

Commercial Insurance



SEFCU 
Insurance
agency

888-250-6689 • sefcuinsuranceagency.com

About SEFCU Insurance Agency

SEFCU Insurance Agency brings together comprehensive insurance coverage, superior risk management resources, and the value-added services necessary to protect you from the unique risks that your business faces. Our team of experienced agents can provide superior insurance solutions and help you to understand the benefits of your policy.

Our Mission

Our highly-trained professional staff strives to provide solutions and develop relationships based on trust and openness, leveraging the financial strengths of our parent company and premier business partners for the benefit of our employees, clients, and the communities within the markets that we serve.

Business Insurance

We understand how important it is to protect your business and employees from the unexpected. We have a wide-variety of insurance products available that are designed to help minimize financial risk and cater to the unique insurance needs of your business.

Our team has worked with many types of businesses across various industries. Our extensive knowledge and experience has allowed us to produce valuable risk management solutions designed to minimize loss potential for your business.

Risk Management

**Your one-stop shop
for all of your
business
insurance needs**

As a program administrator, we have developed specialty insurance programs that offer custom protection to minimize unique risk exposures facing particular industries. Our risk management solutions can provide you with the appropriate level of protection and eliminate gaps in your coverage.

Specialty Insurance



Comprehensive coverage from a trusted partner

As a business owner, it is important to have a partner that looks out for your best interests. At SEFCU Insurance Agency, we value our business clients and pride ourselves on being a risk management partner assisting you with all of your business insurance needs.

Understanding your business allows us to recommend insurance products that protect your business and also assist you in preventing losses through our comprehensive risk management programs. From loss control to safety, we can help you control your bottom line by keeping your employees trained and safe while on the job.

As a wholly owned subsidiary of SEFCU, a \$3.3 billion financial institution headquartered in Albany, NY, SEFCU Insurance Agency possesses more than twenty years of experience providing superior insurance and risk management solutions to businesses across a wide range of industries.

Business Insurance Solutions

Before we discuss our insurance products, we want to get to know you by exploring both your business and your employees' needs, while also obtaining copies of your existing insurance policies.

Three-Part Review

Based on this information, we will analyze and prepare a three-part review for your consideration. This review includes:

1. An analysis of your existing coverages to ensure the policies you have are appropriate to cover your business.
2. A coverage gap analysis identifying missing coverages from your existing portfolio which is critical to your business' protection.
3. A risk management program that fits your business needs.

Insurance solutions for your business

Manage your risk

Business Owners Policy (BOP) is enhanced insurance that includes Property Insurance for your commercial buildings and the contents owned by the company, and General Liability Insurance to cover your company's legal responsibility for any harm it may cause to others.

Business Umbrella Insurance provides your business with an additional layer of protection beyond the limits of your general liability policy. For example, if your general liability policy provides \$1 million, but a claim settles for \$1.5 million, your umbrella policy would cover the additional \$500,000.

Commercial General Liability Insurance will effectively secure the assets of your business by protecting it from damage caused by bodily injury or property damage for which your business is found to be legally liable.

Commercial Property Insurance will help your business to recover from damages to your company's assets and real estate such as a fire. This insurance policy may also cover loss of income that results from the property damage.

Cyber Liability Insurance protects your business' liability in case of a data breach in which customers' personal information is exposed or stolen by a hacker. The policy also covers exposures from data loss/destruction, business interruption, computer fraud, and cyber extortion.

Directors and Officers Insurance protects past, current, and future directors and officers of for-profit or non-profit companies from damages resulting from alleged or actual wrongful acts they may have committed in their positions. The policy provides protection in the event of any actual or alleged error, misstatement, omission, misleading statement, or breach of duty.

Employment Practices Liability Insurance protects your business against wrongful termination, discrimination, (age, sex, race, disability, etc.) or sexual harassment suits from your current, prospective, or former employees. This coverage applies to directors, officers, and employees, and can sometimes extend to third-party liabilities.

Errors and Omissions Insurance is supplementary Liability Insurance that enhances any business owner's policy by protecting against catastrophic loss in the event of a lawsuit due to a negligent act, error, or omission by the professional. In addition to claims of error, omission, or negligence, this insurance can also protect against slander, libel, and breach of contract.

