

Affordable HandyMan Insurance



Coverage customized for you based on your particular business needs

As a handyman, securing a General Liability Insurance policy is essential in covering the unforeseen incidents that can occur on the job. Commercial Business World has the insurance you need for your successful handyman business.

Call today to discuss your insurance needs

(855) 773-1100

7800 University Blvd Suite A1
La Mesa, CA 92041

www.cbwins.com

- ✓ *Advice you can count on*
- ✓ *Technology and Innovation*
- ✓ *Lower Contractor Insurance Rates*
- ✓ *Satisfaction Guarantee*
- ✓ *Attention to Details*



Handyman Liability Insurance Coverage

Having General Liability Insurance and commercial auto insurance opens your small business to contracts from banks, homeowner's associations, apartment buildings, and being able to place bids on larger jobs.

Business Owners Policy (BOP): A package policy designed to provide Property and Liability coverage for small businesses. (Handyman Insurance)

Commercial Auto: Covers a business's owned, no owned, and hired autos against liability and physical damage losses.

Umbrella Coverage: A broader form of coverage that extends the limits of liability found in a base policy form.

The image shows a sample ACORD Certificate of Liability Insurance form. The form is titled "CERTIFICATE OF LIABILITY INSURANCE" and includes the ACORD logo. It contains the following information:

- INSURED:** Expert Appliance Repair, 24 West St, Beverly Hills, CA 90212
- AGENT:** AmTrust Surety National Insurance Company, 12075
- CERTIFICATE NUMBER:** #832482834
- REVISION NUMBER:** 10/10/13
- COVERAGE:** A table listing various coverages and their limits. For example, General Liability has a limit of \$1,000,000, and Commercial Auto has a limit of \$2,000,000.
- CERTIFICATE HOLDER:** Insured's Copy
- CANCELLATION:** A section for cancellation information.

How You Are Billed

In most cases, you will receive a bill directly from your insurance carrier for the following insurance policies:

- General Liability
- Workers' Comp
- Umbrella
- Fidelity Bond

The carrier will typically send an invoice four to six weeks after your coverage starts.