

THE BENEFITS OF COMMERCIAL INSURANCE FOR SMALL BUSINESSES IN IRELAND



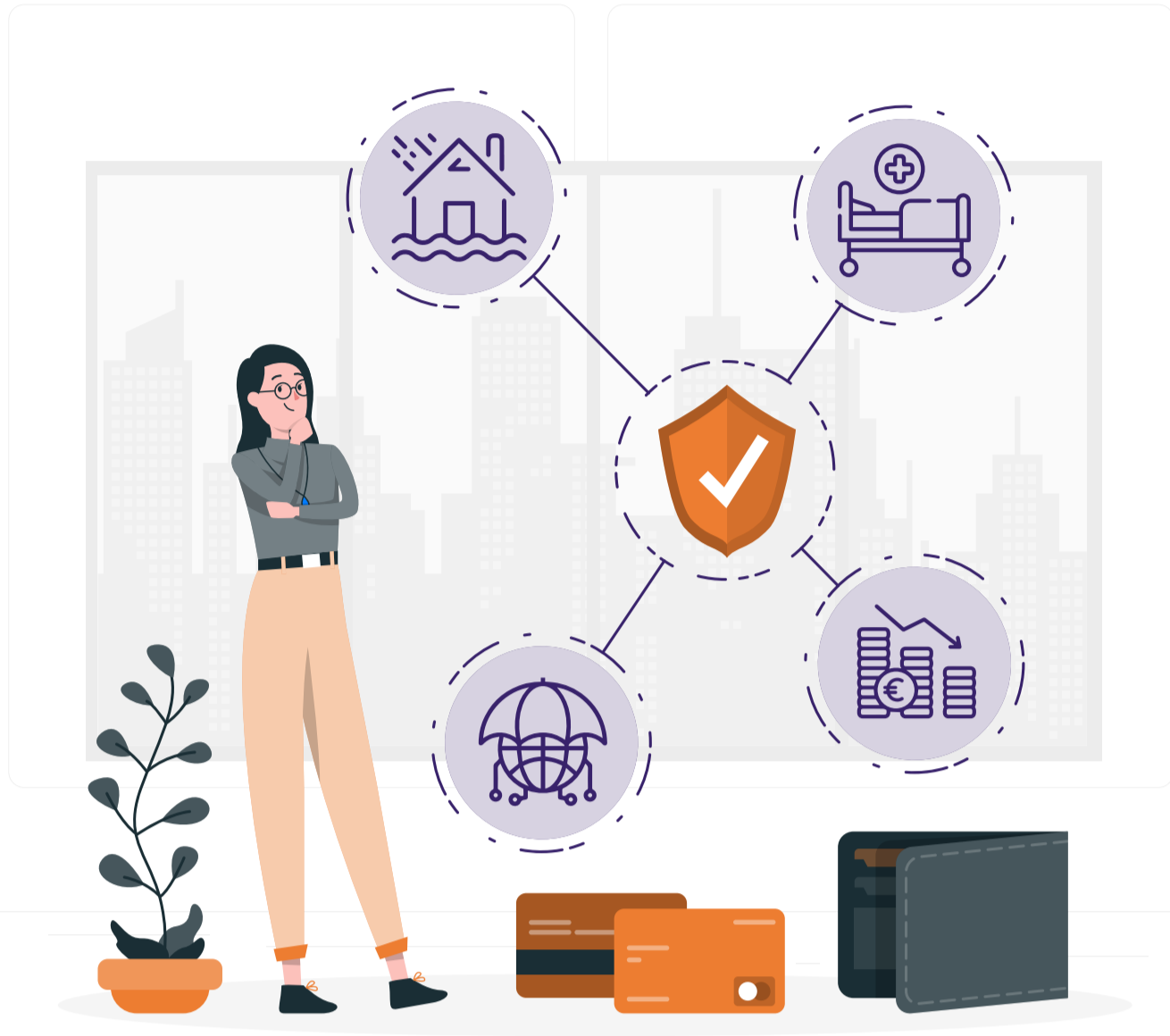
WHAT IS COMMERCIAL INSURANCE?

- Protection against financial losses due to risks and liabilities
- Covers property damage, legal claims, and unforeseen events



