## PROPERTY

### Damaged Documents
- **Valueable Papers And Records**
  - This covers you for damage or destruction of important documents used in your business. This coverage is increased with Allstate business insurance for Architects and Engineers.
  - This coverage is included in the basic BOP and is increased with Allstate business insurance for Architects and Engineers.

### Property Damage
- **Business Personal Property**
  - This coverage will replace the contents that were stolen or damaged and recover the damage from the incident. Your insurance covers your loss at what it would cost you to replace the items.
  - Coverage is available based on your needs.

### Billing Records Are Destroyed
- **Accounts Receivable Protection**
  - This covers the increased cost of collecting payments and the cost to reestablish the records of accounts receivable. This coverage is increased with Allstate business insurance for Architects and Engineers.
  - This coverage is included in the basic BOP and is increased with Allstate business insurance for Architects and Engineers.

### Employee Dishonesty
- **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 Architects and Engineers.
  - Depending on your needs and the amount of coverage, you may need to have higher limits.

## LIABILITY

### Injury Lawsuit
- **General Liability Protection**
  - Allstate business insurance for Architects and Engineers helps protect you from lawsuits due to a customer injury.
  - Your coverage is based on a per-loss limit and an annual limit.

### Customer Data Loss Or Theft
- **Employment Practices Liability**
  - This provides case management, legal support, credit monitoring and legally required notifications.
  - Save time and money, and avoid recovery costs.

### Wrongful Termination Lawsuit
- **Employment Practices Liability**
  - This provides coverage and support in the event of wrongful termination, sexual harassment or discrimination.
  - Your coverage is based on a per-loss limit and an annual limit.

## AUTO

### An Employee Causes An Accident
- **Liability Protection**
  - This coverage insures against injury to others and damage to other vehicles, even if it’s due to your employee’s negligence.

### Vehicle Damage
- **Collision Coverage**
  - This protection pays to repair damage, or even replace your vehicle if it is a total loss.
  - You can relax knowing that you’ll cover repairs or a replacement, subject to your deductibles.

### Hail Storm Vehicle Damage
- **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
- **Uninsured Motorist Coverage**
  - 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.)

### Rental Vehicles Damage
- **Coverage For Rented Or Borrowed Vehicles**
  - 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.

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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.