

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

**A Special Report
Compliments Of...**

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

Dear Friend and Valued Client,

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?

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?

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?

You, like many business owners, probably find this thought quite disturbing, 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!**

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!

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, they usually have to suffer financially, as well as mentally and emotionally.

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

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

This is because, in life, things *don't* always turn out the way you wanted them to. And disasters usually strike at the worst time, when you least expected them.

But, the good news for you is, you can use insurance products to reduce or even eliminate your financial sufferings if something disastrous should happen to your business.

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."

Through the miracle of insurance products, you have the opportunity to use a small percentage of your assets, like 2%, to protect the other 98%!

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...

What's Insurance?

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 paid 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!

You see, after buying the right kind of insurance protection, you'll gain security and peace of mind, knowing if an unfortunate event should ever happen to your business, you'll still have the financial resources to keep your business going.

The insurance company wins by investing your premium dollars with those of thousands of other policyholders and making a great profit. 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 let them sleep better at night, knowing the money will be available to pay their claims if they should suffer losses.

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, your insurance company does charge you a lower premium than they charge a policyholder who has made one or more claims. (For the policyholders who've made too many claims, their insurance company may not renew their policies when they expire, leaving them with no insurance protection at all.)

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.

Look, each year, businesses spend more than \$100 billion on insurance premiums. This tells you most business owners do realize the importance of protecting their businesses with insurance.

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

The challenge is, like many business owners, you may not have the right insurance coverage, or enough protection, or you may be paying too much for the protection you get, or all three.

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 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...

The Most Common Types Of Business Insurance Protection For Your Business Assets:

Auto Insurance

If your business owns more than one vehicle, you can buy commercial auto insurance, known as fleet insurance, to protect your vehicles, drivers, and business assets from unfortunate events like accidents, floods, thefts, lawsuits, and so on.

This type of insurance works almost the same way as your personal auto insurance. For more information about auto insurance, please ask for your FREE copy of the special report called... "*Eight Ways To Save Money On Your Auto Insurance.*"

By the way, even if your business doesn't own any vehicles, if you or your employees regularly drive your personal vehicles for work purposes, then you may consider getting non-owned auto liability coverage. This will protect you against claims that may arise if your employee gets into an accident when driving a personal vehicle for business purposes.

Non-owned auto liability costs about \$100 for \$1,000,000 of coverage. You probably agree this is a small price to pay for the extra security and peace of mind you'll gain. If you do have a fleet auto insurance policy, then it may already include non-owned auto liability coverage. So you may not need to buy it separately. Check with your policy.

Liability Insurance

Liability insurance covers your business for the damage or loss that a customer suffers while on your premises or using your product or service.

For example, if you own a restaurant, and one of your customers falls down and hurts himself or herself and decides to sue you, then your insurance company will pay the settlement if you're found negligent or guilty. In addition, your insurance company usually will pay for your legal defense costs.

Commercial General Liability (CGL) Insurance

Like most business owners, you probably also get your basic liability coverage through a commercial general liability (CGL) policy.

CGL protects your business from these two main groups: (a) property damage and bodily injury, and (b) personal and advertising injury.

Property damage protects your business premises, operations, products or services, for losses or damages resulting from fire, theft, and so on. Bodily-injury covers injuries caused to a person while he or she is on your business property.

Personal injury protects your business for damages or losses resulting from actions like slander, wrongful eviction of someone from your property, false arrests, and so on. And advertising injury protects your business from charges of negligence resulting from the marketing and selling of your products or services.

CGL doesn't cover your business vehicles. So, you'll need to buy an auto policy to protect these assets.

Anyway, the amount of liability insurance you should buy for your business is very difficult to determine. It depends on your individual situation.

As you may be aware, in our litigious society, there seems to be no ceiling for liability claims. So, you need to consider many important factors when choosing the amount of liability insurance to buy.

As I mentioned earlier, 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 amount of insurance protection for your business, and at the best price.

Property Insurance

A standard property insurance policy typically protects your business properties for losses from fire, lightning, hail, windstorm, explosion, riot, vandalism, and damages caused by automobiles and aircraft.

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

- Boilers
- **Buildings and other structures, owned or leased**
- Data processing equipment and media, including computer systems
- **Furniture, equipment, and supplies**
- Improvements you made to the premises
- **Intangible properties like goodwill, trademarks, and so on**
- Inventory
- **Leased equipment**
- Machinery
- **Money and securities**
- Records of accounts receivable
- **Signs, fences, storage, and so on**

To make sure you have the right amount of property insurance protection, you should get an appraisal for each property you're planning to insure.

You can buy property insurance either based on the property's replacement cost or on 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 that time, which may be significantly lower than its replacement value.

If you have a unique property, such as a custom-designed machinery, then you can insure it based on an amount you and the insurance company agreed upon.

Anyway, a standard property policy usually doesn't cover you for damages or losses caused by earthquakes, floods, hurricanes, building collapse, and glass breakage. So, if you want protection for them, then you can buy optional coverage.

