

# APOLLO's Small Business Insurance Guide

Making Professional Liability  
Insurance Effortless



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# Overview of the Guide

**APOLLO delivers a people-first insurance experience through time-saving technology and a deep understanding of the communities we serve. Traditional paper-based insurance can be complex at its best, and confusing at its worst. APOLLO offers a digital buying experience to provide coverage quickly and easily when you need it.**

This document is designed to support entrepreneurs on their small business journeys. As a practical guide for business owners, it includes a checklist for new ventures, information on how to mitigate risks with professional liability insurance, and how APOLLO can help you find the right coverage for your company.

**You're in the right place if you're a business professional with up to 20 employees, operating in any of the following industries:**

- **Financial Services:**  
Non-Audit Accountants, Bookkeepers, Tax Preparers, etc.
- **Media & Marketing Professionals:**  
Copywriters, Graphic Designers, Media Buyers, Public Relations Consultants, etc.
- **Consulting Professionals:**  
Brand Consultants, Business Analysts, Career Advisors, Sales Coaches, etc.
- **Tech & Digital Services:**  
Video Game Developers, IT Project Managers, Subscription-Based SaaS, etc.
- **Miscellaneous Professionals:**  
Interior Decorators, Librarians, Mediators, Statisticians, Tutors, etc.

Read on to find out how to make the insurance part of your business feel effortless. You can also visit [apollocover.com](https://apollocover.com) to learn more about getting insured today.



# Your Small Business Checklist

For new enterprises and more established ventures alike, here are some essential steps to take in growing your business, while also mitigating your risks:

- ❑ **Business Plan** – A comprehensive document detailing your mission, vision, industry research, market opportunity, and product or service. It typically includes:
  - ❑ **Financial Plan**  
Evaluate startup costs, annual expenses, and/or identify sources for funding, such as crowdfunding, loans, grants, or investors.
  - ❑ **Marketing Plan**  
Information on your target market and their pain points, as well as your key competitors, value proposition, and content distribution channels.
  - ❑ **Business Structure**  
Decide if you would like to structure your venture as a sole proprietor or owner, a partnership, or an incorporated business.
  - ❑ **Trademarks/IP**  
Register trademarks for your company name and logo, and file for any patents, copyrights, or intellectual property protection.
  - ❑ **Name Registration**  
A registered company name is the legal representation of your business, unlike trademarking, which protects your brand.
- ❑ **Licenses/Permits** – Apply for applicable licenses or permits. Check with associations within your industry or your provincial government for guidance.
- ❑ **Business Bank Account** – Set up a bank account specifically for your business to help keep your company finances separate from your personal accounts.
- ❑ **Tax Registrations** – Register with the CRA to receive your Business Number. You may also need to register for your GST/HST Number, depending on your business activities.
- ❑ **Company Website** – Create an online presence to help legitimize your business and provide potential customers with a way to easily find and buy from you.
- ❑ **Business Location** – Determine whether your operation will be in a fixed location or mobile, and rent, lease, or set up your home office as required.
- ❑ **Legal & Financial Advisors** – You may want to seek the expertise of legal and financial advisors, such as bookkeepers, accountants, or lawyers, as you build your business.
- ❑ **Risk Mitigation** – Lower your business' risks with legal documents and insurance.
  - ❑ **Legal Contracts & Agreements** – Identify whether you'll need agreements in place for vendors, customers, liability waivers, terms of delivery of services, etc.
  - ❑ **Business Insurance** – Provide yourself and your business with financial protection against accidents or disgruntled clients with professional liability insurance.



## Running a Small Business Is Hard

**It really doesn't matter if you just started your business last month or you've been running your company for years. The fact remains that being an entrepreneur isn't easy.**

Many people begin a business because they're passionate about what they do. But with all the responsibilities that come with being a business owner – from administrative tasks to company finances – you may feel like you never get to do the work you love.

That said, there's no need to let the “running” of your business take up your entire work day. With the right professional support team, such as accountants, lawyers, and insurance providers, you can set your company up for success and get back to doing what you're passionate about.

For example, an insurance partner like APOLLO can help you:

- Find comprehensive coverage that fits your business
- Purchase your policy online within minutes
- Receive your policy documents directly to your inbox in real time

**Keep reading to find out why it's so important to cover yourself and your business with the right insurance.**

## The Importance of Insurance

# Accidents Happen

**No matter what type of business you run, if your clients injure themselves as a result of your product, service, or negligence, you can be held financially responsible for costly expenses. Here are a few examples of what this could look like for your business.**

### Claims Scenario 1

## Slip and Fall Incidents

A client visits an interior decorator's office. During the visit, the client accidentally slips and falls, injuring her arm. Since the injury took place on the business premises, the client now sues the interior decorator. This may leave the interior decorator financially responsible for the medical and legal expenses of the liability claim.

