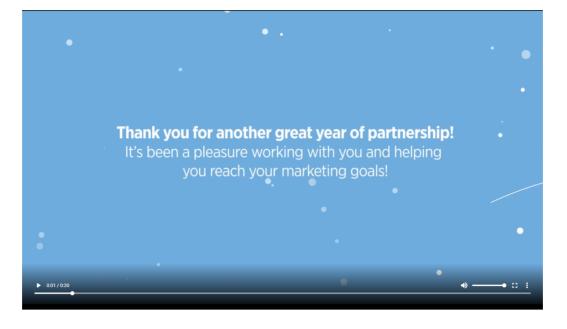




Newsletter | December 2024



# **Season's Greetings**



|                     |   | Risk Management<br>Assessment Tool |                       |
|---------------------|---|------------------------------------|-----------------------|
|                     |   |                                    |                       |
|                     | high risk). Add comments or action items as neede   | d.                                 |                       |
| Factor              | Criteria  | Score<br>(1-5)                     | Comments/Action items |
| lage<br>uacy        | Evaluate whether the current policy covers the fur<br>replacement cost of your property and assets. |                                    |                       |
| al Disaster<br>tage | Assess coverage for risks, such as earthquakes,<br>floods or hurricanes, relevant to the location.  |                                    |                       |
| iment and tory      | Ensure all equipment and inventory are listed and<br>adequately insured.                            |                                    |                       |
| sions               | Review policy exclusions; do you understand what<br>not covered?                                    | rs                                 |                       |
| ieneral L           | lability Insurance  |                                    |                       |
| Factor              | Criteria  | Score<br>(1-5)                     | Comments/Action Items |
| ises<br>ity         | Assess coverage for slip and fall accidents and oth<br>common on-premises injuries.                 | ler                                |                       |
| uct<br>ity          | Evaluate protection against claims arising from<br>products you sold or manufactured.               |                                    |                       |
| ations              | Check coverage for liability claims related to<br>completed work or services.                       |                                    |                       |
| Defense             | Confirm whether legal defense costs are included<br>your liability policy.                          | in                                 |                       |
| /orkers'            | Compensation Insurance  |                                    |                       |
| Factor              | Criteria  | Score<br>(1-5)                     | Comments/Action Items |
| rage<br>e           | Evaluate coverage for all employees and ensure<br>compliance with state laws.                       |                                    |                       |
| fits<br>uacy        | Assess whether benefits provided for modical<br>expenses and lost weges are appropriate.            |                                    |                       |
| y Program<br>ration | Review your safety program utilization to minimiz<br>workplace injuries.                            | 0                                  |                       |
| 1                   | ······································  |                                    |                       |

### End-of-Year Check: Introducing Our Risk Management Asessment Tool

As the year draws to a close, it's the perfect time to review and strengthen your franchise's insurance coverage. To help you prepare for the upcoming year, we've developed a Risk Management Assessment Tool tailored specifically to franchise owners. This tool will guide you in assessing your current insurance needs, identifying any coverage gaps and ensuring comprehensive protection against potential risks. Complete the assessment now to start the new year with confidence, knowing

your franchise is fully protected.

Learn More



### Celebrity Franchise Owners: Why Insurance Matters for Everyone

It's inspiring to see that even celebrities are embracing the franchise world, leveraging their brand power to succeed in business. But whether you're a celebrity or an everyday entrepreneur, one thing remains the same: The need for comprehensive franchise insurance. Just like any franchise owner, celebrities must navigate the unique risks associated with their investments from liability and property damage to employeerelated claims. As you explore which celebrities are making their mark in franchising, remember that robust insurance coverage is a key element of safeguarding your business, no matter who you are. **Click here** to check out our Risk Management Assessment Tool!

View the List



### Claim Scenarios for Franchise Brands and Owners: Are You Fully Protected?

It's essential to reflect on the potential risks your franchise could face and how wellprepared you are to handle them. In this article, we share real-world claim scenarios that highlight the critical role comprehensive insurance coverage plays in protecting your business. From slip-and-fall accidents to cyber threats and errors in service delivery, these examples demonstrate how proper insurance can be the difference between a manageable situation and a financial catastrophe. Explore these scenarios to better understand the importance of tailored insurance solutions and ensure your franchise is fully shielded against unforeseen risks.

Learn More



#### Gallagher Perks: New Technology for the Holidays

Our Lenovo Savings Program connects you with huge discounts on home and office devices. Get brand-new PC products and tech solutions saving up to 50% on everyday public web prices and free shipping on all web orders. Plus, you can access monthly special offers by regularly checking your Gallagher Franchise Solutions benefits account.

Take advantage of these incredible perks when shopping for laptops, tablets, desktops, all-in-ones, workstations, servers, accessories and more.

Shop Now

## Meet your Franchise Program Manager

Contact me today to discuss additional coverage needs and safety and loss control resources available.

#### [Program Manager Name] | [Program Manager Email] | [franinsurance.com]





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