



Business Insurance

BOP (Business Owners Policy)

Business Owner Insurance combines protection for all major property and liability risks. Packaged policies are created for businesses that generally face the same kind and degree of risk. Larger companies may purchase a commercial package policy or customize their policy to meet the special risks they face. The Kemp Group can assist with many different types of business insurance including:

- Builder's Risk Insurance
- Commercial Car Insurance
- Construction Insurance
- Crop Insurance
- Farm Insurance
- Field Insurance
- Land Lord Insurance
- Liability Insurance
- Rental Property Insurance
- Worker's Compensation Insurance.

Please look for these descriptions further on the following pages



Business Owner Insurance Typically Covers:

- **Buildings and Contents Owned by the Company:** There are two different forms, standard and special, which provides more comprehensive coverage.
- **Business Interruption Insurance:** Covers the loss of income resulting from a fire or other catastrophe that disrupts the operation of the business. It can also include the extra expense of operating out of a temporary location.
- **Liability Insurance:** Covers your company's legal responsibility for the harm it may cause to others. This harm is a result of things that you and your employees do or fail to do in your business operations that may cause bodily injury or property damage due to defective products, faulty installations and errors in services provided.

BASIC Business Owner Insurance does **NOT** cover professional liability, auto insurance, worker's compensation or health and disability insurance. You will need separate insurance policies to cover these subjects. The Kemp Group can help you take a look at your business and define what policies would be in your company's best interest.

Builder's Risk Insurance

Builder's risk insurance is defined as coverage that protects a person's or organization's insurable interest including materials, fixtures and/or equipment that is being used in the construction or renovation of a building or other structure should those items sustain any physical loss and/or damage from a covered cause. If you are a builder in West Des Moines, Ankeny, or the surrounding area of Iowa, The Kemp Group can assist you in deciding if a builder's risk insurance policy would benefit you. To learn more about how we can help with your builder's risk policy contact us today.

Most builder's risk policies will provide coverage for damage that is done to an insured structure from a wide variety of events that can occur when building is in progress. It may include protection from damage from many different events, including fire, wind, theft, lightning, hail, and more.

It is important to note that most builder's risk insurance policies can be written in terms for three months, six months, or even twelve months' time periods. If the project is not completed by the end of the policy term that is initially setup, the policy can possibly be extended, but usually this can only be done one time. We are experts in business insurance policies including builder's risk insurance as well as a diverse collection of insurance policies for individuals and businesses in Iowa.

Commercial Car Insurance

As a business owner in Iowa, it is very common to have vehicles that your employees drive. That makes it extra important to make sure you have the right commercial insurance policy for the cars, vans, or trucks used for your business needs. Whether you drive your own vehicle for business needs, or you have a fleet of vehicles, it is important to make sure you have the right coverage for your business vehicles. There are many things to consider for your commercial car or vehicle insurance policy.

Things to Consider for Commercial Car Insurance in Iowa

There are many options to consider when deciding on a business/commercial auto and vehicle insurance policy. They may include:

Bodily Injury Liability: This will pay any damages due to bodily injury to others that you are responsible for. If for some reason you are sued, this will cover damages from this as well.

Property Damage Liability: This will pay damages due to property damage to others that you are responsible for. If for some reason you are sued, this will cover damages from this as well.

Personal Injury/Medical Payments: This coverage will pay medical and funeral expenses for bodily injury to a covered person sustained in an accident in your auto in most cases.

Collision: This coverage will pay for a car or vehicle under your policy that is damaged in a collision.

Comprehensive Coverage: This will pay for vehicles that are on your policy, if they are stolen or damaged by causes other than collision.

Uninsured/Under-insured Motorists: This will pay for injuries, and in many circumstances property damage, if you are involved in an accident with another uninsured person.

Make sure you have the right amount of coverage for your business with the help of the expert agents at The Kemp Group. For personal or commercial car insurance in Ankeny and Des Moines Iowa, as well as all your other insurance needs, whether personal or for business, count on our team.



Liability Insurance

Liability insurance covers your company's legal responsibility for any harm it may cause to others. This harm is a result of things that you and your employees do or fail to do in your business operations that may cause bodily injury or property damage due to defective products, faulty installations and errors in services provided. This could be anything from a broken machine to a slippery floor. Do not be caught of guard with unexpected stress, costs, and hassle. It is an important tool for your company to have so that if the worst were to happen, you can have coverage and protection. The Kemp Group can assist you when you need liability insurance in Iowa.



