

# FREEDOM

# FROM WORRY

...WITH THE RIGHT **PROPERTY** INSURANCE



**RISK #1**  
**PROPERTY**  
**DAMAGE**

**McGrath**  
INSURANCE GROUP, INC.

[WWW.MCGRATHINSURANCE.COM](http://WWW.MCGRATHINSURANCE.COM) 800.342.3859 STURBRIDGE NORTH BROOKFIELD



## Are You Putting Your Business At Risk?

### RISK #1: PROPERTY DAMAGE



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## When Disaster Strikes, Six Out of Seven Businesses Fail

When a disaster closes down a business, **only one business in seven\*** reopens successfully.

How does the seventh business succeed? By being properly insured.

Is your business properly insured for fire, flooding, equipment breakdown or other major disasters that could disrupt your business? Many business owners assume they are – but that's a risky assumption:

- Even if your business has blanket coverage, property not listed on your insurance schedule may not be covered. Everything from your physical plant to your inventory to your patents may be at risk.
- Even if all of your property is insured, is it insured for its full value?
- Do you have business interruption insurance, which can pay your expenses and reimburse you for lost profits if your business has to close temporarily?
- Are you doing everything you can to secure your premises? To prevent theft? To protect other assets that may be vulnerable to fire, damage or loss?

To find out how McGrath Insurance can help you protect your property, contact us today at **800.342.3859 (toll free)** or **sfoucher@mcgrathinsurance.com**.

Make an appointment and we'll provide you with our free white paper on risk management, "Are You Putting Your Business at Risk?"

Sincerely,

Richard A. McGrath, CIC, LIA  
President and CEO

P.S. You can also download our risk management white paper by visiting our Web site at **www.mcgrathinsurance.com**.

\* The Institute for Business & Home Safety (IBHS), a non-profit insurance-industry organization, stated at least on-quarter of all businesses that close because of a disaster never reopen. The toll is even worse for small businesses that close for a major disaster (such as 2005's Hurricane Katrina) are closed for good.

“Why risk it?”