



What You Need To Know About Commercial Property Insurance

Most every business owns business property, and may also own the building in which you run your operations. Property insurance protects the physical assets your nonprofit owns – such as computers, office equipment, buildings, furniture, fixtures, and other property.

Building Coverage - allows you to quickly rebuild or repair buildings or other property damaged by fire, theft, natural disaster or other events, allowing you to return to normal operations.

Business Personal Property Coverage - covers costs to replace the contents in your building if they are stolen or destroyed by a covered unforeseen event.

Business Income Coverage - provides for continued income or lost revenues while the building and its contents are being rebuilt and replaced. Business income helps you to cover operating and normal payroll expenses needed to keep an organization operating after a loss, usually for a specific time period.

Fine Arts Coverage - covers loss or damage to artwork or sculptures housed in your building.

Building Ordinance Coverage - covers the increased cost to comply with building codes, ordinances or laws that have changed after your building was originally constructed. For example, under revised building codes you may now be required to install sprinklers which would increase the value of construction.

Outdoor Signs and Property Coverage - covers costs to replace outdoor fences, signs, trees, shrubs or plants.

Equipment Breakdown Coverage - covers loss due to failure or breakdown of equipment such as boilers, heating systems, and electrical equipment.

Back-up of Sewer - covers costs to repair or replace items damaged by back-up or overflow of a sewer or drain.

Earthquake Coverage - provides insurance to repair or replace damaged equipment and/or buildings resulting from an earthquake. Earthquake coverage is typically excluded under most property policies.

When you purchase business insurance through an independent agent you are working with a licensed professional who specializes in the products and services you need. We have access to many insurance companies and know which ones are designed just for your business. Independent agents are local business owners who employ your neighbors to serve your needs.



We are pleased to
celebrate our 30th
anniversary