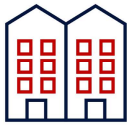
Commercial Insurance



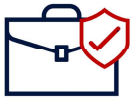
Liability Insurance

General Liability Insurance:
Protects businesses against claims of bodily injury, property damage, and personal or advertising injury caused by business operations, products, or injuries on the premises.
Professional Liability Insurance (Errors and Omissions):
Covers businesses against claims of negligence, errors, or omissions in professional services provided.
Product Liability Insurance:
Provides coverage for businesses if a product they manufacture or sell causes injury or damage.
Directors and Officers (D&O) Insurance:
Protects company directors and officers against claims resulting from decisions and actions taken in their capacity as leaders



Property Insurance

Commercial Property Insurance:
Covers damage to business properties, such as buildings, equipment, inventory, and other physical assets, due to events like fire, theft, or natural disasters.
Business Interruption Insurance:
Provides coverage for loss of income and operating expenses if a business is temporarily unable to operate due to a covered event (e.g., fire, flood).



Specialty Insurance

Commercial Crime Insurance:
Protects businesses from financial losses due to criminal activities such as theft, fraud, forgery, or robbery.
Marine Insurance:
Covers goods, cargo, and ships in transit over sea or inland waterways.
Builder's Risk Insurance:
Provides coverage for buildings under construction against risks like fire, theft, and natural disasters.



Employee Benefits Insurance

Group Health Insurance:
Offers health insurance coverage to a group of employees, often as part of an employee benefits package.
Key Person Insurance:
Protects businesses against financial losses resulting from the death or disability of a key employee or executive.



Automotive Insurance

Commercial Auto Insurance:
Covers vehicles owned by a business, protecting against damages, theft, and liability from accidents involving company vehicles.



Workers' Compensation Insurance

Workers' Compensation Insurance:
Provides coverage for employees who suffer work-related injuries or illnesses, covering medical expenses and lost wages.



Cyber and Data Insurance

Cyber Liability Insurance:
Protects businesses against damages from cyber-attacks, data breaches, and other cyber-related risks.