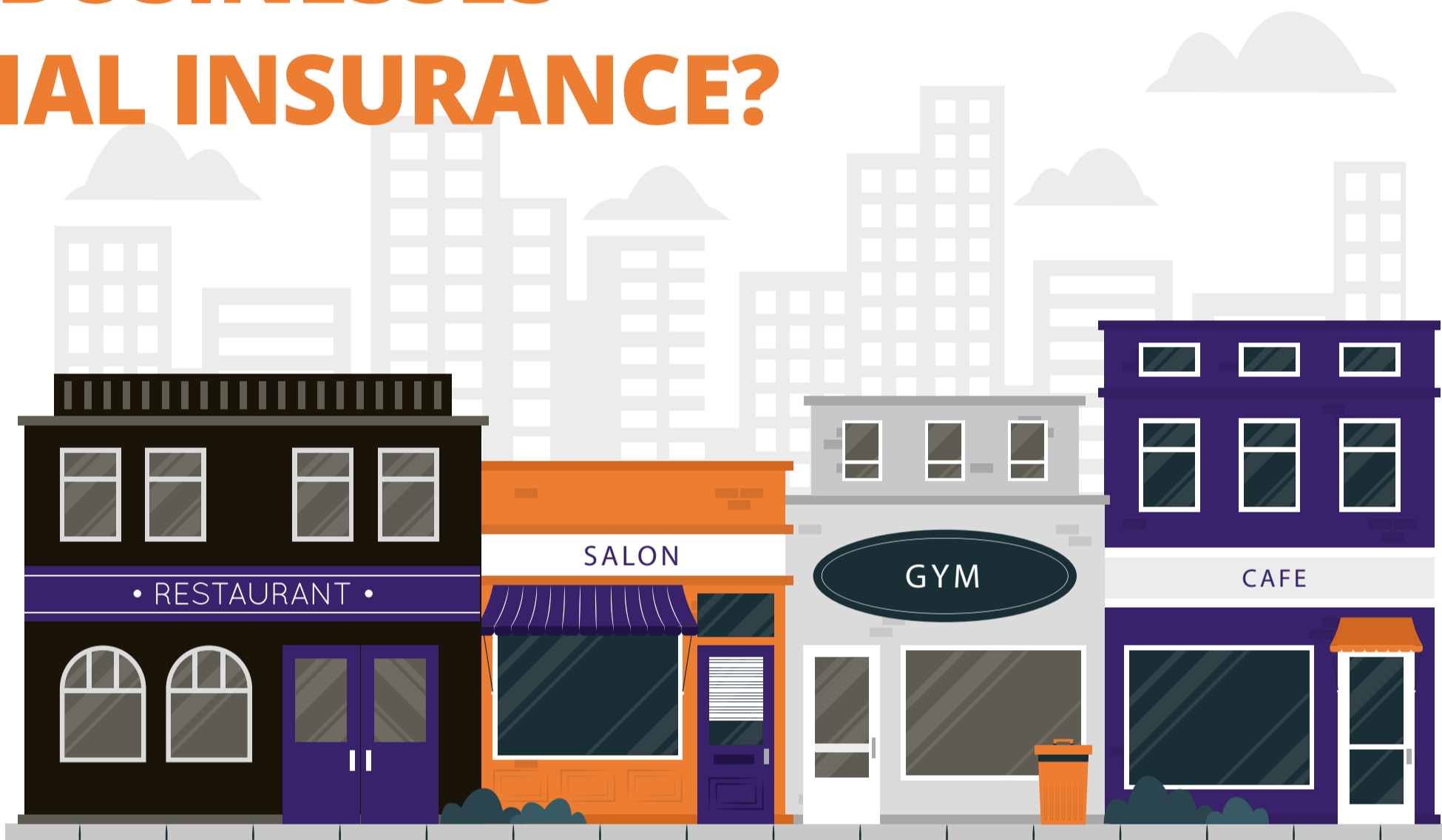
TYPES OF COMMERCIAL INSURANCE

- **Public Liability:** Covers third-party claims for injury or property damage
- **Employers' Liability:** Covers employee injury or illness claims
- **Business Interruption:** Compensates for lost income
- **Cyber Insurance:** Shields against cyber-attacks and data breaches
- **Others include:** Property Insurance, Product Liability Insurance, and Professional Indemnity Insurance



WHAT TYPES OF BUSINESSES NEED COMMERCIAL INSURANCE?

- Restaurants & Cafes
- Retail Stores
- Tech Startups
- Cleaning Services
- Florists, Gyms, Salons, Landscapers
- And many more!



WHY YOUR BUSINESS NEEDS COMMERCIAL INSURANCE

- **Protect Assets** - safeguard your business's physical assets like property and equipment
- **Minimise Risks** - shields against various risks like lawsuits, business interruption, and damage
- **Ensure Continuity** - financial protection during challenging times
- **Enhance Credibility** - builds trust with customers and suppliers
- **Blunt cyber threats** - 62% of Irish SMEs plan to expand their online presence and need an essential safety net against cyber threats



WHY YOU SHOULD CHOOSE ERM FINANCIAL SERVICES FOR COMMERCIAL INSURANCE



Tailored Solutions:
Customised insurance policies that meet the unique needs of your small business



Expert Consultations:
Our experienced team provides personalised guidance to help you select the best protection



Comprehensive Coverage:
From property damage to liability claims, we offer a range of solutions for optimal business protection

Get in touch with us today at sales@ermfinancialservices.ie or call 01 845 4361 to find out more!