



The Idea Exchange EBX Newsletter

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Constance Lemere, Vice President

The President's Corner

Thank you for reading our newsletter! This month's issue features new and exciting articles that could help improve your business and give you more insight into your insurance needs.

Regards,

Phil Bobadilla, President

We go beyond your expectations!

General Liability Insurance: What is it?

Operating a business creates potential liability for any number of reasons. General liability refers to the broad range of causes covered by an insurance policy but not the total extent of the coverage. A business can be sued not only for something it does but for things it doesn't do. Legal defense can be costly, and settlements or judgments can be even more so. General liability insurance is usually the first line of defense for all company entities subject to litigation.

Types of Plans

Contrary to the name, general liability does not cover all forms of potential liability. The details are subject to wide variation, according to the needs of the insured and the terms offered by the insurance provider. Usually, however, general liability covers bodily injury, damage to property, personal injury and claims arising from advertising, which typically involve slander, false advertising or copyright infringement. General liability insurance covers judgments in suits for these causes, subject to financial limits but not punitive damages. Insurance for a business's real estate assets and related claims, such as fire or flood, is usually separate from general liability.

Purpose

The purpose of general liability insurance is to provide a



**Del Ann Norvelle,
Account Manager**



**Blanca Mares,
Benefit Admin
Specialist**



**Dionne Pugh,
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business owner with peace of mind while the business owner conducts their operations. Essentially, it ensures that the owner will have funds to defend themselves in the event of litigation without having to shut down their business or stop operating. General liability insurance also combines what would otherwise have to be many different policies into a single, convenient policy. Although a single individual could also purchase General Liability Insurance, general liability is almost exclusively marketed to businesses entities.

Per Occurrence Definition

Though general liability insurance covers a wide range of situations, it does not necessarily provide complete protection. Policies always state the maximum amount the insurer will pay during the insured period of the policy. The insurance carrier frequently limits the amount it will pay out for each single occurrence. For example, a company can be insured for up to \$5 million, with a per occurrence cap of \$1 million. If it sued because of a single occurrence for \$1 million or less, then it is fully covered. If it sued for \$1 million in five different instances, it is also fully covered. A sixth suit for \$1 million dollars, however, would not be covered. (Taking the claims over \$5 million) Similarly, if it is sued in a single occurrence for \$5 million, it bears \$4 million in uncovered liability. If the Insured is successfully sued for \$1.5 million for a single occurrence, the insurer would pay \$1 million and the business would be responsible for paying \$500,000.

Policy Limit Reviews

Insurance providers usually require an insured customer company to immediately report any incident that can give rise to a claim, thus allowing the insurance carrier to document the situation and design ways to limit the claim or its own liability to pay. Failure to report an incident in a timely fashion can limit the company's protection under a general liability policy. Because a general liability policy covers a broad range of causes, but not necessarily the full extent of a company's liability, most large corporations are forced to take out additional insurance. Not surprisingly, insurance companies have a product designed for just such situations.

Umbrella liability insurance is the generic term for a policy in which the coverage starts where general liability coverage ends. Such a policy can not only extend to payments that exceed the limits on a generally liability policy, it can also provide coverage for situations not covered in the general liability policy.

What you can do

The two major factors that determine the cost of a general



liability insurance policy are the kind of business operations a company conducts and the state in which those operations are conducted. Some forms of business entities are inherently more risky than others. This higher likelihood of a claim leads an insurance provider to charge more.

Also, some states have a well-recorded history of awarding large, even exorbitant judgments against businesses. In these states, the insurance company will also look to protect itself by charging higher rates. The steps a company can take to modestly lower its general liability insurance costs are; a) to make sure all employees are properly trained, (b) that adequate safety measures are in place, (c) that the safety procedures in place are recorded, expressed and up to date.

If you would like a review of current coverage's your company is offering, please contact our office for an appointment. (information reference: ehow.com)

Sincerely,
Phil Bobadilla
President

2011 Crisis Pregnancy Centers Annual "Walk for LIFE" Event



Join with Crisis Pregnancy Centers and take a stand for LIFE at the ASU Gammage Lawn in Tempe, Arizona on October 22nd! We would love to have **you** join our annual Walk for LIFE and 5K Fun Run.

The goal of the **Walk for LIFE** is to make a strong life-affirming statement to our neighbors and to educate the community about our services. (Did **you** know we see over 10,000 people each year in our three centers?) The **Walk for LIFE** is one of our major fundraisers, enabling us to provide most of our services at no cost!

