

# Small business insurance checklist



Among all the daily responsibilities small business owners face, selecting the right insurance carrier and coverages can seem daunting. Use our checklist of questions to help you decide which coverages might be a good fit for the risks your small business faces.

## What insurance coverages do most small businesses need?

### ■ General Liability



General Liability insurance is like a safety net for your small business, offering protection against a range of common risks and potential lawsuits. It can provide coverage for bodily injury, property damage, and advertising injury claims that could arise from your business operations or premises.

### ■ Professional Liability



Professional Liability insurance, also known as Errors and Omissions insurance, is vital for small business owners who provide certain services or professional advice. It protects against claims of negligence in the services you provide, ensuring you're not held personally liable for financial damages.

### ■ Commercial Property



Commercial Property insurance can help protect your business's building and the property related to your business from a wide range of losses, including but not limited to, natural disasters, fire, or theft.

## Do you have employees or intend to hire any?

### ■ Employment Practices Liability Insurance (EPLI)



EPLI helps protect against claims made by employees regarding wrongful employment practices. These claims could include allegations of discrimination, harassment, wrongful termination, or retaliation.

### ■ Workers' Compensation



Workers' Compensation insurance is crucial for small business owners with employees. It can provide coverage for medical expenses and lost wages for employees who are injured or become ill on the job. Not only does it protect your employees, but it can also shield your business from potential lawsuits related to workplace injuries.

Learn more by visiting [secura.net/small-business](https://secura.net/small-business)

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Do you or your employees drive company vehicles?

## Commercial Auto



Commercial Auto insurance can provide coverage for accidents, damage, and liability related to company vehicles, protecting both your assets and your employees. It can also provide coverage for medical expenses incurred by drivers injured in the accident.

Do you store sensitive customer information, such as payment info, addresses, etc.?

## Cyber Security



Cyber Security insurance is vital for small business owners in today's digital landscape. It helps provide financial protection against data breaches, cyberattacks, and other cyber incidents that could compromise sensitive information or disrupt business operations.

Do you transport or store items at off-site locations?

## Inland Marine



Inland Marine insurance may be needed for small business owners who transport goods or equipment over land. It provides coverage for property moved from one location to another, or is stored at a third-party facility or work vehicle, protecting against damage, theft, or loss during transit.

Do you feel like your business needs extra protection?

## Commercial Umbrella Liability



Commercial Umbrella Liability insurance provides an extra layer of protection beyond the limits of your primary liability policies. It can help shield businesses from catastrophic financial losses due to large liability claims or lawsuits that exceed the limits of underlying policies.

How do I determine the amount of coverage needed for my business?

## Talk with an independent agent



Consulting with an independent insurance agent is invaluable when determining the amount of coverage needed for your business. Independent agents have the expertise needed to assess your business's unique risks and recommend appropriate coverage levels based on your industry, size, and location. Visit [secura.net/find-an-agent](https://secura.net/find-an-agent) to find an independent agent near you to get started.



Get started today at [secura.net/find-an-agent](https://secura.net/find-an-agent)

