

Inside This Special Report...



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7 Deadly Sins Technology-based Businesses Make When They Buy Insurance!

If you own a technology-centered business, your livelihood is in danger every day...finally, what you need to know to get the peace of mind you work so hard for!

For most people, insurance is a mystery.

Because they don't understand it, a lot of business people pay little attention to it *and that is a dangerous mistake.*

Read on, because what I have to say may mean more to you financially than *anything* you've ever read! And it may shock you, considering my background!

Insurance "Insider" Reveals Little Known Secrets Of How Business Owners Can Leverage Insurance Industry Resources For Their Own Financial Benefit!

You see, I've been working *inside* the insurance industry for years. I've studied in detail how it works -- all the way from policy to claims.

And I've made a moral decision: to reveal the inside secrets of how you can leverage vast resources of this multi-billion dollar industry for your financial well-being.

And since **technology-centered entrepreneurs** are my specialty, your industry is where I decided to focus.

But first let me ask you a personal question:

Question: You *know* your business is probably your greatest asset. But did you know your business can be a deadly liability, too? Did you know that it can *cost* you more money than you have right now? (Not to mention the grief?) Unless you...

Maybe this story will quickly explain what I mean.

Has Anything Like This Ever Happened To You?

Bob pulled into his usual parking space. As usual, he was the first one at the office.

First one to arrive. Last one to leave. Bob would sometimes joke that the only difference between owning a business and having a job is the tyrant he works for right now--himself.

But he didn't need to remind himself. He loved his business. It was, after all, the American Dream.

And it was worth the sacrifices.

As he walked towards the business, he noticed a man standing at his door holding a large envelope. The man asked his name and when Bob gave it to him the man handed him the envelope and said, "you have been served." Bob was being sued!

Bob didn't have the patience to go through the entire ream of paper, but he figured out that a former customer, one who owed him money strangely enough, was holding him responsible for \$850,000 in losses he claims were suffered after Bob installed software on his computer network.

Bob's heart sank. A quick scan of the rest of the document told him this was going to be bad.

His Mind Started To Race. Could This Really End Up In Court?

He read where the suit demanded reimbursement for penalties the customer had suffered with their clients, bills to resolve the problems and the loss in value of the customer's own business.

He didn't think it would do much good, but it was time to call his attorney.

As he sat there waiting for the return call, his mind started to race.

Was there any way out of this? What else could go wrong?

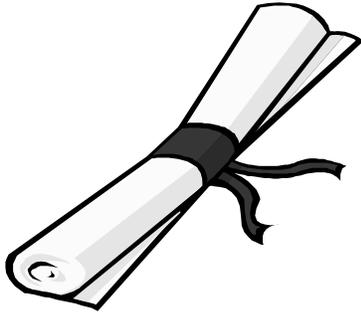
Did they have the customer sign a contract? Would the contract hold up?

Could this guy just be trying to get out of paying a debt? Or, did his work really cause problems?

As Bob wandered back through the main office the expression on his staff's faces told him they were worried.

This Couldn't Mean The End Of His Business. Or Could It?

What would he tell his customers today? Has the word gotten out that he was being sued? What about all those outstanding proposals? What if his prospects found out?



When his attorney called back he remembered what it cost to spend an hour on the phone with her. How would he pay that bill?

After hanging up with the attorney, Bob started thinking about his insurance agent. He never paid much attention to that policy. After all, he only bought the policy because his lease required it. Bob figured nothing would really go wrong.

Now he was really scared. What was covered? What wasn't?

How was he going to pay the bills while he was tied up resolving this problem? Would he have to lay people off?



It took a few missed phone calls, but finally Bob caught up with his agent, Jim.

He told him the whole story. The next day, Jim came down to the office and talked it through with Bob.

At the end of their talk, Bob looked at Jim expectantly. "Well?" he said.

Bob could tell by the look on Jim's face there was something wrong.

