



## ► **COMMERCIAL PROPERTY**

This policy protects buildings, equipment, and business-owned assets from fire, wind, theft and other covered perils.

## ► **GENERAL LIABILITY (GL)**

This policy covers the business against lawsuits alleging bodily injury or property damage.

↳ For example, if someone trips and falls at your business premises and sues, the GL policy would cover the legal costs and damages.

## ► **FLOOD INSURANCE**

This policy covers damage to buildings from rising water due to an exterior source.

↳ For example, flood losses can include tidal surges, standing rainwater affecting more than 2 acres, and rising rivers, ponds, streams or lakes.

## ► **COMMERCIAL AUTO**

This policy covers vehicles used for business purposes, including company-owned and hired vehicles. Coverage is categorized by symbols:

↳ Symbol 1: Covers any auto, including owned, rented or leased vehicles.

↳ Symbol 7: Covers only the specific vehicles listed on the policy.

↳ Symbol 8: Covers non-owned autos, such as employee personal vehicles used for business.

↳ Symbol 9: Covers hired autos, including rented or borrowed vehicles used for business.

## ► **COMMERCIAL UMBRELLA**

This policy provides excess liability coverage over GL, Workers' Compensation and other policies.

↳ For example, if a GL policy has a \$1M limit, a commercial umbrella policy provides additional coverage beyond that limit, such as \$5M or more.

## ► **WORKERS' COMPENSATION**

This policy provides coverage for employees—and, in certain cases, business owners or partners—if they are injured while performing work-related duties.

↳ For example, if an employee is hurt while lifting heavy equipment, Workers' Comp covers medical expenses and lost wages.

## ► **EQUIPMENT BREAKDOWN:**

This policy covers mechanical breakdown of essential equipment like A/C units, boilers, elevators and electrical systems.

↳ For example, if an air conditioning system fails due to internal mechanical issues, this policy would cover repair or replacement costs.

## ► **UNINSURED AND UNDERINSURED MOTORIST**

This policy protects your business if your vehicle is involved in an accident with a driver who either has no insurance or insufficient insurance to cover the damages.

↳ For example, if your company vehicle is hit by an uninsured driver, or the at-fault driver's insurance isn't enough to cover the full extent of damages, this policy will help pay for repairs and medical expenses.

## ► **BUSINESS INCOME**

This policy covers lost income if your business operations are temporarily halted due to a covered event, like a fire or natural disaster.