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Businesses offer their products and services to make enough money to thrive. One of the biggest potential disruptions to businesses is a liability claim. Commercial liability insurance and business liability insurance can protect nearly any business from liability claims against them. Since commercial liability insurance can be so instrumental in the viability of a business, insurance agencies in Texas highly recommend any new or existing business without business liability insurance contact an insurance agency to create a commercial liability insurance policy to suit the needs of any business.

Commercial liability insurance is an important line of protection for any business, especially small businesses where paying for lawsuits or other damages can potentially bankrupt the business. Business liability insurance can offer the right amount of liability protection any business could need for any situation. Commercial liability insurance generally protects a business from claims of property damage or bodily injury. While every business is different, insurance agencies in Texas can help create a customized commercial liability insurance policy that will meet the unique qualities of any business.

Typically, business liability insurance provides financial protection from any risks a business owner might be faced with. Insurance agencies in Texas will cover the cost to defend or investigate any claims against the business, including court costs, witness fees, attorney fees, and police report costs. If an employee has to appear in court to assist in defense of the claim, business liability insurance can cover reasonable expenses, including lost income, for the employee to go to court. Any judgments or settlements will be covered by the business liability insurance policy if the claim defense is not successful.

The two main parts of commercial liability insurance coverage are bodily injury and property damage coverage. Bodily injury coverage on a commercial liability insurance policy pays for medical care costs, loss of services, and judgments or settlements for awarded compensation for deaths if the incident happens at the covered business. Property damage coverage on a commercial liability insurance policy covers physical damage to the property or loss of use of the property. Commercial liability insurance policies also have many other riders, such as contractual liability coverage, and others that can be added or removed to meet the needs of any business.

Business liability insurance is an important line of protection that any business should have. When looking for business liability insurance or commercial liability insurance, consider independent insurance agents in Texas who can take the time to understand the specifics of any business and respond with a competitive, complete commercial liability insurance policy.

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