



How To Make Sure An Unfortunate Event Like Fire, Theft, Or Lawsuit... Doesn't Destroy Your Business... And Your Family's Dreams And Future!



An Unfortunate Event – No Matter How Damaging – Doesn't Have To Mean The End Of Your Business And Future!



"I Never Thought That Would Ever Happen To Us!" If You Fail To Plan... You're Planning To Fail!



You have the opportunity to use a small percentage of your assets, like 2%, to protect the other 98%!

# YOUR BUSINESS and You



## The supreme art of war

is to subdue the enemy without fighting. *Sun Tzu*

**"In an instant, an unfortunate event can change your life forever."** What would happen to your family's lifestyle and future if an unfortunate event, such as fire, earthquake, flood, hurricane, theft, or lawsuit, destroyed your business and you lost your income?

Without your income, what kind of financial hardships would your family have to face?

How would you pay your mortgage, your car payments, and your other expenses?

Like some business owners, would you lose your business,

as well as your home, your car, your life savings, your retirement savings, your investments, and have to start all over from scratch?

>> CONT. PAGE TWO

**"People should not be unfamiliar with strategy, those who understand it will survive, those who do not will perish"**

*Sun Tzu's the Art of War*

# Take care your business

## The future is now

Imagine losing the business you've been working all your life to build just because one unfortunate event happens to it, such as a fire, an earthquake, a flood, a hurricane, an accident, a crime, a lawsuit, a disability, or death.

Unfortunately, for some disasters, such as disability and death, the event doesn't even have to happen to you personally in order for you to suffer huge financial hardships. It can just happen to your partner or your #1 employee.

Ask yourself this question...

*"Would my business survive if my partner or key employee can no longer work for one year or forever because of death or disability?"*

Well, even though these thoughts are very frightening, as a business owner, you're being exposed to countless risks that could destroy your business, your income, and your family's dreams and future... overnight.

You've probably read or heard stories about business owners who even had to declare both business and personal bankruptcy because one disaster struck their business, haven't you?

Perhaps you even know a business owner who had gone through or is going through the same thing right now.

If so, then you've probably hoped and (even prayed) such a heartbreaking event would never happen to you, right?



If so, then imagine how you would feel having to think about the financial hardships your family may have to suffer if you actually lost your business because of an unexpected disaster. You're probably hoping such negative event would never happen to your family, aren't you?

Listen, the wonderful news for you is...

**An Unfortunate Event – No Matter  
How Damaging –  
Doesn't Have To Mean The End Of  
Your Business And Future!**

>> CONT. PAGE THREE

Unfortunately, this painful situation happens to more business owners than you can possibly imagine.

Sure, I realize not all business owners have to suffer such drastic financial hardships when an unexpected disaster preyed upon their businesses.

Some of them didn't have to declare personal bankruptcy as well as business bankruptcy, while others suffered damages or losses that only put them back several years.

Now, if an unfortunate event should happen to your business, you probably agree even suffering losses that put you back for just a few years... is still too much to bear, isn't it?

Imagine losing your income for a year.

What would happen to your family's standard of living then?

If you're like most business owners, you probably find this thought quite disturbing.



BUSINESS PLANNING

FINANCIAL ANALYSIS

WEALTH ACCUMULATION

LOAN CONSOLIDATION

ESTATE DISTRIBUTION

# Balancing Stress

>> CONT. FROM PAGE TWO

You see, thanks to the miracle of business insurance, if something devastating should happen to your business, you'll get the money from your insurance company to recover your losses. This way, your assets and income will be fully protected.

One of the main reasons many business owners haven't protected their businesses properly against unexpected disasters... is they think such events could only happen to somebody else.

How many times have you heard someone say...

**"I Never Thought That Would Ever Happen To Us!"**

Probably at least dozens of times, right?

Perhaps you've said it yourself many times.

Let's face it, no one wants to think disasters like as losing a business, a home, or a loved one, and so on, would ever happen to them... until it's too late!



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"Let's go in. While I shop, you can tell them where they went wrong."

Sadly, it's this kind of incorrect thinking that has prevented many business owners from preparing themselves properly to handle unexpected negative events. So, when disasters strike, a lot of them suffer financially, as well as mentally and emotionally.

It's fine to expect things to turn out the best for you... as long as you've planned for the worst.

