

VISIT OUR WEBSITE

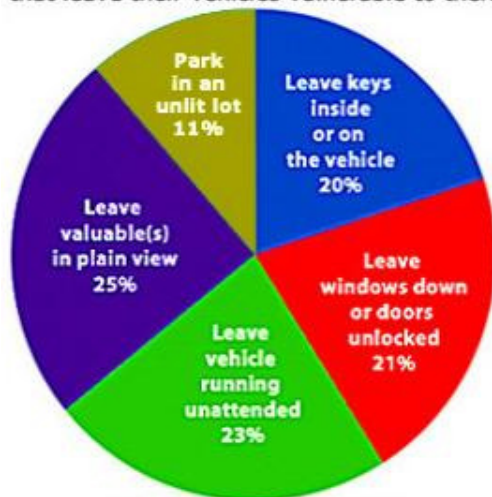
Be sure to visit our website at www.futureins.com. Learn more about our agency and the many ways we are serving you and our community. You can pay your bills online or request a quote for all your insurance needs.

HOW SECURE IS YOUR VEHICLE? A FEW MINUTES, A FEW DOLLARS GO A LONG WAY

A MOTOR VEHICLE IS STOLEN EVERY 28.8 SECONDS IN THE US. THE PRICE TAG IS 7.5 BILLION!

The national Insurance Crime Bureau (NICB) reports that Michigan ranks 5th in the nation with more than 50,000 vehicle thefts each year.

The most common mistakes people make that leave their vehicles vulnerable to theft



Source: LoJack Law Enforcement Survey

PRACTICE THESE SAFETY MEASURES AND REDUCE YOUR RISK...

- Don't leave your car unlocked while unattended.
- Never leave your car running while unattended.
- Fully close all windows. Don't leave even a crack open.
- Don't leave a spare key in or on your vehicle.
- Don't leave valuables in your vehicle. Hide them in your trunk or under your seats.
- Park in well-lit, public areas.
- Trust your instincts; if it doesn't feel safe, park elsewhere.
- A visible anti-theft device is an effective deterrent.
- Audible alarms help scare thieves off.
- Vehicle immobilizer systems render hot-wiring useless.
- GPS tracking systems speed recovery of stolen vehicles.

SMALL BUSINESS OWNERS NEED EMPLOYMENT PRACTICES LIABILITY

THE RISK IS REAL... The workplace is a minefield for your small business clients. Hundreds of thousands of charges are filed each year, with employers ordered to pay tens of millions of dollars.

- No matter how well they run their business, an employee or a customer can allege anything at any time. Even groundless employment charges require legal defense.

An affordable necessity...EPL coverage has evolved from a high-priced option for large employers to an affordable necessity for all businesses. In today's litigious climate, small business owners must protect themselves from damaging employment charges.

- 81% of EPL claims are resolved for between \$22,400 – \$40,500 including defense cost and liability damage payments.
- This isn't an exposure that a small business should self-insure. Given the risk, EPL coverage is a tremendous value.

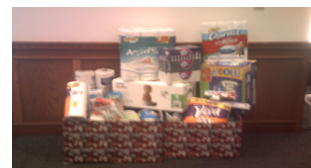
The following "Wrongful Employment Acts" are examples of actions that have created the need for EPL coverage:

- Wrongful termination, discharge or dismissal
- Harassment, including sexual harassment
- Discrimination (based upon age, gender, race, color, national origin, religion, sexual orientation or preference, disability or pregnancy)
- Retaliation
- Wrongful failure to employ or promote
- Violation of an individual's civil rights relating to a wrongful employment act.

Most small business owners lack insurance protection, it was just too expensive – until now.

COMMUNITY CORNER

Future Insurance continues its support of the Underground Railroad. Future Insurance generously donated needed supplies from their emergency shelter wish list. Please help us support the Underground Railroad and put an end to domestic violence.



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You Create
Your Future
We Insure It