

Special Report:

# **The 3 BIGGEST INSURANCE MISTAKES Restaurant Owners Make!**

How you can AND MUST protect yourself AND YOUR FAMILY from  
FINANCIAL DISASTER!

Dear Restaurant Owner:

Attached is a ONE MILLION DOLLAR BILL!

(For internet use, sorry this is the best I could  
do!)

**\$1,000,000**

Did my ONE MILLION DOLLAR bill get your attention?  
I hope so! Why? Actually, there are two reasons.

1. I have something important to tell you as a Restaurant  
Owner -- and, frankly, I needed something that I knew would  
get your attention.

2. And second, what I have to tell you has to do with  
money. So I thought using a One Million Dollar Bill would  
be an appropriate eye-catcher.

Was I right? If you've gotten this far, I know I'm starting  
to get your attention.

Read on, because what I have to say may mean more to  
you financially than anything you've ever read!

Insurance "Insider" Reveals Little Known Secrets Of How  
Restaurant Owners Can Leverage Insurance Industry Resources  
For Their Financial Benefit.

You see, I've been working inside the insurance  
industry for years. I've studied in detail how it works --  
all the way from policy to claims.

And I've made a moral decision: to reveal the inside secrets of how you can leverage the vast resources of this multi-billion dollar industry for your financial well-being.

And since Restaurant Owners are one of my specialties, your industry is where I decided to focus.

But first let me ask you a personal question:

Question: You know your business is probably your greatest asset. But did you know your business can be a deadly liability, too? Did you know that it can cost you more money than you have right now? (Not to mention the grief?)

Unless you...

Maybe this story will quickly explain what I mean. Please read on.

Has Anything Like This Ever Happened To You?

Tony was pulling up to the pizzeria site in his pickup. Sure, it seemed like a regular day.

He was already running late. The coffee tasted like it was made last week. He reminded himself it's time to get the pick-up into the shop.

"Isn't it amazing how banged up a truck can get in this business? He said to himself. "Oh, well. That's life. Yeah, this business has its hassles, but -- jeez -- it's a helluva lot better than what his brother, Louie, does.

Sitting behind a desk all day. Tony wouldn't last a day in that kind of work. Freedom means way too much to him. Besides, he likes to run his shop. That's always turned him on.

And, you know, the money's not all that bad. At least it looks like its getting better. He'd done a lot of work on his own house, so it had some equity. And it is a pretty decent place to live. And it looked like he was going to be able to get Linda a new Camaro. They had a 16 footer they took out on the water every week or two. And it seemed like they were really going to be able to take a decent vacation with the kids in the summer.

He got out of his pick-up. Stepped over someone's litter and cigarette butts. "I wish these guys would throw their crap somewhere else, he thought.

He walked on to the back of the store.

Then he saw one of his guys, Frank - and the look on his face told there was trouble. "I've been looking for you, Frank said." "I'm afraid you're not gonna like what you see." Frank took Tony inside. He knew to give him some space.

Tony's heart sank.

"What the hell! What happened here?" "Well, it looks like they pried open this window on the side of the shop. There's a bunch of empty beer cans downstairs. I mean a bunch. They must've had some damn wild party here last night."

"Listen, Tony. I may as well tell you now. They completely screwed up the frame on that window. Broke the glass on three others. The compressors have been screwed up and they left the walk-in box open. The cash register is just plain GONE and the boxes are all over the place."

Tony's mind was working like a cash register. Adding up all the damage. Adding up all the time it would take to get his vendors to make rush deliveries and get the refrigeration guy in.

What would this do to your business?

And adding up all the lost time. He really was counting on the sales for this week to make the quarter! "Wait, Frank said "It gets worse. They took the soda canisters - you know, they're not really ours. And the water heater was tipped over. It was still on the floor leaking. The phone system was ripped up and the fax machine was smashed on the floor!"

Frank was a good friend and a reliable worker. He could see the pain and anguish all over Tony's face. How could this happen? Just when things were really starting to look up. He let out a long sigh.

Why? Why me? Why now?

Now he was really worried...

