

siebert.insurance

# COMMERCIAL INSURANCE

Business Insurance  
Solutions.







**HERE TO HELP YOU  
PROTECT WHAT  
MATTERS MOST.**

# ABOUT OUR INSURANCE SERVICES

Siebert Financial Corporation provides a full range of brokerage and financial advisory services through its subsidiaries. Siebert Insurance and annuity investments are offered through Park Wilshire Companies, Inc., a wholly owned subsidiary of Siebert Financial Corporation.

Our mission is to provide excellent customer service, quality asset protection and provide customized insurance programs tailored to the specific needs of businesses and individuals.

We will provide a comprehensive asset analysis which entails an in-depth review of your current commercial & personal Insurance policies. Our goal is to ensure that your assets are well protected.

Our Insurance services provide clients with specialized coverage and services worldwide.

## COMMERCIAL INSURANCE

Business insurance protects you from the unexpected costs of running a business. Accidents, natural disasters, and lawsuits could run you out of business if you're not protected with the right insurance.

### COMMON TYPES OF BUSINESS INSURANCE



#### RESIDENTIAL PROPERTY

Protects against financial loss as a result of bodily injury, property damage, medical expenses and more.



#### WORKERS COMPENSATION INSURANCE

Helps protect the company from lawsuits in the case of a work-related injury and accident experienced by an employee.



#### COMMERCIAL PROPERTY INSURANCE

Protects your business against loss and damage of company property due to a wide variety of events (Storm, Fire, Vandalism)



#### CYBER INSURANCE

Covers costs related to system hacks or data security breaches in which sensitive information has been stolen and fraud has occurred.



#### COMMERICAL AUTO INSURANCE

Protects vehicles and drivers from any damage incurred during the course of business.



#### CRIME / FIDELITY INSURANCE

Covers workplace criminal activities such as robbery, employee theft, forgery, destruction and disappearance of property.



#### UMBRELLA INSURANCE

Umbrella insurance adds another layer of protection to your current insurance policy. It can cover costs that exceed the limit of another policy, subject to its own limits.



#### INLAND MARINE INSURANCE

Protects property being transported, certain types of movable property and even the infrastructure used to transport products.

Speak to insurance agents to find out what kinds of coverage makes sense for your business, and compare terms and prices to find the best deal for you.



# WHO NEEDS BUSINESS INSURANCE?

Business insurance is important for anyone who owns a company of any size. You may work out of your home, or you might have multiple locations. You may only drive a personal car, or you could have a small fleet of vehicles. Maybe you only need a computer and basic office equipment, or your business might require lots of specialized machinery. Having the right amount of business insurance for your company can provide financial protection should anything unexpected happen.

## PREMIER COVERAGE

Our job as your insurance agent is to ensure that in the event of a claim/ loss the insurance policy responds in the way the client envisions.

## PREMIER PRICING

We'll structure an insurance program, shop the account to various insurance carriers and place business with the appropriate carrier

## OUTSTANDING CUSTOMER SERVICE

Carriers are available for you around the clock. They understand that accidents happen at all hours of the day and night.





# GENERAL LIABILITY INSURANCE

If you want to ensure that your business has financial protection from unforeseen claims, general liability insurance is a smart investment. While it's not always required by law, it may be required by certain contracts or lease arrangements.

**General Liability Insurance provides you with the coverage you need to pay for most damages, injuries, and medical costs related to accidents that could happen to your employees or customers.**

Our goal is to give you only the coverage you need now—and we can grow that coverage as your business grows.

## IT'S A GOOD IDEA TO HAVE GENERAL LIABILITY COVERAGE IF YOUR BUSINESS:

- Works face-to-face with clients or customers
- Must have insurance before entering into a contract
- Has access to a client's equipment
- Represents your client's business
- Uses third-party locations for your business activities
- Uses contractors or freelancers
- Operates without a physical property
- Is in a partnership or has contracts that require a general liability policy
- Sells a physical product to customers





# COMMERCIAL AUTO INSURANCE

Vehicles used in conducting business, as opposed to those strictly for personal use, are typically insured under a commercial auto insurance policy, which protects the assets of a company from claims. A commercial auto insurance policy has different coverages that are designed to address particular business needs.

## WHAT TYPE OF VEHICLES ARE COVERED BY COMMERCIAL AUTO INSURANCE:

- Delivery trucks or vans
- Work vans
- Dump trucks
- Forklifts or other construction vehicles
- Food trucks
- Service utility trucks
- Box trucks
- Company cars

## WHAT DOES COMMERCIAL AUTO INSURANCE COVER?:

- Bodily Injury Liability Coverage
- Property Damage Liability Coverage
- Uninsured Motorist Coverage
- Comprehensive Physical Damage Coverage
- Collision Coverage
- Medical Payments, No-Fault or Personal Injury Coverage



# WORKER'S COMPENSATION INSURANCE

Workers' compensation is a government-mandated system that pays monetary benefits to workers who become injured or disabled in the course of their employment. Workers' compensation is a type of insurance that offers employees compensation for injuries or disabilities sustained as a result of their employment.

