

COMPREHENSIVE SMALL BUSINESS INSURANCE.

More coverage. Less fine print.



THREE is an all-in-one insurance option for businesses that want a comprehensive policy that works for them today and as they grow in the future.

- One policy. One bill. One provider.
- Backed (and issued) by Berkshire Hathaway Direct Insurance Company
- A++ A.M. Best Rating
- Direct bill options (full pay or monthly)
- 150+ years of experience

Eligible classes

- Auto services:* repair shops, mechanics, gas stations, car washes
- Business & marketing consulting
- Cleaning & janitorial
- Electricians
- Hair salons
- Handyman: home improvement, appliance installation, service, repair
- Hotels: motels, bed & breakfasts, inns
- HVAC & plumbing
- Insurance agents
- IT consulting & software development
- Landscaping & tree services (no logging)
- Painters
- Residential remodeling & renovation
- Restaurants & bars (no nightclubs)
- Retail: general merchandise, convenience stores, liquor stores, coffee shops, bakeries

Types of coverage

- **Auto**
Auto Liability, Collision, Comprehensive, Towing, Rental Reimbursement
- **Business Liability**
General Liability, Professional Liability (Errors & Omissions), Employment Practices Liability, Cyber Liability, Hired & Non-Owned Liability
- **Workers' Compensation**
- **Business Interruption**
Business Income, Extra Expenses
- **Cyber Incident Response**
Forensic System Review, System Recovery & Restoration, Customer Breach Notification & Credit Monitoring, Cyber Liability
- **Property**
Commercial Property, Inland Marine, Employee Dishonesty, Electronic Data Restoration

*Auto services are not available in California or Louisiana.

Policies Issued by: Berkshire Hathaway Direct Insurance Company.