But, the good news for you is, there is ways to reduce or even eliminate your financial sufferings if something disastrous should happen to your business.

**"You have the opportunity to use a small percentage of your assets, like 2%, to protect the other 98%!"**

“Strategy without tactics is the slowest route to victory. Tactics without strategy is the noise before defeat. Sun Tzu”

Listen to what Winston Churchill, the late British Prime Minister, once said about insurance...

*"If I had my way, I would write the word insurance over the door of every house, because I'm convinced, for sacrifices that are inconceivably small, families can be secured against catastrophes which otherwise would smash them up forever."*

This is great, isn't it?

You bet!

Okay. Before we examine the different types of business insurance products and how they can protect you against almost every unexpected negative event, let's first talk about...

>> CONT. PAGE FOUR

**"If You Fail To Plan...  
You're Planning To Fail!"**



Start up businesses have a very high failure rate in this country with as many as 1 in 3 failing in their first three years. The reverse side of the coin is that around two thirds survive and some go on to prosper and



## Continuously prosper and expanding

**Can your financial keep up?** Average 45% of new business start-up will failed within 4 years!



### 10 leading management mistakes

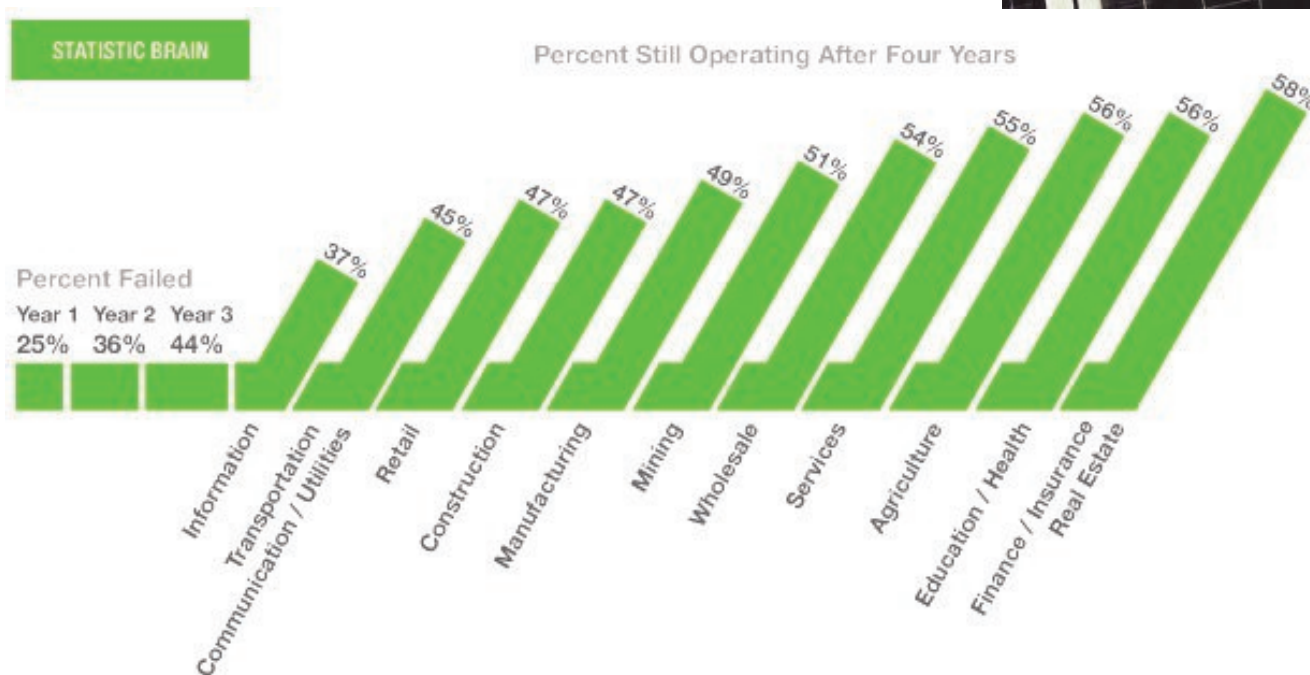
1. Going into business for the wrong reasons
2. Advice from family and friends
3. Being in the wrong place at the wrong time
4. Entrepreneur gets worn-out and/or underestimated the time requirements
5. Family pressure on time and money commitments
6. Pride
7. Being in the wrong place at the wrong time
8. The entrepreneur falls in love with the product/business Family pressure on time and money commitments
9. Lack of financial responsibility and awareness
10. Lack of a clear focus

