

PROPERTY	
Property Risks	Allstate Coverage
<p><b>Damaged Documents</b></p> <p>A pipe bursts and leaks all over a filing cabinet containing your critical documents. Many are damaged and others are completely destroyed.</p>	<p>✔ <b>Valuable Papers And Records</b></p> <p>This covers you for damage or destruction of important documents used in your business. This coverage is increased on the Professional Office BOP.</p>
<p><b>Billing Records Are Destroyed</b></p> <p>There is a fire and your billing records are destroyed. This makes it difficult for you to collect payments from customers.</p>	<p>✔ <b>Accounts Receivable Protection</b></p> <p>This covers the increased cost of collecting payments and the cost to reestablish the records of accounts receivable. This coverage is increased on the Professional Office BOP.</p>
<p><b>Employee Dishonesty</b></p> <p>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.</p>	<p>✔ <b>Employee Dishonesty</b></p> <p>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 the Professional Office BOP.</p>
<p><b>Computer Hacks</b></p> <p>It is discovered that someone hacked into your bank account and transferred funds out of your account.</p>	<p>✔ <b>Computer Fraud And Funds Transfer Fraud Coverage</b></p> <p>This provides for loss of and damage to "money", "securities" and "other property" following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the described premises, bank or savings institution to someone else.</p>
<p><b>Property Damage</b></p> <p>Someone breaks in overnight and steals and/or damages desks, TVs and computers.</p>	<p>✔ <b>Money &amp; Securities</b></p> <p>This coverage will replace the contents that were stolen or damaged and repair the damage from the incident. Your insurance covers your loss at what it would cost you to replace the items.</p>

LIABILITY	
Liability Risks	Allstate Coverage
<p><b>Injury Lawsuit</b></p> <p>You are sued because somebody visiting your office tripped on the carpet and injured themselves.</p>	<p>✔ <b>General Liability Protection</b></p> <p>This provides coverage for injury to others at your premises and helps protect you from lawsuits brought against you.</p>
<p><b>Customer Data Loss Or Theft</b></p> <p>You maintain a significant amount of your customer's confidential personal and financial data. That information is lost or stolen.</p>	<p>✔ <b>Data Compromise*</b></p> <p>This provides case management, legal support, credit monitoring and legally required notifications.</p>

AUTO	
Auto Risks	Allstate Coverage
<p><b>An Employee Causes An Accident</b></p> <p>While performing work for you, your employee gets into an accident and causes injury and damage, you could be liable.</p>	<p>✔ <b>Liability Protection</b></p> <p>This coverage insures against injury to others and damage to other vehicles, even if it's due to your employee's negligence.</p>
<p><b>Vehicle Damage</b></p> <p>Damage to your vehicle, whether your driver was at fault or not, can be very costly to fix.</p>	<p>✔ <b>Collision Coverage</b></p> <p>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.</p>
<p><b>Hail Storm Vehicle Damage</b></p> <p>Hail can do real and costly damage to your vehicle, such as large dents and broken glass.</p>	<p>✔ <b>Comprehensive Solution</b></p> <p>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.</p>
<p><b>You Are Injured By An Uninsured Driver</b></p> <p>If you're in a vehicle collision with an uninsured driver and sustain serious injury, your livelihood could be at risk.</p>	<p>✔ <b>Uninsured Motorist Coverage</b></p> <p>With this coverage, you may be protected for injuries in an accident that is caused by a driver with no insurance. You may have the protection you need, based on your policy's Bodily Injury limit. (Restrictions apply in some states.)</p>
<p><b>Rental Vehicle Damage</b></p> <p>If you still owe money on a loan or lease, you could be liable for the cost of replacing the vehicle.</p>	<p>✔ <b>Coverage For Rented Or Borrowed Vehicles</b></p> <p>This coverage comes standard with your Allstate BOP, and helps protect against these potential repair costs. You can relax because the BOP gives you this added protection at no additional charge.</p>

\*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.