



The State of New Hampshire Insurance Department

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Businesses in the state of New Hampshire should carefully consider property and casualty insurance coverage by working with an independent insurance agent. Due to the complexity of starting a business, the New Hampshire Insurance Department has compiled this checklist with various types of coverage to consider. If you have questions about what coverage to purchase or how to handle a claim, work with your insurance agent or contact the New Hampshire Insurance Department at (800) 852-3416, via email at consumerservices@ins.nh.gov, or <https://nh.gov/insurance>.

- **General Liability**
 - **Commercial General Liability:** Large businesses and those with commercial property should purchase this level of coverage to cover claims for bodily injury and property damage.
 - **Commercial Property:** Coverage for your company's physical assets from incidents like fire, theft, burst pipes, vandalism, and other loss.
 - **Businessowners Policy (BOP):** Small and independently operated businesses that operate outside of the home with property that needs coverage for bodily injury and property damage.
 - Examples of separate endorsements or policies to add to general liability:
 - **Cyber Liability:** Coverage to assist dealing with a data breach, including the cost of alerting the public and restoring reputation.
 - **Business Interruption:** Also known as business income coverage, this coverage assists with recouping lost income if your business is forced to close temporarily due to a covered incident.
- **Workers' Compensation:** Required for almost all businesses in the State of New Hampshire with limited exceptions. Coverage provides benefits to employees if they suffer an injury or illness related to the job.
- **Commercial Auto:** We suggest this coverage if your business requires employees to drive or if you have vehicles owned by the business.
 - **Note:** If your business includes delivery drivers using personal vehicles and your commercial auto insurance does not include their vehicles, they should add a commercial endorsement through their personal auto insurance by working with their agent.
- **Professional Liability:** This coverage is industry specific, including director and officers policies and medical malpractice. Work with your agent or licensing board to learn the required or suggested professional liability coverage for your industry.
- **Commercial Umbrella Policy:** Excess insurance that sits above other policies for additional coverages. If a liability claim exceeds your policy limits, this coverage will assist with paying legal bills, medical bills, damages, and judgements.