Résumé writers Digest
Summer 2011 (July-September 2011)

Do You Have Enough Insurance Coverage?

By Bridget (Weide) Brooks, CPRW

In talking with résumé writers, one topic that is often confusing is that of business insurance. Because many résumé writers work from home, they think their homeowners insurance is adequate protection in the event of a problem. In some instances, that is true — but it's important to make sure that you have the right coverage, just in case. After all, isn't that what insurance is for — "just in case"?

Here are some types of insurance to consider:

Property Insurance

This insurance covers loss or damage to the business location and its contents. If your résumé business is based in your home, however, it is essential to inform your insurance agent of this. Sometimes an additional rider (a companion insurance policy) is required to cover the larger volume of equipment that comes with having a business in the home — for example, computers, monitors, printers, fax machines, copiers, desks, chairs, and/or shredders. If your equipment is damaged in a flood, fire, or other disaster (Note: check the policy to see what is, and is not covered), this type of insurance will help cover the cost of replacing the items.

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Business, Interrupted

How to Plan and Prepare for Disasters Within Your Business



An aerial photo of the flood shows the I-680/I-29 interchange north of Omaha.
Photo by Brad Williams • Courtesy of www.bradwilliamsphotography.com

You can't escape disaster. Whether you're facing Mother Nature's fury (in the form of hurricanes, tornadoes, wildfires, flooding, blizzards, windstorms, or earthquakes) or you consider the likelihood of more routine problems (such as a hard drive failure), you need to prepare for the impact on your résumé writing business.

The American Red Cross estimates that as many as 40 percent of small businesses do not reopen after a major disaster like a flood, tornado, or earthquake. These businesses were unprepared for a disaster; they had no plan or backup systems.

The first step is a "threat assessment." That is, identify the problems that are most likely to affect your business:

- Computer failure;
- Natural disasters which may cause loss of access to business records;
- Everyday business interruptions (power failures, loss of phone, cable, or DSL connections, etc.).

Once you've identified the possible problems your business may encounter, you can work on solutions. These usually address three areas:

- Backup precautions;
- Preparedness for staying at home; and
- Preparedness for evacuation.

When developing a disaster plan, consider three areas: people, things, and business continuity. Think about

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From the Editor: 'Ordinary Disasters'

By Bridget (Weide) Brooks, CPRW

When we think of "disasters," we think of things like floods, hurricanes, tornadoes, earthquakes, and wildfires. But the disaster that is most likely to befall your careers industry business is likely something a little more mundane — your illness, or illness of someone in your family, cashflow issues, or rising expenses (especially health insurance costs) that force you to consider getting a job.

You can't avoid disaster, of course, but you can prepare for the likely issues that come your way.

If you live in California, for example, being prepared for a hurricane would be silly. But having an inventory of your business and personal possessions, and backing up your data regularly would be wise, since a major earthquake isn't out of the realm of possibility. If you live in the Midwest, you have to prepare for tornadoes.

Those of us who have been around the careers industry for long enough have seen our fair share of "disasters." I personally know of résumé writers who have faced financial ruin due to the health care crisis of a child, to career coaches who have themselves faced cancer, fibromyalgia, chronic back issues, and other debilitating illnesses, to résumé writing businesses that have been affected by flooding, fire, and hurricanes. Very often, there is no safety net for the self-employed.

In previous issues of *Résumé Writers' Digest,* I've stressed the importance of data backup, offsite records retention, and developing an affiliation with a "résumé buddy" — someone who you arrange with (before you need it!) to handle your business in the event of a personal crisis.

These "to do" items remain a priority today, but only a handful of us have taken the steps necessary to secure the continued operation of our



Bridget Ann Brooks, CPRW

résumé writing business in the event of tragedy.

The articles in this "disaster-themed" issue of RWD are meant as a reminder — and an action plan. Even if you take action on only one item, you'll find yourself more prepared to face whatever challenge comes your way. In future issues, we'll cover strategies to help you diversify your income so you're not as reliant on your own personal billings to supply cash flow to the business — a "must" when life's circumstances interrupt the flow of business.

One important item is insurance. The cover story on the different types of business insurance you should consider is a prelude to a conversation you should have with your insurance agent.

Paid level members to the BeAResumeWriter.com membership site will also find they have access to fill-in-the-blank forms to help record critical details related to their business operation that can be shared with their family in the event of a crisis — or with their résumé buddy, in the event they need to step in.

