



Independent Spokane Insurance Agent Sees General Liability Coverage as the Foundation of a Sound Business Insurance Policy

January 15, 2021

January 15, 2021 - PRESSADVANTAGE -

Independent Spokane Insurance Agent, KBG Insurance & Financial, specializes not only in meeting the insurance needs of individuals but also help insure many businesses in the area. That's why they offer many types of insurances for businesses including several different general liability insurance options. They want their customers to have choices when it comes to general liability insurance because those at the company feel this type of insurance provides a solid foundation in which to build a comprehensive insurance plan for any business. An introduction to this company's general liability insurance offerings can be seen here at <https://mgyb.co/s/iSU9K>.

Joshua Loera, a representative for KBG Insurance & Financial, says, "Even though general liability insurance is not required by law for a business to operate in the State of Washington, it's something that no business ever wants to risk being without. With the legal system's high payouts these days on claims for civil liability infractions businesses risk going under in a blink of an eye if an accident happens on their property and they have no general liability insurance. That's why we use our many options that being an independent insurance agent gives us to find our clients the right amount of general liability insurance that their company

at a premium price that fits nicely into their monthly budget.?

The company representative went on to say that they believe general liability insurance is the foundation of a sound business insurance policy because it mostly insulates business from the risk that being sued poses. Nowadays, it's no secret that many people see all-size businesses as being flush with money and if any type of accident happens on a business's property people are not hesitant to bring a legal claim against that company. He says that they are also able to offer many different general liability insurance coverage amounts and premium rates since they have access to this type of insurance from many reputable insurance carriers. This includes such prominent names in the business as Travelers, Liberty Mutual, Allstate, and Progressive. More specifics on the individual insurance carriers that KBG Insurance & Financial has access to for their commercial insurance customers can be viewed here at <https://kbginsurancefinancial.business.site/?m=true>.

Loera mentioned that they are now also advising their client businesses to consider adding general liability insurance as part of a Business Owners Policy (BOP). BOP's are commercial insurance plans that come in prepackaged policies that lump several different essential business insurance coverages into a single plan. This is done to get a business a more favorable premium. He says this differs from more traditional Commercial Package Policies which include a series of separate business insurance coverages which tends to make them costlier. In addition to liability protection, a well-designed BOP will also protect businesses against such happenings as property damage, fire and acts of nature, and business interruptions. They are even usually some provisions for specific add-on coverages that certain types of businesses need to have such as theft, forgery, spoilage of goods, and what's called fidelity. The agency representative stated that while not every business will qualify for BOP coverage, most will and this is usually determined by such traits as the size of a business, the type of business it conducts, yearly revenue, and a business's location. Loera says that if one of their business clients wishes to get BOP coverage, they will use the many insurance resources at their disposal to try and get that business approved.

The agency representative stated that they carry insurances for all different types of businesses including those that may have been previously turned down by a captive insurance agency. He says their door is always open for any business owner or manager to sit down and discuss what the agency can do for them. Those companies that want more information on the general liability or any other business insurance options that KBG Insurance & Financial offers can call them, send them an email, or click on the "Get Quote" link found at the top of their website's homepage. Another good resource for information about this company's large variety of business insurance options can be seen here at <https://mgyb.co/s/BHrbE>.

###

For more information about KBG Insurance & Financial, contact the company here: KBG Insurance

& Financial Joshua Loera (509) 242-3244 joshua@kbgagency.com 601 W 1st Avenue Suite 1400 Spokane, 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

