



Commercial Insurance One-Pager

Use this when a business-owner client's coverage could affect cash flow, continuity, or the personal plan.

■ Advisor Talking Points

- General liability covers third-party injury, property damage, and related liability claims.
- A BOP can bundle GL, property, and business interruption for eligible businesses.
- E&O covers professional advice or service failures that cause financial harm.
- Cyber belongs in the conversation when the business stores data, processes payments, or depends on systems.
- Workers' comp requirements should be checked when the client has employees, including remote or part-time staff.
- Key person and buy-sell funding connect business continuity directly to the owner's personal plan.

■ Mistakes to Avoid

- Carrying only the coverage required by a lease, lender, or contract.
- Treating cyber, E&O, EPLI, or key person coverage as optional without checking the business model.
- Letting a buy-sell agreement age without updating the funding amount.

■ When to Refer

- Refer when a business owner is renewing coverage, hiring employees, signing contracts, storing client data, or adding locations.
- Refer when the business depends on one or two people for revenue or operations.
- Refer when a buy-sell agreement exists but the funding has not been reviewed recently.

How Aligned Path Helps

Bring us in when business coverage affects cash flow, continuity, buy-sell funding, or the owner's personal plan.