(You can find more information about the BeAResumeWriter.com site on page 12 of this issue.)

Résumé Writers Digest

Résumé Writers' Digest is a trade newsletter designed to help résumé writers keep on top of changes in the human resources field, new developments in technology, and trends across the résumé writing field.

Each issue provides information about what successful résumé writers across the nation and around the world are doing, along with concise, timely information culled from a review of select periodicals.

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I'm sure I'm not the only one who noticed all the concerns on industry association E-lists this summer as Hurricane Irene approached the East Coast, or after the earthquake shook Washington, D.C. Let these be a wake-up call that this is an item not to put off any longer.

Finally, I would be remiss if I didn't mark the passage of Career Management Alliance (formerly a division of Kennedy Information, Inc.), which had purchased the organization from Wendy Enelow (when it was known as "Career Masters Institute.")

Kennedy made the decision to shut the organization down recently, and Wendy Enelow has regained ownership of the certification credentials that originated with CMI — the Master Résumé Writer (MRW) and Credentialed Career Master (CCM) designations.

E-mail me at editor@rwdigest.com with your story ideas and comments!

Disaster Planning

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how a disaster could affect your customers and workplace. How would you continue doing business if the area around your office is closed, or streets are impassable? What would you need to continue to serve your customers?

In addition to your personal papers and an inventory of your household goods, you should also prepare a business inventory.

Valuable business papers you should keep in a safe deposit box include:

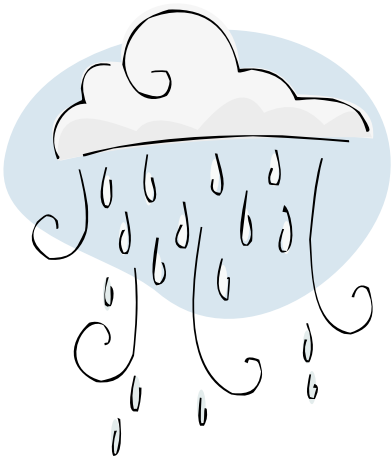
- Important receipts (such as equipment purchases);
- Copies of property records (leases, deeds, titles);
- List of insurance policies (and copies of facesheets — the summaries of your coverage);
- Key contracts (including loan documents);
- Income tax returns that document large transactions, unusual losses, or deductions (be aware, however, that you can obtain summaries and/or duplicate copies of your returns from the Internal Revenue Service);
- A list of your business equipment (including model and serial numbers, purchase dates, and any warranty information).

These papers may be kept at home in a waterproof, fireproof, locked box:

- Insurance, legal, and accountant names and contact information;
- Copies of business licenses and permits;
- Guarantees and warranties;
- Current business account bank statements;
- Safe deposit account records and inventory of items;
- Business credit card numbers and contact information.

Even if you don't need your business records during an evacuation, they must be protected. Records are difficult to replace and may delay your insurance claim payment.

Review your insurance policies every year when they renew. Consider buying business interruption insurance. Usually purchased as an add-on to a commercial insurance policy, this coverage will pay for loss of income for covered situations. Self-employed résumé writers should be especially concerned about the disruption to business income in the event of a disaster. You should also consider purchasing disability insurance.



Here are some other tips, courtesy of the American Red Cross:

- Keep phone lists of your key employees (if you have any) and customers with you.

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Need Extra Income? Consider Subcontracting



- *Profiles of Contractors & Contracting Firms*
- *Keys to Success – From a Contractor's Perspective*
- *Words of Wisdom from Experienced Subcontract Writers … & More!*

Subcontracting your résumé writing services can be a great way to supplement your income! The newly-updated "Making Money as a Résumé Subcontractor" Special Report includes contact information for 30+ individuals or firms seeking subcontractors! It also includes the guidelines for "making a pitch to contracting firms" published previously in *Résumé Writers' Digest.*

The 40+-page special report is just $20. Order online using PayPal and the report will be delivered to you immediately via e-mail as an Adobe Acrobat PDF.

Increase your income by subcontracting … even if it's just a couple projects a week or month.

