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***ASK FOR DEBBIE BROWN***



**Commercial Liability Insurance**

With the ever-increasing rate of lawsuits in this country, it is often not an issue of “if,” but “when,” someone will try to bring suit against your commercial interests.  Commercial Liability insurance covers your legal liability for damages caused to other persons and/or their property, and provides piece of mind that your interests will be protected in the event a suit is brought against you.

Commercial Liability coverage usually includes:

* Bodily injury
* Damage to others’ property
* Personal injury, including slander and libel
* False or misleading advertising

At Next Century Insurance we will help you understand the legal risks that your business might face and the types of claims covered by general liability policies.  We work diligently to tailor specific coverage for both your commercial and personal needs in order to minimize such risks and ensure the continued success of all your endeavors.

### Workers’ Compensation & Disability

### Every state has specific requirements for business owners with respect to Workers’ Compensation and Disability benefits. As an insurance broker operating in New York, we know the ins-and-outs of all New York State requirements with respect to Workers’ Compensation and Disability.  Wherever you have employees, you can be confident that Next Century Insurance can negotiate and arrange the right coverage for your business.

Workers’ Compensation and Disability coverage can provide your company and your employees with the following:

* Medical expenses
* Lost income/wages
* Rehabilitation costs
* Death benefits