that we differ from direct writers. As your local independent agent, we represent multiple top-rated carriers. We can search for the right combination of price and product to meet your needs. So call us today. Get the service and professional advice your growing business deserves!

New Agency Website To Serve You Better

Our new interactive agency website is under construction. You will be able to request changes to your policy, order certificates of insurance, report a claim, order ID cards for your vehicles, and ask questions—24 hours a day.

This will just be another way of contacting us, when it's convenient for you. Of course, you can still call us, fax us or mail to us.

We will notify you when the website becomes available.

If you wish to email us, below is a listing of personnel and their e-mail addresses.



STEVE BAZZANO	sbazz@snet.net
DONNA BUCK	dbuck06@snet.net
ILSA GRAF	ilsal@snet.net
MARIE SCHWEITZER	maries@snet.net
CAROL TOZIER	cmptl@snet.net
DANA VAN STEENBURGH	danabiss1@snet.net

Can We Contact You In An Emergency?

As our valued client it is important that we are able to contact you in case of any emergency. If you have an e-mail address, please e-mail us with your current information below:

Name

Address

Phone #

Cell Phone #

Fax #

This information is for our records only. We respect your privacy and will not share your information with anyone.

Please e-mail us @danabiss1@snet.net

If you do not have an e-mail address, please give us a call with your updated information.

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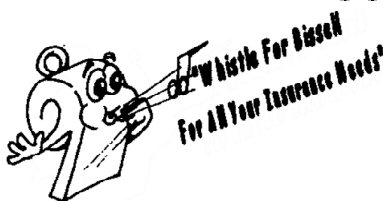
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L. Bissell & Son Inc.
PO BOX 178
9 Park St
Rockville CT 06066



Phone
Fax
E Mail

(860) 875-2555
(860) 875-1262
danabiss1@snet.net



Insuring Your Small Business



As the owner of a growing enterprise, one of the many key decisions you must make is how to protect your assets. This can be done by purchasing

adequate insurance from our agency. Such a purchase should include a comprehensive package of key coverages. Here are just a few of the many we could recommend:

- ▶ **GENERAL LIABILITY:** This may cover bodily injury, property damage, personal injury and products/completed operations.
- ▶ **PROPERTY:** This can include real and personal property. The former can include land and building. The latter may cover inventory, equipment, furniture and machinery.
- ▶ **SPECIAL NEEDS:** Where your business is located and the scope of your operations can determine your need for flood, earthquake, umbrella liability and international property/liability.

- ▶ **WORKERS COMP:** Required by law in most states, workers compensation coverage provides your employees payment of medical bills and lost wages should they be injured or become ill in the course of their employment.
- ▶ **VEHICLES:** Business automobile insurance provides coverage for physical damage and liability coverage for one vehicle or a fleet of vehicles.
- ▶ **CRIME PROTECTION:** Unfortunately, crime does occur. Coverages are available to protect your business from theft by burglary, robbery or employees.
- ▶ **LIFE/HEALTH/DISABILITY:** These coverages can be helpful in attracting and retaining quality employees in your business. A plan can be tailored to include not only these coverages, but also retirement plans and annuities.

It is not enough to just buy a policy. Small to medium size business owners need an insurance program! As your local independent agent, we have the expertise to design that comprehensive insurance program to protect your growing enterprise.

Take Advantage of Government Programs

Finding affordable consulting services that help a small business reduce losses and workplace accidents can be difficult. For this reason, the Federal Government offers small businesses a free consultation service largely funded by OSHA. Through this program, employers can find out about potential hazards at their workplace and may improve their occupational safety and management systems. The service is delivered by state governments.

For more information on these services, access www.osha.gov. Then click on 'small business'. The program is explained in detail, and has a visual graphic of the national map by state. By clicking on your region, information is provided on whom to contact to initiate the consultation.

Consider taking advantage of this program. A safer workplace may generate a multitude of benefits to your business.

Term Insurance Update



Term insurance rates remain very competitive. In fact, rates are at their lowest in years. This affords a great opportunity for business owners to add or increase life insurance funding for shareholder and key-person insurance programs. One of our sales staff or joint venture partners can visit to review your current program and propose suggestions for

change. We also offer group life insurance as an employee benefit. Here too, rates are competitive. And, our firm represents a wide array of quality insurance carriers.

Don't delay. Contact our offices immediately for a no-obligation assessment of your individual or business group life insurance needs.

The information, suggestions and techniques contained in this newsletter are offered as informational items only, and this agency makes no warranty of any kind, expressed or implied, as to the accuracy of the information or its fitness for a particular purpose.