Jim's eyes darted around the room. "Well, Bob, I'm afraid we might have some problems."



Has That Kind Of Thing Ever Happened To You? How Many Times Will It Happen In The Future? How Will You Ever Know?

Bob was crushed.

You probably would feel pretty panicky, too.
You see, your business is more than just a business.

In a lot of ways it's your *life*.

It's what gives you security -- and freedom.

It's your kids' birthday, their braces, and your family vacation. It's your house, your yard, and your *future*.

It's the diamond you want to give your wife for your 10th anniversary. Or your 20th or 30th.

Like I said, it's your security and your freedom.

Some day, after you have paid off the "angels" or the venture capitalists or the bank or the in-laws or the credit cards, it's your retirement.

And then something goes and screws it up.

But it doesn't have to be that way.

You can have the dreams you cherish. You can count on the security you desire.

You don't have to worry every day about something happening that's going to set you back.

We both know it's not just about being sued.

Heck, a lot goes wrong around a business just because that's the way it is. It is the nature of business.



Think Of All The Things That Could Go Wrong -- If You're Not Prepared!

Like your employee knocks over your client's new large plasma screen monitor, someone slips outside -- or inside -- your operation. Who's responsible? Are you covered?

Like a web site you helped design contains images or content that was thought to be owned by the client. Turns out a large...heavily capitalized corporation own the rights. Who's responsible? Are you protected?

Like your network hard drive crashes -- and you can't get to your vital customer list. Can it be recovered? Who's going to pay to find out? How long will it take? Are you covered?

Like a fire starts in the business next door. Your place suffers smoke damage -- plus the sprinklers went off in your office! Who's responsible? Are you covered?

Or the fire that puts you out of business for a month? Who pays your employees? Who pays your bills? Your electricity, phone, water? Do you have enough cash flow to survive? Who pays *you*? Or do you just go out of business -- for something completely out of your control?!

It doesn't seem fair. But I've seen good people suffer needlessly -- because even their insurance agent didn't know that technology-centered business is insured differently than *all other industries*. ***The "off the shelf" insurance policy leaves huge gaps in protection!***

Listen, I've been working with technology-based business owners for a long time.

I've heard *every* horror story in the book.

If they were my clients, more often than not, we took care of their problem quickly and easily.

But sometimes they became my clients *after* they had a really serious claim -- and wished they had me *before* the claim.

You *Can* Have The Peace Of Mind And Security That You Dream Of...

But listen, you won't have it if you pretend you don't own a business with risks. Face up to those risks and you're half way there.

And I want to help take you the other half of the way there.

I'm willing -- in fact, I'm *excited* about -- revealing to you some *inside secrets* about protecting technology-centered businesses.

You see, I've worked *inside* the industry for a long time. I'm a *licensed* member of the "club". I've figured out how it works. And I know things that would make a layperson's head spin.

Just because I've been around it so long.

And I've got good news. The resources of the insurance industry are vast.

And I can show you how to put them to work for you.

Why Would I Give Away My Inside Secrets?

That's a fair question. And I want to answer it honestly and truthfully.

Because it's good for you -- and it's good for my business. Period.

You see, I'm willing to give away a lot of my knowledge to business owners. Knowledge that's taken me *years* to accumulate, organize and perfect.

And I have found -- time and time again -- that generosity and the willingness to provide really great service comes back to me. Tenfold.

In fact, that's how I've built my business.

Right now, let's talk about the "*7 Deadly Sins Technology-based Businesses Make Whey They Buy Insurance!*," some of the most important things you can do to protect your financial well being and the future of your business.

- Deadly Sin #1. Not Having A Technology Insurance Specialist Conduct A Risk Analysis On Your Business.** You live in the real world. A tech-business owner's life has more risk than most people would dream of.

And they're not all the same! Tech-business owners run different risks.

You could be laying your business wide open for financial disaster -- unless you've had someone with tech experience help you analyze your risks.

