

Small Business



**When someone  
understands your  
small business,  
it makes a big  
difference.**



We're small business owners,  
just like you.

You know how much it takes to run a small business. It requires passion, intelligence and just plain hard work. So when it comes to protecting it and helping it grow, you want to work with someone who gets it. At State Farm<sup>®</sup>, our agents are all small business owners, too. Just like you, they manage staff, work with customers, and oversee finances.

With our common experience, we can truly relate to what you're doing and what you're trying to build. That's why we offer insurance and financial services that can address your small business needs. Together, we can help you overcome even the biggest challenges — some you may even be facing right now.

The business insurance options  
you need. All in one place.

Your State Farm agent can help meet your needs with a wide variety of insurance and financial products, including:

- Asset protection
- Life insurance
- Individual medical and disability insurance
- Liability insurance

Talk to your agent about the options you'll find in the following pages. Some may fit your needs today. And as your business grows, you'll also find options that can help you succeed tomorrow.

# Asset Protection

Protect the good things that keep your business thriving.

Your business represents a big financial investment; you know it better than anyone. But did you realize that the risks can be just as large if your business assets aren't properly protected? That's why we offer the following products:

## **Vehicles Used in Business**

State Farm offers vehicle coverage for a broad range of business uses, including wholesale and retail delivery, contractor service, and other local hauling operations. Many of the same coverages used to protect your personal vehicles are also available to protect your business vehicle.

## **Business Owners**

A State Farm Businessowners Policy allows you to tailor the kind of protection you want for your buildings and business property, depending on your specific needs.

## **Workers Compensation**

Depending on the size of your business and state laws, you may need Workers Compensation insurance. If so, this policy protects employees who are injured on the job.

## **Artisan and Service Contractors**

Protection is available for buildings and personal property including tools, equipment used at job sites, and liability losses for which you may be responsible.

# Life Insurance

We'll help you plan today for what you'll need tomorrow.

You're busy running your business, so there's not always time to stop and plan for the future. But think of how good it would feel to know that you, your business, and your employees are prepared for what's ahead.

## **Business Life**

The future of your business depends on you being prepared for the unexpected. For instance, will your business continue if you become disabled or pass away? Do you have the financial resources to replace a key employee? Would you like to reward and retain talented employees with incentives? Business Life insurance can help prepare and protect your business against the unexpected.

## **Group Life**

Offering Group Life insurance has valuable benefits for you and your employees. In fact, by offering this benefit, you may get tax savings and attract the best employees. State Farm offers several plans designed for small businesses with five or more employees.

## **Did you know?**

Only 44% of Americans are covered by individual life insurance, while 46% own some form of group life insurance<sup>1</sup>.

# Health and Disability Insurance

Get protection that everyone can feel good about.

As a small business owner, you may not have access to group health insurance. However, you, your family and your employees can purchase individual medical insurance plans. It's a smart way to help protect yourselves against the financial challenges that may result from healthcare expenses. Without proper health insurance, you could end up in a difficult situation.

## Health

Individual medical insurance policies are available to meet the healthcare needs of you and your employees. You've got great options, whether it's a traditional health policy you're looking for or a supplemental medical policy.<sup>2</sup>

## Disability

Your family and employees depend on you. What would happen if you became disabled and could no longer work? How would your business or family manage? Plus, what about your employees? Would they be able to provide for their families? By purchasing individual disability income policies, you and your employees could receive financial help when disabled and unable to work.

Please talk to your State Farm agent for details about coverage, cost and restrictions.

# Liability Insurance

Expect relief from the unexpected.

Who knows what can happen on any given day at your business? If something does go wrong, and there's a liability claim, we have good options that may bring you protection:

## **Commercial Liability Umbrella**

Our policy provides additional protection for covered losses in \$1 million increments once your base liability limits are exhausted on your underlying policies.

## **Professional Liability**

Dentists, accountants, architects, engineers, and a variety of other professionals are covered against claims alleging a negligent act, error or omission in the performance of professional services.

## **Employment Practices Liability**

This policy can protect your business from claims of harassment, discrimination or wrongful termination. It is specifically designed to help protect you and your business in the event a suit or administrative proceeding is brought by an employee.

### **Not-for-Profit Directors and Officers**

Directors, officers, and the organization are protected from claims alleging an act, error, omission, misstatement, breach of duty, or neglect in performance of their duties. This policy includes Employment Practices Liability Insurance.

### **Errors and Omissions Liability**

Management consultants, travel agents and a variety of other professionals are covered against claims alleging a negligent act, error, or omission in the performance of professional services.

### **Technology Services Errors and Omissions Liability**

Software programmers, computer consultants, and other technology specialists are protected from claims alleging a negligent act, error, or omission.

### **Did you know?**

**More than 70% of all U.S. businesses operate as a sole proprietorship.<sup>3</sup> This form of ownership often puts your business and personal assets at risk.**

## We understand your business. And your need for great service.

At State Farm, we're *here to help life go right™*. In fact, we've spent more than 60 years listening and responding to business owners like you. And today, we're happy to help you choose the products that fit your needs, while providing a level of attentive service you won't find anywhere else.

- Your agent can be your single source for your business insurance and financial service needs.
- We have the financial strength to meet our obligations to our customers.
- You'll receive prompt, fair claims service from one of the nation's largest, most experienced claims networks.
- We offer a wide variety of discounts. For example, you may qualify if your building has automatic sprinkler protection, is equipped with burglar and fire alarms, or is within an enclosed shopping center.
- We're here for you all day, every day. We let you choose how and when you want to interact with us. In person. On the phone. Or online at [statefarm.com](http://statefarm.com)®.

**Have questions about our businessowners insurance or financial products? Feel free to contact your State Farm agent.**

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<sup>1</sup> LIMRA Life Insurance Ownership Study 2016

<sup>2</sup> U.S. Department of Health and Human Services

<sup>3</sup> U.S. Small Business Administration

This is only a general description of coverages and is not a statement of contract. Details of coverage or limits vary in some states. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy itself and in any endorsements.

State Farm Fire and Casualty Company

State Farm General Insurance Company

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)

State Farm Life and Accident Assurance Company (Licensed in NY & WI)

State Farm Mutual Automobile Insurance Company (Not in NJ)

State Farm Indemnity Company (NJ)

Bloomington, IL

State Farm Florida Insurance Company

Winter Haven, FL

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