



C O M P L E T E Coverage

LANDSCAPE CONTRACTORS INSURANCE SERVICES, INC. NEWSLETTER

FEBRUARY 2007

All You Wanted to Know About Life Insurance, But Were Afraid to Ask

By Stan Israel, Stan Israel Insurance Services, Inc.

What Is Life Insurance?

Life insurance protects those who depend on us. If you die prematurely it provides your dependants with ongoing income to replace your income. Do you need it? Imagine yourself gone tomorrow. Can your family afford the mortgage, car loan, food, and other living expenses? Some reasons to have life insurance: income replacement, funeral expenses, to pay off debts, medical expenses, or loans (i.e., mortgage).

Are There Different Types of Life Insurance?

Term – Term life insurance is the most affordable life insurance available. It provides protection for either a 5, 10, 15, 20 or 30 year term. The benefit is the low cost of the premiums.

Permanent – Permanent life insurance provides coverage for the rest of your life, with a level premium.

How Much Does Term Insurance Cost?*

AGE	\$100,000			\$250,000		
	10 YR	20 YR	30 YR	10 YR	20 YR	30 YR
30	134	171	209	155	203	298
40	160	223	291	203	298	438
50	288	478	643	428	705	1,093
60	545	1,000	XXX	948	1,665	XXX

*Parameters: Male, preferred non smoking, annual premiums. These rates are not a guarantee of coverage and rates are subject to change based on class of underwriting.

What Is Disability Insurance?

In the case of an accident or illness, Disability Insurance allows you to continue to support yourself and your family. Most

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MISSION STATEMENT

“To provide quality insurance products at competitive prices, along with superior service through our commitment of excellence to our customers and employees.”

Employee Spotlight



Allison Direito, Rating Department, has been an employee of LCIS for 13 years. She started out coming in after school to do filing and the mail. She now works in the Rating Department doing endorsements.

“We work as a team, always helping each other.”

“I love my department and the people I work with,” says Allison. “We work as a team, always helping each other. Being here for so long, I have a bond with my boss, and a dedication and loyalty to LCIS that is very important to me.”

Allison graduated from Fresno State with a degree in Sociology and a minor in Health Science. She also has earned her Esthetician

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Landscape Industry Show February 28 – March 1

Big Drawing at the LCIS Booths 903 & 905

Here’s your opportunity to spend some time with our expert staff! Come by our booths at the LIS Show Feb. 28 – March 1 at the Los Angeles Convention

Center, to shoot the breeze, talk shop and share a few laughs.

Don’t forget to drop off your business card to register for our FREE drawings. Prizes include:

- Callaway FT3 Fusion driver – generously donated by Cypress Point-Arrowhead General Agency
- An Odyssey putter – also donated by Cypress Point-Arrowhead
- NCAA basketball autographed by legendary UCLA Coach John Wooden!

The action will be at booths 903 & 905. Come join us!

What’s

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STEVE HARTMAN
CEO / President

What a Conference, and What a Speaker!

CLCA Leadership Conference – A Great Event!

What a Leadership Conference! In January I attended my first CLCA Leadership Conference and after this experience I think I will continue to attend the Conference!

Get involved in your chapters at the leadership level, so you can attend this great event!

John Wooden, Living Legend

LCIS was the proud sponsor of the Conference Keynote Speaker, John Wooden. This was to date one of the best speakers yet! I had the distinct honor of introducing this legend to Conference attendees. This was truly one of my most cherished things I have been involved in, if the not the most cherished in my lifetime! It was amazing to sit back and listen to John Wooden, only 96 years old, speak so fluently. Yes, his body may be ailing, but his mind is as sharp as it was when he was coaching!

John Wooden and his theories on life, his Pyramid of Success and 7 Traits of a Winner, are all things that we as business people can apply to our businesses and personal life challenges. His words of wisdom can be applied to any part of your life to make you successful in every part of your life. He was a fitting speaker for a fantastic “Leadership” Conference.

LCIS Named Associate Member of the Year

The Conference also provided LCIS with recognition for the good things we accomplish throughout the year, as we were named Associate Member of the Year for 2006! I would like to extend a warm thank you from all the employees here at LCIS for recognizing our hard work and service to CLCA! All too often people focus on the rare negative and not enough focus on the majority of what you do, which is the good.

Please remember to honor your employees and customers for the good they do – a little word of appreciation goes a long way! This award confirms the good we are doing at LCIS. We are honored to offer these services to CLCA members! Kudos to our employees for all their outstanding work and continued service to the CLCA membership!

