



## **Hausmann Johnson**

**I N S U R A N C E**

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## **Commercial**

### **2009 Spring & Summer Newsletter**

*When Disaster Strikes*  
*Group Short Term Disability*  
*Workers Compensation Costs*  
*Osha Updates*  
*Vacant Buildings*  
*Coverage Coach Q & A*  
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### **If Disaster Strikes - Is Your Business Adequately Insured?**

Disaster can strike any business. The key to surviving one economically is by having a written emergency continuation plan in place along with appropriate insurance coverages. Some firms go out of business after a disaster because they can't regain customers lost during the resultant downtime. To insure that you have the financial resources for a speedy recovery, we can provide the appropriate insurance coverages for you to build into an emergency continuation plan. Even if your business has basic property and casualty insurance in place, don't overlook the importance of having the right coverages in effect when a business is unable to operate.

The first key coverage in such a plan is called *business interruption insurance*. It covers lost revenue from sales that will not be made up and ongoing expenses that it still will have to pay even while it is not operational. The latter would include salaries of key personnel and debt and lease payments. *Extra expense insurance* can be as important to many merchandisers as business interruption insurance. This coverage pays the additional expenses incurred in getting open for business again as soon as possible following a covered loss. Leasing another space, advertising, getting phone and automation equipment re-installed and the extra costs for rush shipments of new merchandise are examples of the kinds of extra expenses that are often involved. Temporary closure is a major cost for any business, and usually results in some client attrition. In some cases, it may bankrupt a firm. Can your business afford to shut down for weeks or months following a disaster?

If you are unsure about whether your present policy has these coverages in adequate amounts, give us a call. Your agent or account manager can provide you with trusted advice on this important insurance coverage.

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### **Group Short Term Disability ... An Affordable Employee Benefit**

Our insurance agency offers a full menu of group health, life, and employee benefits products. We can tailor insurance products to meet a firm's budget. There are cost effective ways to improve benefits which can help a business retain their best employees. One group benefit we offer is *group short term disability coverage*. This valuable insurance product maintains a percentage of compensation for employees when they are temporarily disabled due to sickness or injury. Such a benefit is well received and valued by employees. Note that this coverage excludes on-the-job injuries, which are typically covered by workers compensation insurance.

Why buy this coverage from our agency? Because we understand the dilemma of every company president or chief financial officer. (*The dilemma of how to control costs while at the same time offering employees quality benefits*). Sensitive to your firm's bottom line pressures, we will search the marketplace for cost-effective insurance solutions. Call us today to learn how affordable group short term disability insurance can be.

### Combine Two Basic Programs to Contain Workers Compensation Costs

Containing workers compensation costs is often successful by utilizing two basic programs recommended by many industry professionals. The programs are loss prevention and claims management. With loss prevention, employers create a culture of safety and implement improved new employee selection programs. Equally important are employee education and management accountability. Both are linked to the implementation and monitoring of a safety program to mitigate workplace risks, thus preventing accidents before they happen.

Even with the best of loss prevention programs, accidents do happen. When they do, a firm's claim management program should spring into action. Step one is the prompt reporting of all claims directly to your compensation insurance carrier. They are trained to handle claims in a prompt and fair manner. At the employer level, a critical element in a claim management program is a formal return to work program. Such a program provides employees with an opportunity to begin working on a modified schedule, with the goal of transitioning back to their regular jobs.

### OSHA Updates for Building Contractors

A quick way for those in the construction industry to access up-to-date OSHA (*Occupational Safety & Health Administration*) compliance requirements is through their website [www.osha.gov](http://www.osha.gov). Click on the link titled *Construction* on the right side of the home page. This will bring you to the next page titled *OSHA Assistance for the Construction Industry*. Look for the next link in the page titled *Construction Quick Start*. Here you will find a collection of information offered by OSHA's compliance assistance office.

Key topics covered include:

- OSHA requirements related to leading hazards at construction sites
- Other OSHA requirements that may apply to your jobsite
- Survey your workplace for additional hazards
- Train your employees
- Recordkeeping, reporting, and posting
- Find additional compliance information

Following OSHA requirements and reducing job site injuries is a winner for employers and employees. And, reduced injuries may also result in lower premiums.

**For further information on the above articles, please contact the following individuals:**

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### Vacant Buildings



If one of your buildings become vacant (no occupants and/or no contents in the building), you need to contact our office immediately.

There are coverage limitations under all policies such as vandalism, frozen pipes, theft, etc. We will be able to advise you specifically to your policy limitations and possible solutions to these issues. Please call your agent or account manager for further information.

**608-257-3795**



Call Hausmann-Johnson Insurance  
for all of your insurance needs.

(608) 257-3795

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## Implement A Small Business Vehicle Safety Plan



Any business with more than one vehicle needs to have their usage governed by a company motor vehicle safety program. Here are some safe driving tips to factor into such a program.

Employees driving more than three hours at one time during the day, and two hours at night, should be required to take a break.

Avoid driving more than eight hours within a 24-hour period.

Eliminate all distractions while driving, including (but not limited to) ipods, mobile communication devices, eating, etc.

When driving out of state, know and obey local and driving regulations.

Avoid driving when sleepy, ill, upset, or angry.

Special attention should be given to the following safety measures:

Seat Belts -- It's the law to be buckled up when operating a company vehicle.

Brakes -- Return the vehicle for maintenance if brake pedal pressure is soft or if the vehicle pulls to one side while braking.

Lights -- Check for burned-out bulbs and clean light lenses often. Dirty headlights can cut a driver's night vision by 50%.

Windshields -- Keep the glass clean (inside and out) to reduce glare and improve vision. Cracked windshields should be replaced or repaired immediately.

Insurance Cards -- A liability insurance card must be kept in the glove compartment of the vehicle at all times. Confirm its' existence before leaving the premises with a company vehicle.

## The Coverage Coach

In this issue of our newsletter, the Coverage Coach answers the following question from a commercial property-casualty customer. *What perils are not covered by a package policy?*

The Coach's response is as follows:

In insurance language, a peril is an event that causes a loss. Burglary and fire are two perils covered by most Business Owners Package Policy. However, some perils are excluded from these policies. They may include volcanic eruption, flood, and earthquake. A business will have to purchase a separate policy (flood) or additional coverage to include these perils.



**Group Life Insurance Fundamentals**

Group life insurance is a type of life insurance in which a single contract covers an entire group of people. Typically, the policy owner is an employer and the policy covers the employees. This insurance is usually provided as a part of a complete employee benefit package. In most cases, the cost of group coverage is far less than what the employees or members would pay for a similar amount of individual protection. As with other insurance policies, those insured have an option to choose a beneficiary.

Term insurance is the most common form of group life insurance. Most of the premium cost associated with this benefit is typically paid for by the employer.

The amount of an employee's level of coverage is usually a flat amount or one to two times their annual salary. Coverage remains in force until a member's employment is terminated or until the specific term of coverage ends.

Our agency can meet all of the benefit oriented insurance needs of your business, including group insurance products. Group benefits are a cost effective tool to attract and retain key employees. They include life, health, long-term care insurance, and retirement plans (401k, etc.).

Call us at 608-257-3795.



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