



KBG Insurance & Financial Offers Business Insurance to Various Types of Industries

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KBG Insurance & Financial, an insurance agency in Spokane, WA, has announced that they are capable of offering business insurance to different types of industries, including real estate agents, restaurants, contractors, lawn care companies, and more. This is because when businesses work with an insurance broker like KBG Insurance, they are provided access to the best business owner policy (BOP) type of policies, general liability insurance, general contractor insurance, commercial auto insurance, and more. The insurance agency is in partnership with various reputable insurance companies like Liberty Mutual, Nationwide, Travelers, Guard, and more.

Joshua Loera, a representative for the insurance broker, says, "Unlike a captive, or direct insurance company who only offers their own proprietary products, our agency is 100% independent of any one company. Many insurance consumers don't fully understand just how important that really is. When it comes to something as important as insurance, it's imperative that you work with an agency who has an in-depth knowledge of multiple insurance products, companies, and guidelines not just one. At the end of the day, what separates one agent from another, is their ability to proactively service their policy holders, and their knowledge of the insurance industry, products, and different situations that may present themselves to their

clients.?

KBG Insurance offers various kinds of commercial insurance. These include golf course and country club insurance, healthcare facilities insurance, fitness and gym insurance, farm and crop insurance, church insurance, bonds, workers compensation insurance, contractors insurance, business interruption insurance, cargo insurance, commercial auto insurance, business property insurance, cyber liability, builders risk insurance, commercial trucking insurance commercial umbrella insurance, directors and officers insurance, employment practices liability insurance (EPLI), garage insurance, general liability insurance, hospital indemnity insurance, home healthcare insurance, risk management, professional liability, restaurant insurance, and group insurance.

For businesses, KBG Insurance & Financial can design a custom package based on the business? property, casualty, and liability requirements. They will also determine if there are any factors that may increase the premiums or change risks, and then offer risk management and consulting alternatives to protect the business. Whether the business is a wholesaler, contractor, retailer, or electrician, they will customize a package to meet specific requirements and needs.

KBG Insurance can offer either a commercial package policy or a BOP. With the former, each component will be purchased individually, while for the latter, all of the components already come pre-packaged. Since no two businesses are exactly the same, KBG Insurance can provide the needed advice with the regards to the different options that are available. The insurance agency can be contacted by telephone or businesses can request for quotes for their specific needs through the KBG Insurance website.

One important component of business insurance is business interruption coverage. This coverage could be vital to the business? survival in case an event, such as fire or flood, prevents the business from operating. With business interruption coverage, lost income will be covered in case the premises cannot be used due to disaster-related damage. It also covers the revenue that the business would have earned, based on financial records, had the disaster not occurred. It will also cover operating expenses, such as electricity, that will continue even if business operations have been stopped temporarily.

Commercial auto insurance is another important coverage since a business will likely have one or more vehicles. This coverage will provide the necessary protection for injuries, accidents, and other eventualities that can result into a financial burden for the company. The types of commercial vehicles include company cars, limos, cargo vans, buses, taxis, pickup trucks, and SUVs. Commercial auto insurance is like personal auto insurance when it comes to basic coverage, such as comprehensive, collision, liability, and other types of coverage that are specific to commercial vehicle use.

Those who are interested in business insurance for any type of industry may want to check out the KBG Insurance & Financial website, or contact them on the telephone or through email. They are open from Monday to Saturday, from 9:00 am to 6:00 pm.

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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.

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