"What's insured? What's not? Is he just covered for stock? What about the spoiled stuff? What about all the lost time? What's my deductible? What's my limit? Am I responsible for all this stuff? What about the soda canisters? What if they're not covered?"

His mind was racing.

Sure, he'd call his insurance agent. He hoped he was covered. He wasn't exactly sure where his policy was. He hated paperwork. He bought his insurance from his wife's cousin, Jim.

Maybe that was a mistake, he thought. Jim's a nice guy, but Restaurant Owners aren't really his thing. He said so himself. It's not like it's his specialty.

What am I going to tell Linda? This stuff just scares her. She'll go really quiet and act like everything's okay. Then she'll try to get me to calm down. But I know this stuff just makes her miserable inside...

It took a few missed phone calls, but finally Tony caught up with his agent, Jim and told him the whole story. The next day, Jim came down to the store and walked through it with Tony. At the end of their tour, Tony looked at Jim expectantly. "Well? He said. Tony could tell by the look on Jim's face there was something wrong. Jim's eyes darted around the room. "Well, Tony, I'm afraid we might have some problems.

Has That Kind Of Thing Ever Happened To You?  
How Many Times Will It Happen In The Future?

Tony was crushed.

You probably would feel pretty panicky, too.

You see, your business is more than just a business.

In a lot of ways it's your life.

It's what gives you security -- and freedom.

It's your kid's birthday, their braces, your family vacation.

It's your house, your yard, your future.

It's the diamond you want to give your wife for your 10th

anniversary. Or your 20th. Or 30th.

Like I said, it's your security and your freedom.  
Some day, it's your retirement.  
And then something goes and screws it up.  
But it doesn't have to be that way.  
You can have the dreams you cherish. You can count on the  
security you desire.  
You don't have to worry every day about something happening  
that's going to set you back.

We both know it's not just vandalism.  
Heck, a lot goes wrong around a Pizzeria just because  
that's the way it is. It is the nature of the business. But  
who's responsible? Who pays?

Like someone says they broke a tooth on the mussels you  
cooked! Who's responsible? Are you covered?

Like the plumber who was fixing the toilet -- and  
accidentally damages the main water supply and shuts down  
the whole strip mall! Who's responsible? Are you covered?

Like the compressor that's burned out during a lightning  
storm. Now it all has to be rebuilt! Who's responsible? Are  
you covered?

Listen, I've been working with Restaurant owners for a long  
time. I've heard every horror story in the book.  
If they were my clients, more often than not, we took care  
of their problem. Quickly and easily. But sometimes they  
became my clients after they had a really serious claim --  
and wished they had me before the claim.

You can have the peace of mind and security that you dream  
of...

But listen, you won't have it if you pretend you don't own  
a business with risks. Face up to those risks and you're  
half way there. And I want to help take you the other half  
of the way there.

I'm willing -- in fact, I'm excited about -- revealing to

you some inside secrets about the insurance industry.

You see, I've worked inside the industry for a long time. I'm a licensed member of the "club" and a FORMER RESTAURANT OWNER! (*I was broken into too once!*)

I've figured out how it works. And I know things that would make a layperson's head spin. Just because I've been around it so long. And I've got good news. The resources of the insurance industry are vast. And I can show you how to put them to work for you.

Why Would I Give Away My Inside Secrets?

That's a really fair question. And I want to answer it honestly and truthfully. Because it's good for you -- and it's good for my business. Period.

You see, I'm willing to give away a lot of my knowledge to Restaurant Owners. Knowledge that's taken me years to accumulate, organize and perfect. And I have found -- time and time again -- that generosity and the willingness to provide really great service comes back to me. Tenfold.

In fact, that's how I've built my business.

Right now, let's talk about three of the Biggest Insurance Mistakes Restaurant owners make and how you can protect the financial well being and the future of your business.

**MISTAKE #1: Ignoring The Risks You Face!**

Conduct a risk analysis on your business with an insurance specialist Most Restaurant Owners NEVER do this! A Restaurant owner's life has more risk than most people would dream of. And they're not all the same! Different Restaurants owners run different risks.

