



# Insurance Points



## Top 5 Commercial Insurance Tips

Before you start shopping for commercial insurance you should know these five facts and talk with one of our knowledgeable agents at [Brownell Insurance Center, Inc.](#)

### 1. Shop and Evaluate

Evaluate policy prices and coverage to be sure that you are getting a good value rather than just a good price.

### 2. Do Your Homework

Commercial insurance is not “one size fits all” package, your insurance coverage requirements are dependent upon many variables.

*To help ensure that you are getting appropriate coverage, ask yourself these questions:*

- ***Do you own the property?***
- ***Do your customers come to your worksite?***
- ***Do you have employees?***
- ***Do you use vehicles in the course of business?***
- ***If so, what are the vehicles used for?***
- ***Do you carry inventory?***
- ***Do you have any specialized equipment?***

Knowing the kind of coverage that you need may help you to keep cost down. The homework that you do now will assist you in making sure that you and your business are fully insured and help you to avoid paying for unnecessary coverage.

### 3. Conduct a Risk Assessment

Before you start working with [Brownell Insurance Center, Inc.](#), you should take good look at your business practices to determine if there are any changes that can be made to lower your risk factors. Your work in this area alone may get you a lower premium because the potential insurer will see your efforts and attention to detail.

### 4. Get Credit for Having Good Credit

People with good credit are proven to be lower risks. The better your credit, the lower your rates. Pay your bills on time and monitor the total debt load that you carry.

### 5. Do Not Over Insure

Don't pay for insurance when you don't need it. If you have a seasonal business, shop for a policy that will allow seasonal adjustments or coverage.