



Trudy Belanco

QUESTION

## How can I decrease my risk in business?

ANSWER

You can't always avoid risk, but you can insure against those situations. A business insurance agent can help you identify the risks your business may be exposed to and provide customizable insurance solutions to cover these risks.

To ensure that all your obligations are covered, it's important to consider separate policies for the business and your family. Some important kinds of business insurance coverage to consider include:

**General Liability Insurance** protects your business from lawsuits due to injuries or damages to others or their property cause by your products or while on your premises.

**Trade Credit Insurance** to protect your accounts receivable from losses due to a customer's inability to pay or insolvency.

**Commercial Property Insurance** protects property owned by the business against situations like fire and theft.

**Error and Omissions Coverage** protects you from lawsuits made due to a mistake or oversight in the performance of professional services.

**Commercial Auto Insurance** covers vehicles owned by the business in the event of an auto accident.

**Business Interruption Insurance** helps cover lost earnings and other expenses if there is a temporary shutdown of your business due to an insured situation.

You could also consider a business owner's package that bundles your most essential insurance coverage into one convenient, cost-effective policy.

**Group Benefits Insurance**, financial protection for common health-related expenses for you and your employees.

**Business Creditor Insurance**, to help cover insured outstanding balances on common business lending products. 

tel: 519.756.4269

1 Market Square, Brantford

tbelanco@brantford.ca

www.businessresourcecentre.ca

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