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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Business Insurance

By Joseph Kenny

There is no denying the fact that success of a business depends on the hard work of the team but one disaster can wipe out your efforts and bring down the profits to dust. So, to avoid such an instance, you need to insure your business, whether it is a small enterprise or a large corporation.

There are insurance companies, which have policies that combine protection for all major property and liability risks in one package. You can also opt for separate coverage. Such a policy is called a business owners' policy (BOP). Larger companies may purchase a commercial package policy.

BOPs include property insurance for buildings and equipments owned by the company. If there is any loss of income due to disruption of operation and business because of accidents like fire, it can be covered under the Business Interruption Insurance.

There are liabilities, which cover the company's legal responsibility for the harm it may cause to others. It is the result of your company's failure to do the business operations. It can also be the bodily injury or property damage caused due to defective products, faulty installations and errors in services provided.

However, BOPs don't cover professional liability, auto insurance, worker's compensation or health and disability insurance. Separate policies are needed for professional services, vehicles and employees. Generally, floods, earthquakes and terrorist attacks are not covered in the business insurance.
Protection Against Flood Damage

If your office is in the flood zone area, you must definitely go for a policy, which provide coverage against flood. Try to find out whether the place had been hit by flood in the past. Make sure you do something in advance to make up for the loss. Otherwise you may face trouble.

Protection Against Earthquake Damage

Earthquake is also not included in most property insurance policies such as homeowners and business owners' package policies. Special Earthquake Insurance Policy or Commercial Property Earthquake Endorsement can cover you if you live in an earthquake-prone area. However, earthquake policies

have different deductibles.

Business Interruption Insurance, which reimburses you for the lost income during a shutdown, applies only to the damage covered under your business property insurance policy. There won't be reimbursement for the loss caused due to the closure of business because of the earthquake. For it, you must have an earthquake coverage policy.

Protection Against Terrorist Attack Losses

In the US, loss due to any terrorism is covered only for those businesses that have optional terrorism coverage. It comes under the Terrorism Risk Insurance Act 2002. Still, there are exceptions in workers' compensation, which include injuries and deaths due to acts of terrorism.

Joseph Kenny is the webmaster of the insurance site

<http://www.insure121.com/>

where you will find

information, news and links to the leading providers of insurance in the UK. If you found this article interesting you may find more articles of the same nature in the insurance guide

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How To Quickly Find The Best Term Life Insurance Quote?

By Oliver Turner

The concept of term life insurance is very easy to understand. Term life insurance remains effective for a limited, predetermined time span. A term life insurance holder pays regular premium during the term of his life insurance policy. If the insurance holder dies during the term, death benefits directly go to the beneficiary.

Most of the life insurance policies offer variety of options but term life insurance offer only limited flexibility. Additionally, term life insurance does not make any cash value or any residual. After the expiry of term life insurance policy, there is no use of it, you just need to renew it or purchase a new one.

It is also true that options are more readily available with other insurance solutions. Despite simplicity and limitations, term life insurance is still sensible among many customers.

Those who need temporary life insurance protection should prefer term life insurance policy. Some

Business Insurance

times it happens that an individual is not covered by any life insurance policy due to some reasons, under such circumstances, a term life insurance can fill the gap, protecting the financial interests of their family. If you also need life insurance coverage for a short period, term life insurance comes in picture.

Term life insurance is mostly meant for young working people with families. You can quickly find the best term life insurance quote using Internet. While searching for online term life insurance quotes you should keep some points in mind like the premium to be paid, term of the insurance, term life insurance rate, authenticity of the company etc. You can find affordable term life insurance by searching online life insurance companies. By comparing life insurance policies of different companies you can find the best term life insurance policy suitable for you. Life insurance is a must for all of us. Do not postpone it any more. Get a new life insurance. Good luck.

We have gathered all life insurance info you need to know on one source. Find it only on

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