Our processes are all designed with efficiency in mind so you can spend less time dealing with insurance and more time focused on your business.

## WHY DOES YOUR BUSINESS NEED WORKER'S COMPENSATION INSURANCE?

1. Workers' compensation insurance helps companies avoid fines and penalties charged by the state for not having proper insurance.
2. Workers' compensation insurance gives your employees and their families peace of mind knowing they won't have to pay for medical treatment or other injury-related expenses.

## NO MATTER THE INDUSTRY, WE CAN PROTECT YOU:

- Apartment and Property Management
- Auto Services and Dealers
- Cleaning / Janitorial
- Condominiums
- Hotels
- Construction
- Contracting
- Health Care
- Landscaping
- Restaurants / Bars
- And More...



# CYBER INSURANCE

A cyber and privacy insurance coverage policy may provide companies with protection from losses resulting from a data breach or the loss of electronically-stored confidential information.

Businesses are at risk of attack if they collect and store purchase information, maintain records of Social Security numbers, or have credentialing or educational data. This type of information is most prone to identity theft attacks.

## UNDERSTANDING CYBER INSURANCE

The use of computers and the Internet has become an integral component of business operations over recent decades. Many businesses rely on the Internet to reach customers and to deliver services to clients.

- Cyber insurance protects companies from hackers and other individuals or groups who may gain access to company-stored personal identifying information.
- A cyber insurance coverage policy may protect companies from losses that result from data breaches or confidential data loss.
- Purchasing a privacy insurance policy can help a business recover from the financial and regulatory burdens that security breaches can create.





# UMBRELLA INSURANCE

An Umbrella Insurance policy gives you even more peace of mind. Just as an umbrella protects you from the rain, an umbrella insurance policy protects you from expensive claims that fall outside the coverage limits of your other business insurance policies.

## WHY YOU SHOULD PURCHASE A COMMERCIAL UMBRELLA INSURANCE:

Typically, the more your business interacts with clients and customers in person, the higher your liability risk. Your risks can be even greater if your employees use heavy machinery or dangerous equipment.

**If you think the cost of a claim could exceed your liability limits, buying commercial umbrella insurance is a good idea.**

**This coverage can help if your business:**

- Has frequent interactions with clients or customers
- Operates dangerous equipment
- Uses heavy machinery
- Utilizes property that is open or accessible to the public
- Operates a business that has significant foot traffic
- Works on property owned by others
- Works with clients who require significant liability coverage from the business



# CONTACT US

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**800.993.2022**  
**[www.siebert.com/insurance](http://www.siebert.com/insurance)**

\*For informational purposes only.

Before purchasing any insurance policies, consider your investment objectives, risks, charges and expenses of the policy and its options. Each insurance policy is unique to every client and their insurance needs. Request and read all offering materials including a summary of your coverage prior to purchasing to be sure it meets your objectives and insurance needs. To determine which insurance policy is right for you, consult with a professional insurance specialist and complete an asset and current/new coverage review. Insurance Policies are not FDIC, SIPC or NCUSIF insured and are not insured by any other Federal Government Agency. Any coverage is subject to the issuing insurance company.

The information provided on our website, brochures and marketing material is not intended to make a recommendation or solicitation that you purchase an insurance policy and is solely intended to present insurance services provided by Siebert Financial.

Carefully read any proposed insurance coverage for costs and fees and be sure that all of your questions are answered by a professional licensed insurance specialist before committing to an insurance plan. Insurance coverage varies based on type of coverage, the issuing insurance company, the type of insured assets and each U.S. states insurance laws.

Personal, Commercial, Life & Disability insurance is offered through Park Wilshire Companies, Inc., ("Siebert Insurance") a wholly owned subsidiary of Siebert Financial Corporation. Park Wilshire Companies, Inc. is a registered insurance agency who provides individuals with insurance policies by different providers and affiliates. Insurance policies and products are provided by the insurance company; not all plans or policies are the same.

Siebert Financial Corporation is the parent company of Muriel Siebert & Co., Inc. Personal, Commercial, Life and Disability Insurance policies are offered through third party insurance companies, which are not affiliated with Park Wilshire Companies, Inc., Muriel Siebert & Co., Inc. or Siebert Financial Corporation and its subsidiaries.

For more information, call us at 800-993-2022 to speak with a licensed insurance specialist.

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