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There are a lot of commercial property around Florida because it a place with major tourist attraction. The insurance that is needed for the commercial property is different from the residential properties and for that; you need something more than general insurance. florida commercial insurance is designed for the safety of these properties and businesses. It includes high rise office business, small business, hotel condos and shopping centers.

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The commercial properties are considered as high risk properties as the possibility of hazard can be from many more situations. For example, a shopping mall is prone to get damaged by fire more than a home because it stores more equipment, more air conditioning systems, and more products which will easily catch fire. At the same time, the amount of compensation that the insurance companies will need to pay would be more as they are packed with costly product and has a commercial value. That is why the premium would be higher than that of homes and the clauses would be stricter.

Many of the businesses in Florida are tourist oriented and that is why they operate around the sea. As you know that Florida is prone to hurricane the danger of these businesses is more than any other parts of the world and that is why the insurance should be such that it covers natural calamities such as flood and wind problems. This is the main cause of damage and this is the main reason why the premiums are high. Even though the premium is high, it is essential to choose a company which gives you overall protection with on time service guarantee. It is better to ask for quotes from several agencies before choosing any commercial insurance because you never know if you are missing the best offer.

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James Blee - About Author:
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