

Franchise Insurance

Coverage and risk management solutions for franchises of all sizes.



Our dedicated team of licensed advisors is here to ensure your franchise meets the national standards as well as any needs your specific franchise has.

About Navigate Risk Advisors:

- Over 50 years of combined Commercial insurance experience.
- Specialize in new business risk management services
- Currently insuring Caring Transition franchises.

Why Use Navigate?

Streamlined Application & Approval Process

Ongoing Support & Reviews

State-specific Insurance Advice

Comprehensive Renewal Process

A resource for Risk Mitigation

Multiple Carrier Appointments

Holly Roe



Dan McLaughlin



TJ Worsencroft



OUR

TEAM

Contact us to begin a risk assessment today:

PH: 440-871-0110



Email: insure@navigatera.com

MEET THE TEAM!

Navigate has a culture of genuine care for each other and our families, and that care extends to our clients and their families as well. We understand the risks in starting and building a business, so when it comes to making sure you're covered, or helping you with a claim, you can be sure you're getting our best effort every time.



T.J. WORSENCROFT – Owner and Licensed Agent

TJ is a marketing graduate of Baldwin-Wallace University and also retired from the United States Coast Guard. Licensed in 2006, he is the owner of four insurance businesses, which he's grown to help thousands of business owners and families throughout the country. He and his wife have 4 children and they enjoy boating on their 1969 38' Chris Craft Commander. "Insurance is very complex and I like helping the business owner identify what coverages are needed at a time of a claim and knowing that we recommended the right product." tjw@navigatorera.com



HOLLY ROE, MBA – Director of Commercial Operations / License Agent

Holly is also a graduate of Baldwin-Wallace University receiving her Masters in International Business. She's worked in various capacities in business and is currently a co-owner of a construction company and has run her own nonprofit organization since 2015. She has three children, plays golf and enjoys being anywhere near water. "I really enjoy the new business process and watching other owners thrive – ensuring they're protected while growing their company is a great feeling." holly@navigatorera.com



DAN MCLAUGHLIN – Director of Business Development

Dan has been a licensed agent for over 20 years and has been helping business owners since 1987. A native of Ohio, Dan is a graduate of the University of Michigan and is a two-time Big 10 Tennis Champion. Dan also owned & operated a manufacturer's rep business for 20 years. He's the proud father of four, enjoys golf and teaching tennis. "I truly love working with entrepreneurs. I enjoy being their advisor, helping them sleep better at night, and watching them grow their business." fdm@navigatorera.com

CALL US TODAY AT 440-871-0110

DEFINITIONS

General Liability - known as Business Liability Insurance and protects you and your business from "General" claims involving bodily injury. It can also provide defense attorneys fees and medical fees for which your business might be legally responsible.

For example, a franchisee is hosting an estate sale and a customer came into the home and fell down the stairs. The GL would pay for the injuries. This would protect the franchise owner from a bodily-injury claim.

Medical Expense - This is "good-will" coverage under general liability and will pay for any minor medical expenses up to \$5000. If it exceeds \$5K, then the general liability will kick into place.

Business Personal Property - Offers financial protection against lost, damaged, or stolen business property on or off-premises (ie. computers, furniture, tools).

Errors and Omissions - is also referred to as Professional Liability insurance. It's a kind of specialized liability protection against losses not covered by traditional liability insurance. It protects you and your business from claims if a client sues for negligent acts, errors or omissions committed during business activities that result in a financial loss. (ie. a staff member wrongly advises on the value of an object that causes a financial loss; or someone accidentally throws out a valuable object.)

Contingent BI/Property Damage (Bailee Coverage) - protects businesses against damage, destruction, or loss of a customer property while it's in their possession. (ie. misplaced or damaged property of the owner while it was in the franchisee's possession.)

Employers Liability (Stop Gap) - If the employee gets injured or seriously ill on the job, this protection provides the gap that workers compensation does not cover. Each state has their own department of Workers Compensation and a separate policy is likely required to meet the state guidelines for employment.

Hired/Non-owned Auto -The hired auto coverage provides coverage when you or an employee rents a vehicle and the non-owned give protection when employees are using their own car for business. It provides extra coverage the employees personal auto coverage for bodily injury and property damage.

Excess/Umbrella Liability Coverage - covers claims that exceed the limits of the primary insurance policy.

Cyber Liability - covers your business in the event of a computer related hack, ransom ware or any litigation that would come from your system being compromised. This could include data breach or cyber security issues.

Employment Practices Liability (EPLI) - coverage for businesses against claims by employees including sexual harassment, discrimination, wrongful termination, age discrimination etc.