

GUIDE TO SMALL BUSINESS INSURANCE

You have worked hard to build your business, protect it with the right business insurance. If you operate a business in Ajax, Pickering, Oshawa, Whiby or surrounding area McCAM Insurance understands what questions to ask to make sure your business gets the coverage it needs at the best price possible.



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Commercial Property Insurance Including Business Interruption Insurance

Commercial Property insurance is one of the most important investments you can make to ensure the future of your business. If your business owns your building, if you lease your workspace or work from home, business property insurance protects your business' physical assets against loss or damage from a wide range of damage including theft, fire, smoke, water, and vandalism.

Comprehensive Insurance or Commercial General Liability Insurance (CGL)

Control, reduce and prevent your risks General liability insurance (CGL) offers business coverage against claims for bodily injury and property damage to third parties arising from your premises, operations, products and completed operations. It also offers protection for advertising liability and personal injury to third parties, as well as defence costs.



Accounts Receivable Insurance Coverage (AR)

AR insurance does more than protect your company against bad debts; it actually enhances the value of your receivables. Knowing that your accounts receivable are insured, lenders may be encouraged to offer increased credit limits and better terms.



Crime Insurance, Theft Insurance Coverage and Fidelity Bonds

Crime Insurance provides a broader form of coverage including theft, and destruction of property. Fidelity Bonds typically only cover losses from employee dishonesty such as money and securities.



Errors and Omissions or Professional Liability Insurance

Professionals and companies that provide professional services to clients may be liable if a client claims financial loss due to an error or omission on your part, or that of an employee. Errors and omissions liability insurance offers coverage beyond the scope of a general liability policy.

Questions? We're here to help! We are happy to answer any questions you have and provide the advice you need. Contact us: (905) 579-0111 or info@mccaminsurance.com