### Claims Scenario 2

## Property Damages

After arriving at a client's home, a photographer sets up his equipment. His assistant accidentally knocks over a light, which breaks the client's 60-inch television. As a result, the client demands reimbursement for property damages, leaving the photographer responsible for the cost of replacing the television.

### Claims Scenario 2

## Stolen Equipment

During tax season, a bookkeeper's office gets broken into and all of her electronics are stolen. This includes her computer, which contains her accounting software and client information. Even though the data is backed up online, she still faces expensive replacement costs in order to get her business up and running again.

## The Importance of Insurance

# Errors and Omissions

**As a business professional, clients view you as an expert in your field. For this reason, it's important for the services or products that you provide to be up to a certain standard. Of course, everyone makes mistakes, which is why professional liability is an invaluable investment for any business.**

It can help protect you in the event that you make an error, unintentionally omit important information, or even if you haven't done anything wrong. Here are examples of what this could include.

## Claims Scenario 1

### Misrepresentation of Services

A copywriter helps a client draft a press release for their business. The client mistakenly believes the copywriter will review the final draft before it's published. As this is not the case, the company publishes the unfinished press release with inaccurate information, damaging its reputation. The copywriter is sued for damages, which may leave him financially responsible.

## Claims Scenario 2

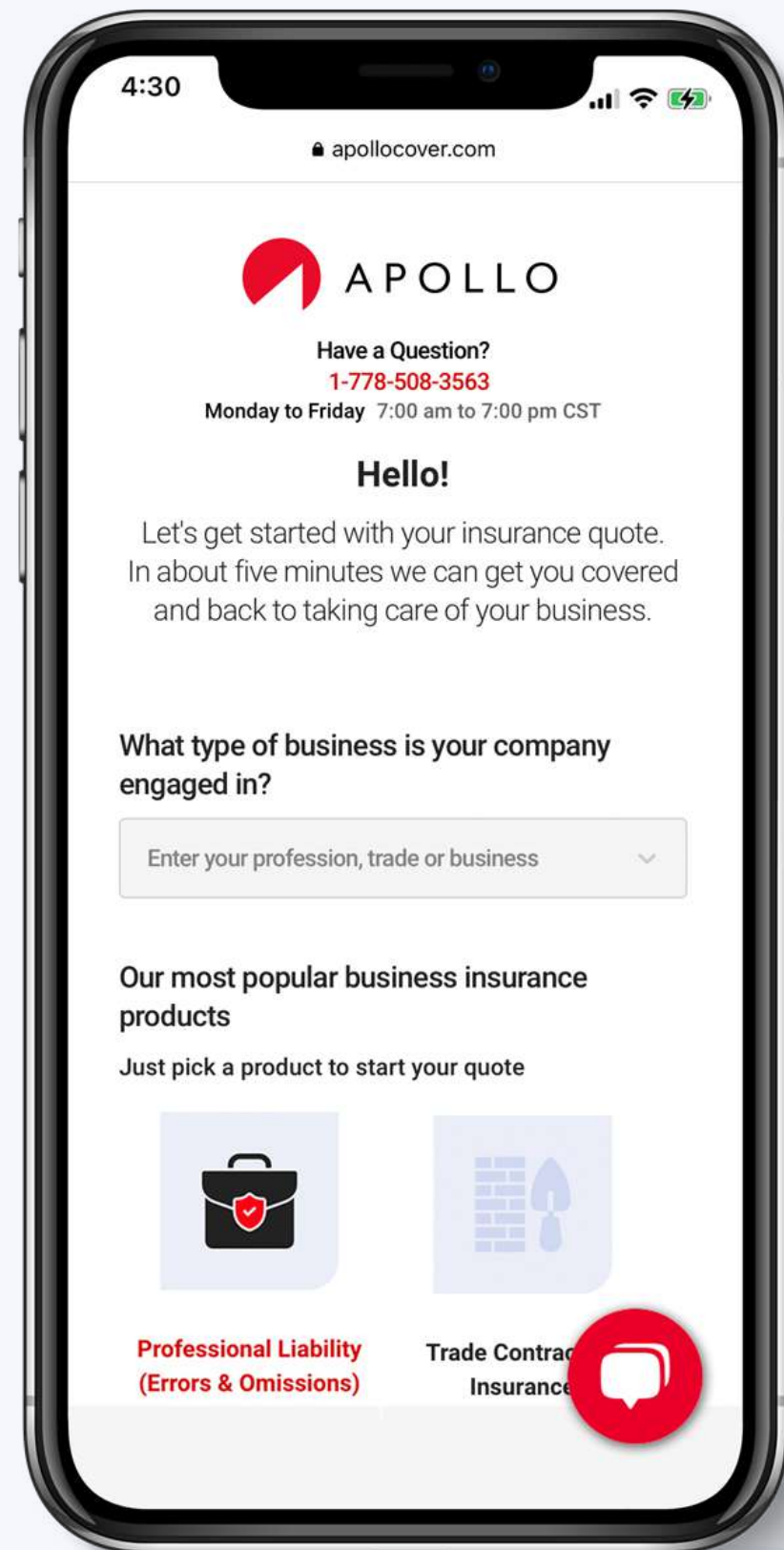
### Professional Negligence

An architect designs a building for a company. However, the architect makes a sizable error in her blueprints, resulting in a large, unexpected cost for the company. The architect faces a claim for professional negligence and is held liable for the expenses.

## Claims Scenario 2

### Omission of Information

A consultant puts together a quote for a retiring client. After leaving his job, the client discovers that he is not receiving as much of a monthly pension as the advisor had quoted. The client now sues the consultant, claiming that there was an omission in the advisor's calculations. This may leave the advisor financially accountable for the alleged error.



# How to Make Business Insurance Effortless

Being a small business owner is hard.  
Finding the right insurance doesn't have to be.

With APOLLO, you can find custom coverage for your business within minutes. In fact, if you start your online application right now, you'll have your policy documents sitting in your inbox in the next 15 minutes.

Here are the three quick and easy steps to insure your business today:

## 1. Get Your Free Quote

Fill out our straight-forward online application and receive a free quote instantly.

## 2. Choose Your Payment Method

Select a payment plan that's convenient for you, with monthly, annual, and credit card options.

