



Workplace Insurance



Workers' Compensation

Many states require household employers to have workers' compensation, which can help employees recover lost wages and medical expenses stemming from an on-the-job accident or illness.



Disability Insurance

Household employers may be required to provide disability insurance to their employees, which pays a percentage of their income if they become disabled because of an off-the-job injury or illness.



Paid Family Leave (PFL)

Household employers in several states must carry PFL insurance. Employees can typically take leave to bond with a new child, care for a family member, and tend to needs related to a family member's military service.



Employment Practices Liability Insurance (EPLI)

EPLI can cover a household employer for defense costs and damages from claims made by employees alleging discrimination, wrongful termination, harassment, and other employment-related issues.



Employee Theft and Dishonesty Insurance

Coverage can help cover household employers from financial losses resulting from theft (cash, credit cards, and other property) and fraud by untrustworthy employees.

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



Employee Benefits



Health Insurance

Household employees value health benefits. It can be a deciding factor to choose or stay with an family.



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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