



Business owners don't always know what all they need. We've got them – and you – covered.

Business Types

[Expand your commercial customer](#) list with beauty salons, nail salons, barber shops, neighborhood coffee shops and more.

Comprehensive Property & Liability

Surplus Lines carriers have a large share of the apartment/condominium association market in hurricane-prone areas. Choose admitted coverage in one comprehensive policy.

Spoilage Coverage

Protect delis, bakeries, florists, and ice cream shops from perishable stock loss from off-premises power outage.

Post-loss Coverage

Provide Business Income and Extra Expense Actual Loss Sustained for 12 months for businesses in leased spaces.

Preferred Office Program

Provide the best comprehensive coverage with our [POP property and liability](#) in one policy specifically tailored for office exposures.

Florida HOA

From structural fires to visitor injuries, our policy covers the unexpected. Make sure you customers [know what's at risk](#).



Data Breach & ID Theft

The impact of a business data breach can be devastating, averaging \$197 per compromised record, including legal fees. We provide Data Breach Services to address breaches and help mitigate risk. We also provide, at no additional cost, Personal Identification Management Services for business owners and all their employees, including ID theft protection. [Offer complete protection](#) with these two programs.

Lessors Risk

[Reduce your workload](#) by placing commercial buildings leased to others with one carrier, instead of separate Lessors Risk carriers.

Call (954) 772-9819 for more details