

PROPERTY

Property Risks

A Fire Destroys Your Property

There is a fire and your building(s) and or business property is destroyed.

Allstate Coverage

✓ Business Personal Property

This provides coverage for your building and/or your business personal property up to the limits you select.

Coverage is available on a replacement cost basis up to policy limits.

You Can't Open Your Shop

A fire destroys the roof of your business and you cannot operate your business until repairs are made.

✓ Business Income & Extra Expense

This provides for loss of income and fixed expenses while the business is closed due to a covered loss. Extra Expense can help set up the insured at a temporary location during repairs.

This provides your business with up to 12 months of coverage.

You Lose Power At Your Bakery

The utility company transformer blows and you lose power to your business.

✓ Spoilage Coverage*

This provides coverage for your perishable items due to a power outage.

This provides coverage for your perishable inventory due to a power loss at a limit you select.

Loss Of Cash Due To Theft, Robbery Or Destruction

You handle a significant amount of cash in your business and a robbery could impact your income greatly.

✓ Money & Securities

This covers you against the loss of money or securities due to theft, disappearance or destruction. This is normally an optional coverage, but this coverage is included with Allstate business insurance for Bakeries.

Coverage on-premise and off-premise in the event a theft occurs is included with Allstate business insurance for Bakeries.

Refrigerator Breakdown

Your refrigeration breaks down and you lose your entire inventory.

✓ Equipment Breakdown

This covers loss caused by the sudden breakdown of machinery or other equipment.

PROPERTY (cont.)

Property Risks

Employee Dishonesty

You receive checks, credit card payments and sometimes cash for work that you do. In reviewing the receipts for the week, you notice that the deposits were light.

Allstate Coverage

✓ Employee Dishonesty

This coverage responds when an employee steals money or property from your business. This is normally an optional coverage, but this coverage is included with Allstate business insurance for Bakeries.

Depending on your needs and the amount of contents or money on hand, you may want to have higher limits.

Contaminated Food

Your bakery is shut down by the department of health due to food contamination.

✓ Food Contamination

This coverage provides for your expenses to clean equipment and replace food that is contaminated, and reimburses you for lost Business Income and other expenses as a result of a health department shut-down.

LIABILITY

Liability Risks

Injury Lawsuit

A customer slips on your office floor, falls, and files an injury lawsuit.

Allstate Coverage

✓ General Liability Protection

Allstate business insurance for Bakeries helps protect you from lawsuits due to a customer injury.

Your coverage is based on a per-loss limit and an annual limit.

AUTO

Auto Risks

An Employee Causes An Accident

While performing work for you, your employee gets into an accident and causes injury and damage, you could be liable.

Allstate Coverage

✓ Liability Protection

This coverage insures against injury to others and damage to other vehicles, even if it's due to your employee's negligence.

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Vehicle Damage

Damage to your vehicle, whether your driver was at fault or not, can be very costly to fix.

✓ Collision Coverage

This protection pays to repair damage, or even replace your vehicle if it is a total loss.

You can relax in knowing that we'll cover repairs or a replacement, subject to your deductibles.

Hail Storm Vehicle Damage

Hail can do real and costly damage to your vehicle, such as large dents and broken glass.

✓ Comprehensive Solution

This protection pays to repair storm hail damage to your business vehicle.

You'll have peace of mind in knowing you're covered for hail damage repairs, subject to your deductibles.

You Are Injured By An Uninsured Driver

If you're in a vehicle collision with an uninsured driver and sustain serious injury, your livelihood could be at risk.

✓ Uninsured Motorist Coverage

With this coverage, you' may be protected for injuries in an accident that is caused by a driver with no insurance.

With this coverage, you may be protected for injuries in an accident that is caused by a driver with no insurance.

Rental Vehicle Damage

If you still owe money on a loan or lease, you could be liable for the cost of replacing the vehicle.

✓ Coverage For Rented Or Borrowed Vehicles

This coverage comes standard with your Allstate BOP, and helps protect against these potential repair costs.

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*Optional coverage

The situations listed above are examples of typical coverages and are not intended to convey coverage relating to any specific loss or event. This is a brief description of business insurance products; this is not a contract. Read your policy for full details about the coverages. To learn more, please contact your Allstate Agent. Coverages are subject to state availability and qualifications. Other terms, conditions and exclusions may apply. Business Owners Policy is issued by Allstate Insurance Company: Northbrook, IL; Allstate New Jersey Insurance Company: Bridgewater, NJ.

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