



Is Your Business Covered For These Risks?

Many businesses buy commercial insurance thinking that the policy they have covers most if not all things that might go wrong and cause a loss to their business. That kind of thinking can lead to an uninsured loss.

We take the time to educate ourselves on your risks, and then design an insurance program to meet your needs. Here are examples of insurance coverage options that you should consider.

Business Income and Extra Expense

Commercial property insurance covering loss of income suffered by a business when damage to its premises by a covered cause of loss causes a slowdown or suspension of its operations. To put it another way, business income insurance covers the loss of income that a business suffers after a covered loss, (fire, etc.), while its facility is shut down or in the process of being rebuilt.

Extra expense covers the additional costs, in excess of normal operating expenses, that an organization incurs to continue operations while its property is being repaired or replaced after having been damaged by a covered cause of loss.

Equipment Breakdown

Equipment breakdown covers loss due to a mechanical or electrical breakdown of equipment, machinery, including pumps, motors, heater and other kinds of equipment. Coverage applies to the cost to repair or replace the equipment and any other property damaged by the equipment breakdown. Equipment breakdown insurance is increasingly replacing traditional boiler and machinery (BM) insurance, in part simply because the title is more descriptive of the coverage provided.

Berry Curtis Insurance is a family owned and operated insurance agency dedicated to providing quality insurance solutions to clients near Redding, California since 1986. When you work with Berry Curtis Insurance, you'll experience the exceptional service and attention to detail that you can only find with an independent insurance agency.