

Trusted Choice

Benefits of Using an Independent Insurance Agent: Small Business Owners

March 22, 2019

Money, Time & Peace of Mind: Benefits for Your Small Business

As a business owner, you have a lot on your plate. Sure, your finances are on the line. But on any given day your role can evolve from being the boss to HR specialist to head of sales to sweeping floors — that's just how it is. You spend every minute trying to meet the day-to-day demands of the business, working toward success.

Insuring your business adequately can seem overwhelming, especially if you're new to the game. But you can't afford to get this wrong. Every company has multiple areas of vulnerability — some are general (like a fire or theft) while others are unique to your line of work. And it's scary to realize how easily you could overlook an area of vulnerability and be sideswiped if the worst were to happen.

Ask yourself: If my business were to suffer a significant loss, could it survive? If your answer isn't, "Definitely. I'm 100% sure," then it's time to ask for help.

When it comes to insuring your business, a Trusted Choice® Independent Insurance Agent will save you time and money, plus bring you peace of mind. Your independent insurance agent's mission is to help protect your firm. And getting the proper insurance coverage doesn't have to be complicated or break your bank. Here's why:

Right Coverage, Right Price

Everyone knows that if you want the best combination of service, product and price, you've got to shop around. Insurance is no exception. But it's not as easy as picking the cheapest option. You don't want to run the risk of getting flimsy coverage that leaves you vulnerable. You also don't want to pay way too much for coverage you might not need. Your Trusted Choice Independent Insurance Agent has the capacity and know-how to search for an appropriate protection package for your firm.

With your business and budget in mind, an independent agent will go to work and compare policies and rates among many insurance carriers to ensure you're offered appropriate coverage — tailored to the unique needs of your business — at a competitive rate.

Knowledge Gained, Time Saved

If you Google, "What insurance does my small business need," you'll find that [Forbes lists 13](#) different kinds. As a busy business owner, do you have the time to research and understand the

intricacies of them all, let alone comparison shop? Make the most of your time and turn to a trained professional.

Working with a Trusted Choice Independent Insurance Agent is like having a trustworthy, silent partner. After an exploratory meeting with you to determine the insurance needs of your business, your agent will do all of the heavy lifting and research necessary. You'll be surprised at how little of your time is required to get it right. Instead of spending countless hours trying to understand the ins and outs of insurance, you'll be able to do what you do best — operate your business.

Coverage Confidence

You've made significant investments in your business and probably have worked tirelessly towards its success. And you have employees and customers who rely on you for a paycheck or for services or products. All of this comes with pressure to succeed and probably more than a few sleepless nights. There are so many important aspects to running a business, but your Trusted Choice agent can take a significant burden off your shoulders by making sure your insurance coverage is appropriate.

No one wants to consider the worst happening. But it could, so turn to your Trusted Choice Independent Insurance Agent today for guidance.