RAYMOND W SWALLOW INSURANCE

Business Owners Policy

Protecting Your Business

A Business Owners Policy Provides:

- General Liability coverage and adds coverage against a variety of risks to your business
- commercial building and personal property.

Other Business Insurance Coverages

- **General Liability:** 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.
- **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. 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!

RAYMOND W SWALLOW INSURANCE

Let our family, help your family

GREG MONRAD

890 WINTON ROAD S.
ROCHESTER, NY 14618

TEL: (585) 271-3000
FAX: (585) 271-3426

greg@swallowinsurance.com

www.rayswallowinsurance.com

Endorsements

- **Commercial Property:** Adds coverage against a variety of risks to your business commercial building and personal property.
- **Professional Liability & Errors and Emissions:** 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.

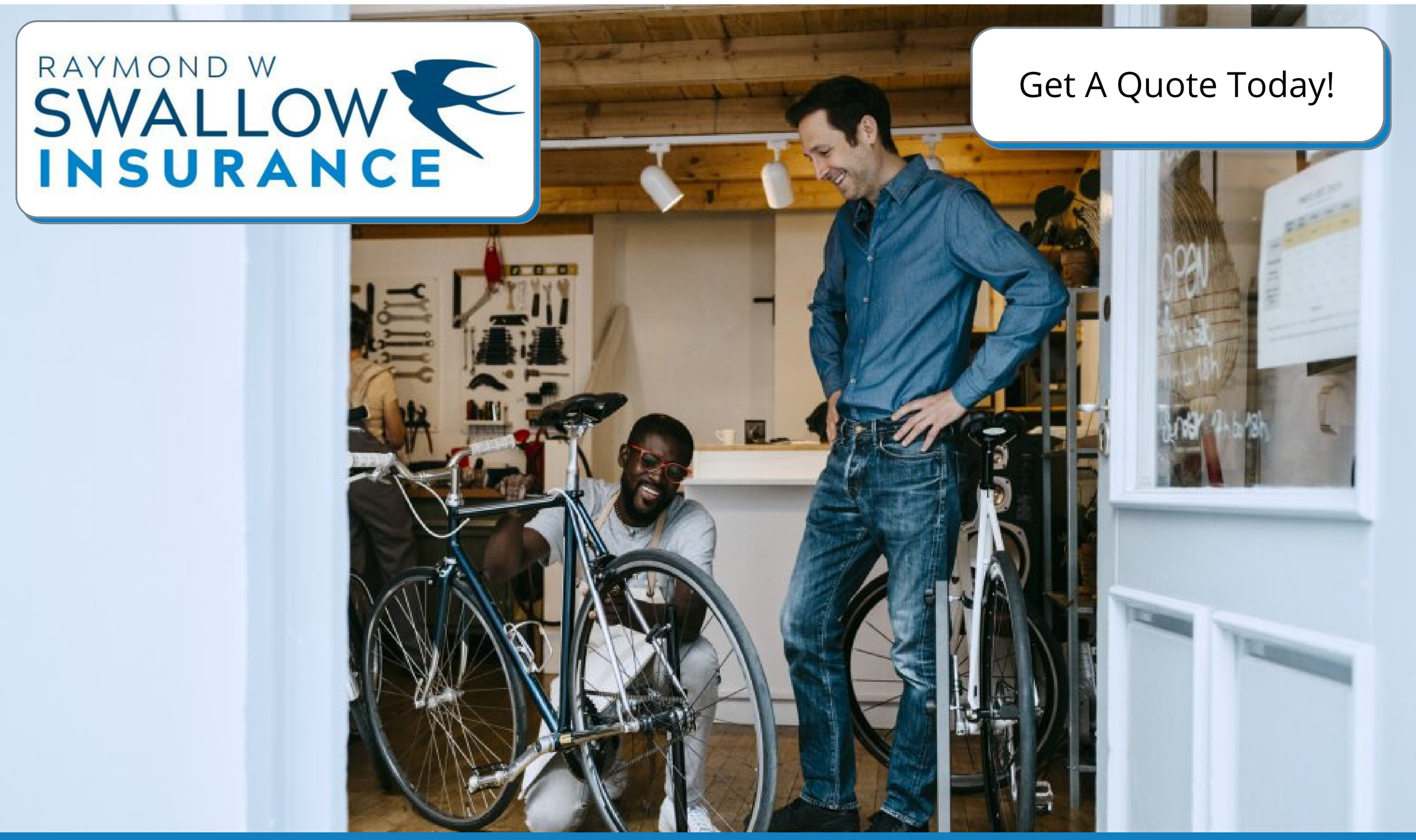
Companies We Represent For A Business Owners Policy

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 - Business Insurance
- The Travelers Companies - Commercial Accounts

Excess Lines:

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



AUTO HOME LIFE UMBRELLA BUSINESS MOTORCYCLE BOAT RECREATIONAL VEHICLE SNOWMOBILE