

Here to help life go right.⁹

Every small business has big possibilities.

The key is staying protected and prepared to be sure risk doesn't get in the way. Making that happen isn't a one-time proposition. It takes a long-term strategy for keeping your business covered as it evolves over time. Because your business has a life. And State Farm agents are *here to help life go right*.

**Let us focus on the risks.
All you have to do is ask.**

¹ U.S. Department of Health and Human Services

This is only a general description of coverages and is not a statement of contract. Details of coverage or limits vary in some states. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy itself and in any endorsements.

Each State Farm insurer has sole responsibility for its own products.

State Farm Fire and Casualty Company
State Farm General Insurance Company
State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)
State Farm Life and Accident Assurance Company
(Licensed in NY & WI)
State Farm Mutual Automobile Insurance Company (Not in NJ)
State Farm Indemnity Company (NJ)
Bloomington, IL

State Farm Florida Insurance Company
Winter Haven, FL

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Small Business



**You focus on the
business. We'll
focus on the risks.**

 **State Farm**[®]

How many kinds of risk does your small business face?

Working from home, using a vehicle for business and having employees are just a few of the risks that require protection. As your business gets bigger and more complex, the more important it is to have a strategy in place for keeping it protected. Because small businesses don't have a big margin for error.

State Farm® agents understand this firsthand, because every one of them runs a small business. They also understand what's involved in taking care of all the day-to-day details – from handling customers and managing employees to watching the bottom line. That's why you should know they're here to help lighten your load when it comes to preparing for the unexpected.

We're all business for small business.

This commitment starts by working closely with you and getting to know the nuances of what you do. If your business is particularly complex, we can also bring in underwriting specialists who understand the specific business risks you face.

Four key types of protection, one convenient point of contact.

While every business is unique, over 60 years of experience in this area has shown us the following categories of coverage are some of the most critical to have in place:

- Asset protection
- Life insurance
- Individual medical and disability insurance
- Liability insurance

Asset Protection

How well covered are your people and property?

We'll make sure you understand the risks your business could be facing and help you find the right type and level of protection with the following products:

Vehicles Used in Business

State Farm offers vehicle coverage for a broad range of business uses, including wholesale and retail delivery, contractor service, sales, and other local business operations. Many of the same coverages used to protect your personal vehicle are also available to protect your business vehicle.

Businessowners

A State Farm Businessowners Policy allows you to tailor the kind of protection you want for your buildings and business property, depending on your specific needs. Also includes business liability coverage.

Workers' Compensation

Depending on the size of your business and state laws, you may need Workers' Compensation insurance. If so, this policy protects employees who are injured on the job.

Artisan and Service Contractors

Protection is available for buildings and personal property including tools, equipment used at job sites, and liability losses for which you may be responsible.

Life Insurance

Covering you and your people also helps protect the life of your business.

When you're busy running a business, there's not always time to stop and plan for the future. But think of how good it would feel to know that you, your business, and your employees are prepared for what's ahead.

Business Life

The future of your business depends on being prepared for the unexpected. Could your business continue if you passed away? Do you have the financial resources to replace a key employee if they passed away? Would you like to reward and retain talented employees with incentives? Business Life insurance can help address all of these.

Group Life

Along with giving you an edge in attracting the best employees, offering Group Life insurance may also provide tax savings for your business. State Farm offers Group Life insurance plans that can be customized to meet the unique needs of your business. These plans are designed for small businesses with five or more employees.

Health and Disability Insurance

Two kinds of protection that are good for business.

Many small business owners don't have access to group health insurance. If you're one of them, you and your employees can still purchase individual and family medical insurance plans. It's a smart way to help protect against the financial impact that may result from healthcare expenses.

Health

Individual medical insurance policies are available to meet the healthcare needs of you and your employees. State Farm offers great options, whether you're looking for a traditional health policy or a supplemental medical policy.¹

Disability

Your family and employees depend on you. What would happen if you became disabled and could no longer work? How would your business or family manage? Would your employees be able to provide for their families? By purchasing individual disability income policies, you and your employees could receive financial help when disabled and unable to work.

For details about coverage, cost and restrictions, talk to a State Farm agent.

Liability Insurance

Don't let a liability claim put both your business and personal assets at risk.

That could happen if you operate as a sole proprietorship. Even if you don't, settling a liability claim could be a long process possibly disrupting your business and bottom line. Fortunately, State Farm offers a wide range of liability coverage options for a wide range of businesses:

Commercial Liability Umbrella

Our policy provides additional protection for covered losses in \$1 million increments once your base liability limits are exhausted on your underlying policies.

Professional Liability

Veterinarians, barbers, beauticians, dentists, accountants, architects, engineers, and a variety of other professionals are covered against claims alleging a negligent act, error, or omission in the performance of professional services.



Employment Practices Liability

This policy can protect your business from claims of harassment, discrimination or wrongful termination. It is specifically designed to help protect you and your business in the event a suit or administrative proceeding is brought by an employee.

Not-for-Profit Directors and Officers

Directors, officers, and the organization are protected from claims alleging an act, error, omission, misstatement, breach of duty, or neglect in performance of their duties. This policy includes Employment Practices Liability insurance.

Errors and Omissions Liability

Management consultants, travel agents and a variety of other professionals are covered against claims alleging a negligent act, error, or omission in the performance of professional services.

Technology Services Errors and Omissions Liability

Software programmers, computer consultants, and other technology specialists are protected from claims alleging a negligent act, error, or omission.