## Global UPDATE

### BUSINESS FAILURES BY SECTOR (YEAR 2011)

Construction	20.2 %
Financial Services	2.3 %
Manufacturing	10.6 %
Natural Resources	3.0 %
Real Estate	3.2%
Retail	13.6%
Other Services	36.0 %
Tel-co & Transportation	5.6 %
Wholesale	5.5 %

Source D&B Global Business Failure special report Sept 2011



BUSINESS PLANNING

FINANCIAL ANALYSIS

WEALTH ACCUMULATION

LOAN CONSOLIDATION

ESTATE DISTRIBUTION



## Do parts of your business feel unwell?

Get your business back on track



## The REAL FACT

According to Webster's Dictionary, insurance is... "A device for the elimination of an economic risk, to all members of a large group by employing a system of equitable contributions out of which losses are paid."

And, in his book, *General Insurance*, David L. Bizkelhaupt defines insurance as "A plan by which a large number of people associate themselves and transfer risks that attach to individuals to the shoulders of all."

When you buy an insurance policy, you pay money, known as the premium, to an insurance company. The insurance company then invests your money, together with those of thousands of other insurance buyers, known as the policyholders, to earn a great rate of return.

By doing so, the insurance company will have the money to pay the financial losses, known as the proceeds, that you or other policyholders may suffer because of an unfortunate event.

Because only a small number of policyholders will make claims (requests to recover losses covered by an insurance policy) in a given year, the insurance company has plenty of money left over to invest after paying all their claims.

When you buy an insurance policy to protect your business, you believe the risk of you suffering a major financial loss from an unexpected event... is greater than the premiums you'll pay on the policy. And so you want to shift this risk to the insurance company.

On the other hand, by selling you the policy you want to buy, the insurance company believes the premiums they're receiving from you over the insurance policy period... are greater than the proceeds they must pay out in claims.

### Insurance Creates A Win-Win Situation!

When you buy the right kind of business insurance, you'll gain security and peace of mind, knowing if a sudden disaster should ever happen to your business' assets, then your family won't have to suffer financial hardships. You'll still have the financial resources to keep your business going. And that's a "win" situation for you.

And the insurance company also wins by adding the premium dollars you pay to those of thousands of other policyholders, and then using that large amount of money to make profitable investments. And they use their financial muscle to fuel the economy, building skyscrapers and providing countless jobs, and so on.

Although some policyholders think their insurance companies are making too much money from them, others think powerful and wealthy insurance companies enable them to sleep better at night, knowing the money will be available to pay their claims when they need to file them

**"A business that makes nothing but money is a POOR business."**

*Henry Ford*

>> CONT. PAGE SIX

One of the biggest complaints many business owners have about insurance companies is, although they have been paying thousands of dollars in premiums over the years and have never made a claim, their premiums still keep on rising for no apparent reason.

If you feel the same way about insurance companies, I understand.

However, please keep this important fact in mind, since insurance companies calculate the premiums you and other policyholders pay based on the claim history of all their policyholders, while you may have never made a claim, others may have made several claims.

The good news is, even though your premiums may still be increasing every year or every few years, most insurance companies do charge you a lower premium than they charge a policyholder who has made one or more claims.

Anyway, it doesn't matter whether you think positively or negatively about insurance companies, you probably agree our society is better off with insurance products than without, right?

Let's face it, without insurance products, millions of business owners in our country would suffer huge financial hardships if unfortunate events happen to their businesses.

Each year, businesses in developed country like USA spend more than US\$100 billion on insurance premiums. This clearly shows many business owners realize the importance of protecting their business assets with insurance.

And, as a smart businessperson, you've probably protected your business with many types of insurance, right?

The challenge is, like so many business owners, you may not have the right insurance coverage, enough protection, or you may be paying too much for the protection you have. In fact, it's not unusual for all three conditions to apply.

Listen, if you buy the wrong piece of office equipment or computer, it's usually not a big deal. On the other hand, if you buy the wrong type of insurance or not enough insurance, then you're putting your business, as well as your personal assets, at enormous risk.

At the end of this report, you'll discover how to get a Free, No-Risk And No-Obligation Business Insurance Analysis, which will let you know if you have the right insurance protection for your business, and at the best price.

