



Business Insurance



Commercial Property

Protect your owned or rented building, as well as the tools and equipment used to run your business. A policy can cover losses from fire, theft, flooding, natural disasters, and many other causes of loss.



General Liability

Protect your business from claims that can come up during normal business operations involving bodily injuries and property damage resulting from the products, services, or operations of the business.



Workers' Compensation

In most states, workers' compensation is a no-fault system that provides wage replacement benefits and lifetime medical care for work-related injuries and illnesses.



Business Owners Policy (BOP)

A BOP for a small business combines general liability insurance and property insurance into a single business insurance policy and can be a first step when insuring your business.



Disability Insurance

Protects workers from non-occupational injury or sickness including elective surgery, pregnancy, childbirth, back pain, depression, mental health conditions, and other related medical conditions.

For more information or to get a quote, call the GTM Insurance Agency at (518) 373-4111.



Employee Benefits



Health Insurance

Employees value health insurance. It can be a deciding factor in choosing or staying with an employer.



Dental Insurance

Dental insurance covers the cost of dental care, regular checkups, cleanings, and more complex procedures



Vision Insurance

Vision insurance provides coverage for vision-related services and products for employees and their families.



Flexible Spending Accounts (FSAs)

FSAs allow employees to use pre-tax dollars to pay for qualified healthcare expenses.



Health Reimbursement Arrangements (HRAs)

HRAs are employer-funded and used to reimburse employees tax-free for qualified medical expenses.



Transportation and Commuter Benefits

Incentives to help employees reduce commuting costs such as transit passes, parking subsidies, and more.

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Personal Insurance



Homeowners Insurance

Homeowners insurance is designed to protect homeowners from financial losses due to unexpected events such as theft, fire, and natural disasters.



Auto Insurance

Auto insurance provides financial protection to drivers in the event of a car accident or other incident involving their vehicle.



Life Insurance

A life insurance policy provides a sum of money to one or more of the policyholder's beneficiaries when they pass away.



Umbrella Insurance

This type of personal liability insurance provides an extra layer of protection beyond the limits of your homeowners, auto, and watercraft personal liability.



Second Home Insurance

Second home insurance is a type of property insurance specifically designed for the different risks and nature of use of a second or vacation home.



Ransom Insurance

Ransom insurance is designed to protect families against financial losses associated with kidnappings, ransom demands, and other extortion situations.



Travel Insurance

Travel insurance policies pick up where your primary health plan leaves off, acting as your primary insurance while abroad.

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gtminsuranceagency.com