HTTP://TINYURL.COM/YBXZCWZ

Disaster Planning

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- If you have a voice mail system at your office, in the event of a natural disaster, you can record messages for employees and customers.
- Arrange for programmable call forwarding for your main business line(s). Even if you can't get to the office, you can call in and reprogram the phones to ring to an alternate line or cell phone.
- Backup computer data at least every other day. Keep a backup CD/ DVD/flash drive off-site. Replace it at least every couple of days.
- Install emergency lights that turn on when the power goes out. They are inexpensive and widely available at building supply retailers.
- Use UL-listed surge protectors and battery backup systems. They will add protection for sensitive equipment.

Consider "buddying up" with a résumé writer who doesn't live near you. Sometimes it is easier to reach individuals who are out of state than to reach someone in the same state. Arrange for emergency coverage of your phones and/or clients in the event of a disaster.

Additional Resources

FEMA's "Are You Ready: An In-Depth Guide to Citizen Preparedness"
http://www.fema.gov/areyouready

NC Cooperative Extension Disaster Factsheets
http://www.ces.ncsu.edu/disaster/factsheets

Red Cross Business Industry Guide
http://redcross.org/services/disaster/

Backup Systems and Disaster Recovery

Disasters aren't confined to certain times of the year. Even if you don't live in Tornado Alley, you might encounter earthquakes, wildfires, or hurricanes where you live. In reality, however, the top natural disaster you're likely to face, according to the U.S. Government, is flooding.

Pick your poison — each of these disasters creates the same potential for trouble: significant disruption of your business.

Even if you haven't developed a basic disaster plan, there is **one** thing you need to do regularly that will end up saving you someday: Backup.

Answer these questions honestly: Do you have a copy of your critical electronic information? If so, how old is it?

Think about it — if your hard drive failed today, or there was a fire, or someone stole your laptop — how would you be able to replace critical data — your financial files, accounting records, client résumés, mailing lists and client databases, and the forms, scripts, and paperwork you've spent years fine-tuning?

Prevention is the key. There are many ways to store your data. These include:

- **Flash/Jump/USB Drives.** These are keychain-sized hard drives, costing $30-$40 for 512 MB — enough to store thousands of Word files.
- **Zip and Jaz drives.** More popular 4-5 years ago, these aren't as popular, as they cannot hold as much data and require special equipment to read the disks.
- **Backup hard drives.** These systems are designed to backup high volumes of data.
- **CDs and DVDs.** This is the least expensive backup option, particularly if your computer already has an integrated CD or DVD burner.
- **Online Web Space.** Backing up your files to an online directory allows you virtual access anywhere. Some telecommunications providers offer free storage space as part of their connectivity services. Or you can use a service like DropBox or Carbonite.

When choosing an online storage company, determine how much space you need and the frequency with which you will be accessing the stored information. (Some providers charge a fixed amount; others charge depending on the amount of space you actually use.) Many providers offer a free trial — use this to determine if the system works well for your specific needs.

Create a Backup Schedule

At a minimum, you should backup your files monthly. Establish a routine — for example, backing everything up on the first day of the month, or the last Friday of the month, or whatever day works for you. Some programs will also prompt you to backup more frequently; for example, some versions of QuickBooks have this feature.

Get It Off Site

It's not going to do you any good if your backup CD is in the computer bag when your laptop is stolen, or in your desk drawer when your office is flooded.

Make it a practice to store backups off site. You might choose to mail a backup CD each month to a sister who lives in another state. (Plus, that will give you an excuse to drop her a note more often!) Store a copy locally (say, in the trunk of your car), so you'll have easy access to it. But in the event you need to evacuate suddenly, you won't have to worry (as much, anyway!).

Choosing An Insurance Plan

For more than a decade, health insurance and health insurance reform has been part of the national debate. From rising medical costs, increased premiums, changes in coverage, reduction in employer healthcare contributions and you and your family's ever-changing health care needs, choosing which policy and coverage are best can be a very daunting task.

There are so many variables to consider — deductibles, pre-existing conditions, maximum lifetime coverage, and varying types insurance add-ons! It is no surprise that many résumé writers and their families find themselves with the wrong type of coverage or not enough coverage and therefore are faced with tough decisions about their medical care.

Choosing the right health insurance plan doesn't have to be so hard, however. When you understand the terminology, know the right questions to ask, and are aware of your health insurance needs and budget, you can confidently choose a plan that will best protect you and/or your family.

There are many résumé writers right now who are uninsured or underinsured. Others continue to work part-time jobs so they can keep their employer-sponsored health insurance coverage.

Some rely on their spouse for insurance, which can delay retirement options, especially as you get older and purchasing individual coverage gets more expensive.