You could be laying your business wide open for financial disaster -- unless you've had someone help you analyze your risks. And put together a comprehensive insurance plan to protect you. Bankruptcy? Cash flow nightmares? Losses instead of profits? I've seen it way too often. And it didn't have to be that way!

**MISTAKE #2:** Not using an independent insurance agent. I'll be blunt about this. I know how this industry works. Like I said, there's a lot of money in the insurance industry, and you want to make sure it works for you.

So you don't want an insurance company employee for your agent. You want someone who's going to work for you! Not someone whose paycheck is tied to one company.

But someone who can shop the market, compare price and get the most comprehensive coverage for you -- maybe even use multiple companies for your total coverage. You want good price? And you want protection when disaster strikes? Use an independent agent.

**MISTAKE #3:** Don't trust the financial protection of your business to an insurance agent who is not a specialist with Restaurant Owners! (Remember I was one of YOU!) Listen, insurance is a huge industry. There's insurance for everything. Anything you can have, do, own, manage or whatever - there's insurance for it. And nobody can specialize in all of it.

In fact, a professional independent agent can only specialize in a few niches -- and really understand them. Insurance is a very technical business. Policies, coverage's, endorsements, exclusions. It has a language all its own. And the insurance needs of each industry are highly specific.

If someone specializes in insuring homes or autos or retail stores downtown, that doesn't mean they know anything about Restaurant Owners!

And just because your wife's cousin sells insurance, doesn't mean he's the guy to trust the financial health of your business to!

And this is what you're not looking for:

An agent or an agency that just tries to sell you their services on meaningless platitudes, like "quality" or "excellence".

They're just buzz words that don't mean anything anymore.

An agency that tries to sell you on their services just because they've "been around since 1954" or some such nonsense. Yes you want a professional that has studied the

business, but what do you care what they were doing in 1954. Believe me, insurance back then wasn't anything like it is today!

An agent that doesn't know Restaurant Owners. I know I've said it before, and I'll say it again. You wouldn't a foot doctor perform surgery on your heart, would you? I didn't think so. So don't trust your financial well being to just any insurance agent!

A few weeks later...

Tony had just met with a new insurance professional. He was beaming. He practically fell off his chair! This agent really told him the "inside secrets" of the insurance industry. "I normally really do hate paperwork. But I am a businessman -- and I do practically have my life invested in this business."

"I know more about protecting my business and future for myself and my family than I ever thought was possible. Frankly, I'm just a lot more confident seeing things turn out the way I want them to."

"That's what I'm here for. And you can call me any time you've got a question or a problem."

In one short meeting, this new agent showed Tony:

- \* how to avoid the single biggest mistake Restaurant Owners make in protecting their business.

- \* The importance of having a broad market of insurance carriers to get the most complete coverage at the best price.

- \* The critical importance of having a risk analysis on your Restaurant.

- \* The vital importance of having a risk management program for your Restaurant -- and the simplest way to start one.

- \* The 3 simple tips to protect your valuables.

- \* The most powerful, proven 5 step system for protecting your business and your future.

After his meeting with this new agent, Tony did feel more confident about his future. One meeting completely took away that "cloud of uncertainty" that had been hanging over his head for so long.

How would you like that kind of information?

How would you like to know that you really are going to have a more secure future for yourself and your family?

Don't you deserve it?

I'll help you -- FREE!

Yes, you read that right. I'll teach you everything that Tony learned. Including the most powerful, proven 5 step system for protecting your business and your future.

My clients stay with me a long time -- and they refer their friends. I happen to think I serve Restaurant Owners better than anyone in this area. That's partly because I spend a lot of time with them. And spending time with Restaurant Owners is good for my business.

So I've continued to learn all about their business. How to protect them. And how to do it at the best price.

So if you want to protect your business from a future crisis or catastrophe . . . or just see if you can save money on your insurance, call me- **1-888-551-3336**

The worst you'll do is spend a few minutes learning. That alone is good for business, isn't it?

Sincerely,

Rick Mallory

President, Mallory Agency

**1-888-551-3336** fax **706-884-8039**