



The name may be strange, but it's a very necessary form of insurance: inland marine coverage protects against loss to moving or movable property and is an outgrowth of ocean marine insurance. This insurance policy is for property that involves an element of transportation. The property that is insured under inland marine coverage is typically one of the following:

- Actually in transit
- Held by a bailee
- At a fixed location that is an instrument of transportation
- A movable type of goods that is often at different locations

Depending on the type of small business you own, this coverage can be essential to protecting business property. Think about the items you place in your car or truck on a daily basis to get your work done or the valuables, including data, you own or are responsible for. Most property policies limit or exclude coverage for these items. Inland marine insurance can also protect the building materials.

If you clean, repair, service, or perform work on property of others, inland marine insurance can work for you. It can cover losses to goods that occur at your premises while being transported to or from your premises or in storage. Call us today with any questions you have about inland marine insurance and our experienced, professional agents will take the time you need to

answer your questions and help you understand if this is the right protection for your business.