

What Kind of Insurance Fits Your Business?

Businesses come in all shapes and sizes. We can help design the coverage that's right for you, tailored to your needs.

Generally, most businesses need a combination of:

- **Property insurance** for the building, structure and other property you use to do business.
- **Liability insurance** in case someone claims that your business caused him or her harm. Your liability insurance pays damages to third parties resulting from bodily injury or property damage for which your business is legally liable, up to the policy limits, as well as legal fees. It may also cover the medical bills of people injured by your business.
- **Commercial auto insurance** for vehicles owned by your business. The insurance pays any costs to third parties resulting from bodily injury or property damage for which your business is legally liable, up to the policy limits. Depending on what kind of coverage you buy, the insurance may pay to repair or replace your vehicle because of damage resulting from accidents, theft, flooding and other events.
- **Workers' compensation insurance** for medical care and a portion of lost wages for an employee who is injured in the course of employment, regardless of who was at fault for the injury. (Not available in Ohio.)
- **Terrorism insurance**, which is offered to owners of commercial property as mandated by the Terrorism Risk Insurance Act, enacted by Congress in 2002. Insurance losses attributed to terrorist acts under these commercial policies are insured by private insurers and reinsured by the federal government.

In addition to these basic coverage's, we can help you select from optional coverage's available from Erie Insurance, like:

- **A business catastrophe liability or umbrella policy** that is designed to protect against catastrophic losses. For the typical business, the umbrella policy would provide protection over and above general liability and auto liability policies.
- **Employment Practices Liability Insurance (EPLI)** that provides protection against claims brought by employees alleging discrimination, wrongful termination or harassment, including sexual harassment.
- **Other specialized liability insurance policies** that are designed to meet specific needs of individual businesses. They include:
 - Errors and Omissions Insurance (E&O)/Professional Liability Insurance
 - Directors and Officers Liability Insurance (D&O)

And, as a business owner, you may want to offer group life insurance* as part of your employee benefit package. We can help with that, too.

To learn more, give us a call. 585-394-2790

**Erie Family Life insurance not available in New York*

ERIE® insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to erieinsurance.com for company licensure and territory information.