

Business Insurance

Let's protect your business and assets with a comprehensive program.



Essential coverage for every business

Commercial Property

Commercial property insurance coverage may include losses resulting from weather-related events, building collapse, explosion, civil commotion, equipment breakdown, or damage caused by vehicles, vessels, aircraft and vandalism.

The amount of coverage you will need depends on factors such as the type of property and its location.

Business Interruption Insurance

Business interruption insurance is one of those things that you don't know you need until you need it. Business can be disrupted for any number of reasons. Natural disasters, equipment breakdown, local civil unrest, vandalism, loss of key personnel or a cyber breach — all of these could be covered by a policy that replaces your loss of income or profits until you're back up and running again.

Employment Practices Liability Insurance (EPLI)

EPLI covers an employers' defense costs and losses from employment-related claims, including wage and hour disputes and allegations of discrimination, harassment, retaliation and unlawful termination.

Do you need employment practices liability insurance? The short answer is yes. If you have employees, you have liabilities.

General Liability

Under most general liability insurance policies, your business can be protected from lawsuits resulting from:

- Bodily injuries that occur to customers, employees, vendors or visitors on your premises
- Personal injuries sustained as a result of the actions or negligence of one of your employees
- Property damage caused by your employees
- Advertising injury (damage from slander or false advertising)
- The amount of coverage you will need depends on factors such as the type of business you run and its location.

Cyber Insurance

Cyber insurance, also known as cybersecurity insurance, is a type of business liability insurance that protects your business against cyber security risks and data breaches. Cyber insurance can help restore employee and customer identities, recover compromised data and repair damaged computers and networks, whether your business is the victim of a data breach, social engineering, ransomware or phishing attack.

Directors and Officers Insurance

Directors and officers insurance (D&O) can cover your leadership's defense costs and damages if they are named in lawsuits resulting directly from their decisions.

Business Owners Policy

The Business Owners Policy (BOP) is a combination of business property and liability protection specifically designed to meet the insurance needs of small and mid-size businesses. Your HUB advisor will help you fine-tune your BOP with the options that make sense for your line of business. Save money and eliminate coverage gaps with a business owners policy that includes:

Building and Business Property Insurance

Protect your business with coverage that will repair or replace damaged or destroyed buildings, equipment, stock, furniture or fixtures.

Business Liability Insurance

Protect your business against financial loss resulting from claims of injury to others or damage to property caused by you or your employees.

Professional Liability Insurance

Professional liability insurance protects businesses against charges of negligence or harm, based on a professional service or advice you provided. It's also known as errors and omissions (E&O) insurance.

Professional liability insurance covers defense costs, judgment, settlements and fines or penalties resulting from the allegations of misrepresentation, breach of professional services, wrongful business practices, misleading advice and conflict of interest.

Business Insurance

Beyond the Basics

Tailor your insurance with the special coverage your business demands.

Aviation Insurance

Our aircraft insurance specialists have the knowledge and expertise to help you navigate the risks of ownership with an aviation program that's right for your business.

Commercial Auto Insurance

From delivery and service vans to stretch limos and school buses, you rely on your vehicles to keep your day-to-day operations running smoothly. At the same time, employee safety is always a priority.

Kidnap and Ransom Insurance

To ensure that your executives, key people or their loved ones are safely returned, a strategic kidnap and ransom insurance solution is essential.

Medical Malpractice

Medical malpractice insurance is a form of errors and omissions (E&O) coverage. It protects physicians and other healthcare professionals from lawsuits and claims of alleged negligence that cause injury to their patients.

Surety Bonds

A surety bond is a financial guarantee that a company or individual will deliver on a specific obligation, which is backed by an insurance company, surety.

Boiler and Machinery Insurance

Boiler and machinery insurance, also called equipment breakdown insurance, provides coverage for physical damage and financial loss that can result from an equipment breakdown.

Crime Insurance

Whether you're a private, public, or not-for-profit organization, fraud is prevalent, and you need to be prepared for it. It can be the result of employee or vendor theft, forgery, asset misappropriation, and computer or funds transfer fraud. Being adequately protected against those and other losses due to fraud is critical to your success.

Marine

Our marine insurance experts are thoroughly familiar with the full range of ocean and inland water risks and the coverages they require.

Environmental Insurance

Environmental liabilities are more common than you might think. They can arise for almost any organization, and the remedial costs — both direct and indirect — can be substantial.

Fiduciary Liability Insurance

Fiduciary insurance, which is not covered by director's and officer's liability policies, provides financial protection for fiduciaries. It covers defense costs and settlements for claims of benefit-plan losses.

Trade Credit

Whether you sell within your local community, across the nation, or around the world, trade credit insurance makes sure you'll be paid for the products or services you deliver to your customers.

Mergers and Acquisitions

M&A Insurance - or Transactional Risk Insurance - is a set of protections designed to help both buyers and sellers mitigate risk and facilitate the closing of a deal.

For more information on which coverage is right for you please contact,

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