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| **General Liability Insurance** |  |  |
| **Overview**Commonly referred to as “slip & fall” insurance, this coverage protects you in situations which you are legally liable for injury to others, damage to property of others or illness which stems out of your products/services. | **What Does It Cover?*** Damage to rented property caused by you.
* Damage to others’ property caused by you.
* Injury to others caused by you, or taking place at your place of business.
* Illness caused by your products.
* Legal fees associated with a liability claim against you.
 | **Who Needs It?**Anyone who:* has a space open to the public.
* does business at others’ properties.
* creates products used by consumers.
* provides a consumer service.
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| **Workers Compensation**Worker’s Compensation insurance is a state mandated insurance which allows injured employees to collect a benefit while they are unable to work. | * Injury to employees who are hurt at or in the course of work.
* Provides a portion of weekly income during the time period the employee cannot work.
* Covers legal fees associated with worker’s comp claims.
 | * Any business who employs at least one person in Massachusetts is required, by law, to carry worker’s compensation coverage.
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| **Commercial Property Insurance**Property insurance is designed to help business owners replace damaged property with other property of the same value/condition. | * Damage to building owned by you.
* Damage to your business personal property including furniture, inventory, records, etc.
 | Business owners who:* own the building they do business in.
* use their own furniture in a leased space.
* have a tangible inventory.
* have computers/hardware.
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| **Professional Liability Insurance**Professional Liability is sometimes referred to Errors & Omissions Insurance or Malpractice Insurance and is most commonly used by those providing a professional service | * Errors made on professional contracts.
* Law suits as a result of poor professional advice.
* Document recording errors leading to injury, loss of income, law suits, etc.
 | * Anyone in professional service industry.
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| **Cyber Liability Insurance**Cyber Liability is for claims arising from the use of technology, most commonly for data breaches and loss of personal information. | * Credit/Debit card compromises.
* Database hacking/loss of data.
* Accidental release of consumer information.
 | * Any business owner who accepts credit cards.
* Those who maintain records with personal info.
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