



5 Hidden Risks Every Small Business Owner Should Know

Running a business is hard enough without unexpected disruptions. But many small business owners unknowingly face risks that aren't covered by standard insurance policies. This leaves them vulnerable to lawsuits, financial loss, and downtime.

This guide outlines five of the most common hidden risks-plus straightforward steps you can take now to protect your business.

1. Employee Lawsuits

Risk: Discrimination, wrongful termination, or harassment claims can lead to costly lawsuits-even if you did nothing wrong.

Solution: Ensure your policy includes Employment Practices Liability Insurance (EPLI) to cover legal fees and settlements.

2. Cyber Attacks

Risk: Data breaches, phishing scams, or ransomware can paralyze operations and damage your reputation.

Solution: Add Cyber Liability Coverage to protect against data loss, business interruption, and client notification costs.

3. Natural Disasters

Risk: Severe weather is on the rise-and standard property policies may not fully cover floods, earthquakes, or business interruption.

Solution: Review your current policy for coverage gaps and add riders for region-specific threats.

4. Supply Chain Disruptions

Risk: Delays from key vendors or manufacturers can halt production and revenue.

Solution: Consider Contingent Business Interruption (CBI) coverage to protect income when suppliers can't deliver.

5. Outdated Coverage

Risk: As your business grows, your needs change-but your policy might not reflect that.

Solution: Schedule a policy review with a licensed advisor to ensure your coverage keeps up with your operations.

Ready to Take Action?

Get a Free Business Risk Review with a Licensed Bradish Advisor.

We'll walk through your current coverage, identify blind spots, and offer clear recommendations - with no pressure and no obligation.

Call us today or visit <https://bradish.com/contact-us/> to book your free consultation.