**PROPERTY**

- **Damaged Documents**
  - A pipe bursts and leaks all over a filling cabinet containing your critical documents. Many are damaged and others are completely destroyed.

- **Billing Records Are Destroyed**
  - There is a fire and your billing records are destroyed. This makes it difficult for you to collect payments from customers.

- **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.

- **Property Damage**
  - Someone breaks in overnight and steals and/or damages desks, TVs and computers.

**LIABILITY**

- **Valuable Papers And Records**
  - This coverage protects you for damage or destruction of important documents used in your business. This coverage is included with Allstate business insurance for Advertising and Marketing.

- **Accounts Receivable Protection**
  - This covers the increased cost of collecting payments and the cost to re-establish the records of accounts receivable. This coverage is included with Allstate business insurance for Advertising and Marketing.

- **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 Advertising and Marketing.

- **Business Personal Property**
  - 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.

**AUTO**

- **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.

- **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 you’ll cover repairs or a replacement, subject to your deductibles.

- **Towing & Roadside Assistance**
  - You’ll have peace of mind knowing you’re covered for towing, battery replacement and other assistance.

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

**OTHER**

- **Cyber Risk**
  - When business information is lost, stolen or accessed, you can be held liable to your clients.

- **Property Damage**
  - This coverage helps protect your business property from damage caused by other people.

**Rental Vehicle Damage**

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

**Special Terms & Conditions**

- **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.