



What coverage do you need for your small business?

Small businesses have enough to do without worrying about all the insurance policies available to them. Exactly what kind of coverage do you need? How much? What's it going to cost you? Do you work alone or do you have employees? It gets even more complicated as you narrow down the specifics of your own situation. But we're here to help, so we've pared down the list to just a few to give you an idea where to begin.

- **Health:** Health insurance is a hot topic, but it's important for you, your family, and those who work for you. The Affordable Care Act has made health insurance much more affordable for many people. Individual and group policies are also available. It's important you understand what's available to you as an individual and an employer. **Supplemental insurance** offering voluntary benefits can help attract and retain employees.
- **Life:** It's not uncommon for banks to require you to have life insurance to secure a business loan. And if you don't get the insurance for that reason, consider those who are depending on you and your income. That includes your family and your employees. We can help you determine what kind of coverage and how much will best protect your family and your business.
- **Disability:** No one needs to tell you how damaging an illness or major injury would be to your business. But there are many options now available in the types of disability policies, including key person, and loan disability insurance. Not all of the options will be just right for you, so together we can look at what will fit your needs.
- **Property and Business Interruption:** Property insurance covers your equipment, buildings, inventory and more. It can be tricky to remember all the things you need covered, so we'll help you gather a complete list to make everything you have is covered. If something happens to your property that causes you to be unable to operate, Interruption insurance will cover your income loss while you get your business back on its feet.
- **Liability:** Got customers on your property? Concerned about lawsuits? Liability insurance protects you and your business if a customer happens to be injured while they're on your property. Liability insurance also covers legal fees in the event a lawsuit is filed against your business. **Errors and Omissions** coverage may be needed for professional liability. **Business Owners Policies** combine multiple needs and sometimes product liability in affordable packages.
- **Workers' Compensation:** In the state of Georgia, any business with 3 or more employees is required by law to have this coverage to cover lost wages and medical expenses occurring from and illness or injury that occurs because of an employee's work.
- **Commercial auto:** Making sure all the necessary vehicles and drivers are covered is crucial for a small business. Without proper coverage, an accident could be devastating to your business. If you or any of your employees drive business-owned vehicles or their personal vehicles for work-related activities, you must have some form of commercial coverage.

Keep your family, your employees, and your business future safe with the proper insurance coverage. We'll do the shopping to help find the best small business policies for you and will always be available to service or adjust the policies as needed. *Client First Insurance means it: our Clients come First.*

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