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UNTIL THERE'S A CURE... CLEANING FOR A REASON® www.cleaningforareason.org

FORD WARRIORS IN PINK WORKING WITH CLEANING FOR A REASON TO HELP 500 BREAST CANCER PATIENTS

## **NAVIGATING THE INSURANCE MARKETPLACE**

#### **INSURANCE BUYER'S CHECKLIST**

Navigating the often rough waters of the insurance marketplace can be a daunting task. Before you part with your hard-earned insurance dollars, chart the right course with our buyer's checklist:

**Choose the right insurance agent** – Save yourself the time and hidden cost involved in managing an insurance bidding process by finding an agent you trust and letting them do the shopping for you. Consider the following

- Should you choose a direct writer or an independent agent? A direct writer can give you a quote with one company whereas an independent agent represents several companies and can offer you different options after completing one application.
- Does the agent specialize in your industry? Do they understand your unique insurance needs?
- · Does your professional organization have an existing agent relationship? An agent who has partnered with your professional group has a vested interest in the success of group members and making sure you have a positive experience with them.
- · Has a trusted friend or business associate recommended an agent to you?
- How long has the agent been in business?
- What are the agent's customers saying about them? Ask for at least two references
- What insurance companies will the agent be using? When multiple agencies approach the same company with your quote request, it may prejudice the underwriter against your account. Discuss with the agent their marketing strategy to avoid this pitfall.

What you'll need — Generally, you'll want to start preparing for the insurance quoting process about three months before your desired coverage effective date.

Make sure you have the following at hand:

- Projected payroll and sales figures for the coming year
- Vehicle and drivers schedules
- Overview of the products and services you provide / promotional materials
- Information on your safety programs and procedures
- Current contracts and legal agreements that require insurance review
- Current insurance policies, if applicable
- · Claims information going back three years, if

**Choose the right insurance company** – There are a lot of companies out there. Your agent can help you choose an insurance provider that is financially strong, has a good reputation, and brings added value

- · Evaluate the company's financial strength by checking out their A.M. Best ratings.
- Check with your state insurance department for a copy of their company examination or any consumer complaints that may have been filed.
- · Does the company have a reputation for expert claims service?
- Choose a company that provides loss control and risk management services to help you avoid claims and lower costs if a claim does occur.

**Review your quotation** – Be careful when comparing quotes from more than one insurer. There's a lot more to consider than the bottom-line price. Make sure you get a detailed proposal so that you can review it for accuracy.

- Are all the core coverages you requested provided?
- Have the payrolls been assigned to the correct classification codes?



- Is the vehicle schedule accurate?
- Are the policy limits high enough to respond if a claim occurs?
- Are you getting a policy that is tailored to your needs?
- All other things being equal, is the price right?

Keep in mind that your agent is there to serve you, so make sure all of your questions are answered before you sign on the dotted line.

Whether you're a new or established franchise, insurance is an important part of your business plan and often one of your largest expenses.

The quoting process may seem intimidating or overwhelming, but you'll be glad you took your time securing the best insurance coverage to weather any

### WELCOME NEW PARTNERS

Alison's Cleaning Minneapolis, MN Brandi's Cleaning Service Hudson, FL Clean Stride Bakersfield, CA Cleanagators Bushell Park, SK, Canada Crystal Klear Cleaning, Inc.

Franklin Park, IL

Custom Maids, Inc. Van Buren, AR D.M.P. Cleaning Service Citra, FL Fit for Cleaning Olney, MD **Jay Jay Cleaning Service** 

Shelby Township, MI LA Home Maid, LLC Mandeville, LA

MaidPro Wichita Wichita, KS Merry Maids of Dover Dover, DE Merry Maids of Hastings Hastings, NE **Merry Maids of Little Rock** Little Rock, AR

**Merry Maids of Tallahassee** Tallahassee, FL

**Merry Maids of Wilmington** Wilmington, NC

MY CLEANING LADY!, LLC La Porte, IN **Pinky's Professional Cleaning** Services Bridgeport, CT

**Ruffin Cleaning Services, LLC** North Royalton, OH

Super Maids Stamford, CT The Bee Maids Raleigh, NC The Cleaning Authority of Dallas, Plano, Frisco, & Coppell Dallas, TX The Maid Queen Professional

Cleaning Service Allentown, PA

### TWO MAIDS & A MOP OF MONTGOMERY PARTNERS WITH A CLIENT TO DONATE HAND-CROCHETED BLANKETS





"I began searching for business opportunities that matched my idea of combining work with family life," stated owner Dana Simpson of Two Maids & A Mop of Montgomery, AL. "The semi-absentee investment model that the Two Maids & A Mop franchise system offered seemed to be a great fit for my lifestyle. Plus, I absolutely fell in love with the company's commitment to improving the lives of women undergoing cancer treatment. I hope to change lives by being a positive influence and serving others. As soon as I learned about Cleaning For A Reason, I knew I needed to be a part of this amazing foundation."

