



PROPERTY

Property Risks

A Fire Destroys Your Property

There is a fire and your building(s) and/or business property is destroyed.

Allstate Coverage



Building/Personal Property

This provides coverage for your building and/or your business personal property up to the limits you select.

You Can't Open Your Store

A fire destroys the roof of your store and you cannot operate your business until repairs are made.



Business Income & Extra Expense

This provides for loss of income and fixed expenses while the business is closed due to a covered loss. Extra Expense can help set the insured up at a temporary location during repairs.

Loss Of Cash Due To Theft, Robbery Or Destruction

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



Money & Securities

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

Employee Dishonesty

You receive checks, credit card payments and cash for work that you do. In reviewing the receipts for the week, you notice that the deposits were light.



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 the Retail BOP.

Damaged Documents

A pipe bursts and leaks all over a filing cabinet containing your critical documents. Many are damaged and others completely destroyed.



Valuable Papers & Records

This covers you for damage or destruction of important documents used in your business. This coverage is increased on the Retail BOP.

Damage To Property While In-Transit

You make a trip to a vendor in your company vehicle and are involved in an accident on the way back to your shop. The supplies you just purchased are destroyed in the accident.



Property In Transit/Off Premises

This covers property while away from your location and/or in a vehicle being transported to another location. This coverage is included with the Retail BOP.

LIABILITY

Liability Risks

Injury Lawsuit

You are sued because a patron slipped and injured themselves due to a mopped floor.

Allstate Coverage



General Liability

This provides coverage for injury to others at your premises and helps protect you from lawsuits brought against you.

Wrongful Termination Lawsuit

A disgruntled employee sues you for wrongful termination.



Employment Practices Liability*

This provides coverage and support in the event of wrongful termination, sexual harassment or discrimination.

AUTO

Auto Risks

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.

Allstate Coverage



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

Damage to your 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, subject to your deductibles.

Hail Storm Vehicle Damage

Hail can do real and costly damage to your vehicle, such as 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, 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.)

Rental Vehicle Damage

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, and helps protect against these potential repair costs. You can relax because the BOP 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.