

BUSINESS



OUR MISSION IS YOU®

BUSINESS INSURANCE INFORMATION



Armed Forces Insurance

OUR MISSION IS YOU.®

AFI.org

When it comes to sound business decisions, it's important to trust the right people. Armed Forces Insurance is the name military families have trusted with their home, renter, and auto insurance. Through partnerships with multiple national carriers, we have expanded our services to include insurance for your business.

Armed Forces Insurance was founded in 1887 with the sole purpose of protecting the property of service men and women. We offer insurance solutions through highly rated national carriers for many different types of businesses, including medical, dental, or legal practices, contractors, ranch or farm operations, and veteran organization facilities, such as American Legion and VFW halls.

There are many coverage options available to protect your business. Our experienced agents can help find the best coverage to protect your investment while giving you the peace of mind you deserve.

BUSINESS ASSETS

You take pride in your buildings, equipment, stock and supplies. Now no matter your size, location or industry, Armed Forces Insurance provides flexible insurance solutions. Through our partners, we create customized coverage solutions that protect you from industry exposures and if something does happen to your assets, we help get and keep your business up and running.

BUSINESS LIABILITY

A growing business can have lots of moving parts. Accidents can happen on site and off, affect employees and customers, and leave your business responsible no matter how careful you are. Liability insurance through one of AFI's partners can help cover attorney fees, medical expenses, and other damages you're found legally responsible for, and offers protection from situations that may not have even crossed your mind.

BUSINESS VEHICLES

More than 16,000 traffic accidents happen per day. Whether you use your own car, have a fleet, or rely on employee vehicles to get the job done, Armed Forces Insurance can find you the protection you need to help you keep your business moving forward. Even if you're held liable for an accident caused by an employee performing a delivery, making a sales visit, picking up supplies, or running errands, we've got you covered.

HOME DAY CARE COVERAGE

The standard homeowner policy is broad in scope and written to provide the most commonly needed coverages. However, in many cases, a policy-holder may require additional insurance protection to meet specific needs. Home Day Care coverage provides coverage for legal liability resulting from limited day care activities on the residence premises. This endorsement also allows the personal property used in the day care business to be covered. If the day care activity is conducted in a separate structure on the premises, a specific amount of physical damage coverage for the structure can be provided. (Not available in HI, NJ, or TX).

PERMITTED INCIDENTAL OCCUPANCIES (OFFICE/STUDIO) ENDORSEMENT

If you own a home business, you may need to protect yourself. Permitted Incident Occupancies (Office/Studio) endorsement expands the homeowner policy terms to permit a portion of the premises to be used for an office or private studio for certain limited incidental business activities. This endorsement provides liability and personal property coverage for the business activity as well as a specified amount of physical damage coverage if the business is conducted in a separate structure on the premises.

EMPLOYEES

Workers' Compensation insurance covers medical costs and a portion of lost wages for an employee who becomes injured or ill on the job, but it also protects companies from being sued by employees for workplace conditions that can cause an injury or illness. Required in nearly every state, Workers' Comp laws are designed to ensure payment by employers for some part of the cost of injuries or occupational diseases.

BUILDING PROJECTS

No matter how large or small your construction or renovation project, you need insurance protection that goes beyond construction materials. A Builder's Risk Policy insures your investment, which means it will help replace your income, as well as your expenses. You need a flexible agent like Armed Forces Insurance who realizes that the risk continually changes with every phase - from the hole in the ground right up until your building or home is completed.



EVENTS

Whether it's a business event or a personal one, Armed Forces Insurance has you covered. Business events are fun ways to gain or retain clients, and productive ways to motivate your team. With relatively little cost, Special Event Liability Insurance coverage will alleviate your concerns about unplanned property damage or injuries from accidents or alcohol-related incidents. This coverage is also available for personal events like wedding receptions, graduation celebrations, etc. When a venue asks you to provide proof of insurance for an event, Armed Forces Insurance can make sure the venue is listed as an "Additional Insured" on your event liability insurance policy.

Your time is valuable, and we respect that. To experience the professional service and peace of mind you deserve, call **800-295-9649** today and speak with a licensed agent, or visit **www.afi.org/business**.

We want you to succeed. At Armed Forces Insurance, **Our Mission is You.®**

All insurance products are underwritten by Armed Forces Insurance Agency and its affiliated partners.



Personal insurance products offered

- Home
- Renter
- Flood
- Pet Health
- Watercraft
- Auto
- Motorcycle

Call 800.295-9649
for the right answers
from a real person.

Visit: **www.afi.org/business**
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