SCARY COVERAGE GAPS EVERY BUSINESS OWNER SHOULD KNOW

Don't let these hidden risks come back to haunt your business. Check your policies for these gaps:

✅ **Property Insurance** – Are you fully covered for replacement cost? Underinsurance or exclusions can leave you exposed after fire, storm, or theft.
✅ **Business Auto** – Does your policy cover employees using personal vehicles, or hired/rented vehicles? Gaps here can cost you dearly.
✅ **Cyber Liability** – A data breach, ransomware attack, or stolen customer information can spook your finances without proper coverage.
✅ **Workers' Compensation** – Coverage gaps or misclassified employees can create scary penalties and unexpected costs.
✅ **Employment Practices Liability (EPLI)** – Protects against employee lawsuits for discrimination, harassment, or wrongful termination. Without it, legal fees can be terrifying.
✅ **Umbrella Insurance** – Standard limits may not be enough in a catastrophic claim. An umbrella adds an extra layer of protection.

🎃 **Bonus Gap #1**: Ordinance or Law Coverage – Covers the cost of rebuilding to current building codes after a loss. Without it, you may be stuck paying for expensive code upgrades.
🕸️ **Bonus Gap #2**: Pollution Liability – Spills, fumes, or contamination issues are often excluded from general liability policies. This coverage can keep cleanup costs from becoming monstrous.

Pro Tip: Even the bravest business owners shouldn't face these gaps alone. Schedule a coverage review with us to make sure your policies aren't hiding any surprises.

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