Finding the Right Plan

Before your even start your search for the right insurance plan for you and your family, there are three things you should consider and make notes about:

- Your health care needs;
- Your budget; and,
- Your preferences.

For instance, will someone need braces, will you be having another baby, will you be joining an age bracket that requires increased annual screenings? What co-payment on prescription drugs can you afford each month? Do you prefer to be able to see a specialist directly without a referral from your family doctor first?

These are questions to ask yourself and inventory to help you determine what your needs and preferences.

Health Care Coverage Needs

If you were seeking health insurance for a single person, a family with young children, or empty nesters, most likely you would be given three entirely different health plans. Health insurance can seem like trying to scale a mountain, but if you start with your individual needs, it will be more like a walk on the beach.

Start by making a list of different types of health care you will need. For instance, physical check-ups and yearly vaccinations would be a great place to start for a young family. But an older couple might want to start with prescription medication coverage.

Maternity and pediatrics are great additions for a young family while life, vision, and prescriptions would be a starting point for older couples.

Make a list of coverage options that are important to you. If you are not sure where to start, ask friends and résumé writer colleagues for tips and ideas; chances are, they are in the same boat and can get you on the right track.

Budget Considerations

It would be terrific if costs and our budgets wasn't a concern, but few of us are so lucky. Knowing how much you can afford in monthly premiums, co-pays and out-of-pocket expenses is also essential to choosing wisely.

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2011 Calendar of Events

Friday, Oct. 14, 2011

Global Career Brainstorming Day
In-Person and Virtual Events

For more information:
www.careerthoughtleaders.com/brainstorming2011

October 2011

2011 Career Directors International Global Career Empowerment Summit
Savannah, Georgia

For more information:
www.careerdirectors.com

For more events, visit:
www.BeAResumeWriter.com

Résumé Writers Digest

How You Can Support Résumé Writers' Digest

Subscriptions to *Résumé Writers' Digest* are free if you're on the mailing list. How can *you* help support the newsletter?

- Become a member of the new *Résumé Writers' Digest* membership website, **BeAResumeWriter.com.**
- Buy our Special Reports ("Making Money as a Résumé Subcontractor," "Best of the Conferences: 2000-2002," or "Write Great Résumés Faster")
- Read the RWD Blog — and support our advertisers!
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- Tell your colleagues to sign up for the mailing list, using the form at **www.rwdigest.com/subscribe.html.**

Choosing Health Insurance

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When deciding on a personal health insurance plan, your budget should be at the front of your mind. Higher deductibles usually mean lower premiums, but you must also be sure that paying a large chunk out-of-pocket still fits within your lifestyle. (Deductibles are the payments which you will incur before your insurance company will cover any of your claims.)

A managed-care health insurance plan might be your best bet if you are thinking about keeping your premiums low. Managed-care health plans limit your choice of in-network providers, but allow you to keep the money under control. As with anything, the more choices you have, the more expensive the coverage becomes.

Compare Different Health Care Plans

Once you have an idea of what types of coverage you would like and how much you are willing to spend on a monthly basis, you are ready to start getting quotes from different health insurance companies. It is important to make sure when you are getting quotes that you ask the representatives to send your actual quote in an email or a fax. This way, you will have proof of what each representative promised.

Get at least three different quotes and see if there are any that are way off base as far as pricing or coverage. This will usually throw up a red flag that you might have missed something.

Also, don't be afraid to ask a health care representative to explain terms and conditions further; that is their job and you can tell if you are being taken advantage of, if the individual is not willing to fully explain what they quoted.

You can use an online insurance finder like eHealthInsurance **(http://www.bitly.com/RWDHealth)** to compare coverage in your area.

Rates and Deductibles

All the talk about varying health care rates and deductibles can make anyone's head spin. Rates and deductibles are completely independent of each other, but they do work in tandem to provide you with the best health care at a cost you can afford.

Rates

Also known as the premium, rates are what an individual pays per month for a health care plan. Rates can vary depending on the type of coverage you are looking for, the health insurance company you are shopping with and even on your health, if a health exam and survey are done before getting a proper quote.

Depending on whether you plan to add dental, life, prescription or any

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Choosing Health Insurance

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combination of extras offered, your monthly rate will increase. There are ways to help decrease your rate, such as staying in good health and shopping around for plan quotes from different providers. Rates can vary from provider to provider, with the higher rates usually set by companies that do not require any pre-insurance exams or surveys.

