# **Commercial Insurance**

bpj.com/services/commercial/



By analyzing your risk, BPJ identifies any hidden vulnerabilities that might jeopardize your business. Then we offer customized solutions to ensure you are protected.

# **Options Offered by BPJ Include:**

## **Group Health Insurance**

Prioritize your team's well-being with BPJ's tailored group health insurance. Secure your employees' futures while boosting your business's productivity and morale.

# Small Business Owner Policies (BOP)

Protect your small business with BPJ's all-in-one BOP insurance. Simplify coverage, save on premiums, and focus on growth.

## **Business Auto Insurance**

Keep your business on the move with BPJ's comprehensive business auto insurance, designed for single vehicles or entire fleets.

# Workers' Compensation Insurance

Ensure employee well-being and protect your business with BPJ's expert workers' compensation insurance.

## **General Liability Insurance**

Safeguard your business from various risks with BPJ's comprehensive general liability insurance.

## **Property Insurance**

Protect your valuable business assets, from equipment to inventory, with BPJ's tailored property insurance.

# **Comprehensive Employee Benefits**

Attract and retain top talent with BPJ's competitive employee ancillary benefits packages, including health, dental, and retirement plans.

# Trucking

Navigate trucking challenges confidently with BPJ. We compare rates from a vast carrier network to provide personalized insurance for single trucks or multi-unit companies. Stay on the road worry free.

# **Cyber Liability Insurance**

Protects businesses and individuals from cyber-attacks and internet-based risks. It involves coverage of data breaches, service attacks, viruses (including those related to information tech infrastructure), and other cyber-based risks.

#### **Employment Practices Liability Insurance**

A form of liability insurance covering wrongful acts due to the employment process. The most frequent claims include wrongful termination, discrimination, and sexual harassment.

#### **Directors and Officers Liability Insurance**

Insures corporate directors and officers against claims often made by stockholders and employees alleging financial loss arising from mismanagement.

#### **Errors or Omissions Insurance**

A form of liability insurance that protects against liability for committing an error or omission in performance of professional duties.

#### **Builders' Risk Insurance**

Indemnifies for loss of, or damage to, a building or other related property during construction.

#### Inland Marine

Property insurance covering mobile equipment often moved from place to place

#### **Foreign Liability**

Provides coverages similar to insurance for U.S. based operations that do business outside the U.S.

