



# **The Business Insurance Question and Answer Book (2012): (Find the Right Insurance to Help Put the Pieces Back Together)**

*Paul E. Love*

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## **The Business Insurance Question and Answer Book (2012): (Find the Right Insurance to Help Put the Pieces Back Together) Paul E. Love**

Accidents, natural disasters, theft, negligence – these are things that happen all the time and they can happen to your business at any time. Business insurance is a part of any solid business plan – it's simply a way to transfer those risks. How much you need to transfer to an insurance company and how much you can afford to transfer are the main questions a business owner has to answer when he decides to buy commercial insurance. The purpose of this book is to try to present a condensed, easy reference version of what business owners should know about business insurance and risk management. A subject as complex as business insurance can't be covered in just a few pages but this book has deliberately been kept brief in the hope that it can provide a good overview – and that you can manage to read all the way through it without your eyes starting to glaze over (the way they do when trying to wade through most insurance policies). Will this or any other book make you an expert on business insurance? No, but it may help you become a more informed insurance buyer. Your insurance agent or broker is still the expert on what insurance you need, but being knowledgeable about business insurance can help you get the most out of your agent or broker. After all, the more you know about your insurance needs the better your chances of getting the proper coverage to protect your business and getting it at the right price. And having the right coverage in place in case of a loss can be a lifesaver.

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