

# The Key to Shielding Your Business From Lawsuits



**Palm Coast Office** | 12 Office Park Dr. | Call 386-445-4640  
Palm Coast, FL 32137 | Fax 386-446-4944

**Bunnell Office** | 406 East Moody Blvd. | Call 386-437-3392  
Bunnell, FL 32110 | Fax 386-437-0112

There are many reasons a business could get sued, and some of the most common ones are tied up in relations with employees and former employees. And that's generally the domain of workers compensation insurance. Certain other lawsuits, based on alleged professional negligence, are best guarded against through professional liability insurance.

But there is a third domain, another common source of small businesses being sued, that can only be covered by commercial general liability insurance.

**General liability insurance** is meant to protect your business from exorbitant (sometimes fatal) financial loss due to a third-party lawsuit. Depending on the nature of your business, you may have a higher exposure to risk, which is why it's critical that you have the right general liability insurance policy in place. In this guide, you will get to know the top 5 types of lawsuits that a good general liability policy can protect you from.

## General Liability Insurance to Safeguard Your Livelihood



**Palm Coast Office** | 12 Office Park Dr. | Call 386-445-4640  
Palm Coast, FL 32137 | Fax 386-446-4944

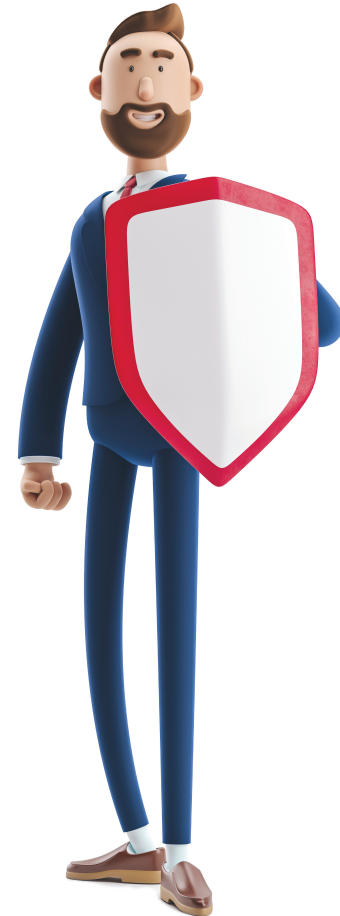
**Bunnell Office** | 406 East Moody Blvd. | Call 386-437-3392  
Bunnell, FL 32110 | Fax 386-437-0112

# Personal Injury Suits

It's not at all uncommon for a customer, or some other non-employee visiting your business premises, to suffer a slip and fall accident, a concussion, respiratory damage, or a host of other possible bodily injuries.

One of the key benefits of general liability policies is that they cover you against the medical bills, physical therapy and rehab costs, lost income and lost earning capacity, and legal fees and judgments that a 3rd-party personal injury caused by your business could incur.

Suddenly owing tens or hundreds of thousands of dollars due to a personal injury suit could seriously set back or even sink your small business. General liability can save it.



**Palm Coast Office** | 12 Office Park Dr. | Call 386-445-4640  
Palm Coast, FL 32137 | Fax 386-446-4944

**Bunnell Office** | 406 East Moody Blvd. | Call 386-437-3392  
Bunnell, FL 32110 | Fax 386-437-0112

# Property Damage Suits

The second key pillar of general liability coverage is protection against 3rd-party property damage lawsuits.

This kind of cover is especially helpful for companies that spend a lot of time at customer's homes, where the chances of damaging a client's property is relatively high. But the risk exists for all business types, and it's wise to get yourself covered.



**Palm Coast Office** | 12 Office Park Dr. | Call 386-445-4640  
Palm Coast, FL 32137 | Fax 386-446-4944

**Bunnell Office** | 406 East Moody Blvd. | Call 386-437-3392  
Bunnell, FL 32110 | Fax 386-437-0112



# Defective Products

Some form and degree of product liability insurance is included in most general liability policies. This protects you in case a product you manufactured, distributed, or sold injures a consumer.

If your company is found negligent or in any way at fault (even partially) for the injury, it can be the basis of a hefty lawsuit. General liability insurance can cover the costs of unintentional injuries caused by defective products.



**Palm Coast Office** | 12 Office Park Dr. | Call 386-445-4640  
Palm Coast, FL 32137 | Fax 386-446-4944

**Bunnell Office** | 406 East Moody Blvd. | Call 386-437-3392  
Bunnell, FL 32110 | Fax 386-437-0112

# Advertising Errors

Depending on your profession, a suit over false advertising, copyright violations, or falsely claiming an endorsement might be a likely source of a lawsuit.

Of course, you do everything you can to avoid such errors, but the possibility of accidentally committing an advertising error or of being falsely accused of one is real enough that merits substantial insurance protection.



**Palm Coast Office** | 12 Office Park Dr. | Call 386-445-4640  
Palm Coast, FL 32137 | Fax 386-446-4944

**Bunnell Office** | 406 East Moody Blvd. | Call 386-437-3392  
Bunnell, FL 32110 | Fax 386-437-0112

# Reputational Harm

Another common basis for lawsuits against businesses is the infliction of “reputational harm.” This can be done through libel, slander, invasion of privacy, social media postings, illegal eviction of a tenant, or through many of the categories of advertising errors.

Since the reputation of businesses and of individuals is often central to their financial viability, as well as their social integrity, it’s not surprising that lawsuits for reputational harm are so common - even if the definition of when and how badly a reputation has been harmed is somewhat nebulous.



FLORIDA COUNTY INSURANCE AGENCY

**Palm Coast Office** | 12 Office Park Dr. | Call 386-445-4640  
Palm Coast, FL 32137 | Fax 386-446-4944

**Bunnell Office** | 406 East Moody Blvd. | Call 386-437-3392  
Bunnell, FL 32110 | Fax 386-437-0112

At Flagler County Insurance Agency, we offer nearly a century of experience in partnering with local businesses to help them with all of their commercial insurance needs. This wealth of experience in partnering with businesses in Bunnell, Palm Coast, Flagler Beach, and surrounding areas in Florida make us well equipped to help you choose the right general liability insurance policy for your company's needs.

Building trust and inspiring confidence is our goal. We provide customer service the old fashion way. Before you buy insurance, we welcome you to speak with one of our representatives. You'll be glad you did.



**Call 386-445-4640 or visit [fciains.com](http://fciains.com) to get an insurance quote!**



**Palm Coast Office** | 12 Office Park Dr. | Call 386-445-4640  
Palm Coast, FL 32137 | Fax 386-446-4944

**Bunnell Office** | 406 East Moody Blvd. | Call 386-437-3392  
Bunnell, FL 32110 | Fax 386-437-0112