And put together a comprehensive insurance plan to protect you.

Bankruptcy? Cash flow nightmares? Losses instead of profits?

I've seen it way too often. And it didn't have to be that way!

- Deadly Sin #2. Not Using An *Independent* Insurance Agent.**

I'll be blunt about this. I know how this industry works. Like I said, there's a lot of money in the insurance industry, and you want to make sure it works for you.

So you *don't* want an insurance agent company employee for your agent.

You want someone who's going to work for you!
Not someone whose paycheck is tied to one company.

But someone who can shop the market, compare price and get the most comprehensive coverage for you -- maybe even use multiple companies for your total coverage.

Do you want a good price? And do you want *protection* when disaster strikes?

Use an independent agent.

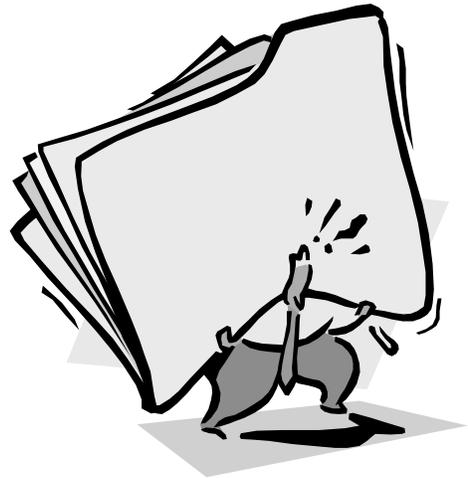
Deadly Sin #3. Not Giving All The Information You Can Think Of To Your Agent

One of the most valuable lessons I have learned in my years specializing in the tech arena is that people don't understand technology businesses.

And what people don't understand, they tend to ignore.

Insurance companies are run by people. People decide what policies get issued, and what gets charged. Doesn't it make sense to give them more than just short answers to their questions?

Biographies, resumes, company history, hiring practices, promotional literature, copies of proposals, and anything else that shines a favorable light on your business should find its way to the insurance company underwriter (by way of the tech-savvy independent agent).



Deadly Sin #4. Not Forecasting Your Exposures.

Many business owners don't know that some insurance policies only *estimate* the premium that is initially charged!

The insurance company comes back at the expiration of the policy and has the opportunity to "back-charge" for premium they have earned beyond the estimate.

If you take the time to learn the basics of coverage and pricing, *you will be years ahead of your competition* who are unfortunately learning this the hard way.

Few people take the time to develop a detailed business plan. There is just too little time in a day!

An hour of anticipating expected receipts and expenses could save a small fortune in unexpected insurance bills.

Deadly Sin #5. Not Picking A Financially Sound Insurance Company

Money toward the purchase of insurance is not like putting money in the bank where it is federally insured.

If the insurance company is not financially sound, claims may not get paid.

There are some insurance companies that are not “sanctioned” by a particular state for the sale of their products.

In a state where there is a “guaranty fund” of some kind, customers of these “non-admitted carriers” do not get that protection.

All too often the insurance buying decision is based solely on price. Often, there is a reason the price is so low.

Ask the agent for an indication of the insurance company’s financial standing or check it out for yourself at <http://www3.ambest.com/ratings>, the acknowledged first source for insurance company financial standing.

Deadly Sin #6. Not Managing Your Risk.

They might kick me out of the “club” for this one, but I’ll say it anyway, *you don’t have to insure everything.*

Business owners are natural risk takers. We have to be, considering all the things that can go wrong in a business...lawsuits, fire, crime, vandalism, equipment breakdown...the list goes on.

Make a list of the areas that keep you up at night and insure them first. If there is money left in the budget continue down the list.

Refer to the list often. You will be surprised how it changes over time as your business develops.

Take a look at higher deductibles. In some cases, the savings is worth the increased risk. Increasing deductibles is a way of “self-insuring” some, but not all of the exposure.

