True to You
INSURANCE AGENCY LLC
HOME | AUTO | COMMERCIAL | FLOOD | SPECIAL

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NEW BUSINESS · COMMERCIAL

Commercial Insurance Quote

Thank you for reaching out to my office for your insurance needs and the new adventures you are starting. I would be happy to run quotes through my **800+ carriers** to find the coverages and premiums that will be best for you.

I will need the following, please

Check each box as you go

- ☐ **Full legal name of the business**
- ☐ **Full legal names of all owners, with mailing addresses, email addresses and contact numbers**
- ☐ **Mailing address of the business (where documents should be sent)**
- ☐ **Location address of the business (if different from above)**
- ☐ **Copy of all owners' driver's licenses**
  PLEASE ATTACH *a copy to your email*
- ☐ **FEIN of the business**
- ☐ **Describe what the business does or will be doing**

I will need the following, please

Check each box as you go

- [ ] **All claims under this business name in the last 5 years**
  Date of loss, details and amount paid out. Note whether each claim is still active or closed.

- [ ] **Estimated annual revenue from the business**

- [ ] **Number of full-time and part-time employees**

- [ ] **Estimated employee payroll**

- [ ] **Types of policies you are looking for (see the coverage guide that follows)**
  Other policy types or notes:
  - [ ] General Liability
  - [ ] Professional Liability (E&O)
  - [ ] Business Equipment Protection
  - [ ] BOP (Business Owner Policy)
  - [ ] Customer Property Protection
  - [ ] Other / not sure

- [ ] **Coverage limits you are looking for**
  Starting ideas are fine. We can talk through and dial in your exact coverage needs.

FLORIDA PRIVACY NOTICE

Due to Florida privacy laws, if there is any person or company you would like me to discuss your insurance with prior to final application, please provide their name and company along with your written permission (email is acceptable). Once your policy is bound, no further communication will be granted without your additional written permission.

Person(s) / company I give permission to discuss my insurance with

Your name and date

COVERAGE GUIDE

Policy types explained

General Liability

Covers third-party bodily injury, property damage, and personal and advertising injury.

Bodily Injury: Your workplace may have slip-and-fall hazards. Should a client injure themselves while visiting your workplace, you could be liable for their medical expenses as well as pain and suffering.

Property Damage: You may visit your client's home to perform your services. Should you damage their property during the course of your work, you could be responsible for replacing or repairing it.

Personal and Advertising Injury: Part of your job involves advertising your company to grow the business. Should one of your rivals claim that your advertisement damaged their reputation, you could be liable for defamation.

BOP (Business Owner Policy)

Commercial property bundles with general liability to create a Business Owners Package or Policy (BOP). It's popular with small business owners because it includes the most important coverage options small businesses need.

Injury or harm to a person outside the business, or damage to their property: Known as general liability insurance, this protects your business against claims affecting third parties. If a client slips and breaks a wrist moving around your business, you could be responsible for their medical bills.

Damage to or loss of your business's covered assets, including the building and business property inside: Commercial property insurance helps cover damage, repairs or replacement of covered items you use to run your business.

BUNDLE YOUR POLICY FOR SUPERIOR COVERAGE

Depending on your business needs, you may end up with a "package" or a "policy." This minor difference results in a great policy that provides coverage where you need it most, at a price that's fair.

OPTIONS FOR ADDING ADDITIONAL COVERAGE

Equipment Breakdown: If your covered equipment unexpectedly breaks down.

Hired and Non-Owned Auto: Liability coverage for accidents in personal or rental vehicles used for work but not owned by the business.

Professional Liability

Coverage if your advice or professional services result in financial loss to a third party. Your professional liability limits match your general liability limits, but they are separate, because professional liability is its own coverage.

Actual or Alleged Negligence: The insurer does the legwork in determining what happened when a customer claims that you (or your crew) were negligent in completing your work, such as missing a deadline or not acting professionally.

Defense of Claims: The insurer defends you in legal proceedings related to claims that you didn't follow through on a portion of your deliverable or service.

False or Frivolous Claims for Damages: Along with helping cover valid claims, the policy defends you against claims that ultimately have no merit.

Professional Liability (PL): Also known as Errors and Omissions (E&O), it protects you if you're sued for negligently performing your services, even if you haven't made a mistake. Coverage also includes defense costs associated with any lawsuit.

Customer Property Protection

Covers you if you damage or lose a customer's property while it's in your care.

Third-Party Property in Your Care, Custody, or Control: If a client's property is temporarily in your possession or you're responsible for keeping it safe, Customer Property Protection can cover replacement costs if you damage it.

Business Equipment Protection

Coverage for damage to business equipment you own, rent or borrow and regularly take off-site.

Your Equipment: Anytime, anywhere. Unlike a commercial property policy, this inland marine coverage applies to theft of or damage to your equipment no matter where you work.

Equipment You Use: If you rent equipment, keep a customer's appliance in your shop while repairing it, or borrow a tool from a colleague, Business Equipment Protection can also cover replacement costs in the event of an accident.

I look forward to hearing from you.

Thank you,

Stephanie

Stephanie Slaughter · True To You Insurance Agency LLC