

# BUSINESS INSURANCE



Since 1898, WTPhelan has been helping business owners ensure they have the best insurance policies and coverage to protect their business property and interests. Our dedicated, experienced agents can help you design the right solution for your needs and budget.

We offer a comprehensive range of top-rated products to protect your business interests. As your trusted advisor, we can help you select the best coverage. Our plans include:

## Master Condominium and Apartment

We are one of the largest providers of condominium, cooperative and apartment insurance in the Greater Boston area. We tailor insurance programs to fit the needs of your community and the requirements of your by-laws—whether it is a two-family conversion or a 2,000 unit luxury complex.

## Business Owners

A business owners policy provides both property and liability coverage. We can design a cost-effective plan to protect your business today, with the flexibility to adapt the policy as your business grows.

## Property Insurance

Property insurance protects your building and business property. Our knowledgeable insurance specialists can design a plan to ensure you are well covered.

## Casualty/General Liability Insurance

No matter how careful you are, one day your company could be the subject of a lawsuit. We can help you select a policy to cover your business in the event of third party liability claims.

## Commercial Auto

Our specialists can help you select affordable insurance to cover vehicles that are owned, leased, hired or borrowed for commercial purposes.

## Workers' Compensation

This state-mandated insurance protects you from being sued by employees if they are injured on the job. We will help you navigate the complexities of a workers' compensation policy and recommend cost-effective ways to control expenses.

## Construction Insurance/Builders Risk

This specialized property insurance covers buildings and/or structures during the construction, renovation or repair process. Coverage is modified to meet the unique needs of each client's project.

## Professional and Management Liability

We offer insurance to protect your business in the event that you are sued for negligence and financial injury. We can help design a comprehensive program to protect your balance sheet, directors, and management team against this type of financial risk.

## Not-for-Profit

These comprehensive commercial insurance programs can protect nonprofit organizations from the same kinds of lawsuits brought against for-profit companies.

## Technology Insurance

Whether you own a software, hardware, medical device, consulting or service organization, we can craft an insurance solution to meet your specific business needs in the ever-evolving technology industry.

*Contact us to discuss your business insurance needs. We'll explain your options so you can make an educated decision. [www.wtphelan.com](http://www.wtphelan.com)*