

General Liability

General Liability insurance covers claims of bodily injury or other physical injury or property damage. It is frequently offered in a package with Property insurance to protect your business against incidents that may occur on your premises or at other covered locations where you normally conduct business. Commercial General Liability enables your business to continue operations while it faces real or fraudulent claims of certain types of negligence or wrongdoing.

Vehicle Insurance

An auto insurance is a policy purchased by vehicle owners to mitigate costs associated with getting into an auto accident. Policy that commonly includes some or all of the following: (1) Bodily injury liability for injury of death resulting from a collision caused by the insured, (2) Collision coverage for damage caused by a collision, (3) Comprehensive coverage for damage not caused by a collision, (4) Liability coverage for damage to property resulting from a collision caused by the insured, (5) Medical payments insurance for treatment of injuries resulting from a collision caused by any party, (6) Rental reimbursement for payment of a rental car while the insured's car is being repaired, (7) Towing and labor for towing the insured's car to a garage and minor repairs but not the parts, (8) Underinsured motorist coverage for charges exceeding the other party's insurance limit, (9) Uninsured motorist coverage for recovery of all dues that would have been paid by the other party's insurer if he or she had one.

Property Insurance

First-party insurance that indemnifies the owner or user of property for its loss, or the loss of its income-producing ability, when the loss or damage is caused by a covered peril, such as fire or explosion. In this sense, property insurance encompasses inland marine, boiler and machinery (BM), and crime insurance, as well as what was once known as fire insurance, now simply called property insurance: insurance on buildings and their contents.

Crime Insurance (Employee Dishonesty)

Coverage for employee theft of money, securities, or property, written with a per loss limit, a per employee limit, or a per position limit. Employee dishonesty coverage is one of the key coverages provided in a commercial crime policy.

Public Officials Liability Insurance

Provides liability coverage for the errors and omissions of public officials. In effect, such policies serve the same function for elected/appointed officials of state and local government as directors and officers (D&O) insurance serves for the directors and officers of corporations. However, one major difference is that under public officials liability forms, employees and the public entity itself are insureds, whereas this is not the case with D&O policies. Exclusions under this policy include losses due to fraud or dishonesty,

bodily injury (BI) or property damage (PD), false arrest, assault and battery, defamation, and fiduciary liability.

Employment Liability

Covers claims, including legal defense costs, for certain employment-related lawsuits brought against you by your employees or job applicants.