

**Joseph D. Walters**

POWERWASH INSURANCE OPTIONS

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Exclusively serving  
Power Wash Contractors  
for 35 years



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# Guide for Power Wash Insurance

**What you, as a  
Power Wash Contractor,  
Must Know to Protect  
Yourself from  
Financial Disaster.**

*If you're like most people, your company is, next to your family, your pride and joy. It's also the major source of financial security for you and your family--Your greatest asset.*

*In many ways, your business is your life. Someday, it's your retirement.*

## ***Potential disasters are always present***

Your business can also be, unfortunately, your greatest liability. There are no shortages on potential disasters: accidents, vandalism, dealing with employees, dealing with subcontractors, shoddy workmanship, and unreasonable deadlines and let's not forget dealing with some clients.

There isn't enough time to talk about everything that can go wrong, which is hardly a recipe for peace of mind. But it's not really all that bad. And you can have peace of mind. Paying attention and reading this report is the first big step to that end.

As a long time Insurance Broker, I'm going to share with you a few secrets of protecting your business & achieving peace of mind. I'll share this information protecting your power wash business. It is a little tricky, and it is so important to do it right, to ensure that you protect yourself and your business, that you have the protection you need. I want to do this because I have found that time and time again, that generosity and the willingness to provide really great service come back to me ten times over. In fact, that's how we built our business, but enough about me. This report is all about your business, the unusual risks you face and how our exclusive power wash insurance program was designed to cover most, or even all, of these risks.

*"I called and got quoted instantly. The prices were very good and it was easy."*

*Charlie Arnold, Lewes, DE*

## ***First by imagining a disaster***

One day, you get to your work site-you're the first one there as usual. As you get there you know something is wrong. The fire trucks are just leaving and you see that the house you were working on has burned. The house is a disaster and nearly gutted. The house was scheduled to be finished and the owners who took a vacation will be back in town in 2 days. It may take months to rebuild and remodel the damage. Not just fire damage but the water damage was almost as extensive. What do you do besides freak out? You were the only contractor on the site. Would your insurance program cover the loss and the additional cost you will incur? The material? The labor? Will I get paid

for this job? What about all the other jobs you bid on and need to start? What if this fire is my fault and what about a lawsuit that's probably coming. What do you tell the family who's coming home from vacation to see their house burned and won't be able to move in anytime soon?

You need insurance that can cover anything that can hamper your business and endanger your revenue stream: Anything less than that is inadequate! How do you get adequate coverage? How do you know what to buy and what risks face you and your business?

## ***You better keep reading this report.***

We've been working with power wash contractors for a long time. We actually pioneered the exclusive power wash program that is sold nationwide. an exclusive at JD Walters.

We've heard every horror story under the sun. If they were my clients, we would take care of their problems, quickly and easily. Why you say? Because we know that power washers need, and we give them the important and necessary coverage's to protect them. We studied and worked with every type of power washer imaginable. In this report, I will tell you how to be properly insured. I will tell you how to get peace of mind. It's easy if you know the business.

## ***Things you need to do***

- 1. Have a business insurance specialist conduct a risk analysis of your company and its operations.** No two companies are the same, even two that are in the same business. No contractor does exactly what you do or how you do it. You need an expert to assess your company and the specific risk, it faces- and put together a comprehensive insurance plan to protect you.
- 2. Use an Independent Insurance Agent.** As a business owner, you want options. As such, don't call on an agent who is an employee of an insurance company. You want someone who will work for you. Someone who has access to a variety of insurance carriers. You want an agent that specializes in what you do.
- 3. Don't trust your business to an agent who does not specialize in the Power Wash Business.** Most agents don't have comprehensive understand of the special problems contractors like you face every day. You want and need a specialist but, not everybody can specialize in everything.

## ***One Specialty, One Niche, Power Washers***

We know everything there is to know about how to insure and protect a power washer. We understand and have studied the insurance market for power washers for 35 years. Our founder, Joe Walters, pioneered and developed a special program for your industry. We have successfully negotiated a program that offers the important coverage you need affordably.