We'll See You at the LIS Show

We hope to see you all at the Landscape Industry Show Feb. 28 – March 1 at the LA Convention Center. LCIS will be located right across from the CLCA booth, so stop by and see us! We are raffling off a signed NCAA basketball from John Wooden! We are also raffling off a driver and putter, kindly donated by our partner, Arrowhead – Cypress Point Agency! Stop by and at least drop off a business card, so you can enter the drawing for your next golf club. See you there!

Sincerely,
Steven W. Hartman
President/CEO, LCIS, Inc.



Introducing the legendary John Wooden at the Leadership Conference is Steve Hartman.

Happy Anniversary to the Following Employees:

FEBRUARY 2007

Alison Direito	13 Years
Elizabeth Flores	3 Years
Lili Gonzales	4 Years
Trady Hodge	3 Years
Donna Lord	2 Years
Roxanne Nichols	3 Years
Terry Wyrick	7 Years

Contact Us

Toll-Free (800) 628-8735
 President Steve Hartman ext. 520
 Chief Operating Officer Kim Ayala ext. 511
 Sales Manager Terry Mahlman ext. 580

Certificate Request Fax (800) 440-2378
 LCIS Website www.lcisinc.com

LCIS Employee Recognition Program Comments

The following LCIS staff members recently received high praise for a job well done:

Renee Mathews

“I would like to nominate Renee Mathews, Claims Manager, for special recognition. I had the unfortunate experience of having my truck stolen off a jobsite. Whenever I contacted her regarding settlement delays, she always responded fast! I knew she was on my side!” – Jeff M. Lee, Sonshine Landscape Co.

she is always very courteous. She is detail oriented to accurately confirm the policyholder’s information. She sets reasonable expectations of when I should receive the Certificate. It is always a pleasure to call your company for a Certificate, knowing that I will be well taken care of.”

– Steve Williams, Service Magic

Nanette Willoughby

“I would like to nominate Nanette Willoughby for recognition. Every time that I talk to Nanette to request an Insurance Certificate,

For additional information, visit the LCIS Website: www.lcisinc.com

license. She is a proud single mother of three: Chase, Jada and Cooper, who keep her very busy, as they are always growing, laughing and learning.

“We love spending time with our family and friends,” she adds. “We love to travel, but we find ourselves spending much of our time at Shaver Lake. In the winter, we’re skiing and making snow angels; in the summer, we’re boating and making sand angels. There’s definitely never a dull moment.”

Jeff Pogue, Account Executive,

has been with LCIS for 2½ year, and has 19 years experience in the insurance industry. Prior to coming to work for LCIS, Jeff was a producer for 15 years at an agency that sold insurance to churches.

“What I like most about this job are the people in the office,” says Jeff. “The entire support staff is exceptional in the way they service our clients. I also enjoy attending different chapter events to meet our clients and support the chapters in any way I can. I represent LCIS in the Los Angeles/San Gabriel Valley Chapter, Orange County Chapter and I am the Vice President of Membership for the Inland Empire Chapter.”

Jeff and his wife Michele recently celebrated their 19th wedding anniversary. They have 3 boys and a dog that keep them very busy when they’re not at work. The boys’ ages are 11, almost 15 and almost 17. “All three of our boys are very active in sports,” offers Jeff proudly. “Some of our family and friends say that we are crazy and that we don’t have a life outside sports; but we wouldn’t have it any other way.”

Favorite activities of Jeff outside of work include playing poker, golf and softball, coaching baseball and football. He loves to go camping with his family. Some of their more recent and memorable camping trips include the Grand Canyon, Yosemite, Lake Tahoe, Kings River and local trips to the beach and San Diego area.



“I enjoy attending different chapter events to meet our clients and support the chapters in any way I can.”



TERRY MAHLMAN
Sales Manager

WC GURU

Reimbursements Available for Workplace Modifications

By Terry L. Mahlman, CPCU

In our August 2006 issue, Mike Dunn detailed the benefits of implementing a Return to Work Program for work injuries (you can review it on our Website – www.lcisinc.com). The benefits include:

- Reduces the length of an employee’s disability
- Reduces litigation
- Increases workers’ motivation to return to work
- Reduces claim payments that can impact your Workers’ Compensation premiums

Employers can be reimbursed up to \$2,500 for physical changes made to the workplace...

Now there’s an added financial incentive for many employers to implement a Return to Work Program. Employers with less than 50 workers, who make modifications to a workplace to bring an employee back to the job, can be reimbursed for up to \$2,500 in expenses incurred for the modifications. This applies to injuries on or after January 1, 2004. The reimbursement is a result of the 2004 Workers’ Compensation reforms, but the State did not fund the reimbursement fund until late 2006.

