

5 Tips for Choosing Proper Business Insurance Coverage



Too many options, time is of the essence, and you feel underserved?

While business insurance is a necessity today, the process to secure proper coverage can be a difficult and time consuming one.

Oftentimes you are presented with limited options, and are unsure what is the best choice for your business.

The LaTorre Insurance Agency is here to make the purchase process easy, less time consuming and will leave you feeling well served and best protected.

Here are 5 tips to help in your decision and buying process:

1. Determine what coverage is needed

Depending on your business type, you might need more than just the basic liability policy. There are specific coverage needs for every business to consider.

2. Know the risks

Do you have a physical location? Do you sell a product on-line? Do you provide a unique service? What are your specific risks? It is important to conduct a risk assessment and understand what your specific risks are, so we can find coverage solutions or work to mitigate those risks.

3. Work with an independent agent

You will need to work with an independent agent that understands your business, takes the time to understand your risks, can help you determine what is the proper or necessary coverage, and has access to multiple carriers.

4. Make a plan

Work with agent to formulate a plan, plug coverage gaps, and put your mind at ease.

5. Review and update your coverage every year

Business changes each year. You need to make sure your coverage stays up to date. Annual reviews are important. Just like an annual physical or tune up, your insurance needs to be updated each year. Don't get caught with an uncovered claim!

You deserve to have peace of mind when it comes to your coverage.

Get your quote now at

www.latorreinsuranceagency.com