Deductibles

Deductibles are what you pay out of your pocket before an insurance company will start providing any support for your claims. Deductibles vary anywhere from a couple hundred to a few thousand dollars.

The purpose of the deductible, as well as the co-pay, is to keep the insurance system in balance by preventing people from seeking medical attention for every sneeze and sniffle they have. By requiring a deductible, the insurance companies can help offset the cost of the procedures for the health care provider and deter people from trying to abuse the system.

Now that you have an idea of how rates and deductibles differ, let's take a look at how they work together to provide you with the best possible plan that still fits within your budget.

Rates and deductibles basically balance each other out; if the rates are high, the deductible is lower, and vice versa. Here is where your decision comes into play. If you expect to incur a lot of medical expenses, it is typically best to keep your rates high and your deductibles low. For this reason, you will pay a higher monthly payment, but your initial investment in your health care will be considerably less.

On the other hand, if you take care of your body, and don't plan to max out your insurance, a high deductible will keep your rates reasonable. This



option will provide health insurance if needed in a dire medical emergency.

People with the higher need for care pay more in to the system at the start, and therefore do not need to pay so much out of pocket for their service. In other cases, the individuals who do not rely heavily on the insurance can still have it in case of emergency, but will pay for the services more if it is needed.

Get quotes both ways from your insurance provider and ponder your current health before deciding which route to take.

Co-Pay versus Co-Insurance

Co-payment — also known as your co-pay — is the amount of payment you must provide at each visit. For example, when you go to the doctor's office and have to pay $20 before you can be seen, that money is a co-pay, and helps to pay part of the doctor bill before the insurance company even sees an invoice.

The co-payment amount may vary based on the plan that you choose. For some policies, there may be a $20 co-payment while others may be upwards of $50.

Co-insurance, on the other hand, is the amount of the total bill that both you and the insurance company are responsible for, adding up to 100 percent. An example of this would be a 20 percent in-network co-payment. What this means is, after you have paid the deductible and any overages not covered by the policy, any visit to a doctor who accepts the insurance policy (in network) will cost you 20 percent of the total bill, while the insurance company would pick up the other 80 percent.

Insurance companies will usually pay a higher percentage of co-insurance with in-network visits rather than those out of the network. There are some out-of-network policies which may have the insured paying around 50 percent of the bill, depending on the health insurance company. Also, the insurance agencies will pay a higher percent, generally, if your deductible and co-pay are higher.

The difference between how co-pay and co-insurance work is a vast expanse; one you pay before any work is done and the other is a percentage paid of the final bill, but they both work together to help the insurance company to keep up with the cost of

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Choosing Health Insurance

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paying all of the physicians for their work.

Co-payment and co-insurance are two factors to consider heavily when pricing your insurance plan because they represent the money that will be coming out of your pocket for each doctor visit and every procedure. These two payment types are inversely related, but both have the same outcome for the insurance company; they help to pay the bill while you get the health care you need.

Individual Health Insurance Extras

Between dental, vision, life, maternity, and prescriptions, there are enough different types of health insurance add-ons to make anyone's head spin. Learning about what each covers can be extremely instrumental in making your decision on which extras, if any, are right for you and your family.

• **Dental**: More than the thought of a root canal or getting braces, the cost of dental work keeps more people out of the chair than any other reason. Dental insurance has one of the highest rates of purchase in addition to a personal health insurance plan.

Many dental plans include oral surgery, as long as it is a necessary procedure. The insurance companies do not consider voluntary procedures a necessity, especially when it comes to high dollar cosmetic surgeries. While dental insurance is not mandatory, it is extremely helpful to have for those unexpected instances of breaking a tooth or the need for braces.

• **Vision**: Vision insurance, for most people, is quickly glanced over, unless glasses or contacts are already in the picture. For most individuals or families with good eyesight, the thought of spending the extra money does not sound like a great idea. One benefit of vision insurance is that your yearly vision check-ups are often covered.

• **Life**: Planning for the unexpected is a large part of life as humans. Life insurance is an extra plan that allows the beneficiary to collect the amount of the plan upon death of the insured. Life insurance helps to cover some, if not all, of the expenses that go along with the passing away of a loved one. A large enough plan also allows those left behind to be thoroughly taken care of. Plans are not very expensive for the amount of security they leave behind.