The law requires an employer to modify the workplace to qualify for reimbursement. Employers can be reimbursed up to \$2,500 for physical changes made to the workplace to accommodate a permanently disabled employee. Employers who make physical modifications that allow a temporarily disabled employee to return to the original workplace while they are recovering from their injury can be reimbursed for up to \$1,250 in expenses.

In either case, the law requires the modifications be prescribed by a physician or reasonably required by restrictions set forth in a medical report. Within those parameters, reimbursement will be provided for modifications to the worksite, equipment, furniture or tools.

As a condition of reimbursement, the expenditure shall not have been paid or covered by the employer’s insurer or any source of funding other than the employer. The employer must submit a “Request for Reimbursement of Accommodation Expenses” (Form DWC AD 10005) along with copies of all pertinent medical reports that contain the work restrictions being accommodated, any other documentation supporting the request and all receipts for modification expenses. Form DWC AD 10005 is available at the Division of WC Website: www.dir.ca.gov/dwc/FORMS/DWC_AD10005_August2006.pdf.

You will need a copy of the medical report detailing the restrictions. Claim administrators I have spoken to indicate they will cooperate and provide copies of those reports, but will blacken out any confidential medical information. Employers with questions may call (510) 286-7100 and ask to speak to a representative of the return to work program.

Do you have any workers’ compensation questions that you would like answered in future LCIS newsletters? Email your questions to tmahlman@lcisinc.com.

All You Wanted to Know About Life Insurance, continued from page 1

of us consider health insurance a critical need as protection in case of a serious illness or accident. Does it make sense to prepare for the medical costs but not the cost of food and shelter for our families? If you depend on your income to pay the bills, you should carry disability insurance.

Stan Israel Insurance Services, Inc. is a life, disability and long term care insurance brokerage that partners with Landscape Contractors Insurance Services to provide these coverages. They represent many of the leading insurance carriers. You can arrange for a quote by calling LCIS or contacting Stan Israel at (818) 706-1100 or by email at SDIINS@aol.com

Making a Difference!

LCIS Employee Recognition Program

If one of our employees has made a positive difference by providing outstanding service and deserves recognition, please let us know. Fill out the information on this form and submit via fax or e-mail to:

Attn: Ginnie Day, Human Resources
Fax: (800) 440-2378
Email: gday@lcisinc.com



Landscape Contractors Insurance Services

I would like to nominate:

LCIS, Inc. Employee Name

Reason for Recognition:

Your Name:

Company:

Daytime Phone:

Date:



CAROL STRUM
Bond Specialist

California State Contractors License Bonds Increase from \$10,000 to \$12,500

By Carol Strum, LCIS Bond Department

On January 1, 2007 all State Contractors License Bonds increased from \$10,000 to \$12,500.

These bonds in past years have mainly been the same dollar amount, excluding Swimming Pool License Bonds and Roofers' License Bonds, which were always higher, and Qualifying Individual Bonds, which were always lower. Today, every contractor must post the same \$12,500 bond to be allowed to contract in California.

If your license was active on 01/01/07, each surety company authorized the State to roll the license over to the new higher amount. Thus, if you look on the State's Website (www2.CSLB.ca.gov) you will find the majority of licenses effective date as 01/01/07. Contractors don't need to do anything for the change to occur. Licenses issued from Jan. 1 on will be at the higher amount and will reflect the issue date.

You may have already received, or may receive in the near future, a Supplemental Invoice adjusting the premium for your bond. Basically, they are increasing the original premium by 25% and prorating that to the end of your current term. It may be confusing, but all you have to do is pay

it to stay on the same cycle of your bond.

If you choose not to pay the additional premium, the surety will shorten the current term for renewal. Not all surety companies are invoicing for this additional premium, but instead have decided to write it off, choosing instead to adjust the premium at the next renewal date.

Please be aware that you are responsible to check the State's Website and check from time to time that your license is active and not on suspension. Things get lost, mishandled, and misplaced, and the State accepts "no excuse."

Should your license be on suspension and you continue to work as a contractor, you are liable for fines. Worse, should someone file a complaint, you automatically lose. Keep the Website available and check your license periodically.

