3 types of business coverage you should consider.



Every business is unique. That's why our standard policies for businesses have different iterations for retail stores and service, distributors, offices and contractors. But to fully protect the business you've created, it's a good idea to add on some additional business coverages that address your distinct needs.

Consider these three types of additional coverage to bring you greater peace of mind:

1. **Data & Cyber Liability Insurance:** A data breach can do lasting damage to any business. And small businesses, which often lack the resources to have their own IT department, are especially vulnerable. A cyber policy can help cover costs resulting from a breach and get your business back to normal faster. Patriot's Cyber and Information Protection Plus package also includes cyber protection tips and expert advice, to help prevent a breach in the first place.

2. **Utility Services Coverage:** Pretty much all businesses depend on power, whether it's to run computers, refrigerate perishables, power equipment or just keep the lights on for customers to see their products. So, a power outage can result in some big losses — loss of inventory, income, and more. Supplemental coverage for Utility Services Interruption can help cover these losses, so an outage won't put you out of business.

3. **Ordinance and Law Coverage:** If your business is housed in an older building which is damaged by a covered cause (a storm or fire, for instance), your standard policy will cover repairs. But municipal law may mandate that you now upgrade your building's electrical, HVAC or plumbing

systems to meet city codes, *even in the undamaged portion of your building*. Supplemental coverage called Ordinance and Law steps in where your standard policy leaves off.

Which additional coverage is most important for your business? Your independent local agent can help you determine which coverage makes the most sense, given your industry, location and other factors. Together with Patriot, you can protect the business you've worked so hard to build.