



PROPERTY AND CASUALTY

Sphere delivers tailored Property and Casualty solutions that protect your physical and digital business through trusted partnerships with leading carriers.

✓ CORE INSURANCE SOLUTIONS

● Property And Casualty Solutions

General Liability- Bodily injury, property damage, and legal defense Commercial Property- Buildings, equipment, inventory, and business interruption

Business Auto- Company vehicles, employee drivers, cargo

Workers' Compensation- Employee injury, medical coverage, lost wages Professional

Liability (E&O)- Protection against service or advice-related claims

● Cybersecurity Coverage

Data Breach Response- Legal costs, customer notification, credit monitoring

Ransome And Cyber Extortion- Coverage for ransom payments and recovery

Network Security Liability- Third-party damages and legal claims Regulatory Fines And Penalties- HIPAA, PCI, and compliance-related coverage

Business Interruption- Loss of income due to cyberattacks or system failures

📞 ENROLLMENT & COMMUNICATION

● Dedicated Enrollment Team

Onsite, virtual, and telephone support

● Ongoing Account Management

Year-round service. compliance guidance

✓ CONTACTS

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Let us Build a Package that Protects your Business and Assets!

www.biospherehealth.org