KBG Insurance & Financial Offers Commercial Trucking Insurance

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KBG Insurance & Financial, based in Spokane, Washington, is pleased to announce that they provide commercial trucking insurance packages. The insurance firm has been steadily expanding in order to provide insurance packages in other sectors as well. Learn more here: https://sites.google.com/site/kbginsurancefinancial/.

As a private carrier, one must be responsible for hauling goods in one?s own truck for a company or employer. Whether one works in construction, excavation, manufacturing or any other private carrier capacity, KBG Insurance & Financial will have truck insurance solutions that suit one?s needs. The first available option is Primary Liability. Every trucker or trucking company, who operates under their own authority, is required by law to carry primary liability coverage on all owned units. They must also provide this insurance for their leased vehicles or ensure that the leased operator carries it on their own. In general, the motor carrier would provide this coverage for the leased operators, but there are rare instances when this is not the case.

Cargo Insurance is another available option. This provides coverage for loss or damage to the property or

cargo a truck is transporting. This too is generally, though not always, provided by the motor carrier for leased operators. Customers may also choose the package for Physical Damage (Collision, Specified Perils). This option provides coverage for repair or replacement due to damage resulting from a covered loss to owned vehicles. Examples for covered losses include collision, fire, theft, hail, windstorm, earthquake, flood, mischief or even vandalism. Learn more here: https://goo.gl/maps/yYE1dytFU8aeTdTW7.

Occupational Accident insurance, on the other hand, is designed specifically for owner operators in the trucking industry. In most states, by being self-employed, owner operators have the option to opt out of state mandated workers compensation coverage. While not the same as workers compensation, this insurance is similar in scope and intent as it is a lower cost alternative for those who qualify. The firm acknowledges that, regardless of where an individual may live, most will agree that auto insurance is expensive, and it is essential that one must compare insurance rates to ensure that one will get what they are paying for.

For example, when considering options for a personal automobile, a good auto insurance company will offer various deductibles, competitive auto for insurance rates and some form of coverage that allows for the temporary payment of medical bills in the event that one is involved in an auto accident. If a client is injured as a result of another motorist's negligence, many auto insurance companies will pay for medical bills (and later seek reimbursement from the individual at fault). This is often a great relief to many, especially for those who may not have health insurance. One must also consider choosing an auto insurance company that offers the best auto insurance rate, free auto insurance quotes and/or a flexible program that can be customized to fit their individual needs. It is advisable to simply take the time to shop around and compare auto insurance from more than one provider prior to making a final decision.

KBG (Kingdom Builders Group) Insurance & Financial is passionate about their field and dedicated to providing for their local community. The firm often contributes to their charity, Shoes2Play, as well as a few other affiliations. KBG also donates to the charities Bite 2 Go, Ronald McDonald House and YoungLife. For every policy the company sells, one child is helped. To quote the company website, ?We call it ?1 Policy = 1 Child.? This is our movement, and we would love for you all to be a part of it!? Learn more here: http://www.digitaljournal.com/pr/4930796.

Unlike a captive or direct insurance company that only offers their own proprietary products, KBG Insurance & Financial is 100% independent of any single provider. The firm acknowledges that many insurance consumers are not fully aware of how important that really is. When it comes to a product as important as insurance, they assert that it is imperative for one to work with an agency that has an in-depth knowledge of multiple insurance products, companies and guidelines ? as opposed to just one. At the end of the day, what differentiates one agency from another is their ability to proactively service their policyholders and their knowledge of the insurance industry and its products. They should also be familiar with the range of different situations that may present themselves to their clients.

In a recent Google Review, Ashley Ziegelman gives the firm a full 5-Star rating while highlighting the following positive attributes: Professionalism, Quality, Responsiveness Value. She states that the company is, ?Very professional and straight to the point! Quick responses, laid out all diff coverage options that I could choose from to best fit my needs. Super helpful, and I love that they do so much community service work/volunteering in our town! Highly recommended.?

To learn more about the options from KBG Insurance and Financial, one can visit the official website. For further inquiries, the company can be contacted via phone or email.

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For more information about KBG Insurance & Financial, contact the company here:KBG Insurance & FinancialJoshua Loera(509) 242-3244joshua@kbgagency.com601 W 1st Avenue Suite 1400Spokane, WA 99201

KBG Insurance & Financial

We are an independent insurance agency in Spokane, WA serving the entire states of WA, ID & OR for all of their insurance and financial services needs.

Website: https://www.kbgagency.com/personal/homeowners-insurance/

Email: joshua@kbgagency.com

Phone: (509) 242-3244