Right now, let's examine...



>> CONT. PAGE SEVEN

“The purpose of a business is to create a customer who creates customers”



Customers don't like all our fine print, but we'd go out of business if we honored our 100% satisfaction guaranteed policy without it.

BUSINESS PLANNING

FINANCIAL ANALYSIS

WEALTH ACCUMULATION

LOAN CONSOLIDATION

ESTATE DISTRIBUTION



## 8 business Insurance you must know

### 1 Auto Insurance

If your business owns vehicles or if you use a personal truck or van for business, you can buy commercial auto insurance to protect your vehicles, drivers, and business assets from unfortunate events like accidents, thefts, lawsuits, and so on.



It protects you and your business assets if you caused injuries or damages to other people or their property in an auto accident in which you or your employees were at fault. There are two types of liability insurance...

1. Bodily-injury liability
2. Property-damage liability

Bodily-injury liability pays for the injuries you cause to other people, such as medical expenses, rehabilitative care, lost income, as well as the pain and suffering of the injured person(s). In addition, it pays for medical expenses, lost wages, and pain and suffering of any passengers in your vehicle. And it pays for your legal expenses in case of a lawsuit.

Property-damage liability covers the damages you cause to someone else's property.

The two other business automobile liability coverage you can purchase are non-owned and hired auto liability. Non owned coverage will pay if an employee is involved in an accident while working for you and you are sued. "Hired Auto Coverage" will automatically give you liability coverage for all vehicles that you lease on a short term basis for your business.

### 2 General Liability Insurance

Commercial general liability insurance covers your business if you are found negligent in causing bodily injury or property damage to others.

It's very important to purchase the right amount of liability insurance for your business. If you don't purchase enough, you're putting your hard-earned assets at risk. You have many factors to consider when purchasing liability insurance, such as the nature of your business, the amount of business assets you have, and so on. We can help you make the right choice. Just ask us.

Included in most policies are additional coverage like medical payments, fire legal liability, contractual liability, or personal and advertising injury or damage.

Medical payments are usually offered at limits of RM5,000 or RM10,000. It automatically pays for bodily injury to others if they are injured, you do not have to be sued. For example, if a customer was injured on your business premises, this coverage would automatically cover up to the limit of your policy. Your customer doesn't have to sue you in order to collect, allowing you to maintain goodwill with your customer. And, of course, if your customer should decide to sue you for the injury, then your policy will cover up to the limit.

The most important and often overlooked aspect of liability insurance is that the insurance company agrees to defend you if you are sued for bodily injury or property damage to others. By purchasing liability insurance, you're putting an "attorney in your back pocket."



### 3 Property Insurance

A property insurance policy protects your business properties from damage.

Some of the types of properties that can be covered under a property insurance policy are...

#### **Buildings and other structures**

Furniture, equipment, supplies

#### **Inventory**

Machinery

#### **Tools**

Data processing equipment

#### **Improvements you made to the premises**

Leased equipment

#### **Records of accounts receivable**

Valuable papers

#### **Signs, fences, storage**

And much more



There are three levels of property coverage – basic, broad form, and special.

Basic will pay only for damages caused by: lightning, wind, hail, explosion, smoke, sprinkler leakage, volcanic action, sinkhole collapse, riot, vandalism, malicious mischief, autos, and aircraft.

Broad Form also includes the basic coverage, plus damages caused by: breakage of glass, falling objects, weight of ice, snow or sleet, water damage, and collapse.

# Malaysia business insurance

Special Form covers for all risks or direct physical loss except what is excluded. Some of these exclusions are: earthquake, war, nuclear hazard, power failure, or flood. Because Special Form coverage gives you the broadest protection for your business assets, it usually is the best buy for



your money.

Property coverage carries a deductible, such as RM250, RM500, RM1,000, etc. When you sustain a loss, the insurance company will deduct the amount of the deductible before paying you the claim. You can save money by choosing a higher deductible. When you request a quote for your business property insurance, ask for the premiums for different deductible options.

You can buy property insurance based on the property's replacement cost or its actual cash value.

The replacement cost is simply the current cost of replacing the property, and the actual cash value is the value after depreciation. You may consider buying protection for your assets based on the replacement cost instead of the actual cash value.

