

# All Businesses Need Insurance



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The dream of owning a business becomes a reality for thousands of people each year.

For many of these would-be captains of industry, that means starting the operation on a small scale. However, your enterprise may be in jeopardy if you don't have business insurance.

You need business insurance because most beginning entrepreneurs don't have the financial resources to handle adversity if it should come. Adversity can happen in many ways: fire can destroy your inventory, a power outage could cause your goods to spoil or a customer could be injured accidentally while visiting your location.

Business insurance can protect you from these hazards and others by providing many or all of the coverages listed below:

- Accidental direct physical loss coverage for business personal property,
- Broader off-premises property coverage,
- Loss of income coverage and
- Extra expense coverage.

This list above is just a sample of what's available. You should contact your State Farm agent to see what coverages are right for your business.

Many entrepreneurs start their businesses on shoestring budgets and try to cut corners by keeping expenses at a minimum. But when you consider what you get, business insurance becomes a tool you can't afford to work without it.



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