This is your chance to tell your friends and family about what we do and to give them an opportunity to sponsor you as **you Walk for LIFE**. The walk is a simple way for everyone to help us *Save Lives & Protect Futures*. You will be surprised at how many people will donate to you when you ask them to support you as you **Walk for LIFE**.

Your enthusiastic participation will save lives! Crisis Pregnancy Centers of Greater Phoenix depends on the funds you raise to continue offering free services. We do not receive federal or state assistance - our impact is solely because of the many people that support us.

Please go to www.cpcphoenix.org to learn more about what we do and how to register for this year's **Walk for LIFE**.

What does the money go toward?

CPC provides:

- Free pregnancy testing
- Free ultrasounds for viability and dating
- Free parenting classes with the ability to earn baby items
- Free adoption assistance placement
- Resources & referrals throughout the valley for all needs, including doctors
- Resources & referrals for low cost & free baby items
- AHCCCS enrollment support
- Low cost STD/STI testing

Where and when is it?

The **Walk for LIFE** will be held on Saturday, October 22, 2011. Check-in starts at 8 A.M. on the Gammage Lawn at Arizona State University. This is the first time we have held this family event on the college campus, so come join us and be part of this historic day!

5K Run Registration at ASU: 8:00 a.m.

5K Run Begins: 9:00 a.m.

Walk Registration at ASU: 8:30 a.m.

Walk Begins: 9:20 a.m.

After the walk there will be food, drinks, Kid-zone, prizes & much more!

Thanksgiving Food/Turkey Drive!

Please Join Us for a Thanksgiving Food/Turkey Drive!



Employee Benefits is excited to announce that we are partnering with House of Refuge in collecting non-perishable/perishable food items for their residents. Please join us in this worthy cause in providing hope!

The House of Refuge is situated on nearly 20 acres in East Mesa and their program offers 88 two-bedroom single family homes and a chapel/support center. This allows House of Refuge to provide a stable, family friendly environment to program participants. Occupancy is limited to 6 family members per home and on any given day, approximately 100 adults and 150 children call House of Refuge "home". Many come from a history of domestic violence and children often become the innocent victims. A safe home and community is vital in rebuilding a healthy future.

House of Refuge is not only a transitional program, but also a social services and work program. Experienced staff are available to assist every participant in the successful transition from homelessness to self-sufficiency.

EBX is asking for your help in joining with us to provide several of these families with a warm and healthy Thanksgiving Day meal to enjoy with their loved ones. Please see below for a list of items we will be collecting for the families:

1. Turkey, or Gift Card
2. Disposable aluminum roaster pan
3. Instant potatoes
4. Rolls
5. Instant stuffing
6. Gravy
7. Canned vegetables

We understand that it may be difficult to collect and store the perishable food items, so an alternative we are offering is to purchase a gift card at Food City or another nearby local grocery store in which we will purchase the items for House of Refuge on your behalf.

We will make arrangements the week of Nov. 7 - 11 to pick up any food items and/or gift cards from your business establishment.

Please join us in providing as many of these families as possible with a warm meal on Thanksgiving Day and give them a feeling of hope!

Sincerely,

Phil Bobadilla, Constance Lemere and the entire EBX Staff

LegalShield: Planning Ahead for Natural Disasters



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A unique service. A priceless benefit.

Natural Disasters

Plan to Protect Your Identity

If asked to list items that would be essential in the event of a natural disaster-related emergency, most people would list first aid kit, food, water, flashlights, and batteries among the necessities. How much thought and preparation goes toward proving your identity and protecting it from misuse in the midst of a flood, tornado, hurricane, wild fire, or earthquake?

If your home or business is affected by a natural disaster, your personally identifiable information (PII) can be exposed in several ways--blown away, washed away, burned, stolen, or thrown out because it is thought of as

unusable. Preparation long before a disaster will make it easier to escape your home with key pieces of PII or recover such information after an event. Such information becomes vital in the aftermath of a natural disaster - you may have to apply for government assistance, provide proof of residence, or make an insurance claim.

