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Insure Your Whole Business

By James Brown

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A business requires so many types of insurance, you may think "just one more" means "one too many." There's Worker's Compensation and other liability insurances -- required by law. There's health, major medical, dental, vision -- vital parts of an adequate benefit plan. There's even "key personnel" insurance that pays if certain members of the team are unable to work due to illness or injury.

And, now, there's a new twist called prepaid legal plans -- "courtroom insurance" you could call it. If you think that this is the "one too many," you are risking everything as certainly as you would if you dropped your current insurance.

The American Bar Association says: "Americans have come to view legal assistance as a necessity [and] the best way for the majority of Americans to be able to assure themselves of legal assistance when they need it... is through a prepaid legal plan."

Although this kind of protection is just catching on in America, it's a proven commodity in Europe, where some 40 percent of the population has some type of protection. When

there's easy access to good legal advice, people more often settle their problems without a court fight. Your business can have that same security, because you'll know your rights will be protected, whether it's an unfulfilled contract, a defective product, damaged shipment or whatever!

Simply put, a pre-paid legal plan does for attorney bills what an HMO does for doctor bills. The monthly fee — premium, if you wish — varies by type of coverage and locality, but is typically less than \$1 per day. A small sacrifice for the knowledge that you'll receive quality, comprehensive legal services to protect your rights and provide you with peace of mind.

Why Sports Cars Cost More To Insure

By Joseph Kenny

Have you ever wondered why sports cars cost more to insure than other types of car - even when the purchase price of the sports car is less expensive? If so, the following are the main reasons why this is the case.

Car Insurance Group Categories

While many of the factors that determine the make-up of car insurance quotes are not known, what is known is that insurance companies 'group' certain types of cars into categories. For this purposes, insurance companies have groups ranging from 1 through to 20. Group 1 is the least expensive type of car to insure. Group 20 is the most expensive type of car to insure. So, if you buy a Fiat Panda, you'll be classed a Group 1 car driver. Buy a sports car, any sports car, and you are looking at being classed a Group 15 and above driver. Buy a performance sports car, such as a Porsche 911, and you'll definitely be Group 20 driver!

Theft

Over 2 million car crimes happen in the UK each and every year. Aside from popular model cars, such a Ford, the biggest car crime category is sports cars! Have a soft-top convertible sports car, and the chances of it being stolen are red hot! So, even if you live out in the countryside with no one else around for miles, you will still be seen as driving an extremely high risk car when it comes to car theft. With increased risk, comes an increased premium!

Accidents

Insurance companies are not charities - they're in the business to make money. As such, they keep vast amounts of data and part of that data tells them that if you drive a sports car there is an increased risk you'll be in an accident and that the accident will be more serious (and costly) than if you were

driving a regular car. As such, the premium charge is going to be higher.

Under 30?

Unless you have just won the Lottery, if you are under 30 there are no appealing factors when it comes to insuring a sports car. Not only do the insurance company see the car you drive as being a high risk car to insure, but you as the driver are far more risky to insure as well. Consequently, car insurance premiums for those 30 years of age or under, driving sports cars, is probably the highest of all types of car insurance available in the UK today.

Joe Kenny writes for the personal finance comparison sites

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