

Your Business Is Our Business

Your Horizon Insurance professional can help you find the right coverage to protect your business from such things as property loss, legal claims, or injured workers.

Below are a few types of business insurance products we offer:

General Liability Insurance protects your business from another person or business's claims of bodily injury, associated medical costs, and property damage.

Commercial Auto Insurance provides coverage for business owned, leased, or hired vehicles, including trucks and trailers. Commercial auto insurance also provides broad protection that can be important for truck drivers, snow-plow operators, tow truck drivers, couriers, business owners, and delivery businesses.

Property Coverage protects the property that your business owns and leases. This includes buildings, equipment, inventory, and furniture. It may also help to cover lost income if you cannot run your company because of damage to covered property.

Workers Compensation Insurance covers you for an employee's on-the-job injuries. Businesses with employees are required by state laws to carry some type of workers' compensation insurance. This policy will protect the business owner if an employee tries to bring a negligence lawsuit against the business owner.

Business Owner's Policy, also known as a BOP, is usually purchased by smaller and mid-sized companies. Coverage includes property coverage and liability protection. Package policies like a BOP do not cover professional liability, commercial/business auto, or workers' compensation but can provide better insurance premiums for companies just starting out.

Errors & Omissions Insurance, also known as **E&O** insurance, is professional liability protection for individuals or businesses such as real estate agents, insurance agents, attorneys, and accountants, to name a few.

Business insurance requirements differ from state to state. It is essential to check with one of our trusted insurance advisors when you start a business or as your company grows. You can count on Horizon Insurance's advisors to help you customize the right policy for your business.

Horizon Insurance Group has been insuring Mississippi families and businesses for over 15 years. Call us today at **(601) 389-5971** to discuss your insurance needs.

Horizon Insurance

Auto • Home • Business • Health

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