

ASA Insurance Discussed Liability Insurance Considerations for Auto, Home, & Business

One of Utah's top insurance providers recently shared helpful advice about liability insurance for businesses, homes, and vehicles.

SALT LAKE CITY, UT, UNITED STATES, March 13, 2021 /EINPresswire.com/ -- One of Utah's top insurance providers recently shared helpful advice about [liability insurance](#) for businesses, homes, and vehicles.

[ASA Insurance](#) is often asked by their clients, "What does liability insurance cover?" Because it is such a popular topic, they have combined information on each topic to provide the answers Utahns need.



ASA Insurance is a top provider of auto insurance and property insurance within the Salt Lake City area.

Auto Liability Insurance

There are two types of auto liability insurance: bodily injury liability and property damage liability. Bodily injury protection can cover an injured person's medical expenses if they are at fault in an accident, lost wages if they can't work due to their injury, and legal fees drivers might face from the accident.

The other component of an auto insurance liability plan is property damage protection. If a driver is responsible for an auto accident with someone's vehicle or their property, this can help pay to repair any damage.

Liability Insurance for the Home

ASA Insurance shared a few examples where a homeowners liability insurance policy in Utah can help protect them:

A friend is in town for the weekend and they trip on a broken step in your home. You could be responsible for paying for their medical bills and lost wages, which is where liability insurance can help.

Your child is tossing a ball outside and it breaks a neighbor's window. With liability insurance, you'll have the coverage to pay for repairing the broken window.

If Rover bites someone in your home or while they are being walked, the dog owner will likely be legally responsible for the bitten person's medical bills, and home insurance liability applies in this situation, too, ASA Insurance says.

[Commercial Liability](#) Insurance

Finally, ASA Insurances discussed commercial general liability insurance. This is a broad form of coverage meant to protect business owners from the costs associated with people injured or property damaged during the course of their business operations. For example, a customer slipping on the floor of a shop. Commercial liability can not only cover their medical bills, but it can also offset the cost of legal fees if the business owner is sued. Commercial liability insurance can also help cover the costs that come with identity theft, forgery, errors and omission claims, and much more.

To learn more about liability insurance for homes, businesses, and auto, ASA Insurance can be reached at 801-486-7463.

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