

APPLES TO APPLES

- We are always looking for ways to save money. One way to save money could be by shopping your insurance coverage. When shopping around, be sure that you are receiving a quote for similar coverage - *Apples to Apples*. When reviewing your quotes, make sure you are comparing the following limits:
 - Gross Sales or Payrolls
 - Liability Limits
 - Property Limits:
 - Building
 - Business Personal Property
 - Business Income
 - Deductibles
 - Schedule Equipment Coverages
 - Umbrella Limits

Also.....be sure to review all the endorsements and exclusions. Many companies have their own specialty packs, which include several additional coverages to your policy. Be aware of any EXCLUSIONS that may be hidden.

Your insurance professional can provide you with invaluable advice to help you protect your business from unexpected disasters.

Be sure to keep your agent or broker informed of any changes in your business, such as major purchases, building expansions, changes in location or changes in payroll. By doing this, you will ensure that you are always properly covered.