### Property
- **Damaged Documents**
  A pipe bursts and leaks all over a filing cabinet containing your critical documents. Many are damaged and others 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.

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

- **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.

### Liability
- **Injury Lawsuit**
  You are sued because somebody visiting your office tripped on the carpet and injured themselves.

- **Wrongful Termination Lawsuit**
  A disgruntled employee sues you for wrongful termination.

- **Customer Data Loss Or Theft**
  You maintain a significant amount of your customer’s confidential personal and financial data. That information is lost or stolen.

- **Data Compromise**
  This covers the cost of restoring the data and replacing the lost information.

### 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.

- **Vehicle Damage**
  Damage to your vehicle, whether your driver was at fault or not, can be very costly to fix.

- **Hail Storm Vehicle Damage**
  Hail can do real and costly damage to your vehicle, such as large dents and broken glass.

- **You Are Injured By An Uninsured Driver**
  If you’re in a accident with an uninsured driver and sustain serious injury, your livelihood could be at stake.

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

### *Optional coverage*

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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.