

# Millin Insurance Agency

261 Old York Rd, Suite 622  
Jenkintown, PA 19046  
(215) 215-343-8455  
1 (800) 648-4060

## DID YOU KNOW?

To complete your insurance program you should consider the following coverages and situations. If you have any questions or would like further information about any of these, please contact our office.

**Employee Dishonesty** - Provides coverage for money, checks, and business personal property losses resulting from dishonest acts committed by an employee.

**Employment Practices Liability (EPL)** - Protection against employment related claim discrimination, harassment or wrongful termination. 81% of EPL claims are resolved for \$22,400-\$40,500.

**Flood** - Excluded from almost all insurance policies. Everyone is subject to a possible flood loss even if they are not located in a flood zone. Flooding can occur from hurricanes, heavy rainstorms or melting snow, just to name a few. You are 26% likely to incur a flood loss but only 9% likely to experience a fire.

**Lease Review** - Do you know what insurance requirements are in your lease? Does your insurance meet these requirements? Your policy may not automatically comply with what is contractually required of you. Do you need an insurance review of your lease? Send us a copy.

**Loss of Business Income** - Provides coverage for continuing expenses plus net profit due to suspension of your business as a result of a Covered Cause of Loss. Provides a stream of income to pay bills when there is little or no money coming into the business due to a Covered Cause of Loss.

**Money and Securities** - Provides coverage for theft, disappearance or destruction of money and securities on or off of your business premises by someone other than an employee.

**Non Owned and Hired Auto** - Provides coverage for any auto your business does not own, but is used in connection with your business. Example: An employee (or even you) driving your personal auto to run a business errand or visit a client.

**Out of State Operations** - Do you or your employees ever travel out of state for business? Some states (New York and Florida) have special workers compensation insurance requirements. Your workers compensation insurance policy may not automatically include the coverage that is required.

**Umbrella Liability** - Provides an additional dollar amount of liability coverage over your underlying liability policies (usually General, Employers, and Auto Liability)

**Workers Compensation** - Required by law for any and all employees. Provides coverage for medical bills, rehab or therapy, and lost wages as a result of a work-related illness or injury.