

Business Insurance



More than a business insurance policy

What is it?

Business insurance protects you from losses that can occur due to threats to your business such as a break-in, a customer getting injured on your premises, or a client suing your business for a defective product or bad advice.

Why you may need it

- You offer service or advice to your clients and want protection in the event that a dissatisfied client sues.
- You own or rent a storefront location and want to protect equipment, inventory and supplies from fire, theft or flooding.
- You want liability protection should a client or employee get hurt on your premises.

What you need to know

- As a designated professional, errors and omissions liability insurance (E&O) protects your business against claims that arise from a dissatisfied customer who believes you have been negligent in your actions.
- If you have a home-based business, your home insurance policy does not cover losses or liability. Specific business insurance might be required.
- Every business is unique. A broker can conduct a risk assessment and recommend the right insurance to provide sufficient coverage for your needs.

Contact a Western Financial Group broker for more information on Business Insurance.