

Resolve to Create Your Legal Protection Plan this New Year

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**Resolve to Create Your Legal Protection Plan this New Year**

**By Ken Sink**

**Resolve to Create Your Legal Protection Plan this New Year by Ken Sink**

Make your New Year Resolution to create a legal protection plan for your business. What is a legal protection plan and why should I have one?

Glad you asked.

First, to answer why, consider this: one out of four small businesses have been sued or threatened with a lawsuit in the last 5 years. My former employer, a small business, was sued three times in six months.

You are almost three times more likely to end up in court than in the hospital, according to figures from the National Center for State Courts and the American Hospital Association.

You need a legal protection plan to protect your business from the people circling over your neighborhood like buzzards over a dying man. They're looking for someone to sue.

Want proof? A new civil lawsuit is filed every two seconds, according to the National Center for State Courts.

A legal protection plan is a way to reduce the likelihood of your business being sued, or if sued, to reduce the damage to your business.

Part of a legal protection plan is periodically checking to make sure you are not breaking the law in your dealings with employees, suppliers and customers.

Does your business form protect you or expose you? Consider the form of business ownership you used when setting up your business. That is also part of a legal protection plan.

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For example, did you know, if your business is a sole proprietorship, everything you own, even your personal property, is 'up for grabs' if your business is sued?

Rely upon your attorney to help you develop your legal protection plan.

Another part of creating your plan should be to isolate your business assets from your personal assets. However, be careful whose advice you take in asset protection plans, especially if those giving advice stand to gain financially from you.

Having a legal protection plan is not mentioned often in 'how to start a business' books, but given the extent of lawsuit abuse in America today, it should be an essential part of every business.

Go ahead, start today.

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Ken Sink is the author of the FREE eCourse: "How to Protect Your Business from Plundering Attorneys and Devastating Lawsuits." Sign up at <http://www.howtoprotectyourbusiness.com>.

See how to save 25 percent or more on all your attorney fees. Know how to protect yourself when it's your word against theirs. Learn how to legally hide your assets. Find out how to make your business an 'unfavorable' target for attorneys and their clients. See for yourself how frivolous lawsuits are rampant in our society. Avoid the legal mistakes business owners make when starting a new business. Discover quick and easy steps to bring your business's policies and procedures into compliance and reduce your risk at the same time.

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None

### **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

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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.

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