



BAKERY INSURANCE



Minor accidents are the part of small business so there should be insurance in bakery business too but before getting insurance one should know what type of insurance needed for bakeries.

Types of bakery insurance:

Your bakery insurance depends on different factors like location, size and services like there is different insurances for the bakeries open in homes and bakeries open commercially.



1. General liability insurance:

General liability insurance protects your business if it causes injury to someone injury can mean several things, including:

- **Physical injury**
- **Property damage**
- **Copyright infringement**
- **Advertising or reputational injury**

when claim is made this insurance covers medical bills, property replacement or any other.

expenses resulting from third party damage caused by your business. In many general liability cases, the injured party can also sue for damages. Your insurance may cover the costs of your legal defence and settlement up to a certain dollar amount.

2. Commercial property insurance:

This insurance takes care of business equipment if it get lost or damaged. Some of the common causes of property insurance claims include:

- **Fire**
- **Wind and hail**
- **Lightning**
- **Theft**
- **Vandalism**

40% small businesses will face a general liability or commercial property claim over 10 years.



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3. Cyber liability insurance:

Over 60% of small and medium-sized businesses deal with a cyber threat in the past year alone.

As small businesses rely more and more on digital information technology to run their operations, protection from attacks becomes crucial. If you want to take credit card payments, store customer information, or communicate through e-mail, you have to consider cyber liability insurance. It can help to cover the cost of hiring professionals to determine the cause if your computer system is compromised from a

targeted or accidental attack, and it could help protect you from customer action. If you are sued because your customer database was hacked, your insurance could cover the cost of legal fees.

4. Workers compensation insurance:

This type of insurance protects your employees. The good thing in this insurance is that it protects both employers and employees. Workers' Compensation can help to cover medical bills, lost wages, and other costs if an employee suffers from an on-the-job accident. From an employer standpoint, it's a great benefit to offer your employees as it can help to provide them peace of mind to know they may be taken care while they recover. It can also help protect your business from the impact of being sued, as employees typically can't seek additional damages if they make a Workers' Compensation claim.

Who need bakery insurance?

- Bakeries
- Pastry shops
- Home Bakeries
- Cafes
- Wedding cake shops
- Manufacturers of bread, rolls, pies, and cookies.



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