The Southern Agency
Insurance & Bonds

PAYROLL, BANKING AND IDENTITY RECORDS

A payroll error can disrupt payday.

You calculate payroll and process sensitive employee or banking records. Accepted processing duties and insured funds need distinct terms, with social-engineering transfer loss separate from breach response.

RISKS WORTH DISCUSSING

01 **Payroll calculation or filing errors**

02 **Fraudulent diversion of client funds**

03 **Employee banking or identity-data breaches**

Scan to get a quote today

Or call
800-777-1872

PAYROLL SERVICE INSURANCE

Coverage worth discussing

Professional liability
Covered claims alleging accepted payroll-processing errors.

Cyber liability
Covered payroll-data breach response and privacy claims.

Crime insurance
Defined theft involving expressly insured client funds.

Business owners policy
Eligible office property and premises liability together.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 **Listen**
We review your operations, coverage and past claims.

02 **Assess**
We look at hazards and ways to reduce risk.

03 **Build**
We compare carriers, premiums and audit terms.

04 **Support**
We revisit coverage as your work changes.

SCAN TO
Read the full guide

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TheSouthernAgency.com