



5 TIPS

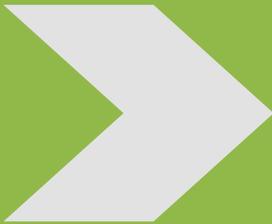
TO STOP GETTING RIPPED OFF ON YOUR BUSINESS INSURANCE

Visit our website for more info: safestreetinsurance.com

Tip #1: Get the Help Of An Expert

Insurance is difficult to figure out. You're in the business of landscaping, not insurance. Working with an insurance expert will be extremely beneficial.

This will ensure you get the best coverage for your specific business along with the best rates. An insurance expert will be able to educate you on coverage that you didn't even know you needed.



This will **save you tons of money** should a claim ever arise and you need coverage. You're a business owner, and like to do things yourself, don't let insurance be one of those things.

Trust an insurance agent to help you navigate the process. Insurance experts are trained to understand the problems and risks you encounter every day. This gives them the ability to recommend the right coverage and also find it at the best possible price.

Tip #2: Manage Your Risk



Does your business have a solid **risk management plan**? This can reduce your insurance costs significantly.

Having a risk management plan in place will help reduce and prevent accidents and losses. One loss can raise your business insurance premiums by a large amount. There are also discounts available for businesses that can show a clearly outlined and strictly followed safety plan.

Think of these things as you create your plan:

- What risks does my business face?
- How much would my business lose if an accident were to occur?
- What are the chances of these accidents occurring?

Tip #3: Don't Hire Contractors or Workers Without Insurance

In the landscape business, it's normal to work with contractors on certain projects. If you hire workers that don't have insurance, **you'll be held liable if an accident occurs**. A claim like this will most likely raise your insurance rates.

Also, if your insurance company knows that you hire contractors that aren't insured then they will charge you more for your insurance and maybe **not even insure you at all**.



Make it a company policy that you will not work with any contractor that does not produce evidence of insurance.

Tip #4: Shop Around

Not all policies are created equal! Not all policies are priced equally. Each insurance company has their “sweet spot” or specific industry that they like to insure. For instance, there are certain insurance companies that like to insure landscapers. If you can find those companies then you will find a great rate on your landscape business insurance

Take the time to explore your options and **find the company best suited for you.** Don't feel rushed with the need to go with the first 1 or 2 companies you speak with.



This is where **using a broker can be extremely valuable.** A broker has many options and can do the work of shopping around for you.

Some policies are not as expensive, but that's because they lack important coverage. Make sure you are comparing apples to apples when doing your research.

Tip #5: Review & Update Your Policy Each Year

Things change! Your business grows, payroll & employees change and the work you do can change.



Make sure you are talking with your insurance broker throughout the year but **especially each year when the policy renews.**

Not only will this ensure that you have the correct coverage but it will also give your agent the chance to make sure you are getting the **best rate available.**

These steps will help you make sure you're getting the best rates possible on your landscaping insurance.

To speak with an insurance expert for help with your landscape insurance, call **Safe Street Insurance 480-240-4687**