



# INSIDER



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## 5 Types of Commercial Insurance Every Business Needs

Running a business comes with its own challenges, but one crucial aspect often gets overlooked: commercial insurance. Understanding what type of commercial coverage you need can be overwhelming, but safeguarding your assets is essential. Let's dive into five fundamental types every business should consider.

### 1. Commercial Liability

Commercial liability insurance shields your company from claims due to injuries or property damage to third parties, whether it's a customer at your store or on someone else's property. This type of policy is designed to cover legal fees and medical expenses.

Every industry faces unique risks, so assessing what coverage levels suit your needs is crucial. Many industries also require you to carry certain types of coverage, so it's important to be aware of these regulations.

### 2. Workers' Compensation Insurance

Workers' compensation insurance provides financial support in case of work-related injuries or illnesses. This coverage helps your employees pay medical bills and make up for lost wages.

State laws often mandate workers' compensation coverage, making it essential for compliance. If you neglect this requirement, you risk penalties and legal issues.

### 3. Commercial Property Insurance

Commercial property insurance protects your business's physical assets, including the grounds (parking

lot, landscaping, fencing) and physical buildings, equipment, and inventory inside. This coverage will help you make repairs or replace damaged property, equipment, or inventory, whether due to a storm, natural disaster, fire, or theft.

Depending on the policy, you might also get protection for leased spaces and improvements you've made. It's also important to note that most general property insurance policies don't cover flood damage from natural disasters like hurricanes. In this case, you may need a separate **Commercial Flood Insurance policy**.

#### **4. Business Interruption Insurance**

Business interruption insurance protects against lost income if your business is unable to operate due to natural disasters, equipment breakdowns, riots, or other unforeseen events. It typically includes operational expenses, such as rent and utilities, helping to keep your business afloat while you recover.

The coverage also extends to additional costs incurred when finding temporary solutions. By having business interruption insurance, you ensure that you're not left with empty pockets when unexpected events occur.

#### **5. Professional Liability Insurance**

Professional liability insurance protects against claims of negligence, errors, or omissions. It's especially crucial for industries such as consulting, legal, accounting, advertising/marketing, restaurants, manufacturing, hardware/software development, and healthcare.

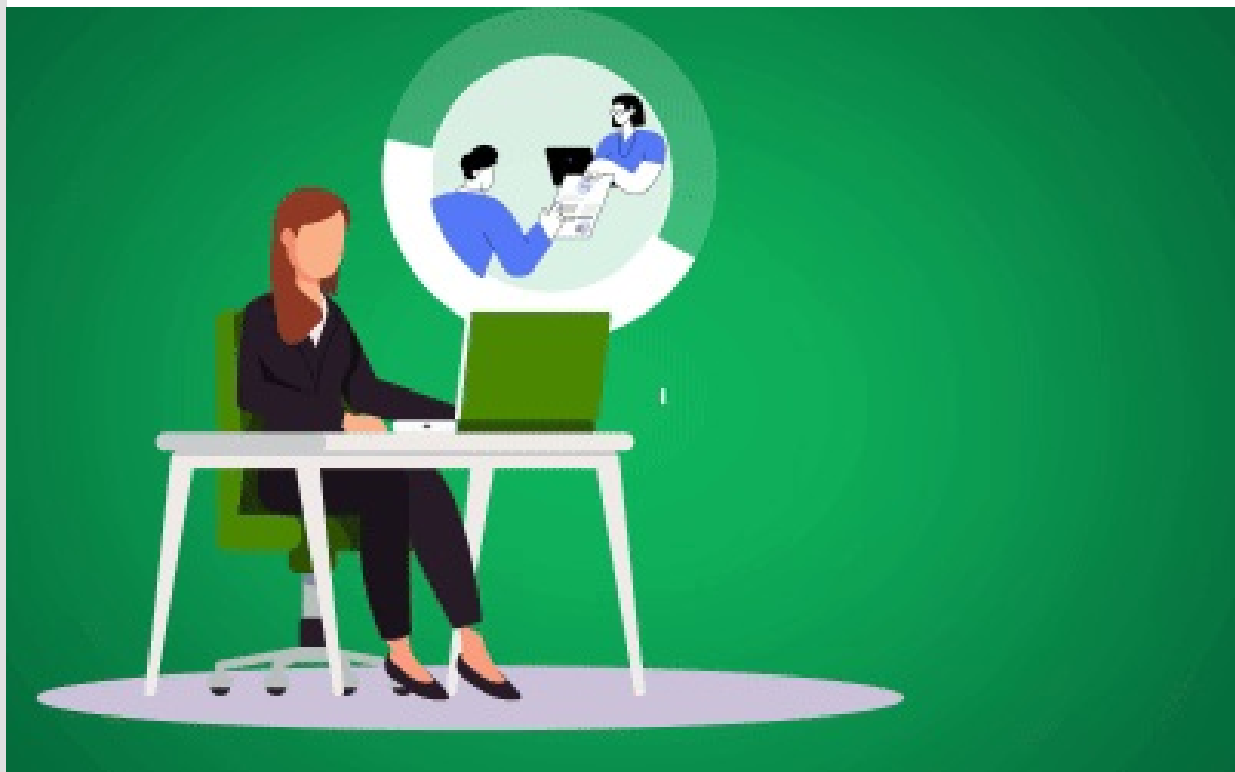
Every profession faces unique challenges. Tailoring your policy to fit specific needs ensures comprehensive protection while maintaining peace of mind during day-to-day operations.

#### **Additional commercial coverage to consider:**

- Cyber/Data Breach Insurance
- Commercial Umbrella Insurance
- Commercial Auto Insurance
- Directors & Officers Liability
- Business Owners' Policy
- Business Income Insurance

**See how Estrella Insurance can help you protect your business.** Our professional agents can answer your questions and help you find the right coverage based on your industry, needs, and requirements.

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