Business Owners Package (BOP)

Many insurance companies have combined property and liability coverage into what's commonly called a business owners package (BOP), allowing you to get broad protection with affordable premiums.

If your business insurance needs are standard, then a BOP may be suitable for you. On the other hand, if you need more flexible protection, then you probably should buy separate property and liability coverages.

After buying a BOP, some business owners also bought extra property and liability coverage to protect their businesses more fully. You may want to do the same with your business.

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.

Strangely enough, although some employees never think about taking money from their employer, they somehow think it's OK to take supplies, tools, inventory, and so on. So, if your business deals with a lot of tools, supplies, inventory, cash and securities, be sure you have proper coverage for employee dishonesty or destruction.

In addition to having the proper crime insurance coverage, you should set up controls, policies, and procedures to reduce or eliminate the risk.

Interruption Insurance

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.

Unfortunately, even though most business owners understand the importance of protecting their physical business assets fully with property, liability, and other types of insurance, they usually don't know the importance of protecting their earning ability with business interruption insurance. So, when disaster strikes, many of them have to suffer huge financial hardships.

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

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

Professional Liability Insurance

(Also known as Malpractice Insurance or Error and Omission (E&O) 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 your 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.

Even if a dissatisfied client sues you for no valid reasons, the legal defense costs could cause a huge financial burden on your business. So, make sure you have enough professional liability, malpractice, or errors and omissions insurance.

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.

By the way, to learn about the benefits of disability insurance, please ask for your FREE copy of the special report titled, *"How To Prevent Your Family From Having To Suffer Financial Hardships In Case You Suddenly Become Disabled And Can't Work!"*

And, to learn more about health insurance, ask for your FREE copy of the special report called... *"How To Make Sure An Unexpected Illness Or Disease Of You Or A Family Member Doesn't Put You In Financial Hardships For The Rest Of Your Life!"*

And, to learn more about the benefits of life insurance, get your FREE copy of the special report called... *“How To Make Sure Your Spouse And Children Won't Have To Suffer Financial Hardships In Case You Die Prematurely!”*

Keyperson Insurance

(Also known as Key Employee or Keyman 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 keyperson 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 keyperson of your business. And, if you have a partner, then he or she may be a keyperson as well. So, you should consider protecting you and all your key staff with keyperson insurance, if you haven't done so already.

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

Another advantage of keyperson 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 keyperson insurance, they'll gain more confidence in you.

Anyway, to learn more about key person insurance, ask for your FREE copy of the special report called... *“How To Make Sure Your Business Doesn't Fail In Case Your Partner Or #1 Employee Dies Or Becomes Disabled!”*

Workers' Compensation Insurance

Worker's compensation insurance protects your employees from on-the-job accidents. Your state law may require you, the employer, to buy workers' compensation insurance for your employees, unless you fall within certain categories of exemptions.

If an employee injures himself or herself at work (unless under the influence of drug or alcohol), workers' compensation insurance will pay for his or her medical and rehabilitation expenses, as well as a percentage of the lost income.

And, if this employee becomes disabled for life, then he or she may receive workers' compensation benefits for life. Or, in the case of death, then his or her estate will receive a death benefit.

While workers' compensation insurance is similar to disability insurance, the former only pays benefits if your employees injure themselves at work. Whereas the latter will pay benefits no matter where your staff injure themselves, while at work, at home, or on vacation, and so on.

Umbrella Insurance

An umbrella policy gives you additional liability coverage above and beyond your main business liability policy. When the limits on your main policy are reached, the umbrella coverage will take effect.

For example, if you're responsible for someone's injury that requires \$200,000 of medical treatment and the liability limit in your underlying policy is only \$100,000, then your umbrella policy will pay the additional \$100,000.

How To Save On Your Business Insurance

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 use these eleven ways to reduce your risks and premiums...

- 1. Install fire alarms, smoke detectors, sprinkler system, and so on.**
2. Keep a second set of record off site, such as at home, in a storage place, or with your accountant.
- 3. Keep good records of your accounts receivable, purchases, including inventory, machinery, equipment, and so on.**
4. Keep only a small amount of cash in the cash register and in your on-site safe, depositing the rest in your bank account.
- 5. Have plenty of lighting throughout your business premises.**
6. Make sure your employees know how to use the machinery and equipment properly.
- 7. Make sure your business is insured under the right classification.**
8. Consider hiring a risk manager to make your work place safer and to help you conform with environmental regulations.
- 9. Raise your deductible on some or all of the policies.**
10. Ask for discounts, such as security systems, sprinkler systems, good claims history, etc.
- 11. Avoid filing for small claims that you can pay out of your own pocket.**

Home-Based Business Insurance

Like tens of millions of home-based business owners in the country, you may also be running your business from your home, whether it's a traditional business or one you run on the internet – part-time or full-time.

Unfortunately, many home-based business owners have no business insurance, because of these three main reasons:

1. They don't realize they've suddenly become a business owner with assets to protect.
2. **They think their risks are too small to justify the costs.**
3. They think their homeowner's insurance policy covers their business assets adequately.

