



Kevin Smith is the founder and owner of Sandy Springs Insurance Agency, LLC. SSIA is an independent property and casualty insurance agency. Since 1998, SSIA has helped individuals and businesses with their insurance protection. First, we understand your needs, then we recommend insurance options that best fit your needs and/or your business needs.

## **SSIA CORPORATE PRODUCTS**

### **Business Property Insurance:**

Covers fixed assets like furniture, fixtures, stock, phone systems, and all computer equipment, both owned and leased.

### **Employment Practices Liability:**

Protects employers against claims made by employees for discrimination (age, sex, race, disability), wrongful termination, and sexual harassment.

### **Business Interruption and Business Expense Insurance:**

Pays for the income your company loses, and for additional costs your company pays if a loss makes it impossible for you to work in your office.

### **General Liability Insurance:**

If you lease office space, or are hosting your computer at another location, General Liability covers lawsuits arising out of bodily injury or property damage. Some policies include personal and advertising injury coverage.

### **Directors and Officers Liability Insurance:**

Usually required by a board of directors to protect them in the event they are sued in conjunction with their duties as they relate to the company.

### **Hired and Non-Owned Automobile Liability Insurance:**

Covers your firm's liability if you rent a car, or if your company is sued due to an accident caused by an employee driving on company business.

### **E-Business Liability:**

A "package" policy for online service providers that includes coverage for Technology Errors and Omissions Liability, Media and Intellectual Property, and Breach of Computer Security.

### **Intellectual Property Insurance:**

Covers judgments and legal defense costs if a competitor sues you for copyright, trademark, or patent infringement.

### **Technology Errors and Omissions (Professional Liability):**

Protects your company if your client holds you responsible for a contractual breach, including programming errors and software performance.

### **Workers Compensation Insurance:**

Usually a statutory coverage, Workers Compensation covers the medical expenses and lost income of your employees if they are hurt on the job.

## **SSIA PERSONAL PRODUCTS**

### **Home:**

It protects your home, personal property, and personal liability in case of damage or total loss. It is designed to pay for damages to your home and its contents. It can also protect you from financial liability if someone is injured on your property. A homeowner's insurance policy will also protect you and your property when you are away from home.

### **Auto:**

Liability, Medical Payments, Collision, Comprehensive, Uninsured Motorist, Underinsured Motorist, Rental Reimbursement and Emergency Road Service.

### **Umbrella:**

In today's litigation-filled society, you don't have to be wealthy to need more protection than your existing auto and homeowner's policies provide. In fact, if you want to protect the assets belonging to you and your family, extra coverage is not just a luxury it's a necessity. Personal umbrella coverage gives you from \$1,000,000 to \$5,000,000 of liability coverage in addition to the amounts of your existing policies. And your protection includes coverage wherever you are in the world.

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