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Five Insurance Tips for Small Business Owners to Protect Business and Family

ALAMEDA, CA – March 22, 2007 – In today's uncertain work world owning your own business provides a level of security not available anymore through traditional employment. According to Anthony Steuer, without a succession and continuation plan, small business owners put at risk the financial well-being of their family and business. According to a 2005 survey by LIMRA, only 1 in 4 small business owners has a sufficient succession/continuation plan in place.

"Many people dream about owning their own business, but that dream can become a nightmare for your loved ones if that asset isn't protected financially," said David F. Woods, CLU, ChFC, president of the LIFE Foundation. "Every small business owner needs to ensure that he or she has adequate insurance coverage to protect their families, their business partners and key employees so that no matter what the future holds, their business can continue to provide for those who depend on it."

To help small business owners understand their insurance options, the nonprofit LIFE Foundation offers the following five tips for putting in place a proper plan that will not only protect their business, but themselves and their families. As with any insurance decision, LIFE advises meeting with a professional insurance agent to discuss your individual needs and learn more.

Tip #1 - Obtain adequate life and disability insurance to cover all your assets

Tip #2 - Protect all of your business's overhead commitments

Tip #3 - Have a plan in case your business partner becomes the only partner

Tip #4 - Insure your right-hand man (or woman)

Tip #5- Take care of your employees, and they'll take care of you

About Anthony Steuer

Tony is a specially licensed Individual Life and Disability Insurance Analyst with 20 years in the life insurance field. In fact, he is one of approximately 30 such analysts licensed by the State of California. Tony is also a featured speaker and instructor on industry related topics.

As your #1 “go to guy” on all life insurance issues, Tony Steuer, can assist you in sorting through the insurance market so that you can make the right choices. His book “Questions and Answers on Life Insurance” is currently helping thousands with many life insurance issues.

Steuer, whose first release of this book received an Editor’s Choice Award from iUniverse, a Writer’s Notes Magazine Honorable Mention Award and was selected as Book of the Day by the Insurance Broadcast Newsletter, believes that there is a need to help others make informed and knowledgeable decisions about their future.

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For more information visit www.tonysteuer.com. The book retails for \$29.95 and can be purchased on Amazon and through www.tonysteuer.com.