Now, it doesn't matter whether you're running your home-based business part-time or full-time, you need to start thinking of yourself as a business manager, instead of as an employee of your business. The asset you manage is your business.

Believe it or not, just by looking at yourself as a business manager, you'll start running your home-based business as a real business, giving you a greater chance of achieving success.

Listen, your homeowner's insurance policy usually covers a maximum of \$2,500 for the business equipment in the home, and only \$250 for equipment you take away from home, such as a notebook computer. Like many home-based business owners, you probably have business equipment and assets worth tens of thousands of dollars. So you need to protect them fully.

Although you can get a homeowner's insurance endorsement, for as little as \$15 a year, to double your homeowner's policy limit for business equipment from \$2,500 to \$5,000, it still may not be enough protection for you.

This is because the greatest risk you have with your home-based business isn't the potential property loss, but rather the potential liability loss or damage, especially if you see customers or clients at your home office.

For example, if a client slips on your driveway and injures himself or herself, then he or she could sue you for a fortune. So, if you don't have any or enough business liability insurance, then you could end up losing everything you now own, including all your personal assets.

Anyway, it doesn't matter if you operate your home-based business as a sole proprietorship or corporation, you need to evaluate your risks and get the proper insurance protection. Some of the factors you need to evaluate are...

- Business liability
- Business property
- Auto
- Computer systems
- Crime and theft
- Disability
- Health
- Life
- Loss of data
- Loss of income
- Personal and advertising injury
- Professional liability
- Workers' compensation

Look, after you've protected your home-based business with the right kind of business insurance, you'll gain more security and peace of mind, allowing you to sleep more soundly at night.

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 and fail to check whether that company is financially secure, and also pays claims on time. When you have to file a claim, you want to get the money from your insurance company as quickly 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 or is difficult to deal with.

So, when choosing an insurance company, make sure to check for their claim payment history as well as price. Also, you want to choose a company that has strong financial strength.

Organizations, such as A.M. Best, Moody's, Standard & Poor's, Weiss, and Duff & Phelps rate the financial strength and claims paying ability of insurance companies. At a minimum, a qualified insurance company should receive better-than-average ratings from these rating organizations. You can find their publications in your local library or on the internet.

Anyway, you have many insurance companies to choose from for your business insurance, making it quite challenging for you to find a good insurance company on your own. So, for your security and peace of mind, let us help you get the best business insurance protection at the best price, and from the best insurance company.

Get A Professional Review Of Your Business Insurance Needs To Determine The Right Kind And Amount Of Business Insurance That Is The Best For You

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* on your current policies. Or, maybe you're carrying more insurance than you need. Or, worse, maybe you aren't carrying enough insurance to protect your business 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? To help you answer this question, I'm offering you a special gift.

Before I tell you what this special gift is, I want to congratulate you 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.

Listen, 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.

To get your **Free, No-Risk And No-Obligation Business Insurance Analysis**, call us at **(702) 258-1995**. Or, if you prefer, fill out the *Business Insurance Analysis Request Certificate*, located on the next page, and fax or mail it to us. And, after we've received your request, we'll get back to you within 48 hours to set up a time for us to meet.

Let me assure you, during our meeting, you *won't* be asked to buy anything. It isn't important for us to do business (or do more business) at this time. The purpose of the *No-Risk And No-Obligation Business Insurance Analysis* is for me to share some ideas and information with you. So you can learn how to best protect your business and your family's dreams and future.

Warmest regards,

Phil Randazzo

Phil Randazzo

P.S. By the way, if you want to give a copy of this report to a family member or friend who also owns a business or to get other special reports available, please call us at **(702) 258-1995**.

P.P.S. Even if you think you already have the right insurance protection for your business, getting a professional opinion to confirm your good judgment will give you more security and peace of mind. So, arrange for your FREE, *No-Risk And No-Obligation Business Insurance Analysis*... today. Fill out the Request Certificate, located on the next page, and fax or mail it to us right away. Have a profitable day!

Your No-Risk And No-Obligation Business Insurance Analysis Request Certificate

YES! I want to get together with you to make sure I have the right insurance protection for my business. I understand, during our meeting, I won't be asked to buy anything, and there will be no high pressure whatsoever. The purpose of our meeting is simply for you to share some important ideas and information with me.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Email: _____

The best day and time to reach me is: Day: _____ Time: _____

How many different business insurance policies do you have right now?

None _____ BOP _____ One _____ Two _____ Three _____ Other: _____

What's your total monthly or yearly premium? \$ _____ a month \$ _____ a year

To learn how to generate more sales and make more profits effortlessly, ask for your FREE copy of the special report called... *"How To Get Your Customers To Call, Buy, And Beg For More!"*

Check here: YES _____ No _____

Comments: _____

To get your Free, No-Risk And No-Obligation Business Insurance Analysis...

1. FAX this certificate to **(702) 877-0956**. Or...
2. Call **(702) 258-1995** and ask for Phil. Or...
3. Mail this certificate to:

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