How business insurance can protect your business: 7 examples of coverage.



You don’t expect your business to be the one dealing with a fire, lawsuit, cyberattack, or major storm … until it happens. While you can’t predict the unexpected, you can prepare for it. Here’s how business insurance can protect your business when it matters most.

1. **It protects your property.**

   Example: If a storm damages your office roof and causes water damage to computers or equipment, your business coverage could help pay for repairs and replacements.

2. **It keeps you running after a disruption.**

   Example: Let’s say a fire causes major damage to your retail space and you’re facing several weeks of repairs. If the loss is covered, business income insurance may help offset lost revenue during the closure to keep you afloat.

3. **It guards you from liability claims.**

   Example: If a customer trips on uneven pavement outside your storefront, slips on wet flooring inside, or falls due to ice or snow and requires medical treatment, professional liability insurance can help cover the cost of a claim.

4. **It protects your employees.**

   Example: Let's say a warehouse employee strains their back while lifting heavy inventory, or another experiences hearing loss due to loud machinery. Workers compensation insurance can help cover the cost of their medical care and recovery.

5. **It enhances your cyber protection.**

   Example: What if a phishing email leads to a ransomware attack that locks your company's files? Having cyber insurance can help with recovery and response expenses.

6. **It protects you on the roads.**

   Example: If a team member is involved in a collision while making deliveries, commercial auto insurance can help cover vehicle damage and liability costs.

7. **It protects your inventory.**

   Example: Let's say your restaurant's walk-in cooler suddenly breaks down due to a covered equipment failure. Equipment breakdown coverage can help pay for repairs or replacement costs so operations can continue.

When you understand how business insurance can protect your business, you can choose coverage that gives you greater confidence and peace of mind. Ready to get protection for your unique risks? Talk to a local, independent agent today.

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