

Coverage for Your Business

Protect your Investment

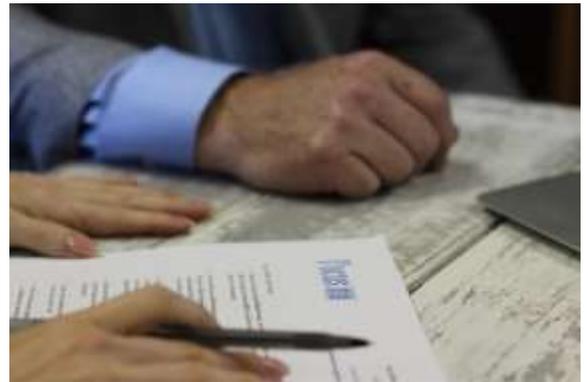
eSummers Insurance Agency provides insurance to businesses in San Diego, Ventura, Temecula, Aguanga, Coachella Valley, Felton, and surrounding areas.

No matter what business you are in, each workday is dedicated to doing your job well and providing your customers with the best service possible. eSummers Insurance Agency would like to return the favor by giving you the coverage you need to ensure the security of your business.

At eSummers Insurance Agency, we're committed to keeping your business protected – so you can focus on your day-to-day operations. And with the right insurance plan, your business will be covered from top to bottom.

We offer the following options for your business assets:

- Commercial property insurance
- Commercial general liability
- Business owners policy (BOP)
- Inland marine insurance
- Commercial auto insurance
- Commercial umbrella insurance
- Professional liability
- Workers compensation
- Crime insurance
- And much more ...



Our Coverage for Your Business Options Include:

Commercial Auto Insurance

Peace of Mind for Businesses on the Road

eSummers Insurance Agency understands the value of your commercial vehicles and the employees who drive them. From trips across the country to local deliveries and promotions, your mobile business fleet takes on the open road to keep operations running smoothly – but accidents do happen.

To prevent losing your hard-earned revenue due to an auto accident, you will want to ensure that your vehicles, products, and drivers are insured in the event of property or vehicle damage, bodily injury, legal costs, and more. With Commercial Auto Insurance from eSummers Insurance Agency, we will work with you one-on-one to create a customized policy that may include:

- Bodily Injury Liability
- Medical Payments
- Personal Injury Protection (PIP) Coverage
- Comprehensive Coverage
- Collision Coverage
- GAP Coverage
- Uninsured and Underinsured Motorist Coverage

Additional options like **Bailee Coverage** are available if needed. Bailee Coverage insures property loss or damage when in your company's care, control, or custody – for example: product protection for items on a semi or delivery truck.

Since Commercial Auto Insurance coverage varies, it is important to discuss your business's options with a specialist at eSummers Insurance Agency who can help you determine the proper amount of coverage for all your commercial needs.

Auto Insurance is an essential financial decision that will keep your business covered. The next time your fleet takes the road, make sure it is protected with a Commercial Auto policy from eSummers Insurance Agency.

Commercial General Liability

Critical Assurance for the Protection of Your Business

Running a business is a major responsibility that can involve many risks. Not only are you responsible for ensuring that your day-to-day operations run smoothly, but you are also accountable for keeping your employees and property insured from injuries and damages. At eSummers Insurance Agency, we can help you create a policy that is designed to safeguard the best interests of your business - so you can focus on serving your customers and increasing your profits.

Commercial General Liability from eSummers Insurance Agency can prevent major financial losses if your business is sued or held legally responsible in the event of bodily injury or damage. With the proper policy, you can have most medical expenses, attorney fees, settlements, and reimbursements covered. Coverages from eSummers Insurance Agency include:

- Premises Liability
- Products and Completed Operations
- Premises Medical
- Fire Legal Liability
- Casualty Coverage

Other types of Commercial General Liability include Garage keepers Liability and Employment Practices Liability. If you run an auto service operation, having Garage keepers Liability coverage will protect your customers' vehicles from fire, vandalism, theft, or other damages. An option like Employment Practices Liability will protect your business if an employee's legal rights have been violated.

Additional Commercial Liability

Other specialty types of Commercial Liability, such as Foreign, Liquor, and Concession Liability, can aid in furthering the safety of your business's future.

- **Foreign Liability** protects employees who travel out of the country (for business purposes) in the event of injuries, damages and lawsuits.
- **Liquor Liability** includes covering damages and injuries in which your business is held legally responsible as a result of serving liquor - from liquor establishments to office parties/special events.
- **Concession Liability** keeps your special event stand insured from damage, accidents, or accidental injuries sustained to pedestrians.

Since there are many types of liability coverages, it is important to talk with a specialist at eSummers Insurance Agency about the best options for your business.

Commercial Property Insurance

Protection for Your Business Itself

Every day you work hard to ensure that your business stays up and running. From serving your customers and offering your products and services to providing your employees with jobs, your business is a powerhouse of activity. That is why it is important to make sure your commercial property is protected because accidents do happen, and the last thing you want to experience as a business owner is being out of commission and under the wrong policy.

With a custom Property Insurance policy from eSummers Insurance Agency, you can ensure that the building itself and the personal property of your business is protected from minor accidents or a major financial loss. Our insurance specialists can help you create a policy that keeps your small-to medium-size business insured from top to bottom by covering such items as:

- Your building
- All interior items (desks, furniture, etc.)
- Any outdoor signs on your property
- On-site equipment
- Your inventory

Other items that are typically found on a Property Insurance policy can include Builder's Risk insurance and Equipment Breakdown coverage. Builder's Risk protects any materials or equipment from damage or loss sustained during construction or remodeling, while Equipment Breakdown, or Boiler and Machinery, keeps any electrical, electronic, or pressurized equipment on your premises insured from breakdowns or loss.

