



Protect your Small Business or Self-Employed Operation

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“Athens Federal is the **Right Bank** for me: The people there know me and my banking needs, and provide the services that are right for me.”

- Andy Lee

You’ve worked hard to develop and grow your small business or self-employed operation. Protect it from unforeseen dangers, and keep that business growing.

- Annually review your personal insurance policies (homeowners & auto) to minimize overlap with your business insurance policies.
- Find a reputable, licensed agent. He or she can help you find policies that match your business needs.

Types of Business Insurance

- **General Liability:** Covers legal hassles due to accident, injuries and claims of negligence.
- **Product Liability:** Protects against financial loss as a result of a defective product that causes injury or bodily harm.
- **Professional Liability:** If you provide services, this protects against malpractice, errors, and negligence.
- **Commercial Property:** Covers everything related to the loss and damage due to events such as fire, smoke, wind and hail storms, civil disobedience and vandalism.
- **Home-Based Business:** Most homeowners’ insurance policies do not generally cover home-based business losses. You may need additional coverage.

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Andy is a customer at Athens Federal Community Bank, which provides commercial loans to all types of businesses. Athens Federal also carries home mortgages and auto loans, covering McMinn, Bradley, Polk, Monroe and Meigs counties.



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