



Insurance Coverage Overview

Provided by
Rogers & Gray Insurance
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General Liability Insurance

Overview	What Does It Cover?	Who Needs It?
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.	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Anyone who: <ul style="list-style-type: none"> ○ has a space open to the public. ○ does business at others’ properties. ○ creates products used by consumers. ○ provides a consumer service. • Every business owner could benefit from General Liability Coverage

Workers Compensation

Overview	What Does It Cover?	Who Needs It?
Worker’s Compensation insurance is a state mandated insurance which allows injured employees to collect a benefit while they are unable to work.	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Any business who employs at least one person in Massachusetts is required, by law, to carry worker’s compensation coverage.

Commercial Property Insurance

Overview	What Does It Cover?	Who Needs It?
Property insurance is designed to help business owners replace damaged property with other property of the same value/condition.	<ul style="list-style-type: none"> • Damage to building owned by you. • Damage to your business personal property including furniture, inventory, records, etc... 	<ul style="list-style-type: none"> • Business owners who: <ul style="list-style-type: none"> ○ own the building they do business in. ○ who use their own furniture in a leased space. ○ have a tangible inventory. ○ Have computers/hardware.

Commercial Inland Marine Insurance

Overview	What Does It Cover?	Who Needs It?
Inland marine insurance is for any property that moves from place to place, does not remain in a fixed location, and is not a truck/automobile.	<ul style="list-style-type: none"> • Mobile equipment such as mowers, bulldozers, cherry-pickers, etc... • Contractors tools & equipment that travel from jobsite to jobsite. • Camera/filming equipment, Cargo 	<ul style="list-style-type: none"> • Any business which has equipment moving from place to place. • Contractors, film-makers, photographers, truckers

Commercial Auto Insurance

Overview	What Does It Cover?	Who Needs It?
Commercial Auto insurance is similar to our personal auto insurance but is used to insure commercial vehicles or fleets of vehicles used primarily for business use.	<ul style="list-style-type: none"> • Liability for damage or injury as a result of you or an employee driving your business vehicle. • Damage to your business vehicle(s) as a result of collision or other causes of loss. • Can cover your trucks, cars, vans and/or trailers. 	<ul style="list-style-type: none"> • Any business owner who has a vehicle or multiple vehicles used primarily for business reasons.

Professional Liability Insurance

Overview	What Does It Cover?	Who Needs It?
Professional Liability is sometimes referred to as Errors & Omissions Insurance or Malpractice Insurance and is most commonly used by those providing a professional service.	<ul style="list-style-type: none"> • 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... 	<ul style="list-style-type: none"> • Attorneys, CPA's, Doctors • Consultants, Chiropractors • Insurance providers • Anyone in professional service industry

Cyber Liability Insurance

Overview	What Does It Cover?	Who Needs It?
Cyber Liability is for claims arising from the use of technology, most commonly for data breaches and loss of personal information	<ul style="list-style-type: none"> • Credit/Debit card compromises • Database hacking/loss of data • Accidental release of consumer information 	<ul style="list-style-type: none"> • Any business owner who accepts credit cards • Those who maintain records with personal info

Questions? Feel free to contact:

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