In addition, when you use your

license as a Qualifying Individual License for a company, you are liable for any claims. When you file dissolution for your bond with the State, that action does NOT prevent any claim against the bond. You must file your dissolution with the Surety Company who wrote your bond. Without that, you are on the hook. This recently happened to a contractor who dissolved a partnership 20 years ago and notified the State but not the Surety Company. His old partner just filed bankruptcy, and guess what...he's liable for the bond. Questions? Contact me anytime at (800) 917-6500.



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Safety Tips of the Month

FEBRUARY 2007

Safety Tips for Riding Lawnmowers *Submitted by Richard Daigle, Irrigator Tech*

The U.S. Consumer Product Safety Commission (CPSC) reminds consumers and contractors alike to practice safety and common sense when working with garden tools and equipment. About 230,000 people each year are treated in hospital emergency rooms for injuries relating to various lawn and garden tools. Each year, about 75 people are killed and about 20,000 are injured on or near riding lawnmowers and garden tractors. One out of every five deaths involves a child.

The CPSC safety standard for walk-behind mowers has substantially reduced the number of mower injuries. In addition, CPSC

has worked with industry on a standard for riding mowers to stop the blade if the rider gets off or falls off the seat.

Contractors and homeowners need to learn about the hazards of each piece of equipment, and take the following precautions to prevent injuries to themselves or to others from lawn and garden equipment.

Watch Out for Children

Because children are especially at risk to this type of injury as they may run into the path of a mower while playing, crewmembers and consumers must always be on the lookout for children while operating any kind of landscape equipment.

Children should never be in the yard or near the area being mowed, and they should never ride on the mower. More than 800 young children get run over or backed over by riding mowers each year. This happens when children fall while being given rides, or when they approach the operating mower.

Never assume children will remain where you last saw them. Be alert and turn off

the mower if children enter the mowing area. Use extra care when backing up or going around corners, shrubs, trees or other obstacles.

Many children suffer serious burns to their hands and arms when they touch the hot muffler of running or recently running engines. Keep children away from power equipment.



Adults Are Also at Risk

Be sure you know how to operate the equipment. Know where the controls are and what they do. Make sure the equipment is in proper operating condition and guards or other

safety devices have not been removed or disabled.

Dress appropriately for the job. This includes: sturdy shoes with slip-resistant rubber soles, long pants and long-sleeved shirts, close-fitting clothes, eye protection, heavy gloves, hearing protection when needed, and no jewelry, which can get caught in moving parts.

Before mowing, walk around the area in which you will be working to remove any objects like sticks, glass, metal, wire, stones and string that could cause injury or damage equipment. Nails and wire are the most hazardous objects thrown by mowers, capable of killing bystanders.

Never work with electric power tools in wet or damp conditions. For protection against electrocution, use a ground fault circuit interrupter (GFCI). GFCIs come in several models, including portable plug-in types and as part of some extension cords.

Be sure that extension cords are in good condition, are rated for outdoor use, and are the proper gauge for the electrical current capacity of the tool.

Cut the Power, Not Yourself

Before making adjustments or clearing jams near moving parts, unplug electric tools and disconnect spark plug wires on gasoline-powered tools.

Be sure that power tools are turned off and made inoperable if they must be left unattended. This will help prevent use by children or other unauthorized persons.

Handle gasoline carefully. Remember never to fill gas tanks while machinery is operating or when equipment is still hot. Do not fuel equipment indoors. Wipe up spills. Store gas in an approved container away from the house. Finally, never smoke or use any type of flame around gasoline.

Above all, use common sense when operating any kind of equipment, especially a riding lawnmower.

Richard Daigle is Director/Instructor of Irrigator Technical Training School. Irrigator Tech is one of the Green Industry's leaders in professional training and education. Their classes are taught at supply houses and other sites across the US and Canada, and online at www.irrigatortech.com.



Richard Daigle

Safety Tips Wanted!

Do you have some safety tips that have made a difference for your company? Send them to LCIS at the address below, ATTN: Editor, and they might appear as future Safety Tips of the Month to share with your fellow CLCA members.



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Ideas de Seguridad para el Uso de Tractores Cortadores de Césped

Enviado por Richard Daigle, de Irrigator Tech

La Comisión de Seguridad del Consumidor de Productos de U.S.A. (CPSC) le recuerda a los consumidores y a los contratistas por igual, el practicar la seguridad y el sentido común cuando trabaja con herramientas y equipo de jardinería. Cerca de 230,000 personas son tratadas cada año en hospitales y salas de emergencia como producto de lastimaduras provenientes del uso de varias herramientas usadas en el jardín. Cada año 75 personas mueren y cerca de 20,000 son lastimadas en o cerca de los tractores que se utilizan para cortar el césped. Y lo que más alarma es que una de cada cinco muertes involucra a un niño.

