

Commercial Lines

Protection That Keeps Your Business in the Comfort Zone

As an AireServ franchise, the right insurance solution allows you to focus on delivering HVAC services to your clients without interruption or compromise. When it comes to protecting the business you've worked hard to build, Gallagher Franchise Solutions delivers the specialized coverage you need to be prepared.

A Total Account Offering

With Gallagher, your business will have the coverage it needs through an account-focused insurance program that offers:

- **Business Owner's Advantage** – Broad coverage for your property and liability exposures, along with a suite of expanded coverage options to tailor the limits you need.
- **Workers' Compensation** – Value beyond just coverage, offering convenience and services, including:
 - **EZPay** – Our pay-as-you-go billing solution integrates with hundreds of payroll vendors to make premium payments easier and more accurate.
 - **Nurse Triage 24** – Injured employees get immediate access to registered nurses for expert guidance right when an incident occurs.
 - **Work Safe** – We offer a suite of tools, ranging from complimentary training to discounted safety services, to help prevent injuries before they happen.
- **Commercial Auto** – Coverage for trucks and vans, with flexible payment plans and 24/7 claims service.
- **Umbrella** – Protection from large settlements exceeding standard policy limits, with multiple limit options to meet business needs.



Add An Extra Advantage With Enhanced Coverage Options

Beyond core coverage, we offer several coverage enhancements to strengthen your business protection.

Featured options include:

- **Contractor's Errors and Omissions (E&O) –**
Protects against financial loss resulting from professional mistakes, including legal defense costs and support for safeguarding your reputation.
- **Inland Marine –** Covers the replacement of damaged equipment with new items of a similar kind and quality.
- **Employment Practices Liability (EPL) –**
Provides protection against claims made by employees related to discrimination, wrongful termination, harassment or other employment-related issues.
- **Care, Custody and Control –**
Extends liability coverage for damage to third-party property in your possession or under your care while performing work, such as client equipment, materials or assets.

Let's Talk

To learn more about coverage offerings available for your business, contact our dedicated specialist today.

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Why Choose Gallagher Franchise Solutions?

- **Industry Expertise –** We offer specialized knowledge and solutions designed specifically for franchise operations.
- **Flexible, Competitive Coverage –** We can craft an insurance solution that will evolve with your business, offered at competitive pricing.
- **Fast, Responsive Claims Handling –** Our expert team is dedicated to handling claims efficiently and keeping your business running smoothly.
- **Dedicated Insurance Professionals –** Our team of experienced risk advisers understands your industry and is committed to supporting your business.



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