

PROPERTY

Property Risks

Allstate Coverage

**Shop Property Is Damaged**

An intruder or vandal breaks in and steals and/or damages your property, including refrigerators, equipment and computers.

✔ **Business Personal Property**

This coverage will replace the contents that were stolen or damaged and repair any property damage incurred 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.

**Shop Loses Power**

As a florist, your inventory is delicate and any interruption of electricity could be detrimental to your business. If your refrigerator fails, your perishable flowers—and profits—could spoil in a hurry.

✔ **Spoilage Coverage**

This provides coverage for your perishable items due to a power outage. This is normally an optional coverage, but is included with a BOP for florists.

**Refrigerator Breaks Down**

Your refrigerator breaks down and you lose your entire inventory due to spoilage.

✔ **Equipment Breakdown**

Helps protect your inventory with equipment breakdown coverage. This covers loss caused by the sudden breakdown of machinery or other equipment.

**Delivery Truck Refrigerator Breaks Down**

The refrigerator unit on your delivery truck fails in the middle of a long day of deliveries. Your product will spoil quickly without being transferred to a working refrigerator.

✔ **Vehicle Refrigeration Breakdown Expense**

This provides for necessary vehicle refrigeration breakdown expenses incurred to avoid the imminent spoilage of your "perishable stock" due to sudden and accidental breakdown of refrigeration equipment on motor vehicles you own or lease. This would include obtaining a replacement rental vehicle. This coverage is included with a BOP for florists.

This provides coverage for your perishable inventory due to a refrigeration breakdown on a vehicle during deliveries.

**Cash Loss Due To Theft, Robbery Or Destruction**

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

✔ **Money & Securities**

This covers against the loss of money or securities due to theft, disappearance or destruction. This is normally an optional coverage, but is included with a BOP for florists.

This provides coverage on premise and off-premise in the event a theft occurs.

LIABILITY

Liability Risks

Allstate Coverage

**You Are Sued For Personal Injury**

Leaves, petals or water are just a few examples of items left on the floor that could cause a customer to slip and fall while in your shop.

✔ **General Liability Protection**

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

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

**A Costly Error Occurs**

You deliver flowers for a wedding, but they were delivered to the wrong church.

✔ **Miscellaneous Professional Liability\***

This coverage provides for the legal obligations arising out of Professional errors, negligent acts or omissions during the course of practicing their profession.

Miscellaneous Professional Liability helps protect you if you are sued for acts that you perform in your profession.

**Your Customer Data Is Lost Or Stolen**

You maintain a significant amount of your customers' confidential personal and financial data. That information is lost or stolen.

✔ **Data Compromise Coverage\***

This provides case management, legal support, credit monitoring and legally required notifications.

Save time and money, and avoid recovery costs.

AUTO

Auto Risks

Allstate Coverage

**An Employee Causes An Accident**

While on-the-job, your employee gets into an auto accident and causes injury and damage to another driver and/or their vehicle. You could be liable.

✔ **Liability Protection**

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

**Your Business Vehicle Is Damaged**

Damage to your company's 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 up to the value of your vehicle, subject to your deductibles.

**A Hail Storm Damages Your Vehicle**

Hail can inflict costly damage to your vehicle, including 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 up to the value of your vehicle, 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.

You may have the protection you need, based on your policy's Bodily Injury limit. (Restrictions apply in some states.)

**A Rental Vehicle Is Damaged**

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 plan, and helps protect against these potential repair costs.

You can relax because the BOP plan gives you this added protection at no additional charge.

\*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.