



Personal Service Focused On You & Your Insurance Needs

# Business Insurance: Why You Need It!

### **What Sets Us Apart**

- Personal service focused on you.
- Guidance to help you make the best choices.
- The right coverage for you at the right price.
- We are advocates for you.
- We get back to you the same day.
- We're here for you 24/7.



# For A Free Quote Contact:

Corrin Trowbridge or Virginia Trowbridge
License #0D88229 and #0F52752

## 650-FARMERS

650-876-9600

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# **Protect Your Business...Your Way**

#### **Commercial General Liability**

Protetcts you against third party claims for bodily injury, personal injury and property damage.

- If you are renting space, the landlord may require that he or she be added as an "additional insured".
- Usually Liability coverage is quoted on an occurance basis providing single limit coverage of \$1,000,000 per occurance with an annual aggregate of \$2,000,000.
- The limits of this insurance does not limit the liability of the Client of any obligation.

#### **Business Owners Policy**

Provides more comprehensive coverage for business personal property, equipment, furniture, papers and artwork, and protects you against third party claims.

- Business Personal Property
- General Premises Liability
- Tenant Betterments and
- Improvements
- Business Income
- Employment Practices Liability
- Cyber Liability & Data Breach

#### Professional Liabilty (E&O) Policy

Protects business assets from claims resulting from advice, expertise or professional services.

- Negligence
- Defense Costs
- Worldwide Insurance Coverage
- Employees, Temps & ICs
- Claims & Damages
- Personal Injury
- Supplemental Payments
- Claims Made Coverage

## **Personal Insurance**

Home/Renters
Earthquake/Flood
Mobile Home
Auto
Motorcycle
Recreational Vehicle
Umbrella
Life
Health/Long Term Care

## **Business Insurance**

General Liability
Professional Liability
Workers Compensation
Group Health
Key Person Insurance
Business/Property
Business Income
Business Auto