

**Larry S. Helms**  
& Associates  
INSURANCE SERVICES

**704.893.2793**  
[www.LarryHelms.com](http://www.LarryHelms.com)

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## New Year for Businesses



## Why Does My Business Need Insurance?

Business insurance helps protect businesses from financial losses caused by risks to their property and income. Covered risks include things such as theft, damage and lawsuits.

Also known as Commercial insurance, it can also cover things such as injured workers' lost wages, financial losses resulting from liability claims.

### What Do I Need?

Most businesses need at least commercial insurance, general liability and business income coverage to help protect their company's property, income and financial assets. For small businesses, a business owner's policy can provide all three coverages in a single policy.

**Commercial property insurance** – Most businesses own a substantial amount of physical property. Commercial property insurance can help cover the loss of these assets.



### Intriguing Egg Facts

Source: The Old Farmer's Almanac

There is nothing quite like an egg! Eggs are surrounded by more myths and old wives' tales than any other everyday food.

**Americans consume an average of 281 eggs per year, which keeps about 285**

Various business owners are, accidents can happen. Liability insurance can help protect businesses from the risk of liability claims.

**Business income insurance** – Businesses rely on many types of property to function and generate income. This can help them continue to meet obligations like payroll and rent.

## Other Types

The types of business insurance coverages that most businesses start with include **general liability (GL), commercial property, and business income insurance.**

Some other popular coverages include:

**Data breach insurance** – Most businesses are at risk of data breaches. Data breach coverage can help cover the costs of responding to and managing a data breach.

**Workers' compensation insurance** – In the event that an employee suffers from a workplace injury or illness.

**The entire yolk of an egg is actually only one cell**, one of nature's largest. In fact, an ostrich egg, which can serve about 24 for breakfast, is probably the largest cell nature manufactures (currently, that is).

**The greenish gray color around the yolk of a hard-boiled egg** is a harmless compound of iron and sulfur called ferrous sulfide, which forms when an egg is heated. To prevent its formation, boil the egg only as long as is necessary to set the yolk, and then plunge it into cold water and peel it promptly.

**A Grade AA** egg must be less than ten days old from packing, a Grade A, 30 days.

**According to folklore**, you can stand a raw egg on end on the spring equinox (or fall equinox). Let us know if it works for you!.

Combined information sources: thehartford.com for the insurance info and almanac.com for the egg facts.

## Do you have questions about your insurance?

Do you have the insurance you need? Have you had any life changes that might affect your insurance coverage?

**Call us today! We'll look at what you have and answer your questions.**

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