

Winter 2009

# News you can use...for our Batteries Plus Franchisees

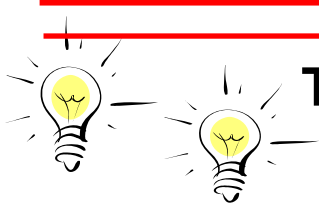
## Safety Program Disk

On Oct. 20 all franchisees we insure were mailed a comprehensive Safety Program CD full of information exclusive to Batteries Plus franchisees. This is just another way we are helping franchisees protect their bottom line.

*Molyneaux Insurance, Inc.  
100 Kirkwood Blvd.  
Davenport, IA 52803  
800-713-6930  
www.molyneaux.com*

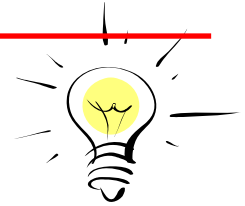


**BatteriesPlus.**   
*America's Battery Experts®*



## Top 10 Bright Ideas for Franchisees

Ways to cut costs, protect your bottom line and limit the risk of accidents and potential hazards



- 1.** Always send us a copy of a new property lease before you sign it. We have saved many franchisees money and/or helped them avoid unnecessary risks.
- 2.** Be aware of the three most common claims which have been covered previously in these newsletters: employee dishonesty, smash-and-grab robberies/burglaries and garagekeepers claims. Implement store procedures to reduce your risk of loss.
- 3.** Use a local Occupational Health Clinic for workplace injuries instead of an Emergency Room or quick med office. This will save you money and could get employees back to work quicker.
- 4.** Whenever possible, bring injured workers back to work on light duty, even if it is for a limited number of hours.
- 5.** Control the risks of automobile accidents and claims by reviewing a prospective employee's MVR prior to hiring. Implement a regularly scheduled maintenance program for delivery vehicles.
- 6.** Never place the extra battery used to keep the computer working inside a vehicle. Always place it on the ground outside the vehicle.
- 7.** Always give us a chance to review any insurance requirements and/or contracts provided to you by customers. We may be able to help you protect yourself or save you money.
- 8.** For current customers, implement items from the Safety Disk we sent out in October.
- 9.** Create or update your crisis response plan or disaster communication plan.
- 10.** Determine what it would take to replace a key employee within your organization and purchase life insurance/key-man insurance to cover the potential loss. Consider financing buy-sell agreements with life insurance as well in the event of a death or disability.

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## SERVICE ON PURPOSE



Phone: 563-324-1011  
Toll free: 800-713-6930  
Fax: 563-324-7909  
[www.molyneaux.com](http://www.molyneaux.com)



- Have a Happy Holiday season and we wish you all the best in the New Year and beyond. We'll be back again in 2010.
- Visit our re-designed website at [www.molyneaux.com](http://www.molyneaux.com)