INSURANCE FOR ENTREPRENEURS

Who –
Every business needs Insurance, even at-home businesses and start-ups

When –
You should secure an insurance policy before your business opens. Its helpful to get quotes as early as possible to factor premiums into your budgeting

Why-
To protect yourself, your business, and your family from damaging lawsuits and other risks

What –
General Liability Policy: Protects your business from bodily injury, property damage, personal injury and other claims

Business Owners Policy: Combines Business assets (buildings & personal property) and General Liability coverage into one policy

Business Auto Policy: Covers vehicles used for business purposes

Workers Compensation Policy: Required by PA if you have employees. It covers employees' injuries that occur on the job

Where –
Captive Agents: Can only sell one company and are limited in what type businesses they can insure (ex. State Farm, Nationwide, AllState)

Independent Agents: Represent numerous insurance companies and will shop for the best company for your business. They are not limited and can provide policies for all types of businesses

CULTIVATE LANCASTER

Susquehanna INSURANCE
650 Delp Road Lancaster, PA 17601 | 717.290.7780