

# Protective Orders: Insurance Solutions for your Business Clients

## Ownership

**General Liability**  
protects against business' negligence

**Property Coverage**  
protects business' property - both real and personal

**Buy Sell Policies**  
protects remaining owners in the event of owner death

**Key Man Policy**  
protects against death/disability of key employee/owner

**Business Interruption**  
provides income for business while unable to operate

**Inland Marine Policy**  
insures specific property items owned by business

**Directors and Officers Policy \***  
protects against company executives mistakes

**Umbrella Policy**  
provides additional liability coverage

**Equipment Breakdown Policy**  
protects owned machinery against breakdown

**Ocean Marine Policy-**  
protects owned property while in transit

**Crime Coverage**  
protects against criminal acts

**Representations & Warranties Insurance**  
insures representations and warranties  
created as part of a merger

## Business Owners Policies (BOP)

A package comprised of many of the  
aforementioned policies - generally assembled  
based upon type of business insured; can be  
inclusive and restrictive



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\*indicates may be Claims-Made policy

## Operations

**Cyber Liability\***  
protects against disclosure of private information

**Errors and Omissions (Malpractice)\***  
protects against errors in performance of services

**Warranty Insurance**  
provides protection for the services completed

**Event Liability**  
protects against exposure from hosting special events

**Slander/Media Liability**  
protects against liability in marketing/sales

## Auto/Machinery

**Commercial Auto Policy**  
protects vehicles owned/leased by business

**Inland Marine**  
protects machinery used at sites - not on roads

**Hired/Non-Owned Auto Coverage**  
protects against liability from non-owned vehicle use

**Umbrella Insurance**  
provides additional liability coverage

## Employees

**General Liability**  
protects against business' negligence

**Workers Compensation**  
protects employees that suffer at-work injuries

**Employment Practices Liability (EPLI)\***  
protects against allegations of  
discrimination/harrassment

**Disability Insurance**  
protects employee against disabling injury

**Employee Dishonesty**  
protects against employee fraud/theft

**Employee Benefits Liability\***  
protects against errors in management employee  
benefits