<u>What Types of Insurance do Orange County, California</u> <u>Small Businesses Need to Carry?</u>

By: Callahan & Blaine

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While most Orange County small business owners are aware of the basic types of <u>business</u> insurance they should carry, there are a few areas of coverage that many overlook.

Identity theft and Internet fraud are two new areas of potential exposure that have emerged in recent years. Insurance companies have stepped up with products that can protect companies from the liability associated with the theft and misuse of confidential information. Even though these types of crimes make the headlines on a regular basis, many small and medium businesses are not aware how great their exposure is until it is too late.

Also big in the news these days are lawsuits related to trade secrets, patents, copyrights, and trademarks. Any company that relies on this type of information for its business model should seek out coverage that protects them if they need to go to court to protect their rights to intellectual property.

Another area where businesses can underestimate their risk exposure is in the area of employment law. Once an employer is threatened with a lawsuit by a disgruntled former employee, it is already too late to get coverage.

About Callahan & Blaine

Efficient and Sophisticated Client Service Focused on Results

Callahan & Blaine's trial practice reflects our firm's commitment to client service and outstanding results across a wide range of litigation problems — business and employment law, corporate and ownership disputes, and personal injury claims. We've been working toward building the ideal civil trial practice since we opened our doors in 1984. <u>Contact us</u> in Santa Ana to learn how our approach to dispute resolution can benefit you or your company.

If you follow all the rules and your insurance company denies your claim, don't take it lying down. As a litigation firm with a national reputation for aggressively litigating and *consistently winning* complex multi-million dollar cases, Callahan & Blain has developed an expertise in going after the insurance companies – and making them pay. In a recent case, our attorneys went to court and won a verdict that required Hartford Accident & Indemnity, Co. to pay our client's defense costs and damages in a <u>trade secret misappropriation lawsuit</u>.

If your insurance claim has been denied, <u>contact the lawyers of Callahan& Blaine</u> for expert legal assistance.