• **Maternity**: Some personal health plans cover maternity, but a majority do not. This coverage is mostly for those who are considering planning for a family in the near future. If your family is planning on expanding at any point, it is a good idea to check with your insurance company to determine their rules about applying for maternity coverage. (There is usually a waiting period between when you purchase the coverage and when benefits can begin.)

• **Prescriptions**: Prescription coverage is pretty self-explanatory. With it, many prescriptions are under the $20 mark, but without it, the cost of medicine rises exponentially with the severity of the case. Even generic brands of medication can have large price tags without prescription insurance, making this health insurance extra a no-brainer.

Getting Proper Insurance Quotes

The quoting procedure for personal health insurance is usually the most over-looked part of the process. Getting quotes can save a lot of time and energy in the long run, because you will know exactly what is out there as far as different plans and pricing goes.

There is a right way and a wrong way to get a quote. Many people don't think about the quoting process as being part of the actual health insurance procedure and will solely rely on verbal quotes over the phone and think nothing more before they pull out their charge card.

You can use an online insurance finder like eHealthInsurance **(http://www.bitly.com/RWDHealth)** to research your options and request quotes.

Consider a Health Savings Account

Many self-employed résumé writers can benefit from a High Deductible Health Plan (HDHP) combined with a Health Savings Account (HSA).

In exchange for a higher deductible (taking on more of the insurance risk yourself), you can save on premiums. The difference can be invested in a Health Savings Account that you can use to pay for qualified health expenses.

The Health Savings Account, or HSA, allows the holder to roll over their funds from year to year, unlike a Flexible Spending Account (FSA), which is a use-it-or-lose-it type of account. If you or your family does not anticipate large health care expenditures, the HSA is a good option, since the amount in the account keeps growing the longer the account is active.

The Health Savings Account is set up like a mini "Health IRA." The money that is put into the account is invested. Acting just like an IRA means that while the person is young and does not need all of the money for health-related issues; the interest keeps building for when the money may be needed during later years.

Compound interest within the categories of investments can easily accrue over the years, depending on the economy and sound investment practices.

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Are You Covered?

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In some cases, operating a home-based résumé business (or any business, really), can void your homeowner's policy coverage. Consequently, it's important to discuss this with your insurance agent or broker.

You should prepare an inventory of your business equipment and items, listing all items that were purchased for more than $100, including the item name, description, original purchase price, and serial number (if applicable). Also take photos of these items and store them digitally or off-site (so if something happens to your house, you would have access to them).

Be sure to check if you have replacement-cost coverage — this coverage pays to replace damaged or stolen property, equipment, and inventory without deducting for depreciation. Otherwise, you may find you're receiving 25-75 percent of the items' original cost, and you can't afford to buy new items because the insurance payout isn't sufficient.

- **General Liability Insurance.** Even if you don't have résumé clients meet you in your home, it is generally wise to have liability insurance. This insurance protects you if someone is injured while on your property. That doesn't have to be just clients — what if your IT person slips on your front walkway when they come to configure your new router?

Liability insurance will typically help you if you face a lawsuit as the result of a fall or other damage that occurs on your premises.

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Choosing Health Insurance

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Any money put into the account is tax free, but will continue to grow tax free through the investment process and is not even taxed upon withdrawal, when used for valid medical expenses. Using the power of shopping around, people can stretch the funds in the Health Savings Account to offer greater stability later in life, when medical bills grow.

Typically, with Health Savings Accounts, the deductible has to be met before the insurance company will pay for any charges. This requires some diligence on the part of the insured because they are still spending their personal money on health care. People with HSAs usually are more informed consumers, because they have more money invested in their care.

Getting Insurance Quotes

Ask questions to determine if which plan is the best for you.

Ask about other plans not shown on their website to see what other types of deals they may have. Do not be afraid to tell them you will get back with them once you have looked over all of the information. Just because you are on the phone with a representative doesn't mean you have to purchase at that moment.

Remember, however, it is the personal health representative's job to try and get you to make a purchase with their company.

Obtaining Quotes

Once you have discussed with the representative and have come up with a sample plan that fits all of your needs, ask them to send you a hard copy of the quote. If you you decide that company is who you want to do business with, it will be helpful to have it to refer back to. If one person offers you a great incentive, you want to be able to reference that quote if someone else picks up the phone next time.

