

Get Insurance Tailored To Your Small Business

What kind of insurance do I need?

This depends on the type of business you have. Most businesses will need general liability insurance, especially if you meet with clients face to face. If you offer professional advice, you should also have professional liability insurance. If you have business equipment, like computers or tools, you may consider a business owners' policy (BOP) which combines general liability with coverage for your business property.

- Small business owners have a lot going on, and it's easy to let something like business insurance drop to the bottom of the list. But it's important to protect your business from claims and lawsuits that you can't see coming.
- You could be sued for just about anything, even if you haven't made a mistake. If someone slips and falls in your shop, or if a client thinks you didn't do the job the way you said you would, you could find yourself facing a claim or lawsuit. Business insurance can cover the cost, including the cost to defend yourself.

What does auto insurance cover?

Auto insurance covers certain driving-related mishaps that occur on or off the road, as defined by your selected coverages. Although coverages may vary by state, these are the standard coverages on most auto insurance policies:

- **Liability**

- **Comprehensive**

Auto comprehensive coverage protects against damage to your car caused by events that are your control, including theft, windshield and glass damage, vandalism, falling trees, and more.

- **Collision**

Auto collision coverage covers your vehicle if it overturns or collides with another vehicle or object, including trees, guardrails, and fences.

- **Medical payments/Personal injury protection (PIP)**

Medical payments coverage is offered in most states, while personal injury protection is a broader coverage that's available only in the states that require it to be offered. Both cover medical bills if you or your passengers are injured in a car accident (regardless of fault).

- **Uninsured/Underinsured motorist bodily injury (UM/UIM) and property damage (UMPD)**

UM/UIM can pay for vehicle damages and injuries caused to you and your passengers when you're hit by a driver with no insurance or not enough coverage.

Auto insurance is required in all states except New Hampshire (New Hampshire still requires financial responsibility if you cause an accident, so you'll want to be properly insured). Driving without insurance can result in a fine, license suspension, or even jail time. Progressive, and most other insurers, will ensure any policy you select meets your state's requirements.

- **Rental car reimbursement**

Rental car reimbursement coverage can pay for a rental car while your vehicle gets repaired or replaced after an accident.

- **Roadside assistance**

Progressive's Roadside Assistance provides help if your vehicle is disabled on the road, for instance from a flat tire, dead battery, running out of gas, and more.

- **Loan/lease payoff coverage**