Protect your Business with Insurance from The Kemp Group

Business Owner Insurance does NOT cover professional liability, auto insurance, worker's compensation or health and disability insurance. You will need separate insurance policies to cover these subjects. If you are looking for personal liability coverage, consider an Umbrella policy. Protect yourself, your business, and your employees with liability insurance. If you have any questions about liability insurance or any other type of insurance that we offer, the team at The Kemp Group can assist. We are located in Ankeny, IA and have experts on hand that can answer your questions right away. You can contact us to learn more about our service area or about our many different types of insurance and coverage.

Workers Compensation Insurance

Worker's compensation is probably one of the most common and important insurance plans you can have as a business owner. Whether you own a small or large business, if a worker is harmed while doing their job, the business is responsible, for the most part. If this happens, the business has to pay to cover medical needs and payment during the process of healing. If you do not have worker's compensation, the business will have to pay out of pocket to cover these costs.



You can rest easy knowing that no surprise expenses will come out of an event like this. While no business ever wants to see an employee harmed in their line of work, it has been known to happen, so make sure you are covered. The Kemp Group has plenty of insurance options for you and your business. We also have payment plans to fit your budget. Get covered today and lower your risk.

Construction Insurance

Businesses that deal with construction, such as building construction, heavy construction, or home improvement, should definitely have construction insurance. In order to decrease the risk associated with construction, such as injury, you need to be covered. The Kemp Group has a wide range of plans and coverage to lower risk. We can help you choose which plans and what types of coverage will benefit your business the most. If your business deals with vehicles on a regular basis, we even have plans that can cover them, and lower the risks that may affect your business because of them. Contact us to learn more about the types of plans and coverage you could receive for your business.



Rental Property Insurance

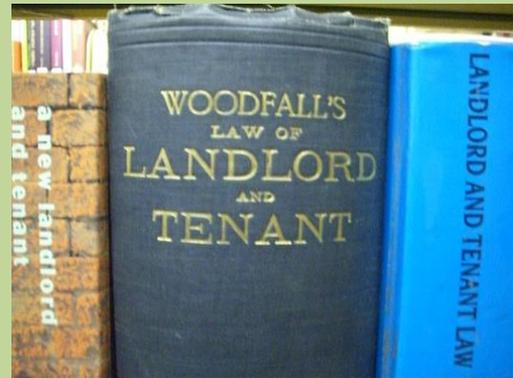
Are you someone who is renting out their property? If so, you should definitely consider rental property insurance. Being covered decreases your risk so that you do not have to worry about what could happen to your property. Decrease your risk and stay covered with rental property insurance by The Kemp Group. We have tons of options including payment plans to fit your budget. We want to take some of the worry off your shoulders so that you can focus on what really matters. You will be able to rest easy knowing you have great coverage by The Kemp Group.



Land Lord Insurance

As a landlord, you take risks by renting out property. A land owner takes responsibility if anything happens to their property, even if the problem was not caused by the land owner but by the person living on the property or other unpredictable risks such as tornadoes or fire. Do not allow someone else's mistake to put you in debt.

For example, if a renter accidentally tips over a candle and a fire starts and damages a large part of the property, you would have to pay for the damages out of pocket without landlord insurance. With landlord insurance, you would be covered. Get covered so that you do not have to worry about any out of pocket costs for damaged property or injuries on your property. We here at The Kemp Group are proud to say that we offer landlord insurance. We can help you choose which insurance plan will be right for you.



Farm Insurance

The Kemp Group can provide coverage for your farm. We want to decrease the risks you may encounter while running your farm. Many times the risks that are associated with farming are those that are unpredictable and unexpected. Tornadoes, heavy rain, and hail are all types of risks that may affect a farm. But injuries from equipment are also something to consider covering.

Get your farm covered and protected so that you can focus on what really matters; operating your farm and having a successful business. Feel safe and secure, no matter what happens. We can help you find which types of insurance, coverage, and payments are right for you.

Farm Insurance from The Kemp Group

The Kemp Group offers a variety of insurance plans that may cover a farm. We are also proud to say that we offer a wide range of personal and farm business insurance plans.



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