

## Do You Run Your Own Business?



Newsletter

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### Do You Run Your Own Business?

If the answer to this question is 'yes' then it is imperative that all your commercial insurance needs are covered. In the current climate it can be tempting to ignore these requirements in order to reduce your business expenditure. However, if the worst happens the cost could be far higher.....

Commercial insurance covers many different areas, however the following may be of interest to you:

**Public Liability Insurance:** If members of the public or customers come to your premises or you go to theirs (including if you work from home), you should think about taking out public liability insurance. Public liability insurance covers your business against claims from 3rd parties who suffer injury or illness as a result of your negligence. It can also provide cover if you damage the property of a 3rd party.

**Professional Indemnity Insurance:** You should consider taking out professional indemnity insurance if your business gives advice or offers a professional service to individuals or other businesses. It can cover you if you are negligent or make an error which causes a client's business to suffer financial loss.

**Buildings Insurance for commercial premises:** Commercial buildings insurance is designed to meet the requirements of all types of commercial building landlords - from individuals who own one or two commercial buildings to large commercial concerns with sizeable building investment portfolios. Buildings insurance is a must and can be used to insure against fire, lightning, storm, and flood, impact from aircraft or vehicles and escape of water from tanks or pipes.



Here at The Mortgage Store we have close links to firms providing the above insurances, plus many more, through a number of different insurers. This helps us ensure that you can obtain the product you require for a competitive premium. Why not contact us today to discuss your requirements further.

We look forward to hearing from you.

**Commercial Insurance Covers Many Different Areas - Ensure that all your Commercial Insurance Needs are covered**

For further details or to arrange an interview please contact:

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