El estándar de seguridad impuesto por la CPSC para las cortadoras de césped comunes ha reducido substancialmente el número de lastimaduras. En adición a esto, CPSC ha trabajado con la industria en crear el nuevo estándar de seguridad para los tractorcitos, con la instalación de un sistema que para la hoja si el conductor se sale o se cae del asiento. Pero aun así contratistas y dueños de casa necesitan aprender acerca de los posibles peligros que trae aparejado el manejo del equipo de jardinería, y deben de seguir ciertas precauciones para prevenir accidentes tanto a sí mismos como a otros al momento de usarlos.

Preste Atención Con los Niños

Porque los niños son un grupo especial de riesgo y fácilmente pueden sufrir un accidente al correr justo en la dirección hacia donde una cortadora de césped se dirige mientras juegan, tanto el profesional como los consumidores que usan una maquinaria del jardín deben de prestar mucha atención a los niños.

Los niños nunca deben de estar en el jardín o cerca del área en donde se está cortando el césped, y nunca deben de viajar o manejar una cortadora de césped. Más de 800 niños son pisados o golpeados por una cortadora de césped cada año. Esto pasa cuando el niño se cae cuando es llevado en la máquina, o cuando se acercan a la cortadora.



Nunca asuma que un niño va a quedarse exactamente en el mismo lugar en donde usted lo vio por última vez. Esté alerta y apague la maquina, si el niño entra en el área de corte. Use un cuidado extremo cuando retrocede o cerca de las esquinas, arbustos, arboles u otros obstáculos.

Muchos niños sufren quemaduras serias en sus manos y brazos cuando tocan los escapes calientes de maquinas que estuvieron funcionando recientemente. Por todo esto, siempre mantenga a los chicos lejos de los equipos de jardinería.

Los Adultos También Son un Riesgo

Asegúrese de que usted sepa como operar correctamente el equipo

que va a usar. Sepa donde están los controles y qué es lo que estos hacen. Asegúrese que el equipo está en condiciones apropiadas de operación y que las guardas y otros elementos de seguridad están en su lugar y no hayan sido removidos o desconectados.

Vístase apropiadamente para realizar el trabajo. Esto incluye: calzado robusto con suelas de goma resistentes a los resbalones, pantalones largos y camisas de mangas larga, ropa ajustada, protectores de ojos, guantes gruesos, protectores de oídos, y no use joyería.

Antes de cortar, camine el área en la que usted estará trabajando para remover cualquier objeto como palos, vidrios, metales, cables, piedras y cuerdas que puedan causar lastimaduras o daños en el equipo. Los clavos y los cables son los objetos más peligrosos que pueden ser tirados por las maquinarias, y tienen la capacidad de matar a los transeúntes.

Nunca trabaje con equipo eléctrico en condiciones de elevada humedad o que estén mojados. Para protección en contra de la electrocución, use un circuito interruptor de corriente eléctrica (GFCI). Los GFCI vienen en numerosos modelos, incluyendo portátiles y también vienen como parte del cable de extensión.

Asegúrese que los cables estén en buenas condiciones, y que las extensiones sean para uso exterior, y que tengan la resistencia adecuada para la capacidad eléctrica del equipo que va a usar.

Corte el Poder, No a Usted Mismo

Antes de hacer ajustes o destrabar partes móviles, desconecte las herramientas eléctricas y desconecte el cable de las bujías en los equipos a gasolina.

Asegúrese de que los equipos de poder estén apagados y que sean inoperables si éstos se dejan desatendidos. Esto le ayudará a prevenir su uso por parte de cualquier niño u otra persona no autorizada.

Maneje la gasolina con cuidado. Recuerde el no llenar los tanques de gasolina cuando la maquinaria está operando o cuando el equipo está caliente. No recargue los equipos en áreas cerradas. Limpie los derrames de combustible. Guarde la gasolina en un contenedor apropiado y autorizado lejos de la casa. Y finalmente, no fume o use ninguna flama al derredor de la gasolina.

Sobre todo, use el sentido común al operar cualquier tipo de equipo, especialmente los tractores cortadores de césped.

Richard Daigle es Director/Instructor de Irrigator Technical Training School. Irrigator Tech es uno de los líderes dentro de la Industria Verde en proveer educación y entrenamiento profesional. Sus clases son dadas en sus salones de clase, en casas de materiales y otros sitios de USA y Canadá, y también a través de su sitio Web www.irrigatortech.com



Richard Daigle

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