Workers' Compensation Insurance will provide your employees with proper compensation for job-related injuries or illnesses. Although specific laws vary by state, Workers' Compensation Insurance is generally required of companies with W-2 employees.

Specialty Insurance Solutions

Credit Union Insurance

Credit unions face risks every day and they require unique protection. Without it, everything is at risk – your members, your reputation, your credit union, even your personal assets. Our innovative insurance products can comprehensively protect credit unions as they continue to grow.



Energy Insurance

We understand the complex hazards and unique insurance needs of this industry. From distributors to gas stations and convenience stores, we can help protect your business from the exposures of this volatile market.

Food Processing and Manufacturing Insurance

We understand the detrimental effects that product recalls can have on your employees, customers, and reputation. Our specialty program can help to reduce risk exposures and ensure your daily operations are adequately protected over time.



Municipal Insurance

Municipalities are different from businesses and require unique coverage. We can offer self-insured retention programs as well as a comprehensive risk management program customized to minimize the exposures facing municipalities and counties.

Restaurant Insurance

Your restaurant deserves protection as unique as the food you serve. We understand the challenges you face as a restaurant owner which is why we've developed a tailored insurance package that can help to protect you against the challenges you face.





Property and Casualty Program for Human Service Organizations

When your life's work is supporting others, thoughts of insurance are often the last thing on your mind. That's why we have partnered with an AM Best A+ rated insurance company to create a unique property and casualty insurance program tailored to meet many of the specific needs of human service organizations.

Why we're different

As a specialty program administrator, we have been dedicated to the human services field for more than 20 years. With extensive experience serving on state and national boards, working as program directors, and serving as former DSPs, we understand the unique challenges this field faces every day. Unlike some insurance partners, **we will work with your local broker to place your policy.**

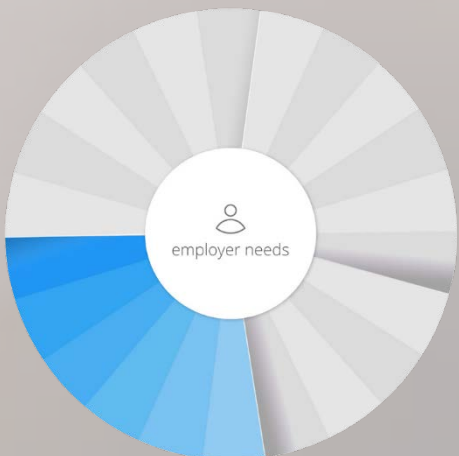
We strive to provide tailored insurance products, consultative services, and risk management solutions designed to mitigate risk potential so you can focus on what's important – supporting our communities and fulfilling the mission of your organization.

Your passion is our purpose



Full Spectrum of Property and Casualty Solutions

We understand the challenges employers face. From compliance to communication, we can provide a full spectrum of solutions for you and your business.



Typical services from an agency

Break away from the mold of the traditional agency. The average agency meets your basic needs when it comes to claims, plans, and renewal negotiation. What about injuries on the job? New exposures like cyber attacks? Preparing for OSHA?

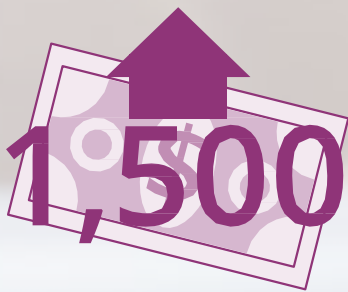


General requirement OSHA fines average \$2,200 per fine and more than \$6 million per year.

You can rest easy with our regular compliance newsletters, articles, action plans, and support keeping you up to date and in the know.

Employers with established "Return to Work" programs see a reduction in paid time off by three to four weeks.

Our decision support tools identify cost-drivers and help us create cost reduction strategies for you. We'll create safety manuals, business continuity plans, and return to work programs specific to your business needs and goals.



An inactive employee can cost you up to \$1,500 extra in health costs per year; only 34% of employees were aware of any wellness plan offered by employers.

Communication is the most important part of any relationship. Let us help you engage and educate your employees by providing health and wellness plans, benefits guides, and numerous safety and awareness materials.

We're your trusted source.

Get all these services plus the guidance to navigate the complexities of insurance from a partner you can trust.



Protecting your business is our priority and we're here to support you as your business grows.



Let us help you find the right coverage for your business
Contact us today to get started



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