

*Most Small Businesses Are Underinsured — What Owners Need to Know About Protecting Their Operations*

Hi [INSERT NAME],

Small businesses face a growing range of risks — from lawsuits to equipment breakdowns, cyber threats, and unexpected income loss. Yet many remain underinsured or unaware of critical coverage gaps that could threaten their long-term stability.

If you're working on any stories regarding small business insurance, agents from [INSERT COMPANY NAME], an independent insurance agency in [INSERT LOCATION], are available for commentary. They can offer practical, real-world insights for small business owners, including:

- **Small Business Insurance 101:** The core policies every business should have (general liability, property, workers' compensation, etc.)
- **Business Interruption Coverage:** How to cover lost income and ongoing expenses when operations are disrupted
- **Cyber Liability:** Why small businesses are increasingly targeted and how to protect against data breaches, fraud, and ransomware
- **Commercial Auto:** Ensuring business-owned and employee-driven vehicles are properly covered
- **Professional Liability:** What service-based businesses need to know about errors & omissions exposure
- **Risk Mitigation Tips:** Simple steps small businesses can take to reduce exposures and avoid costly claims
- **Market Outlook:** How economic factors and emerging risks are shaping small business insurance trends

Please let me know if you'd like to schedule an interview or receive additional information.

Best,