

ADDITIONAL AVAILABLE COVERAGES

CYBER LIABILITY

Cyber liability insurance covers financial losses that result from data breaches, 3rd party hacking, and other cyber events. Many policies include both first-party and third-party coverages. First-party coverages apply to losses sustained by your company directly. These often include loss of income, computer replacement, expert support, training, reputation repair, and ransom payments.

Please provide a quote _____

Not interested at this time _____

CRIME & EMPLOYEE DISHONESTY

This provides coverage for money stolen from you by both outsiders & employees. Wire transfer fraud, bank account hacking, electronic payment fraud and lost records are usually covered.

Please provide a quote _____

Not interested at this time _____

Cyber and Crime Specialty packages beginning at \$1,400.

FLOOD

Flood insurance is a type of property insurance that covers a dwelling/structure for losses sustained by water damage, as it specifically relates to flooding. A separate coverage rider is needed to cover sewer backup, if the backup was not caused by the rising floodwater.

Please provide a quote _____

Not interested at this time _____

UMBRELLA LIABILITY

An umbrella insurance policy is extra liability insurance coverage that goes beyond the limits of your general liability, commercial auto, and other liability policies. It provides an additional layer of security for large claims against you by others alleging bodily injury or property damage due to your negligence.

Please provide a quote _____

Not interested at this time _____

WORKERS COMPENSATION

Workers' compensation provides medical expenses, lost wages, and rehabilitation costs to employees who are injured or become ill "in the course and scope" of their job. It also pays death benefits to families of employees who are killed on the job. Employees must accept workers compensation benefits as a sole remedy from you.

Please provide a quote _____

Not interested at this time _____

BONDS (RETAILER, INSTALLER, NOTARY)

A surety bond or surety is a promise by a surety or guarantor to pay one party a certain amount if you fail to meet some obligation, such as fulfilling the terms of a contract.

Please provide a quote _____

Not interested at this time _____

EMPLOYMENT PRACTICES LIABILITY W/3RD PARTY COVERAGE

This provides you protection when you are sued by employees for alleged illegal employment practices including wage issues. It also extends to alleged illegal discrimination claims by tenants and customers. Coverage starts at about \$1,000/year.

Please provide a quote _____

Not interested at this time _____

Signed: _____

 SIGN HERE

Date: _____