



BUSINESS INSURANCE

We have an expansive business insurance appetite to meet the needs of your clients. Find general liability and property coverage for everything from carpentry and dental offices to bars and HOAs.

HABITATIONAL

Each apartment complex and HOA is as unique as the people who live there. We have the habitational coverage needed to protect your client's property and business.

LESSOR'S RISK (LRO)

Commercial real estate owners need insurance for their interest in and liability for property they rent or lease to others. Our lessor's risk (LRO) program offers all the necessary provisions in a tight format, making it easy to get coverage quickly.

RETAIL

Shop insurance includes coverage for the retail building and its contents, including inventory. Liability coverage protects the business if a customer slips and falls on the premises. Theft coverage is also available.

OFFICE

Keeping an office running, even through unforeseen issues, requires good insurance. We provide insurance for the building and its contents with coverage that protects the business from multiple potential liabilities. From medical practices to financial planning providers, we offer complete coverage options.

SERVICE

The service industry is diverse, with operations as different as pet grooming and business consulting. From typical property risks to exposures related to customer data, these businesses require nuanced insurance options. We have a product offering that addresses multiple needs.

RESTAURANTS AND BARS

Restaurateurs and other food and beverage service providers face many day-to-day risks while operating their businesses. Our coverage is designed to mitigate many of the risks and is available to many kinds of businesses, including quick-service restaurants, casual and fine dining establishments, bars and taverns, catering operations, mobile food vendors, and reception/banquet halls.

TRADE CONTRACTORS

We provide robust coverage for artisan contractors. Coverage is built to include insurance solutions that minimize loss potential and help protect your client's bottom line including coverage for contractors' errors and omissions, installations, tools, and equipment.

WHOLESALE

Whether insuring a food distributor or book wholesaler, our coverage provides plenty of options.

Contact your WCF agency executive or underwriter for more details!

WCF Insurance services and coverages may not be available in every state and are subject to underwriting qualification criteria, policy terms, and state law. WCF Mutual, WCF National, and WCF Select Insurance Companies. wcf.com/about-us