

Seven Questions to Ask Your Insurance Agent

By Pat McKay

The embroidery industry is unique – and protecting an embroidery business means getting insurance coverage that's tailor-made to fit your unique needs. To be certain that your agent knows you're not just like any other small business, here are seven important questions to ask:

1. In the event of a claim, how will my software be covered?
2. If my machines break down, do I have coverage for loss of income?
3. Are my machines and software covered wherever they may be – on my premises or at a show or exhibit?
4. Do I have coverage for other people's property that is on my premises?
5. Does my policy include liability coverage both on my premises and when I'm at a client's office?
6. When I'm delivering finished product in my van, is the finished product covered by my insurance?
7. Do you insure any other embroiderers?

If your agent can't answer these questions or says you don't need the coverage you're asking about, it's time to get another quote. Insurance that doesn't fit your business is no insurance at all. A knowledgeable agent can make sure the money you spend on insurance is really working to protect your business.

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