Additional Business Protection

In some cases, your business can save more by combining Property with Liability for the convenience of having your business needs met. To find out more about combining coverages, contact eSummers Insurance Agency today.

Commercial Umbrella Insurance

Extra Protection that Keeps You in Business

As a business owner, keeping your business insured is one of the most important financial decisions you can make. But if you don't have a sufficient amount of coverage, your current policy may not have the extra layer of protection needed for situations that can jeopardize your finances, or even your operations.

With Commercial Umbrella Insurance from eSummers Insurance Agency, you can protect your business and your assets in the event that your company gets sued in a major lawsuit.

A Commercial Umbrella policy will provide your business with additional coverage should a lawsuit or major accident exceed the limits of your existing, or underlying, General, Auto, or other business liability policy. It can also insure an incident that occurs outside of your coverage territory.

What Does Commercial Umbrella Insurance Cover?

Major lawsuits are a result of accidents that occur either on or off the premises of your business. The following are examples of situations where Commercial Umbrella coverage can safeguard your business:

- Accidental falls or slips on your property
- A carbon monoxide leak in your building

- Libel, slander, or invasion of privacy
- If one of your products causes injury or illness
- If a fire in your building damages other property
- Violations of Employment Practices Liability
- If your business vehicle is involved in an accident



How Much Umbrella Coverage is Enough?

Since lawsuits can be expensive and accidents do happen, you can never be too careful with your coverage options. That's why at eSummers Insurance Agency, our helpful insurance experts will work with the individual needs of your business to find a level of protection that keeps you and your operations secure. Commercial Umbrella Insurance is simply an affordable coverage that can help you avoid major losses.

Protect your business personally and financially with a Commercial Umbrella policy from eSummers Insurance Agency.

Professional Liability

Mistakes Happen

In today's litigious society, lawsuits against businesses are common. And as a business owner, you need to be prepared to protect the integrity of your company if an incident or mistake turns into a claim.

At eSummers Insurance Agency, we understand that mistakes happen. That is why we are committed to helping you create a Professional Liability policy that keeps your day-to-day operations protected should your business be held legally liable.

What Does Professional Liability Cover?

While it is important for your business to have general liability coverage for property damage and bodily injury, eSummers Insurance Agency recommends adding Professional Liability Insurance to your business portfolio because it insures the people and/or entities of your business from negligent claims made by third parties, or even internal sources.

From failure to render a service to malpractice suits, Professional Liability can provide a wide variety of options, such as:

Errors and Omissions Liability (E & O) – E & O covers any mistakes made by employees who work on behalf of your business, if your business charges fees for your services. It can include coverage for any errors such as failure to perform or violations of contract. Depending on your industry, your insurance needs will vary.

Directors and Officers Liability (D & O) - Having financial protection for your business' Directors and Officers can prevent loss in the event that they are held liable from actions related to their corporate positions. This can include anything from conflicts of interest to mismanagement of company assets and violation of laws.

Fiduciary Liability - Fiduciary covers claims that involve the violation of the Employee Retirement Income Security Act, or ERISA. If a manager, for example, violates the financial obligations of ERISA, having the right coverage can protect your company if held liable in situations from imprudent investments to failure to enroll employees.

Employment Practices Liability - With proper insurance, your business can be protected if a worker claims that his or her rights have been violated. This can include violations from sexual harassment and discrimination to violations of the Americans with Disabilities Act (ADA), mismanagement of employee benefit plans, and wrongful termination.

Contact a representative with eSummers Insurance Agency today to prevent mistakes and errors from becoming major losses for your business.

Workers Compensation

Keep Your Employees Protected

eSummers Insurance Agency understands the value of good employees. We know that your day-to-day operations depend on their hard work, expertise, and dedication, and if you supply them with quality benefits and plans, they can work with the peace of mind assurance that they are properly protected.

But should an accident happen, having the right Workers' Compensation plan from eSummers Insurance Agency can allow your business to ensure payments and cover expenses if an employee is injured from a work-related accident. Injuries can range from car accidents and back injuries to equipment malfunctions and, in some unfortunate cases, death.

Workers Compensation can cover financial obligations such as:

- An injured employee's medical expenses/treatment
- The replacement of lost wages from injury time off

If your business does not offer Workers Compensation, serious injuries that occur on the job could lead to an employee suing your company for damages. That is why it is important to discuss your options with a specialist at eSummers Insurance Agency who can help you find the right coverage options for all your business needs.

Get a Quote

INSTRUCTIONS: Click the "Get A Quote" button in the top menu bar on our [website](#), fill out the form and "Submit" or contact us at quote@esummersinsurance.com.

For all your insurance needs! No need to be hassled, leave the home, or pay more. Find out what you've been missing simply by filling out the quote form (attached). The small amount of time it will take to fill out each quote form could end up saving you BIG money in the months to come!

We're dedicated to providing quality insurance products that keep you protected. To request a quote, simply fill out the form below, choose your product of interest, and submit your request as instructed. One of our helpful agents will then contact you to discuss your needs. We appreciate your interest in eSummers Insurance Agency!



Riverside County Main Service Office

49720 Bradford Rd.
Aguanga, CA 92536

Phone: 951-363-2262

Toll-Free: 866-843-5946
Fax: 805-504-2096

San Diego County

2763 Camino Del Rio S - 3rd Floor
San Diego, CA 92108

Phone: 858-212-7233

Toll-Free: 866-843-5946

Ventura County

557 Tico Rd.
Ojai, CA 93023

Phone: 805-794-6741

Toll-Free: 866-843-5946