

# 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

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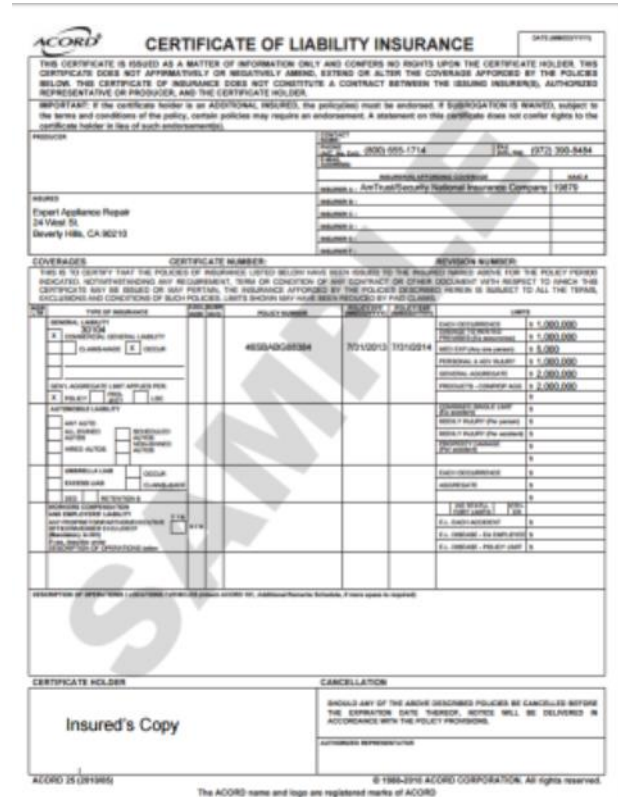
# Handyman Liability Insurance Coverage

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 several sections: "INSURED" information (Name, Address, City, State, ZIP, Phone, Fax, E-mail), "AGENT" information (Name, Address, City, State, ZIP, Phone, Fax, E-mail), "COVERAGE" details (Certificate Number, Revision Number, Policy Number, Effective Date, Expiration Date), and a table of coverages. The coverages table lists various types of liability coverage and their limits. For example, "General Liability" has a limit of \$1,000,000. The form also includes a section for "CERTIFICATE HOLDER" (Insured's Copy) and "CANCELLATION" information. At the bottom, it states "ACORD 25 (01/99)" and "© 1999-2016 ACORD CORPORATION. All rights reserved."

## 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.