Sagicor

overview

The new Small Business Pack from Sagicor General provides our most comprehensive insurance coverage for small to medium sized business, typically those with fewer than 25 employees. This uniquely bundled policy provides all the different types of insurance your business needs in a single policy, helping to protect your business against unexpected losses.

FIRE AND OTHER PERILS

This policy covers your buildings, tenants improvements if you are renting or leasing, · contents, stock, machinery and equipment against damage or loss, which can be caused by a wide range of events including:

- Fire, lightning and explosion
- Earthquake
- Hurricane, cyclone, tornado, windstorm
- Riot and/or civil commotion
- Impact by a road vehicle
- Burglary

ACCIDENTAL DAMAGE COVER

A loss can come from where it is least expected. That's why, in addition to giving you cover for all events listed above, this policy goes a step further and provides you with accidental damage cover for your general contents.

PUBLIC LIABILITY INSURANCE

As you interact with your customers, suppliers, service providers and maintenance people at your premises there is always the possibility that someone may be injured or their property damaged. Public Liability insurance will pay for the injuries caused to persons and/or damage to the property of third parties.

EMPLOYERS' LIABILITY INSURANCE

Injury to an employee not only disrupts your business but it may also leave you having to finance a costly settlement that you could not have planned for. This insurance will pay for injuries sustained by employees for which you may be held liable.

LOSS OF MONEY INSURANCE

Despite the best precautions, your business may suffer as a result a robbery. Loss of money insurance will reimburse money stolen from your business premises, from the business owner's residence and even while the money is being transported to or from the bank.

ADDITIONAL EXPENDITURE/LOSS OF RENT INSURANCE

After a fire or a hurricane, it will take some time before you can get back to "business as usual". During this period, you may have additional expenses that have arisen as a result. For instance, while your premises are undergoing repairs you may have had to relocate or warehouse your stock elsewhere. Business interruption insurance will pay for these additional costs, helping you to keep your business operating.

FIDELITY GUARANTEE INSURANCE

While theft or fraud committed by an employee will not be covered by a burglary policy, the loss to your business will still be very real. Fidelity Guarantee Insurance protects your business from this type of loss as it reimburses you for the property or money stolen by an employee.

GOODS IN TRANSIT

If your business involves the transportation of goods, then you will more than likely need to insure against the damage of these goods while in transit. Goods in transit protection is extended to include loss or damage to goods during loading or unloading, as well as whilst temporarily housed.

PLATE GLASS

Your storefront or showcase provides an attractive view into your store. Unfortunately, we all know how easily glass

breaks. Plate glass protection will pay for its replacement.

apply now

For more information on the Small Business Package, call (246) 431-2800 email us at getcovered@sagicor.com