

You've decided to start your own business?



Well, you've come to the right place. Understanding the ins and outs of Business Insurance can be overwhelming and confusing – so we've simplified the process by providing you with questions that matter so you can customize coverage to fit your needs. Owning a business has its own stresses, let us help take care of the ones related to insurance and risk.

Business Insurances to Consider

Property Insurance: provides coverage for such things as buildings, stock, tools, equipment and supplies at your location.

Replacement Cost Coverage: covers the cost to repair and replace damaged possessions without deducting for depreciation.

Open and Special Perils: provides the broadest list of perils which can cause damage to your property. It is sometimes called Special Form Coverage.

Commercial Auto Insurance: covers your vehicles and injuries to others while used for business purposes.

Inland Marine Coverage: covers costs in the event of damage or theft while property is being transported away from your business.

Liability Insurance: protects business owners from lawsuit or claims for damage to others.

Workers' Compensation: required by state law if you have any employees; paying wage and medical expenses for employees injured on the job.

Employment Practices Liability Coverage: protects against claims made by employees alleging harassment, unlawful termination, and other forms of discrimination. Make sure to ask for 3rd party coverage as well.

Which insurance products are right for your business?

Let us provide a no-obligation evaluation of your insurance needs. Answer these simple questions and then call **1.800.734.2333** to speak with one of our helpful Commercial Insurance Agents.

Note: This checklist is for information purposes only. It is not intended as advice or recommendation. Completing this checklist does not imply coverage of any risk.

Checklist questions:

- Do you own any structures, equipment, or raw materials for your business?
If yes: Ask about **Property Insurance**

- Do you want to be sure your assets will be repaired or replaced without depreciation costs in the case they are damaged?
If yes: Ask about **Replacement Cost Coverage**

- Do you want your property insurance to cover many specified causes and natural dangers?
If yes: Ask about **Open and Special Perils**

- Do you have a vehicle(s) that will be used for business and operated by multiple drivers?
If yes: Ask about **Commercial Auto Insurance**

- Do you plan to transport any property via land?
If yes: Ask about **Inland Marine Coverage**

- Do you want to avoid lawsuits against injury or other third-party insurance claims?
If yes: Ask about **Liability Insurance**

- Do you plan to have employees?
If yes: Ask about **Workers' Compensation** and **Employment Practices Liability**



Visit
www.UnitedInsurance.net
or call **1.800.734.2333**.