



MICHAEL MILLER INSURANCE
SINCE 1977

One-Minute Newsletter

**SEPTEMBER IS NATIONAL
PREPAREDNESS MONTH**

September 2011

Message From:

R. Michael Miller



**Thank you for your continued
business!**

— " —

**Did you know we have
insurance products to meet
all your needs?**

**Click below on your area of
interest to find out more.**

— " —

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WHY SHOULD EVERY BUSINESS HAVE AN EMERGENCY PLAN?

"Plan to Stay in Business"

Being prepared means being ready for any kind of emergency, be it hurricane, utility disruptions or manmade disaster.

How quickly your company can get back to business after a terrorist attack or tornado, a fire or flood often depends on emergency planning done today. While the Department of Homeland Security is working hard to prevent terrorist attacks, the lessons of the 1993 World Trade Center bombing, the 1995 Oklahoma City bombing and the September 11, 2001 terrorist attacks demonstrate the importance of being prepared. When you also consider that the number of declared major disasters nearly doubled in the 1990's compared to the previous decade, preparedness becomes an even more critical issue. Though each situation is unique, any organization can be better prepared if it plans carefully, puts emergency procedures in place, and practices for all kinds of emergencies.

Reviewing Insurance Coverage is a no cost step you can take to safeguard your company and secure your physical assets. Inadequate insurance coverage can lead to major financial loss if your business is damaged, destroyed or simply interrupted for a period of time. Insurance policies vary, so check with your agent or provider about things such as physical losses, flood coverage and business interruption. Understand what your policy covers and what it does not. Ask about any deductibles, if applicable. Consider how you will pay creditors and employees. You should also plan how you will provide for your own income. Finally, find out what records your insurance provider will want to see after an emergency and store them in a safe place.

RESOURCES FOR ESTABLISHING AN EMERGENCY PLAN:

- * **brochure**
- * **costs**
- * **supplies**
- * **insurance discussion form**
- * **sample plan**

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[Non-Profit Organizations](#)

[Workers Compensation](#)

[Homeowners and Landlords](#)

[Condominium Unit Owners & Renters](#)

[Automobile Insurance](#)

[Recreational Vehicles](#)

[Life Insurance and Annuity](#)

[LOCAL EMERGENCY INFORMATION](#)

The Federal Emergency Management Agency (FEMA) along with Tribal, State and Local government agencies are working hard to protect and prepare our nation for emergencies.

- [Click here](#) for a map to find resources and information on preparedness in your community.
- [Click here](#) to receive FEMA Updates During Disasters via e-mail or text.
- [Click here](#) to find information on Declared Disasters & Emergencies
- [Click here](#) to learn about the different types of disasters and hazards.
- Visit [Ready.gov](#).

CHECK OUT THE CLIENT TOOLS ON OUR WEBSITE FOR MORE ARTICLES AND LOSS CONTROL RESOURCES:

[CLIENT TOOLS](#)

VISIT OUR [WEBSITE](#) OR CALL US TODAY FOR A QUOTE!
(888) 822-4467



[REMEMBERING 9/11](#)

On the 10TH anniversary of the terrorist attacks of September 11, 2001, it offers a time to remember, to reflect about this unforgettable moment in history and its' affect on our country and the world. Show hope for our future, put out a flag!!