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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. |
| **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. |
| **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. |
| **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. |
| **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. |