



Property Casualty

As a running a business becomes more complex, we offer solutions that will ensure that ensure that risk is minimized and that valuable assets are protected. Our recommendations are based on an objective analysis of your unique requirements.

Coverage Descriptions

Business Automobile Automobile policy that protects the business automobile, passengers and potential liability while being operated.

Builder's Risk (Course of Construction) Insurance against damage to buildings under construction, including materials necessary to construction.

Umbrella Liability Liability insurance that protects insured for claims in excess of the limits of the primary layer e.g. automobile, general liability, workers compensation policies.

General Liability Liability protection for damages the insured becomes legally obligated to pay for bodily injury and property damage, arising out of liability imposed by law.

Professional Liability/Errors & Omissions Coverage for liability resulting from mistakes made by a person in a profession, such as lawyers, engineers, architects, or for mistake made in a service business, such as insurance, real estate, etc.

Worker's Compensation Pays for medical bills, lost wages, and certain other benefits for injured employees as required by state law for accidents or occupational disease arising out of or in connection with the workers employment.

Employment Practices Liability A form of liability that arises as a result having employees and the responsibility for how they are managed in the workplace.

Directors & Officers Liability Liability insurance that protects officers and directors of a corporation against damages from claims resulting from errors in judgment, breaches of duty, negligent or wrongful acts in carrying out prescribed duties.

Electronic Data Processing Provides protection on equipment, software and extra expenses incurred as a result of failure of such equipment caused by an insured loss and loss of earnings.