

2011 Empire State Fruit and Vegetable Growers Expo Presentation Summary

When Disaster Strikes

**Presented by:
Eric Toftegaard
Account Executive, Commercial Lines
Tompkins Insurance Agencies, Inc.**

In the unfortunate event that disaster strikes in any industry, a sound insurance program can make or break the outcome.

So what is insurance, anyway? And how does it all work for me? In this presentation, we'll cover where insurance comes from, how it has evolved, and what it means for a business today.

You'll learn how a customized insurance program, tailored to your specific business needs can be of value if disaster strikes.

Specifically:

- Knowing your business and risks you face
- The best safeguards to have in place to prevent loss
- Establishing accident plans and training employees thoroughly
- Documentation and reporting to avoid costly mistakes
- The value of practicing loss control and risk management
- Your insurance agency as your advocate

You'll walk away with a better understanding of steps you can take to be sure you are not only adequately covered, but practicing appropriate preparation, prevention, and planning.