We know which insurers provide the best rates and have the best claim service. Which insurance company understands your special needs. I will give you this information **FREE**. No charge no obligation. We do this because we built our business on reputation. We don't hard-sell insurance. We are in the service business. The better our service is, the better it is for all of us: Our clients stay with us for a long time because of our service, and they refer us to others in the business because of our service.

So if you want to protect your business and your future from a crisis, call our office. We will be glad to help you.

*“The Walters agency knows and understands the Power Wash Industry”*

*Tony Szabo, Morrison, IL*

## ***Here is just some of the specialized coverage we offer necessary and important:***

Many different kinds of contractors fall under the broad definition of Artisan Contractors: Plumbers, Cabinet-makers, Electricians and even Power Wash Contractors. Many of the exposures faced by these contractors are similar. They need property coverage for their building and business contents too. General liability, workers compensation, business auto and a commercial umbrella are all insurance contracts typically written for these types of contractors. Very few agents know how to order proper coverage for their Artisan contractor clients especially the Power/Pressure washer contractors. The focus of this article is to point out exposures that many power wash contractors have and the coverage available and necessary for these exposures.

*“It's important to me that I satisfy my clients quickly. The service at Joseph D Walters is fast and accurate.”*

*Michael Hinderliter, Fort Worth, TX*

## ***Care Custody and Control an extremely important coverage to have.***

This important coverage is by far one of the most necessary coverages a power wash contractor might

need. But it is sometimes hard to obtain. Accidents do happen. This “good will” coverage protects you for customer's property that you are working on. Sometimes referred to as the faulty workmanship coverage, it protects you for mistakes you make. There is an exclusion in most general liability policies that takes “Accidents Happen” or Faulty Workmanship out of the policy. The problem is this: How does a new guy in business even know to ask for this important coverage? I mean, how do you know what you don't know? And if you're not dealing with a specialist in the Power Wash business, you're probably not going to get the coverage you need at a price that's affordable.

## ***Here is an example of a real life situation.***



An example is a loss regarding a power wash contracting service in Illinois. An employee of the power wash service was power washing an expensive floor in a customer's building. The actual power washing head flew off and drove the spray tip right through the floor and ruined the floor. The insurance carrier for the power wash service denied coverage sighting the care, custody and control exclusion, because without this vital endorsement there is **NO coverage for the item that you work on.**

*“Walters even has a Satisfaction Guarantee Policy. If, for any reason, you're not 100% satisfied with your policy, simply return it and they will refund the entire unused premium you paid with no questions asked”*

*Mike Strejeck, Monroeville, PA*

In addition to offering the Power Wash program, we can bundle your Auto, Worker's Compensation, Equipment, and Umbrella coverage and help you save even more.

We serve the insurance needs of thousands of Power Washers across the country. That's why we are the Nation's number one Power Wash Insurer.

Call us and see how easy it is.

**Tom Svrcek**



**WOW!!!**

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for **Power Wash /**  
**Pressure Wash Insurance**

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**800-878-3808**

## OTHER COVERAGE YOU NEED

- **Voluntary Property Damage** covers real property like buildings in addition to the Care, Custody and Control policy that covers business personal property.
- **Blanket Additional Insured Endorsement** this saves you time and money and is automatically included on our program. Usually property owners require you to name them as additional insured. Under our policy, they are covered without costly & time consuming policy amendments. This helps you jump to the front of the line when bidding on jobs.
- **Blanket Waiver of Subrogation.** Larger property owners want this endorsement and require you to waive the right of recovery for losses that you may have with the owner.
- **Identity Theft** \$25,000 included
- **General Liability limits to \$5,000,000** from an AAA+ rated National Carrier
- **Broadened Mobile Equipment including rental equipment**
- **Guaranteed pricing** with no chance of increasing premiums for the policy term, unless you request changes to your policy.
- **Employment Practices Liability** provides protection for claims of harassment, discrimination, wrongful termination, etc.

## SATISFACTION GUARANTEE POLICY

We believe so strongly in our program and our commitment to protecting you that...If, for any reason, you are not 100% satisfied with your policy, simply return it and we will refund the entire unused premium you paid with no questions asked.