I have seen it too many times. Tech-business owners buy *what is being sold to them, not what they need*. Don't fall for it.

Deadly Sin #7. Trusting The Financial Protection Of Your Business To An Insurance Agent Who Is *Not* A Specialist In Technology-Centered Businesses -- And The Special Problems People Like You Face Everyday!

Listen, insurance is a *huge* industry. There's insurance for everything.

Anything you can have, do, own, manage or whatever - there's insurance for it. And nobody can specialize in all of it.

In fact, a professional independent agent can only specialize in a few niches -- and really understand them.

Insurance is a very technical business. Policies, coverage, endorsements, and exclusions.

It has a language all of it's own. And the insurance needs of the technology industry are *highly* specific.

If someone specializes in insuring homes or autos or retail stores downtown, that doesn't mean they know anything about managing the risks of tech-business owners!

And just because your wife's cousin sells insurance, doesn't mean he's the guy to trust the financial health of your business to!

And this is what you're not looking for:

- An agent or an agency that just tries to sell you their services on meaningless platitudes, like "quality" or "excellence." They're just buzz words that don't mean anything anymore.
- An agency that tries to sell you on their services just because they've "been around since 1934" or some such nonsense. Yes you want a *professional* that has studied the business, but what do you care what they are doing in 1934. Believe me, insurance back then wasn't anything like it is today!
- An agent that *doesn't know technology business*. I know I've said it before, and I'll say it again. You wouldn't let a foot doctor perform surgery on your heart, would you? I didn't think so. So don't trust your financial well being to just *any* insurance agent!



A few weeks later...

Bob had just met with a new insurance professional. He was beaming.

He practically fell off his chair! This agent really told him the “inside secrets” of protecting a technology-centered business.

“I normally really do hate paperwork. But I *am* a businessman -- and I do practically have my life invested in this business.”

“I know more about protecting my business and future for myself and my family than I ever thought was possible. Frankly, I’m just a lot more confident seeing things turn out the way I want them to.”

“That’s what I’m here for. And you can call me *any time* you’ve got a question or a problem.”

In one short meeting, this new agent showed Bob:

- **The “Ten Must Have” clauses in his vendor agreements to keep his Errors and Omissions insurance premium as low as possible.**
- **The importance of having a broad market of insurance carriers to get the most complete coverage at the best price.**
- **The cost savings of combining two critically important coverages into one, cheaper-cost alternative.**

After his meeting with this new agent, Bob *did* feel more confident about his future. One meeting completely took away that “cloud of uncertainty” that had been hanging over his head for so long.



How would you like that kind of information?

How would you like to know that you really are going to have a more secure future for yourself and your family?

Don’t you deserve it?

I’ll help you -- FREE!



Yes, you read that right. I'll teach you everything that Bob learned.

Including the how to avoid the single biggest mistake technology business owners make in protecting their business.

Plus, one more thing.

I'll assist you in performing a risk audit on your business. At no charge.

Why?

Why would I spend my time revealing what's taken me *years* to learn --at no charge?

I'll tell you why.

Because I've built my business on reputation. I find that the more I give away, the more that comes back to me.

I never hard sell insurance. I'm in the *service* business. And the better the service I give, the better it is for all of us.

My clients stay with me a long time -- and they refer me to their friends. And, frankly, I get a lot of clients by being generous.

I happen to think I serve tech-business owners better than anyone in this area. That's partly because I spend a lot of time with them. And spending time with business owners is good for my business.

So I've learned all about their business. How to protect them. And how to do it at the best price.

So if you want to protect your business from a future crisis or catastrophe . . . or just see if you can save money on your insurance, call me...

The worst you'll do is spend a few minutes learning. That alone is good for business, isn't it?



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P.S. To learn more about **how to avoid mistakes technology business owners make in protecting their business** drop me an email at Techcare@ZipDrip.com or, call my office at (410) 377-2111.