It is also imperative that you get a hard copy because, with so many quotes, you will have a difficult time remembering which company promised what. This will help in comparing quotes at a later date, to have exactly what each company promised.

Yes, this may take some time, but it will be well worth it in the long run when you come away with the best plan and pricing that fits your needs.

Conclusion

Health care insurance is necessary for all individuals and families. It helps to keep you and your dependents healthy and provide the care needed when someone is ill. Additionally, it can offset financial ruin in the event that something terrible would happen and you did not have adequate insurance.

Armed with your family history, budget, and knowledge about the possibilities, you will be able to compare and choose the health insurance plan best suited for you and your family.

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Are You Covered?

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Business owner's policies (BOPs) are insurance packages that provide both property and liability coverage in one policy, usually with an affordable premium. These packaged policies are available to most small and medium-size companies and can be a good alternative to purchasing separate policies for liability and property insurance.

Under a BOP, a business selects the amount of liability coverage it needs based on its assets. Liability coverage pays for the cost of defending the business in a lawsuit and pays damages if the business is sued for injury or property damage.

The liability policy also pays the medical expenses of those injured — other than employees — as a result of business operations. Ask your insurance agent about a BOP.

Business Interruption Insurance

This is essential for businesses without a large cash cushion to cover you in the event of a natural disaster. It will cover you for income lost during the disaster, and will pay for operating expenses that continue to accrue, even though your business isn't up and running.

For example, when Hurricane Irene blew through the East Coast a few weeks ago, it caused significant flooding and damage in some areas. Some businesses had to shut down for a few days — and some are still closed as a result of the damage.

Business interruption insurance not only compensates you for lost income and the expenses incurred when your business is forced to leave its premises (whether your home or a business office) due to disaster-related damage, but it also covers operating expenses which continue, even though the business may be temporarily shut down.

Workers' Compensation Insurance

Worker's Comp insurance is vital if you plan on having employees work out of your home. Most states require employers to have workers' compensation insurance. Without workers' comp, you'll be responsible for any medical expenses arising from injuries employees sustain while working for you. Many home-based business owners mistakenly believe that this type of insurance is only required by businesses that have a retail or separate location, but that's not the case.

Auto Insurance

If you use your vehicle for work, it's important to talk with your insurance agent and make sure you have adequate coverage. Even if you just use your car to drive to/from the post office, if you're tracking and deducting the mileage, that's demonstrating business use of your car.

Professional Liability Insurance
(Other types of this insurance are **Malpractice Insurance** or **Errors and Omissions Insurance)**

This type of insurance can be difficult to obtain — and may not be necessary for résumé writers — but should be evaluated. If a client claims to have suffered damages through your professional advice and actions, professional liability insurance can shield your personal assets and pay for your defense against a claim. The policy may also pay out benefits to a client who is found to have been harmed.

Disability Insurance

Although it's not business insurance per se, another type of insurance you should consider is Disability Protection Insurance. For a self-employed professional, your income is usually tied to your work. If you're not working, you're not making money. Disability insurance replaces part of your income if you are sick or injured.

Research shows that one-third of all Americans between the ages of 35 and 65 will become disabled for more than 90 days, according to the American Council of Life Insurers. One in seven workers will be disabled for more than five years. Most of these long-term absences from the workplace are due to illnesses, such as cancer and heart disease. Résumé writers are also susceptible to repetitive motion injuries and back problems.

When considering a disability policy, look at the amount the policy will pay, the length of time they'll pay (some are short-term policies; others are longer-term), and the conditions under which they'll pay.

Generally, the premium is lower the longer the "elimination period." This is the length of time that must pass after you're disabled, but before the policy begins paying benefits. Most companies won't pay you for the first 90 or 180 days of your disability. It's important to have savings or other income to tide you over during this period. Disability insurance may be considered "catastrophic" coverage — if you're unable to work for 3 months, 6 months, or longer. But if that's the case, that's really when you're going to need it.

Disability plans will generally replace up to 60 percent of your income (depending on your policy). It can be difficult for self-employed professionals to obtain insurance, but the longer you've been in business, the better, generally. Like all insurance, you have to buy it before you need it.

Insurance is used to manage risk — you're either protecting your assets (liability insurance, auto insurance, worker's compensation) or your income (health insurance, disability income coverage, life insurance). Buy insurance to protect yourself from catastrophic loss in the event something happens to you, or your résumé writing business.

