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Types of Business Insurance in Texas by [Joel Maat](#)

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Businesses in Texas are increasingly pressured to protect themselves from any potential damages they may cause as a result of their operations. Insurance agencies in Texas have many insurance tools at their disposal to help create the most comprehensive business insurance coverage for any business. Business liability insurance and business auto insurance can be written for many businesses with customized riders that help give the business the best insurance coverage for their operation.

Business liability insurance is an important type of business insurance that every business owner should consider. Business liability insurance is made up of two major components: bodily injury coverage and property damage coverage. Coverage under commercial liability insurance protects a business from claims against them by covering the costs to fight the claims as well as helping cover the cost of any judgments or awards against a business covered by the business liability insurance policy. For bodily injury claims, commercial liability insurance covers costs associated with medical care, loss of service, and compensation for death as a result of an injury at a business. Property damage coverage on business liability insurance will pay to repair physical damage to a property or loss of use of a property as a result of the operations of the covered business.

Another part of business insurance policies can include business auto insurance. Business auto insurance is similar to personal auto insurance, however there are some unique features of business operations that set business auto insurance apart from personal auto insurance. Many business-owned autos are frequently used by many different drivers, each with different driving habits and potentially different driving records. Businesses that have their own vehicles typically must screen employees who will be driving for business auto insurance purposes, since a driver with a poor driving record will increase the overall business auto insurance premiums. In addition, some larger businesses might find it more economical to insure their vehicles as an entire fleet instead of with individual business auto insurance policies.

Businesses have many new potentially damaging claims to think about. Business liability insurance can help mitigate the consequences of any claims of damages against a business, including claims of bodily injury and property damage. For businesses that own their own vehicles, business auto insurance helps protect the business and its drivers in an economical way. Independent insurance agents in Texas can help create an affordable, comprehensive business insurance package for nearly any business. Their ability to quote business insurance policies from many different insurance providers ensures that a business will have the best insurance available to them for the best price.

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