

## San Francisco/Bay Area

6160 Center Street, Suite B  
Clayton, CA 94517  
P: (925) 673-2200  
F: (925) 673-2212  
E: info@imcservices.com

## Napa/Lake County Area

21389 Stewart Street, Suite C  
P.O. Box 1232  
Middletown, CA 95461  
P: (707) 987-8644  
F: (707) 987-8641  
E: info@imcservices.com

Website: www.imcservices.com



## Extra Expenses Can Cripple

A terrible storm blows through your town, severely damaging much of the equipment, supplies and materials you keep in storage. After surveying the damage, you realize that it will take days, if not weeks, to replace the damaged goods. What's more, the cost will be far greater than you expected. What can you do?

If a loss to your property could threaten your ability to continue doing business for a period of time, consider a business income policy with extra expense coverage. Although other forms of property insurance will cover direct losses to

property, a business income with extra expense policy will reimburse you for loss of income resulting from property damage. The extra expense coverage will pay for expenses that wouldn't have occurred without the loss, such as additional costs to expedite replacing critical equipment or renting a temporary location.

In many claims, it's not the direct loss to property, but the resulting loss of income and extra expenses, that cause businesses to go under. For more information on this valuable coverage, call our agency team today. ■



## Soft Costs May Be a Valuable Endorsement

The first step in insuring a building project while under construction is to buy a builders risk policy. This policy will generally last until the project is supposed to be complete.

In some cases, events beyond the builder's control cause a delay in construction. Such a delay can lead to additional expenses that wouldn't have been incurred otherwise, such as:

- Additional interest on money borrowed to finance construction, remodeling, renovation or repair
- Extra realty taxes and other assessments

incurred for the time construction has been extended beyond the projected completion date

- Additional advertising and promotional expenses
- Additional costs resulting from the renegotiation of leases and other, similar, extra expenses incurred following an interruption.

A "soft costs" endorsement to the builders risk policy might cover these and other related expenses due to a delay resulting from a listed cause of loss. For more information on this valuable endorsement, call our agency today. ■

## Insure Your Trailer



Getting yourself to the jobsite in one piece is only part of the deal. For most types of jobs getting supplies, materials and equipment to the site is also important.

Although many contractors use large, commercial-type vehicles to transport their supplies, others might drive a personal vehicle and carry the goods in a trailer. If that's your situation, the trailer often carries most of the supplies you need to conduct business. Losing the use of the trailer could result in lost work.

Auto policies have limited coverage for trailers. Although there might be some liability coverage available for small trailers or those not owned, most trailers capable of hauling equipment must be scheduled separately in order to be covered. Scheduling the trailer on the policy might be the only way to cover the trailer itself.

For more information about insuring your trailer and the goods it carries, give us a call. ■

## Loaned, Leased or Rented

If you take your equipment from jobsite to jobsite you need more than a standard property policy. Consider a contractors equipment policy that covers equipment away from the premises listed on the declarations page of your property policy.

This coverage will insure your equipment where it's usually kept (e.g., on the road, on the jobsite, etc.). However, proceed with caution. Many contractors equipment policies exclude coverage when the equipment is loaned, leased or rented to someone else.

For example, if contractor A allows contractor B to borrow a bulldozer, he might not have coverage under the policy if the bulldozer is damaged while contractor B is using it.

**Many contractors equipment policies exclude coverage when the equipment is loaned, leased or rented.**

It's common for contractors to lend each other equipment. Those who do so should be advised that coverage for this action might only be available by special endorsement or policy form.

For more information about the contractors equipment policy, including important endorsements and exclusions, call our service team today. ■

## Foregoing Workers Comp May Cost You

It's not uncommon in many states for an independent contractor to forego workers compensation insurance. When allowed by statute, many contractors see the exclusion of this coverage as a significant cost savings.

If you make this decision, remember that an unexpected injury can cost a bundle—significantly more than premiums. Disability as a result of illness or injury is the nation's leading cause of work loss. If the injury causing the disability is your fault, the lack of workers compensation coverage can leave you with hefty bills, lost income and a possible shortage of much-needed financial assistance.

Although cost cutting might be necessary, squeezing in one area can lead to bulges in others. For example, you might need to buy more liability insur-



ance to protect against claims that workers comp would otherwise pay.

Before you forego workers compensation, contact us to see what programs are available. We can help you determine if you have enough liability insurance to pay claims that workers comp would have covered. ■

## Insuring Non-Employed Helpers

The mad rush to complete the job on time might include bringing in an outside resource for help. This resource often comes in the form of another person, someone offering to lend a hand. This helper isn't always an established operator; he might be a friend, someone from another business or an independent contractor.

Before someone else joins the job, you need to answer one important question: If the portion of the work that person performs causes bodily

injury or property damage, how will the claim be paid?

Does he have his own insurance? Does he fall under your general

### If the work that person performs causes bodily injury or property damage, how will the claim be paid?

liability coverage? To be safe, you should know the answers before allowing someone else to

work on your behalf.

Although it might seem a burden, the answer to this coverage question starts with a simple request for a certificate of insurance. The response to this request can help you determine if they have coverage in place, yet it might not be enough to tell you when and where their coverage will apply.

We can help you get the insurance information you need from others working with you and make sure that you have the coverage you need. ■

## OSHA Revises Amputation Guide

OSHA has issued *Safeguarding Equipment and Protecting Employees from Amputations*, a revised guide to help employers provide a safe workplace. This revised guide ties directly to OSHA's National Emphasis Program on Amputations, released Oct. 27, 2006.

"Amputations are among the most severe and disabling workplace injuries that result in permanent disability. They are widespread and involve various activities and equipment," says Assistant Secretary of Labor for OSHA Edwin G. Foulke, Jr. "These injuries result from the use and care of machines such as saws, presses and conveyors, as well as bending, rolling or shaping machines, and from

powered and non-powered hand tools, forklifts, doors and trash compactors, and during materi-



als handling activities. Our revised guide offers practical information for the small-busi-

ness employer to identify and manage common amputation hazards associated with the operation and care of machines."

The revised guide identifies eight mechanical motions and eight hazardous actions that present possible amputation hazards and provides steps employers can take to reduce these hazards.

The material in the guide is appropriate for anyone responsible for the operation, servicing and care of machines or equipment—employers, employees, safety professionals and industrial hygienists.

For more information or to download a copy of the guide, visit the OSHA Web site at [www.osha.gov](http://www.osha.gov). ■

**Thank you  
for your referrals.**

If you're pleased  
with us, spread the  
word! We'll be happy  
to give the same  
great service to all  
of your friends and  
business associates.

## **Their Car, Your Coverage?**

**N**ot everyone arrives at the jobsite at the same time or from the same place. Many workers drive themselves to the site in their own vehicles.

It's also common for a worker to drive their own vehicle while conducting business for you. Although you might have an auto policy for your company vehicles, a worker involved in an accident driving their own vehicle while working for you would be covered by their personal auto policy. If the loss exhausts the coverage under this policy, you might be sued to pay the remaining damages.

To protect your business from this kind of loss, your business auto policy should include non-owned autos coverage. Call us to find out more about covering losses to non-owned autos. ■

---