Consider the following tips from the Investigators of Kroll's Fraud Solutions Practice to follow before, during and after a natural disaster or other emergency:

Prior to an emergency:

- **Make sure important documents such as driver's licenses and proof of insurance are up-to-date.**
- **Discard unneeded documentation that contains your PII and that of your family members. Think of items you no longer need - e.g., old tax returns, college records or financial documents. Carefully discarding unneeded records can help to reduce the risk of your PII being inadvertently exposed in the event of a natural disaster or other emergency.**
- **Organize and inventory the documents that you have kept - list where they are kept and what personal and account identifiers each contains. Do not put your actual personal identifiers and account numbers in your list - your list should simply indicate what type of information the source document contains. Also, be sure to store your inventory list in a secure, protected location.**

Sincerely,

Ted and Janie Northrop

LegalShield

Independent Associates/Directors

Small Business Specialists

480-329-8312 Ted

480-406-2674 Janie

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Breast Cancer Awareness Month



Breast cancer is a disease in which malignant (cancer) cells form in the tissues of the breast. It is considered a heterogeneous disease-differing by individual, age group, and even the kinds of cells within the tumors themselves. Obviously no woman wants to receive this diagnosis, but hearing the words "breast cancer" doesn't always mean an end. It can be the beginning of learning how to fight, getting the facts, and finding hope.

Women in the United States get breast cancer more than any other type of cancer except for skin cancer. It is second only to lung cancer as a cause of cancer death in women.

Each year it is estimated that nearly 200,000 women will be diagnosed with breast cancer and more than 40,000 will die. Approximately 1,700 men will also be diagnosed with breast cancer and 450 will die each year. The evaluation of men with breast masses is similar to that in women, including

mammography.

Risk Factors

While no one knows the exact causes of breast cancer, research has shown that women with certain risk factors are more likely than others to develop the disease.

- **Age:** Half of all women diagnosed are over age 65.
- **Weight:** Being obese or overweight.
- **Diet & Lifestyle:** Lack of physical activity, a diet high in saturated fat, and alcoholic intake of more than two drinks per day.
- **Menstrual & REproductive History:** Early menstruation or late menopause, having your first child at an older age or not having given birth, or taking birth control pills for more than ten years if you are under 35.
- **Family & Personal History:** A family history of breast cancer - particularly a mother, sister, or a personal history of breast cancer or benign (non-cancer) breast tissue.
- **Medical & Other Factors:** Dense breast tissue (often identified by a mammogram), past radiation therapy to the breast or chest area. A history of hormone treatments - such as estrogen and progesterone, or gene changes - including BRCA1, BRCA2, and others.

Breast Cancer Symptoms

Generally, early breast cancer does not cause pain. Even so, a woman should see her health care provider about breast pain or any other breast cancer symptoms that do not go away.

Some Common Signs & Symptoms of Breast Cancer Include:

- A change in how the breast or nipple feels. You may experience nipple tenderness or notice a lump or thickening in or near the breast or in the underarm area.
- A change in how the breast or nipple looks. This could mean a change in the size or shape of the breast or a nipple that is turned slightly inward. In addition, the skin of the breast, areola or nipple may appear scaly, red, or swollen or may have ridges or pitting that resembles the skin of an orange.
- Nipple discharge.

Early Detection Plan

You can take control of your healthcare by developing an early detection plan and encouraging others to do the same. Remember - early detection saves lives!

- **Beginning at age 20:** Performing breast self-exams and looking for any signs of change.
- **Age 20 to 39:** Scheduling clinical breast exams every three years.
- **By the age of 40:** Having a baseline mammogram and annual clinical breast exams.
- **Ages 40 - 49:** Having a mammogram every one to two years depending on previous findings.
- **Ages 50 and older:** Having a mammogram every year.
- **All Ages:** 1) Recording personal exams, mammograms and doctors' appointments on a calendar or in a detailed file. 2) Maintaining a healthy weight, following a low-fat diet, getting regular exercise, quitting smoking, and reducing alcohol consumption.

Breast Self-Exam (BSE)

Taking a few minutes to do a breast self-exam a minimum of once a month can make a lifetime of difference. Nearly 70% of all breast cancers are found through self-exams and with early detection the 5-year survival rate is 98%. If you find a lump, schedule an appointment with your doctor, but don't panic - 8 out of 10 lumps are not cancerous. For additional peace of mind, call your doctor whenever you have concerns.

For more information on how to do a BSE, please go to: <http://www.tennesseebreastcenter.com/>

Sincerely,

Dionne Pugh
Benefits/Marketing Specialist

Article from: <http://www.nationalbreastcancer.org/About-Breast-Cancer/>

Don't forget to check out our facebook and twitter pages!

twitter: <https://twitter.com/EBXAZ>
facebook: <http://tinyurl.com/ebxfacebook>

Want to be "in the know" every month?



Sincerely,

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