Action Plan Marketing

Creating Magnetic Websites

A website is one of the most unique and powerful marketing tools ever invented. It can work like a brochure, like direct mail, or even like advertising. It can be customized instantly, and it can be seen by thousands of people for a minimal investment.

We need to watch that we don't get seduced by the power of the web and overestimate what it can do for our businesses. Just as importantly, we need to realize what it can do and harness that marketing energy in the most advantageous way possible.

My website started out with a conversation with a colleague in 1996. I not only wanted to develop my own website, but to start developing them for clients. I felt that this would be a very important medium for professional service businesses. He encouraged me to learn HTML and I bought a book called "Teach Yourself Web Publishing with HTML in a Week." The first edition of my site was up and running in about two weeks. Since that time, I've gone to a web design program instead of designing in HTML, and have now designed over 40 websites. My own site has gone through four complete design revisions.

My website has far exceeded my expectations as a powerful marketing tool. It's truly an InfoGuru site in that it contains lots and lots of valuable information — articles, a Marketing ScoreCard, Top Ten Lists, and a free Marketing Workbook. I put a sign-up form for my eZine on the site and started to get subscribers from all over the world.

When I created my tape program in 1999, I put it on the site and started selling it. I've sold several hundred copies.

Clients and others send people to the website, who then call me to work with them. People from all over the country discover the site on the web and have called me for marketing assistance. It's hard to imagine what business would be like without my website. It creates visibility and leverage with relatively little time and hardly any money. It has helped to increase my businesses income by tens of thousands of dollars every year.

The Web as a "Marketing Hub"

The web is the one thing that can connect all your InfoGuru Marketing efforts. Your objective should be to have people visit your website just before they call to do business with you. The website educates them, persuades them, impresses them, and motivates them to take action to find out how you can help them.

What can you actually expect from a website? As an InfoGuru, here's what it can accomplish if done right:

- **Increases your visibility and credibility** — Many companies want to work with InfoGurus who have websites. It makes you look established and professional.

- **Provides instant information on and access to your services** — These days everything seems to be in a hurry. Having your materials on the web puts you into "Internet Time" and provides the answers a prospect wants now.



Robert Middleton

- **Enables people to warm up to you slowly before calling** — by visiting your site and looking at your free information, they can get comfortable with you before they call.

- **Shortens the sales cycle** — By the time a prospect calls, they know a lot about your business already. They feel they know you and trust you. As a résumé writer, you want educated prospects — by giving them some idea of what kind of clients you work with, your general pricing info, and your process (including turnaround times!)

- **Helps your existing clients refer people to you more easily** — They can recommend that their associates visit your website first. This is a lot less threatening than giving you a call. They can check you out first.

- **You can sell information products on the site** — This can be a sideline or a major business on its own. You can sell reports, tapes, eBooks, and other information products.

I hope that gives you enough reasons to get a website! It can really leverage any InfoGuru business like no other marketing tool.

But if people visit your site and it's not powerful and effective, you're going to have a lot of trouble turning those visitors into clients.

Editor's Note: Please use the following link when purchasing products from Action Plan Marketing: *www.tinyurl.com/2zkjay*
Your purchase will help support the publication of this newsletter!

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Are you a new résumé writer who is looking for proven strategies to help you succeed in the careers industry? Are you a seasoned professional who wants to keep your thinking — and skills — fresh? Are you frustrated by job seekers who don't seem to understand the value of a professionally-directed career search, and you want to cultivate educated, knowledgeable prospective clients who "get" the value of working with a professional résumé writer?

Then this site is for you.



Free members have access to:

- A comprehensive roundup of industry training and continuing education opportunities offered by various organizations and associations
- The current issue of Résumé Writers' Digest
- Selected free special reports and materials
- Search the public Directory of Résumé Writers for networking and business opportunities

Bronze members ($10/month) have access all the free member benefits, plus:

- The complete archive of all previous issues of Résumé Writers' Digest (more than 40 issues, representing more than 400 pages of content)
- A members-only Discussion Forum
- Enhanced Directory of Résumé Writers
- New special reports each month — October's is "Write Great Résumés Faster" (a $14 value); previous reports will be removed and a new report will be added each month
- Pass-Along Materials content — one new package will be available each month (previous packages will be removed and made available for individual sale). These are rebrandable materials you can add your name to and repurpose on your blog and website and on social media.