Simpson did not hesitate to help those in need even though her business was just getting started. "For me, it is so important to help others whenever possible, said Simpson. "What a wonderful opportunity I have to be able to impact the lives of women with cancer by giving the gift of a clean home. I see how grateful these patients are first-hand. So many of us take for granted a clean home, but the look on the patients face after their home is cleaned leaves me speechless.'

What followed was an opportunity to collaborate with a cancer survivor to do even more for cancer patients. "Two Maids & Mop of Montgomery is

excited to partner with 'Be A Friend Ministry' to provide free, hand-crocheted shawls and blankets to clients who are undergoing cancer treatments,' stated Simpson. "The partnership between my company and the 'Be A Friend Ministry' came about naturally. Louise Kornos, founder of the cancer support ministry, is a breast cancer survivor who recently hired my company to clean her house. During the initial consultation, Kornos noticed the Cleaning For A Reason logo on our business cards and asked for more information.

"Upon learning about my company's partnership with the foundation. Kornos wanted to get involved," recalled Simpson. "Louise had kindly approached us about providing blankets for our Cleaning For A Reason clients, and we could not have been more excited. These cancer patients are going through a lot, and we are happy to be able to provide them some comfort. We technically partnered with Kornos, but then found out she actually started her own ministry to provide these blankets.'

Simpson elaborated, "We are a good source for her to find cancer patients because her church cannot give out candidates for privacy reasons. We do not give names out either, but we can transfer the blankets to our Cleaning For A Reason patients. What an amazing gift for patients that truly has a positive emotional impact on their well-being. Two Maids & A Mop of Montgomery is honored to have Kornos as one of our loyal clients.'

#### **CLEANING FOR A REASON** CORE VALUES





DELIVER OUR PROMISES WITH **COMPASSION** to our customers and partners

Provide TRANSPARENCY in all we do Be HONEST AND ETHICAL in our actions and words

Hold a PASSIONATE COMMITMENT to our vision

> Be RESPONSIBLE in the management of our resources **INSPIRE** others

**Sponsors** 



MyHouseCleaningBiz.com















### WELCOME NEW STAFF

Please join us in welcoming Francine Almodovar and Debbie MacAdams to

Francine Almodovar will join our other two Partner Relationship Specialists, Cheryl Cleavenger and April Henson, to continue to build and maintain strong relationships with our growing base of volunteer cleaning partners. Francine is passionate about her new role and making a difference not only for the women we serve, but also for our partners and their businesses

"Everyone has been touched by cancer in one way or another," said Francine. "I am inspired by the women we serve. Their strength and courage inspires me to do what I do.

Debbie MacAdams will act as our External Partner Recruiter to help Cleaning For A Reason increase the number of cleaning companies that join our cause so that we can serve more women in need of our services.

"I joined Cleaning For A Reason to help locate partners in an effort to help women going through cancer," said Debbie. "I am one of many touched by cancer through a family member; my grandmother is a cancer survivor.'









Cleaning For A Reason requests the pleasure of your company at the DoubleTree, Magnificent Mile 300 E. Ohio St., Chicago, IL 5:30pm - 7:30pm

# **HELEN'S ANGELS** SUPPORTS C4R

For the fourth consecutive year, Helen's Angels is supporting our cause of free house cleaning for women battling cancer.

providing support and needed assistance to individuals and their families throughout the Greater Philadelphia area, who have been impacted and/or are recovering from breast cancer. Support includes but is not limited to house cleaning, meals, wigs, child support, guidance counseling, etc.

Helen's Angels held their annual fundraiser at the Logan Hotel, Philadelphia, PA, on June 15, 2016.

Missy Quinn, president and co-founder, started the nonprofit in honor of her mother Helen, who passed away 31 years ago from breast cancer.

# Save the Date



Mark your calendars for our upcoming **Teleseminars** (4PM CDT)

**August 17** – Employee Training – What's Effective? (Debbie Sardone)

Links to past teleseminars are available on the Maid Service Resources Page.

Want an audience of over 200,000 people? Schedule a time once per day to "Like, Comment, and Share" C4R's FB page.



#### WARRIORS IN PINK

**POWERED BY FORD** 

Ford Warriors in Pink and Cleaning For A Reason are working together to make a difference in the lives of women battling breast cancer.

Cleaning For A Reason has teamed up with Ford Warriors in Pink to give 500 women undergoing treatment for breast cancer one free house cleaning.

The goal of Cleaning For A Reason is to reduce the stress and ease the burden a woman faces once a breast cancer diagnosis is received. A patient can then focus on her health and family and not her home.

Together Cleaning For A Reason and their network of over 1,200 partner cleaning companies serve women in the United States and Canada.

If you are in treatment for breast cancer and would like to apply to receive this free cleaning service, please click on the link below to complete the application.

warriorsinpink.ford.com/more-good-days-resources/clean-house



give.mobi/clean [scan code or enter URL]

Scan the QR code or type in the URL to donate.

Your support today will allow us to provide free house cleanings to women undergoing treatment for any type of cancer.











