

## Small business series

# Business insurance types at-a-glance

The best insurance policy for your business is one that offers the right coverage at the right price. Select and bundle these policies to fully protect your business.

### General liability insurance

This policy covers a number of legal disputes with third parties, including accidents that cause bodily injury, property damage, defamation, and more.

### Commercial property insurance

This policy protects your physical assets including real estate, equipment, and inventory in the event of theft, vandalism, or natural disaster.

### Workers compensation insurance

This type of insurance policy helps protect you and your employees in the case of on-the-job injuries or occupational diseases.

### Professional liability insurance

Professional liability insurance protects you against claims made against the professional services you provide.

### Product liability insurance

Product liability insurance covers risks related to manufacturing, distributing, or selling products, including design flaws and improper labels, warnings, and instructions.

### Cyber liability insurance

Cyber liability insurance can help with losses related to data breaches, ransomware attacks, and other cyber crimes.

### Commercial auto insurance

Commercial auto insurance offers liability and physical damage protection for vehicles that are used for business purposes.

### Home-based business insurance

A home-based business policy enhances your existing homeowners policy to cover additional liability risks and loss of business income if your home-base is forced to shut down.

### Business interruption insurance

Business interruption insurance covers financial losses incurred while your facilities are shut down due to a disaster, such as a fire or natural disaster.

### Umbrella insurance

Umbrella insurance provides additional coverage beyond your existing policies.