



Insurance Must-Haves for Texas Entrepreneurs

By Rani Alfers Insurance Agency

Smart coverage for bold business owners.



INTRODUCTION

Your Business, Your Risk, and Your Responsibility



In Texas, small businesses are the backbone of our communities. Whether you're running a boutique in Frisco, a food truck in Plano, or a startup from your spare bedroom in Addison—**you've invested time, money, and energy into something worth protecting.**

But business ownership also comes with real risks—property damage from hail, customer injury on your premises, or a lawsuit after a service mishap. That's where the right insurance comes in.

This guide is built to help you navigate the core coverages your Texas business might need—without the confusing jargon. And when you're ready, we're here to build a policy that fits your operation, your budget, and your goals.

Contact us: [972-661-5200](tel:972-661-5200)

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Texas Business Insurance Essentials

General Liability Insurance

This is the foundation of business protection. It covers injuries to customers, damage to property you don't own, and personal injury claims (like slander or advertising errors).



Example: A customer trips on uneven pavement outside your store and breaks an arm—this coverage kicks in.

Texas Tip: If your business signs contracts with landlords, vendors, or events, this coverage is often required.

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Texas Business Insurance Essentials

Commercial Property Insurance

Protects your building, inventory, equipment, tools, signage, and more from fire, theft, vandalism, or Texas's wild weather (hail and wind, anyone?).

Example: A summer storm damages your storefront windows—this coverage helps with repairs and replacements.



Texas Tip: Most policies don't include flood insurance, which may be worth considering depending on your location.

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Texas Business Insurance Essentials

Commercial Auto Insurance

This is the foundation of business protection. It covers injuries to customers, damage to property you don't own, and personal injury claims (like slander or advertising errors).

Example: You're driving your work van to a client site and get rear-ended—commercial auto helps with repair and liability.

Texas Tip: Texas roads are busy. If you or your employees are on the road often, this is critical.



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Texas Business Insurance Essentials

Business Interruption Insurance

Helps replace lost income if you can't operate due to a covered event (like fire, windstorm, or property damage). It may also cover temporary relocation or extra expenses.



Example: A roof collapse shuts down your bakery for a month—this coverage helps pay ongoing bills and salaries.

Texas Tip: With unpredictable storms and grid outages, this safety net can help keep your doors open long-term.

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Texas Business Insurance Essentials

Workers' Compensation Insurance in Texas

Texas is the only state that doesn't require private employers to carry workers' compensation insurance—but that doesn't mean you should skip it.

Here's what you need to know:

If You Carry Workers' Comp

- Covers employee medical care and lost wages for work-related injuries or illness
- Protects your business from most lawsuits
- Offers peace of mind to you and your team

If You Don't (You're a "Non-Subscriber")

- You can be **sued directly** by an injured employee
- You lose key legal defenses
- You must:
 - File an annual notice with the state
 - Notify all employees in writing
 - Post signs at your business location

The Risk: One injury could become a costly legal battle. Even if you're a small team, coverage might save you from major financial exposure.



Texas Business Insurance Essentials

Professional Liability (Errors & Omissions)

Protects service-based businesses from claims of negligence, errors, or failure to deliver services as promised.

Example: A client claims your advice caused financial loss—they file a lawsuit. This helps with legal fees and settlements.



Texas Tip: E&O is crucial for consultants, creatives, agents, and licensed professionals in a fast-growing service economy.

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Texas Business Insurance Essentials

Cyber Liability Insurance

Protects against data breaches, cyberattacks, and the fallout of losing customer information or being hacked.



Example: A phishing scam leads to stolen customer credit card info—cyber insurance helps cover response, legal fees, and customer notification.

Texas Tip: If you take payments, store emails, or use cloud systems, cyber coverage isn't a luxury—it's a necessity.

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Tips to Save on Coverage Without Cutting Corners

- ➔ Bundle policies (like general liability + property) under a BOP to save
- ➔ Review coverage annually—businesses evolve quickly
- ➔ Ask about group/association discounts
- ➔ Raise your deductible for lower monthly premiums (if it fits your cash flow)



Legal Note & Business Support

Important Reminder:

This guide is informational only and not a substitute for legal or tax advice. For matters like contracts, business structure, or compliance, we always recommend consulting a licensed attorney or financial professional.

If you need a trusted referral in the Dallas area, just ask—we'll connect you with professionals we trust.

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Rani Alfes Insurance Agency Is Here for You

As a Texas-based agency, we get what it takes to run a business here. And we're not just here for the policy—we're here for the people.

Let's make sure your business is protected and positioned for growth. **Call or Text 972-661-5200 , Request a quote online Or DM us**—we're local, responsive, and ready.



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