

**Customized Insurance  
Policies and  
Employee Benefits**

# The GTM Insurance Agency Difference

The GTM Insurance Agency is built on client service. You'll get VIP treatment, effective solutions, and the personalized attention you deserve. Because as your local insurance agency, we're designed for extraordinary client experiences backed by talented insurance professionals.

We're dedicated to serving our clients with customized insurance products that fit their needs and budgets.

As a trusted, local agency we provide insurance coverage and benefits from top carriers for business insurance, employee benefits, and personal insurance.

An affiliate of GTM Payroll Services, GTM has been part of the business community in the Capital Region of New York State for more than 30 years. With decades of experience and unmatched client support, our team will work with you to ensure you have the right products and services that meet your insurance and benefit needs.

Your best interests are at the heart of what we do. With GTM you can concentrate on what's important – growing your business.



## Insurance Coverage to Fit Your Business

Whether you run a small business or a mid-size company, it's essential that you operate with the right insurance – and the right amount of insurance – for your needs. Protect your business with the insurance options that are right for your size and industry.

Let us customize a package of insurance products that will meet your needs and fit your budget, offering insurance policies underwritten by major carriers:

### **Business Owner's Policy (BOP)**

Combines general liability insurance and property insurance into a single business insurance policy.

### **Commercial Auto**

Helps cover the costs of an automobile accident when an employee is using a company-owned car, truck, or van for business.

### **Commercial Property**

Helps protect your owned or rented building, as well as the tools and equipment used to run your business.

### **Cyber/Data Breach Liability**

Protects against risks from technology, including cyber attacks and data breaches.

### **Disability**

Protects workers from non-occupational injury or sickness.

### **Employee Dishonesty**

Compensates business owners for employee actions that may cause physical or financial harm to the business.

### **Employment Practice Liability Insurance**

Covers businesses against claims by workers that their legal rights as employees of the company have been violated.

### **General Liability Insurance**

Protects a business from claims involving bodily injuries and property damage resulting from the products, services, or operations of the business.

### **Paid Family Leave**

PFL provides eligible employees job-protected, paid time off to care for family members and newborns.

### **Surety Bonds**

A surety bond is a written agreement to be liable for the debt or default of another.

### **Workers' Compensation Insurance**

Provides wage replacement benefits and lifetime medical care for work-related injuries and illnesses. All for-profit employers and most not-for-profit employers must carry workers' compensation insurance to cover all their employees.

# Employee Benefits to Motivate Your Workforce

In a competitive job market, you need the right mix of benefits to attract top candidates to your company and retain your best employees. Investing in employee benefits can boost workforce engagement and lead to business growth.

Let us create a customized employee benefits package to attract top candidates and retain your best workers. These benefits can include:



## Core Benefits

### Health Insurance

Covers the costs of expenses, such as doctor visits, prescription medications, hospitalization, and preventative care.

### Dental Insurance

Covers the cost of dental care, including regular checkups, cleanings, and more complex procedures like fillings, extractions, and root canals.

### Vision Insurance

Provides coverage for vision-related services and products.

### Life Insurance

Pays out a lump sum of money to designated beneficiaries upon the death of the policyholder.

### Transportation & Commuter Benefits

Employer-provided incentives designed to help employees reduce their commuting costs.

## Savings & Reimbursement Accounts

### Flexible Spending Account (FSA)

Tax-advantaged accounts that allow employees to use pre-tax dollars to pay for qualified healthcare expenses.

### Health Reimbursement Arrangements (HRA)

Employer-funded, tax-advantaged account used to reimburse employees for qualified medical expenses.

### Individual Coverage HRA (ICHRA)

Employers provide a fixed amount of money to their employees to purchase individual health insurance coverage.

### Qualified Small Employer HRA (QSEHRA)

Employees are reimbursed for health insurance coverage purchased on the individual market or through the health care exchange.

## Peace of Mind with the Right Personal Insurance Coverage

Protect your assets and your lifestyle with customized, personal insurance policies.

Our experienced agents will work with you to determine the right amount of protection for you, your family, and your belongings.

Get competitive rates for:

### Homeowners Insurance

Protects homeowners from financial losses due to unexpected events such as theft, fire, and natural disasters.

### Auto Insurance

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

### Recreational Vehicle (RV) Insurance

Designed specifically for recreational vehicles, it is similar to auto insurance but provides additional coverage for things like personal belongings, roadside assistance, and vacation liability.

**Learn more about how we can provide exceptional service, effective solutions, and personalized attention.**



**GTM<sup>®</sup>**  

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