Orr & Associates Insurance Services
28780 Single Oak Dr STE 255
Temecula, CA 92590

POLICY RECOMMENDATIONS

GENERAL LIABILITY INSURANCE: General liability insurance can help cover medical expenses and attorney fees resulting from bodily injuries and property damage for which your company may be legally responsible.

WORKERS COMPENSATION: Workers' compensation provides medical expenses, lost wages, and rehabilitation costs to employees who are injured or become ill "in the course and scope" of their job. It also pays death benefits to families of employees who are killed on the job.

COMMERCIAL AUTO INSURANCE: Commercial auto insurance is a business insurance policy that applies to autos owned by or used in your business that protects your business against liability for damages caused by accidents involving your business autos and provides certain compensation to occupants of your business autos injured in accidents.

NON-OWNED AUTO INSURANCE: Non-owned vehicles are personal cars that your business doesn't own, lease or hire. Non-owned auto coverage helps provide liability protection if a vehicle you haven't leased, hired or rented is driven for your business and is in an accident.

HIRED AUTO INSURANCE: The term "hired auto" refers to any vehicles that you hire, rent or borrow. To get coverage for these, you'll need hired auto insurance, which applies to cars and trucks. So, if you or your employee are in a car accident while driving a hired, rented or borrowed vehicle for work, hired auto insurance can help pay for your liability costs.

COMMERCIAL PROPERTY INSURANCE: Commercial property insurance protects your company's physical assets from fire, explosions, burst pipes, storms, theft and vandalism. Earthquakes and floods typically aren't covered by commercial property insurance, unless those perils are added to the policy.

BUILDERS RISK INSURANCE: A builders risk policy is a property insurance policy that is designed to cover property in the course of construction. Always obtain builders risk insurance before construction begins.

INLAND MARINE INSURANCE: Inland Marine insurance covers products, materials and equipment when transported over land—e.g., via truck or train—or while temporarily warehoused by a third party. Collisions and cargo theft are the two most frequent causes of inland marine losses.

BUSINESS PERSONAL PROPERTY INSURANCE: Business personal property (BPP) insurance offers financial protection for the repair or replacement of your lost, damaged, or stolen business property. It covers things like computers, furniture, and inventories.

CARE, CUSTODY AND CONTROL INSURANCE: Care, custody, or control (CCC) is a term that prevents an insured individual from claiming compensation on property not owned by them that was damaged.

INSURED: _____

DATE: _____