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## FORE! Watch Out For How You Can Win... The Legacy Group Newsletter - March 2013

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### Business and Commercial Insurance Made Easy...with Ronda

Are you (or someone you know) starting a small business and need to know where to start with insurance coverage for you, your employees and your assets?

Have you been in business for a few years and need to upgrade/change or shop your insurance coverage?

Or maybe you are with a larger organization and need information on insurance options/costs?

Ronda can help. Ronda is a champion for small businesses, always looking for the best coverage at the best price and sharing the latest insurance coverage and plans. She consults with each business client to define their specific insurance needs and objectives. Based on these goals, she works with several insurance carriers to find the best options.

This one-on-one personalized attention is how **The Legacy Group** partners with each client ensuring continued *growth* and *success*.

### 7 Types of Insurance Your Business Needs

**1. Business owner's policy (BOP):** A business owner policy package is all the required coverage a business owner would need. Often, BOP's will include liability insurance, building coverage, business interruption insurance, property insurance, and crime insurance. Based on your specific needs, you can alter what is included in a BOP. Typically, a business owner will save money by choosing a BOP because the bundle of services often costs less than the total cost of all the individual coverage's.

**2. Inland Marine Coverage:** Don't let the name fool you – Inland Marine Coverage should be considered as part of a comprehensive business insurance coverage plan. It covers large, many times very expensive, machines and equipment (owned or leased).

**3. EPLI (Employment Practices Liability Insurance) and Employee Benefits Liability:** Covers the business from disgruntled employees, wrongful termination, sexual harassment, breach of contract, emotional distress, etc. Employee Benefits covers the business in the event of employee benefits mismanagement such as not offering benefits in a timely manner or at all, in error.

**4. Worker's Compensation:** Worker's Compensation

provides insurance to employees who are injured on the job. This type of insurance provides wage replacement and medical benefits to those who are injured while working. State laws will vary, but all require you to have Workers Compensation if you have W-2 employees. Penalties for non-compliance can be very stiff.

#### **5. Professional Liability and Errors and Omissions**

**Insurance:** This type of coverage provides coverage for legal fees and damages for failure to or improperly rendering professional services. Your general liability policy does not provide this protection, so it is important to understand the difference.

**6. Data Breach:** If the business stores sensitive or non-public information about employees on computers, servers or in paper files you are responsible for protecting that information. If a breach occurs either electronically or from a paper file a Data Breach policy will provide protection against the loss.

**7. Business Catastrophe Liability (BCL):** You may want some additional coverage on top of the insurance policies you already have. This is where Business Umbrella comes into play. This type of insurance is an extension to an already existing insurance policies and covers beyond the regular policy. Generally, it is sold in increments of \$1 million and is used only when liability on other policies has been exhausted.

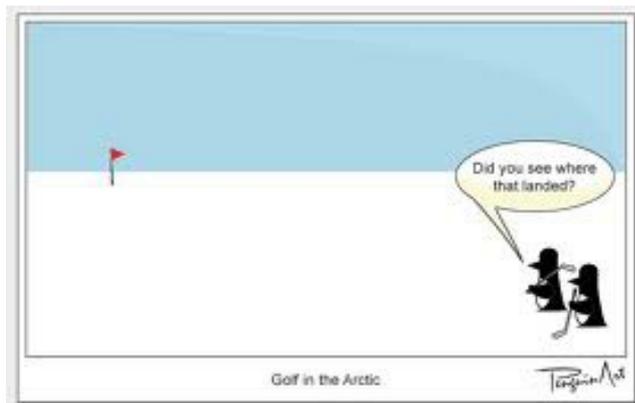
### **FORE! Win A Day Of Golf - Compliments of The Legacy Group!**

Are you a client or friend of **The Legacy Group** and eager to share your positive experience with a business friend or colleague?

Great! Please refer a business to Ronda for a quote and consultation and **The Legacy Group** will provide you with 5 passes to the **Golf Dome** in Chagrin Falls for business or personal use.

Just refer a business to Ronda and she will work with them to meet their insurance needs....I am sure they will thank you!

**So, shake off those winter blues, share your Legacy Group experiences with a business friend or colleague and win a day of golf (for five) at the Golf Dome in Chagrin Falls..check out all they have to offer at [www.thegolfdome.com](http://www.thegolfdome.com)! It is a Win-Win!**



Congratulations to **Jay Schabel** to for winning our Facebook contest in February. And a big

thank you to everyone who "liked" our Facebook page. We look forward to sharing some great information with you!

Please see the top of this newsletter to like us on Facebook!

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