## Property

### Property Risks

#### A Fire Destroys Your Property
- **Business Personal Property**: There is a fire and your building(s) and/or business property is destroyed.
- **Business Income & Extra Expense**: This provides coverage for loss of income and fixed expenses while the business is closed due to a covered loss. Extra Expenses can help set up the business at a temporary location during repairs.

#### You Can’t Open Your Shop
- **Business Personal Property**: A fire destroys the roof of your business and you cannot operate your business until repairs are made.

#### You Lose Power At Your Bakery
- **Business Personal Property**: The utility company transformer blows and you lose power to your business.

#### Loss Of Cash Due To Theft, Robbery Or Destruction
- **Money & Securities**: You handle a significant amount of cash in your business and a robbery could impact your income greatly.

#### Refrigerator Breakdown
- **Equipment Breakdown**: Your refrigeration breaks down and you lose your entire inventory.

### Allstate Coverage

#### Employee Dishonesty
- **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.

#### Contaminated Food
- **Contaminated Food**: Your bakery is shut down by the department of health due to food contamination.

### Liability

#### Liability Risks

#### Injury Lawsuit
- **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
- **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.

#### Hall Storm Vehicle Damage
- **Comprehensive Solution**: This protection pays to repair storm hail damage to your business vehicle.

#### 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.

#### Rental Vehicle Damage
- **Coverage For Rented Or Borrowed Vehicles**: This coverage comes standard with your Allstate BOP and helps protect against those 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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