



Protecting Your Business

General Liability Insurance Provides:

- Coverage that can protect you from a variety of claims including bodily injury, property damage, personal injury and others that can arise from your business operations.

Other Business Insurance Coverages

- **Business Owners Policy:** Includes General Liability coverage and adds coverage against a variety of risks to your business commercial building and personal property.
- **Commercial Auto:** Protects a wide variety of commercial vehicles including business autos, vans, trucks, and more!
- **Workers Compensation:** Covers medical costs and a portion of lost wages for an employee who becomes injured or ill on the job. This can also protect your business from being sued by employees for workplace conditions that can cause injury or illness.
- **Commercial Disability:** Provides financial assistance to replace a portion of lost income resulting from an extended period of missed work due to an illness or injury occurring outside of work.
- **Commercial Umbrella:** Provides an extra layer of liability protection by covering costs that go beyond your other liability coverage limits

Let Our Family Help
Your Family, Get A
Quote Today!

Endorsements

- **Commercial Property:** Adds coverage against a variety of risks to your business commercial building and personal property.
- **Professional Liability:** Protects your business in professional negligence claims and includes defense costs. Often purchased by businesses that provide professional services or advice.
- **Inland Marine:** Covers any property that is movable, transportable, or involved in transferring information.
- **Business Income:** Covers a company's loss of income due to a slowdown or temporary suspension of normal operations, which stem from damage to its physical property.
- **Equipment Breakdown:** Helps pay to repair or replace damaged or broken-down equipment after a covered incident (including computers).
- **Crime and Fidelity:** Covers losses due to employee dishonesty, credit card forgery, computer fraud and theft, and the disappearance or destruction of property.
- **Employment Practices Liability:** Covers defense costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation.

Companies We Represent For General Liability

Standard Lines:

- Allegany Co-Op Insurance Co
- Andover Companies - Merrimack
- Andover Companies - Bay State
- Main Street America Group, Inc.
- New York Central Mutual Fire Insurance Co
- Pennsylvania Lumbermens Mutual Insurance Company
- The Travelers Companies - Select Accounts (Small Businesses)
- The Travelers Companies - Commercial Accounts

Excess Lines:

- New England Excess Exchange, Ltd.
- RT-Specialty / Lovullo
- AMWINS

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