



## BUSINESS INSURANCE MATTERS

# 'Tis the Season

BY LINDA COLGAN

Well we would all love for the Christmas season to pass without incident, however in our personal or business lives that simply may not happen. Fate cannot be deterred, but when we think about crime and how it affects our industry, some things are within our grasp.

Cargo crime escalates during this season. Unattended trailers are sure targets for those who feel that crime pays far better than working hard and getting paid for sweat equity. It seems that reminders to alert personnel to double check loads, lock gates, set alarms, and take extra time to ensure that freight and assets are protected,

go unheeded. Extra steps to secure the protection of freight cannot guarantee that cargo is risk free, however, effective deterrents may make the difference between a thief taking your's or someone else's property that is more vulnerable.

As a footnote, during this season many companies donate the use of equip-

ment for Christmas parades. Call or email your broker and alert them to such possibilities.

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