



Rothenberger Insurance Has Your Business Covered

When it comes to business insurance, the man you want to talk to is Ron Rothenberger from Rothenberger Insurance. When you ask Ron, "What do I need to properly insure my business?" he will share the following check list of insurances to protect your business, your employees, your property, your vehicles, and you. They range from:

- Business Owners Policy Package
- Property, General, and Professional Liability
- Products Liability
- Commercial Auto
- Directors and Officers
- Workers Compensation
- Cyber Insurance

Let's take a quick look at each one of these so when you meet with Ron, you have an idea of what you may need to discuss with him.

What Is a Business Owner Policy Package or better known as BOP?

It is a combination of all major insurances you need to protect your property and liability risks in one neat insurance package. There are some limitations with this policy.

What Is Commercial Property Insurance?

Commercial property insurance is what it sounds like. It is used to cover any commercial property from things like fire, theft, and natural disaster. If your business happens to be in manufacturing, retail, or service, you are going to want commercial property insurance. Even nonprofit organizations will want to consider purchasing property insurance.

Then there are three different liability insurances: general, professional, and products. Each one of these have their own individual coverage:

- General liability insurance helps to protect your business from normal operations type claims. Claims might include: bodily injuries, medical payments, advertising injuries, to name a few.
- Professional liability insurance commonly covers negligence, copyright infringement, personal injury, and much more. This can include issues even caused by things you did and/or things that you should have done.

- Do you have a product that you sell which could cause bodily injury or property damage? Then product liability insurance will help to protect your business from these claims.

Do you have vehicles that are solely used for business purposes? You'll need commercial auto insurance. It will cover you and your vehicles in the case of an accident. It will also cover the costs for injuries and property to someone else as well.

What Is Directors and Officers (D&O) Liability Insurance?

If you are part of any organization where you serve on their board as a director or officer, you will want to make sure they have Directors and Officers Liability Insurance. This insurance is made to protect you if you happen to be sued as a result of serving as a director or an officer of a business or organization.

Do you have employees?

Then you need and should have worker's compensation insurance. This insurance helps cover medical expenses and lost wages for small business owners if an employee is injured or becomes sick. This coverage includes rehabilitation services and death benefits too.

What is Cyber Insurance and do you need it?

Do you have any of your client's information online? Could there be a data breach at any time? If so, you need cyber insurance. It is a coverage policy for your business' liability in the event of a data breach that involves customer information. Cyber insurance covers you and your business just like car insurance covers you in an accident. This topic could and should be an article itself because there is so much more we could share.

For a free review of your current insurance portfolio to make sure you have all the insurances you should have to protect you, your employees, and your company, give Rothenberger Insurance a call today, and ask for Ron.

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