## 3. Receive Your Documents

You'll get your policy documents delivered to your email in real time.

Start your application now to discover just how effortless the insurance part of your business can be.





# What Is Professional Liability Insurance?

**APOLLO's Professional Liability Insurance covers you as an entrepreneur if you are sued by a client, even if you are not at fault.**

As a professional who provides your clients with expertise and advice related to your field, this type of coverage – also referred to as Errors and Omissions (E&O) Insurance – helps protect you. This policy can give you peace of mind that you and your business will not come to financial ruin due to any legal fees resulting from claims of negligence, malpractice, or misrepresentation.

**Product features include:**

- Errors and Omissions coverage up to \$5M
- Optional add-on packages to fit your business needs, such as:
  - Commercial General Liability coverage up to \$5M, which includes \$1M Non-Owned Auto
  - Office Contents coverage up to \$250K
  - Privacy Breach Expense coverage up to \$100K
- Unlimited Access to a Legal Helpline
- Coverage for businesses with up to 20 employees
- Flexible monthly and annual payment options
- Available in all Canadian provinces and territories, except Québec
- Up to three operation selections allowed for a single policy
- Revenue outside of Canada and the United States permitted

Visit [apollocover.com](https://apollocover.com) to learn more about how **Professional Liability Insurance** can help protect your business.



## What APOLLO Customers Are Saying

APOLLO is a leading Canadian InsurTech that also greatly values the human experience of buying insurance. **We have earned a Google Rating of 4.8 Stars by putting our customers' needs first and offering unparalleled support through our easy-to-use digital platform.**



"APOLLO makes getting **reliable and affordable insurance super easy**. I simply filled out the questionnaire online, and a representative called me immediately after to ask a few more questions. I was then **insured within 20 minutes with a policy almost four times cheaper** than what I had been paying."

**Angela K, 5-Star Google Review**

"They've been very **quick, kind, and easy to deal with!** Having a **stress-free experience** with an insurance company was great!"

**Kane L, 5-Star Google Review**

"I recently purchased insurance from APOLLO. The entire process was **very easy**. Their website is user friendly and clarifies everything that you need to know to purchase an insurance policy. It took me **15 minutes to fill in the information and the policy was in my email**. The staff is also very professional. I immediately received a call and follow-up email from them to make sure everything went well. **Highly recommend.**"

**Tejasvini A, 5-Star Google Review**

"Trent was **amazing!** I had my insurance and certificate within an hour when locally it would have taken at least a week. **Super impressed** with the service!"

**Lana B, 5-Star Google Review**

# Cover Your Business Today

APOLLO is making professional liability insurance effortless. Get coverage for your business online in minutes.

[Get a Free Online Quote](#)

