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**Driscoll & Driscoll
Contact Information**

ARE YOU COVERED? ARE YOU COVERED?



No matter how carefully you plan or how well you maintain a focus on safety, accidents and injuries and unforeseen circumstances can occur; causing a job to go some other way than how you planned. That's when it becomes important to have adequate insurance. Without proper insurance coverage, you could lose the very business you have worked so hard to build. Unexpected lawsuits can be outrageously expensive!

According to a recent poll found on-line, listed are the top reasons in 2008 that Contractors are sued.

- Job Site related injuries and damages
- Delays and cost overruns
- Contract Disputes
- Abandonment
- Defective Construction
- Labor & employment issues

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Free Cal/OSHA Seminar & Breakfast

Who: Hosted by Driscoll & Driscoll Insurance

When: Wednesday, July 16, 2008 8:30am-10:30am

What: Cal/OSHA area manager Dan Leiner will share his expertise by advising your business how to obtain free OSHA consultations, discussion on frequently cited regulations and give tips that will allow you to avoid inspection triggers that may leave you with a hefty fine.

How: Seating is extremely limited and all attendees must register prior to the event. Those interested in attending may reserve a seat by phoning Kristy Oatney, Marketing Coordinator at 661-266-9390 or by email at kristy@driscollanddriscoll.com

Disclaimer: The materials contained in this newsletter are for informational purposes only and not for the intention of providing legal advice

So....are you covered?

General Liability: This covers a variety of claims, including incidents that may occur in your office, on your business property, or related to a business-owned vehicle. General liability insurance also covers property damage and the actions (or inaction) of your employees, as well as legal fees, claims of negligence and bodily injury.

Workers' Compensation: If you have more than one employee, your state most likely requires that you have workers' compensation insurance. Workers' compensation provides benefits to employees who are injured on the job (on site or off site), and disability insurance pays benefits to employees who become ill or injured and are no longer able to work.

Commercial auto insurance: If your company or association holds the title to one or more vehicles, or if you or your employees are required to drive as part of your regular work, you should ask your agent about commercial auto insurance.

Inland marine insurance: If you ship or warehouse an inventory, it is a good idea to purchase inland marine insurance. Inland Marine insurance will protect your products and supplies while in storage or in transit.

Insurance companies typically also offer a variety of bonds. Most bonds are designed to protect a contractor, builder, or developer against substandard work that does not comply with local building codes. The types of bonds include:

- contractor's license bonds
- performance or contract bonds
- surety bonds
- street obstruction bonds
- license & permit bonds.

Surety bonds represent the agreement providing for monetary compensation in the event of a failure to perform specified acts within a stated time frame. The surety company is thus responsible for fulfillment and replacement of a new contractor if the insured contractor defaults



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Marriage & Insurance

Just as important as it is to research all of the fine details related to planning the perfect wedding, it is equally important to make sure that you have enough insurance coverage when entering your marriage.

Before you say your “I do’s”...make sure that you actually “do” have:

Health Insurance

(Remember that it may be more cost effective to move your new spouse over to your plan or vice versa. Compare and see which one will work best for you and your spouse)

Life Insurance

This type of insurance is critical in a marriage. Life insurance helps your spouse financially in the event of your death and is equally important if you are considering buying a home or having children.

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