

4-Reasons Small Business Owners Should Have Business Insurance

01

BUSINESS OWNERS POLICY (BOP)

Covers business property and business liability; helps cover claims that could arise from your business operations including bodily injury and property damage.

02

BUSINESS INCOME INSURANCE

Helps replace lost income when your business can't operate due to a covered loss; for example a fire damages the property so this insurance covers expenses while repairs are being conducted.

03

PROFESSIONAL LIABILITY

Helps cover you and your company if you make a mistake in your professional services. This coverage is also known as errors and omissions insurance (E&O)

04

WORKERS' COMPENSATION

Provides financial support to employees who are unable to work because of a job-related injury or illness; mandatory by federal law if the business has 2 or more employees