



Five Gaps in Coverage for Many Small California Businesses

According to the latest surveys by major insurers, small to medium sized California businesses have a number of critical gaps in their [business insurance](#) coverage. The reasons for gaps vary; not fully understanding how certain coverage applies to their business, buying insurance from a captive agent who can't provide the coverage, thinking their [commercial coverage](#) provides the coverage, and finally believing they don't have the risk.



Here are the coverage's you should consider to make sure your California business is adequately protected.

Pollution Liability- Protects against the liability that comes with polluting the environment including restoration and cleanup, liability for injuries and deaths caused by pollution.

Cyber Liability- Cyber liability is the risk posed by conducting business over the Internet, over other networks or using electronic storage technology. It covers third party losses from hackers, theft, and loss of information including sensitive client or individual personal information.

Directors & Officers Liability- Covers costs, damages, and defense protection to directors and officers of a company resulting from law suits and judgments arising out of poor management decisions, employee dismissals, shareholder grievances, and other such acts committed in good faith.

Employment Liability- Employment Liability provides protection for an employer against claims made by employees, former employees, or potential employees. It can cover discrimination (age, sex, race, disability, etc.), wrongful termination of employment, sexual harassment, and other employment-related allegations.

Professional Liability- Insurance that is designed to cover third party claims, damages and claims arising out of providing professional advice. Many firms create legal obligations arising out of a professional's errors, negligent acts, or omissions during the course of providing services to clients.

At Berry Curtis Insurance, we're committed to keeping your business protected – so you can focus on your day-to-day operations. And with the right insurance plan, your business will be covered from top to bottom. We are ready to help you better understand your risks. Please call our office today.