

Your Web Site Talks While You Sleep

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If college grads get job refusals for “pranks” and wild photos on social websites, what do you think insurance companies will do when they visit your website?

- If your contracting business does quality kitchen and bath renovations for homeowners, why have pictures of office buildings and manufacturing plants on your home page – even if you did dabble in those 10 years ago?
- If you have various disclaimers in your sales contract, why say “guaranteed for life” or make some other wild promise on your website?
- Does *your* website have “scary” or inappropriate content? When did you last look and update?

Your website is like a billboard outside your business.

It's there for all to see 24-7. If it makes exaggerations or brags about things you don't really do, these can bring serious headaches when you renew or change your insurance coverage. Certain statements can also make it difficult to legally enforce your sales contracts: your “limited” warranties could be out the window.

In addition to your website, underwriters will often want to see copies of your advertising material and your sales contracts.

“Promise less; deliver more”

For lots of reasons, this old adage is wise advice and can keep you out of a pack of trouble. Integrity and openness are the watchwords for today's customers, regulators, insurance underwriters and anyone else looking at your products and services. Misleading statements can hurt your reputation, and create a breeding ground for lawsuits.

Risk Management is sometimes just about avoiding hassles and distractions. Pay attention to what your website and advertising are saying about you and your business, and you can save yourself a great deal of aggravation.