



## RISK MANAGEMENT

# Commercial Insurance Services

Zions Insurance Agency, Inc. and its insurance referral partner, Leavitt Group, offer professional insurance services designed to help protect your business against financial loss. We create customized plans to advocate for your business through a comprehensive risk management assessment.

## BENEFITS AND FEATURES

**Review** of business operations to identify possible threats.

**Thorough claims history** review and creation of strategies to help limit exposure to loss.

**Review current insurance** program to identify coverage gaps and possible savings.

**Professional presentation** of your business to company underwriters for coverage and cost negotiation.

**Ongoing evaluation** of program to ensure accuracy and efficiency.

**General Liability** A business owner is potentially liable for every product, service, and operation relating to their business. Despite best efforts they may still be held responsible for harm caused to a third party.

**Property** Protection for physical assets such as buildings and business personal property. Coverage can also be extended to include financial loss from business interruption, including vendor supply/dependent property.

**Inland Marine** Protects business property and equipment in transit or at an off-site location.

**Business Auto** Protects against financial harm resulting from bodily injury or property damage to others caused while operating a company vehicle. Endorsements can be added to include rented and employee owned vehicles.

**Excess/ Umbrella** Every business is vulnerable to devastating lawsuits that may exceed their primary insurance coverage. This policy adds another layer of protection to liability, commercial auto, and employer liability coverage against catastrophic claims.

**Workers Compensation** All businesses with employees are required by law to have this coverage, protecting from medical and lost wage claims as a result of injury while working.

**Life and Health** Protect against the loss of key managers, plan for partnership buyouts, and provide benefits to your employees. Products are tailored to the size of your business with expertise to help you navigate the changing regulatory environment.

**Other Available Coverages** Product Liability, Professional Liability/Errors & Omissions, Cyber Liability/Data Breach, International Liability, and Bonding.

For more information, call 888-232-0434 or email [zionsbanktreasurymanagement@zionsbank.com](mailto:zionsbanktreasurymanagement@zionsbank.com)

Insurance services are offered through Zions Insurance Agency, Inc., an affiliate of Zions Bank. Insurance products and services are offered through Leavitt Group.

Insurance: **NOT** FDIC-Insured • **NO** Bank Guarantee • **MAY** Lose Value

[Zionsbank.com/treasury-management/risk-management.jsp](http://Zionsbank.com/treasury-management/risk-management.jsp)

# ZIONS BANK

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®