This is because an asset that costs \$10,000 today may cost the same amount (or more) five years from now to replace. So, under a current cost policy, if it got damaged or stolen five years from now, then your insurance company will replace it regardless of its value at that time. Whereas, under an actual cash value policy, your insurance company will pay you only what the asset is worth at the time of loss, which may be significantly lower than its replacement value. We can help you determine the proper replacement value for your business assets.

4

## Crime Insurance

Crime insurance protects your business for losses resulting from employee dishonesty, robberies, burglaries, forgeries, embezzlements, and so on.

For some businesses, employee dishonesty can be a major risk, even greater than the risk of robberies or burglaries.

In addition to having the proper crime insurance coverage, you should set up



## 5 Business Interruption Insurance



**The only insurance which cover the loss of business PROFIT!!!**

The physical assets of your business, such as buildings, machinery, equipment, stock, and so on, are used to generate income to cover your expenses and, hopefully, leave you with a profit.

The challenge is, if something unexpected happens to these assets, then your income will stop. Unfortunately, like most businesses, even if your income stops, you still have to pay your fixed expenses, such as rent, interest payments, payroll, utilities, telephone, and so on.

Worse, besides still having to pay the fixed expenses after the loss of income, you may also have to pay additional expenses. For example, you may have to rent a temporary warehouse, to lease equipment, to hire contractors, or to pay overtime during the Period of Insurance.

Just as you protect your physical assets against physical loss with property insurance, you also need to protect the earning ability of your business.

Business interruption insurance protects the earning ability of your business, giving you the money to pay your fixed and additional expenses, as well as to let you maintain your profit.

>> CONT. PAGE NINE

BUSINESS PLANNING

FINANCIAL ANALYSIS

WEALTH ACCUMULATION

LOAN CONSOLIDATION

ESTATE DISTRIBUTION



# Malaysia business insurance

## 6 Professional Liability Insurance

Like many business owners, when you think of professional liability or malpractice insurance, you probably think of people who are working in the medical field, such as doctors, dentists, surgeons, nurses, and so on, right?

Today, you don't have to be a doctor to be sued for professional liability or malpractice. If you're a computer, business, financial planner, or any other type of consultant, you could be sued for malpractice. In fact, as long as you (or your employee), in the course of conducting business with another person or business, causes damage or loss to a client because of an error or oversight, then you can be sued.



Professional liability insurance (or malpractice insurance or errors and omissions insurance) protects your business from such claims.

If you're in the service business, then you especially need to protect yourself with professional liability insurance. This is because your standard liability policy usually doesn't cover you if you're sued for negligence or alleged negligence in performing your professional duties.



## 7 Employee Group Benefit Plan

As an incentive to attract and keep high-performance employees, you may consider setting up an employee group benefit plan, consisting of dental, health, vision, disability, life insurance, or a combination of these benefits.

You may offer to pay all or a percentage of the premiums for each one of your employees. Since some of your staff may not have (or can't afford to have) any individual dental, health, disability, or life insurance protection, they'll appreciate you for setting up an employee group benefit plan... even if they have to pay 100% of the premiums.

In addition to providing your staff with added value, your family will be able to benefit from your company's employee group benefit plan as well.

## 11 Things That Make Workers Happy

Forget raises and big bonuses, there are much simpler and cheaper ways to keep your employees happy. From offering benefits to giving them flexibility, companies can find a number of creative ways to keep their employees happy and productive. Here are a few to get you started.



1. Offer room for growth
2. Offer a good training program
3. Offer small bonuses
4. Offer autonomy to workers
5. Create a favorable office environment
6. Offer the ability to work from home
7. Allow workers to focus on their jobs
8. Give workers balance in their lives
9. Offer a unique benefits package
10. Help workers live healthier lifestyles
11. Give a break for Facebook and other activities

>> CONT. PAGE TEN

*"Come together as BEGIN  
Keep together as PROGRESS  
Working together as SUCCESS"*

Team AUD

Sunday - Aug 26, 2012(11:18 pm)

## 8 Key person Insurance

Like many business owners, you may have an employee who is so valuable to your firm that if you should lose him or her due to disability or death, then your business will be severely handicapped.

When you've protected your business with key person insurance, if your #1 staff can't work in your business anymore because of death or disability, then you'll get money from your insurance company to keep your business going until you've found a suitable replacement.

