

Is your business protected?

You have decided to make your dreams come alive by opening or expanding your small business? It's an exciting time, but you should also be thinking about the disasters that can affect you as a business owner.

Each business faces unique risks. Working with a Trusted Choice® independent insurance agent can provide your business with not only the protection it needs, but also the level of confidence every business owner should have in a worst-case scenario. Here are some of the most common issues business owners face when it comes to protecting their businesses.

Property Damage

You have found the ideal location for your new business. Now what? Talk to your insurance agent about your intentions before investing, and ask an inspector to examine electrical, structural and exterior elements of your new building. Beyond this, your insurance policy will reflect protections against damage from fire, storms and other accidents. If you are concerned about any other additional liabilities, don't be shy—speak up and talk to your agent about your concerns.

Liability

If you sell products or offer professional services, you may be aware of product or malpractice liability when it comes to insurance. While most business owners would not purposely sabotage their business or reputation, mistakes happen—and it's always better to be safe than sorry. Most small business owners have to rely on other people in order for their businesses to fully operate, and your Trusted Choice independent agent can help to protect you from third-party fault as well.

Fraud and Cyber Crime

It is more common now than ever to do business over the Internet. Email, e-commerce and electronic databases are integral pieces of most business practices. That's why it's important to evaluate your business risk factors and make sure you have adequate coverage should anything happen. You may be careful and trustworthy with your customer's personal information, but in some cases, employees, contractors and your customers themselves may not be as cautious.

Sharing is Caring

Your Trusted Choice agent will ask you questions like “How do you serve your customers?” and “Tell me about the security of your data and intellectual property.” Don’t be alarmed—it’s an insurance agent’s job to get into your “business.” In order to offer you the best insurance policy, your agent needs to know the inner workings of your work. When evaluating your insurance needs, you may forget to think about certain exposures—or you might not even know they exist to begin with! Or maybe you assume certain liabilities are covered under a standard policy—your agent can confirm whether or not that’s true. To end up with the best policy possible, invite your agent to your business location or to come see you in action. Let your agent take care of the heavy insurance lifting so you can focus on serving your own customers.

Prepared for the Worst

When it comes to disaster, Fox Business suggests building an emergency kit for your business location. What are the key ingredients? Water, batteries, flashlights, a fire extinguisher, non-perishable food, a whistle and first-aid items. You can find a complete checklist for your emergency kit on the [Red Cross website](#) .

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<https://www.trustedchoice.com/business-insurance/>

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