

Business Umbrella Insurance

No business owner wants to consider the possibility of a catastrophic claim. Yet these kinds of claims do happen—and when they do, they have the potential to cause serious financial harm to your business. Fortunately, you can protect the business you worked so hard to build with an affordable Business Umbrella policy from ERIE.

## Why You Need Extra Liability Insurance

No matter how careful you or your employees are, mistakes and accidents unfortunately do happen. And some mistakes are more costly than others.

Whether someone is seriously hurt by one of your drivers, your products or on your business’s premises, a major claim has the potential to threaten the very existence of your business.

That’s why many business owners make the smart decision to protect themselves with extra business liability insurance. Business umbrella liability insurance provides an additional layer of coverage that gives you extra protection and peace of mind above and beyond your commercial general liability, professional liability, business auto liability and employer's liability insurance.

**What Erie Insurance Offers**

Business umbrella liability insurance coverage from ERIE offers your business $1 million or more of extra coverage above your primary liability policy’s coverage. That extra layer is there if your business were ever to face a serious and costly claim. It could include coverage for:

* Injuries, damages or other claims related to car accidents for which you or one of your drivers were found at fault for.
* Libel, slander, invasion of privacy, copyright infringement and misappropriation of advertising ideas.
* Damage you or your employees cause to others’ property.
* When someone is injured by one of your products or a service you completed for them.
* Liability your business assumes through a written contract.
* If you serve alcohol at a function and are later sued if someone who attended became intoxicated and later caused damage to someone or their property.

Plus, when you have a business policy through Erie Insurance, you'll also have access to a variety of resources, including assistance from a risk control consultant who can help you evaluate the potential risks your business faces and then recommend measures you can take to help reduce those risks.