If you're like most business owners, then you're also the key person of your business. And, if you have a partner, then he or she may be a key person as well. So, you should consider protecting you and all your key staff with key person insurance, if you haven't done so already.

Basically, *a key person is anyone whose death or disability would cause major financial setbacks for your business.*

Another advantage of key person insurance is that you can use it to convince banks, investors, and other lenders, including the SBS (Small Business Administration) to loan you money. When they see you've protected your business with key person insurance, they'll gain more confidence in you.

## Choose the best business insurance for YOURSELF!



**This is the face of a manager who was glad he found us!**

Losing key members of staff can ruin even the healthiest of businesses. We are experts in finding insurance solutions to help your business survive the death or serious illness of one or more of your key employees

## Thing to be aware of



An insurance company calculates the premiums you pay based on the risks involved. If your business has higher risk for losses than a similar business, then you'll pay a higher premium.

The good news is, you can reduce your risks and premiums...

1. Install fire alarms, smoke detectors, sprinkler system
2. Keep a second set of record off site
3. Keep good records of your accounts receivable, purchases, including inventory, machinery and etc.
4. Keep only a small amount of cash in the cash register and in your on-site safe.
5. Have plenty of lighting throughout your business premises.
6. Ensure your employees know how to use the machinery and equipment properly.
7. Ensure your business is insured under the right classification.
8. Consider hiring a risk manager to make your work place safer.
9. Raise your deductible on some or all of the policies.
10. Avoid filing for small claims that you can pay out of your own pocket.

## How To Choose The Right Insurance Company

When most business owners shop for business insurance, they usually just look for an insurance company that offers them the lowest price. They fail to check whether that company is financially secure and pay their claims on time.



When you file a claim, you want to get the right amount of money from your insurance company quickly, and with as little hassle as possible.

The last thing you need after suffering a loss, especially a major one, is an insurance company that delays in paying your claim, shorts you, or is difficult to deal with.

So, when choosing an insurance company, make sure to check for their claim payment history as well as what they charge. Also, choose a company that has strong financial strength and will be there when you need them. (Unlike the companies that went out of business when the hurricanes hit, and left their policyholders without any coverage.)

In any case, you have many insurance companies to choose from when buying business insurance. And with each company claiming to be the best, it's difficult for you to find which one is best for you. So, let us help you get help you get rid of that problem and find the best protection at the best price, and from the best insurance company... for your individual and unique situation.



**“The entrepreneur builds an enterprise; the technician builds a job”** *Michael Gerber*

# BUSINESS INSURANCE

*Nobody wants it but everybody needs it.*

Like many business owners who haven't had their business insurance policies reviewed professionally by an insurance specialist in several years or at all, you may be paying too much for your current policy. Or, maybe you're carrying more insurance than you need. Or, worse, maybe you aren't carrying enough insurance to protect your business assets properly.

Since your financial situation changes from time to time, so do your business insurance needs. You may have bought the right policies a few years ago. But are they still the right ones for you right now?



Congratulations for reading this special report from beginning to end.

By doing so, you've taken a gigantic step toward protecting your business and your family's dreams and future. The next step is for you to arrange for your Free, No-Risk And No-Obligation Business Insurance Analysis.

With the Business Insurance Analysis, you'll find out what kind of business insurance policies will give your business the most protection, and for the best price.

Also, you'll discover whether your present policies are giving you the right protection based on your current business financial situation, and also at the right price.

As I've shared with you, after you've fully protected your business with the right kind of insurance policies, you'll gain security and peace of mind, allowing you to sleep better at night.

The purpose of the Free, *No-Risk And No-Obligation Business Insurance Analysis* is for me to share some important ideas and information with you. This way, you'll be able to learn how to best protect your business dreams. And, if it works out that we can help you... great. We'd love to.

But, if we find you have a better buy, are adequately covered, or can improve your coverage by making a few changes with your current arrangement, we'll let you know. There's absolutely no obligation on your part, whatsoever.

Now that you have understand the important of Business Insurance. We are capable of giving you the right kind of advice while being asked and the right advice at the right point of time. We're instructed to take care of the financial limitations of the clients and it is important for both of us to maintain this financial limitations. We are here to help you!



“No matter your business,  
your success is our business”

BUSINESS PLANNING

FINANCIAL ANALYSIS

WEALTH ACCUMULATION

LOAN CONSOLIDATION

ESTATE DISTRIBUTION