

Franchise Insurance

Coverage and risk management solutions for franchises of all sizes.



Our dedicated team of licensed advisors is here to ensure your franchise meets the national standards as well as any needs your specific franchise has.

About Navigate Risk Advisors:

- Over 50 years of combined Commercial insurance experience.
- Specialize in new business risk management services
- Currently insuring Caring Transition franchises.

Why Use Navigate?

Streamlined Application & Approval Process

Ongoing Support & Reviews

State-specific Insurance Advice

Comprehensive Renewal Process

A resource for Risk Mitigation

Multiple Carrier Appointments

Holly Roe



Dan McLaughlin



TJ Worsencroft



OUR

TEAM

Contact us to begin a risk assessment today:

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Email: insure@navigatera.com

General Liability - known as Business Liability Insurance and protects you and your business from "General" claims involving bodily injury. It can also provide defense attorneys fees and medical fees for which your business might be legally responsible.

For example, a franchisee is hosting an estate sale and a customer came into the home and fell down the stairs. The GL would pay for the injuries. This would protect the franchise owner from a bodily-injury claim.

Medical Expense - This is "good-will" coverage under general liability and will pay for any minor medical expenses up to \$5000. If it exceeds \$5K, then the general liability will kick into place.

Business Personal Property - Offers financial protection against lost, damaged, or stolen business property on or off-premises (ie. computers, furniture, tools).

Errors and Omissions - is also referred to as Professional Liability insurance. It's a kind of specialized liability protection against losses not covered by traditional liability insurance. It protects you and your business from claims if a client sues for negligent acts, errors or omissions committed during business activities that result in a financial loss. (ie. a staff member wrongly advises on the value of an object that causes a financial loss; or someone accidentally throws out a valuable object.)

Contingent BI/Property Damage (Bailee Coverage) - protects businesses against damage, destruction, or loss of a customer property while it's in their possession. (ie. misplaced or damaged property of the owner while it was in the franchisee's possession.)

Employers Liability (Stop Gap) - If the employee gets injured or seriously ill on the job, this protection provides the gap that workers compensation does not cover. Each state has their own department of Workers Compensation and a separate policy is likely required to meet the state guidelines for employment.

Hired/Non-owned Auto -The hired auto coverage provides coverage when you or an employee rents a vehicle and the non-owned give protection when employees are using their own car for business. It provides extra coverage the employees personal auto coverage for bodily injury and property damage.

Excess/Umbrella Liability Coverage - covers claims that exceed the limits of the primary insurance policy.

Cyber Liability - covers your business in the event of a computer related hack, ransom ware or any litigation that would come from your system being compromised. This could include data breach or cyber security issues.

Employment Practices Liability (EPLI) - coverage for businesses against claims by employees including sexual harassment, discrimination, wrongful termination, age discrimination etc.