



Allstate Business Insurance For Laundries And Dry Cleaners

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.

Coverage is available on a replacement cost basis up to policy limits.

Customer Items Are Stolen

Customers bring their goods to you to clean. While their goods are in your care, you have a break-in and your customers' items are stolen.

✓ Customers Goods

This provides for direct physical loss of or damage to "customers' goods" caused by or resulting from a Covered Cause of Loss that occurs during the policy period. This coverage is included with Allstate business insurance for Laundry & Dry Cleaners.

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 in a vehicle being transported to another location. This coverage is included with Allstate business insurance for Laundry & Dry Cleaners.

You Can't Open Your Shop

A fire destroys the roof of your business 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 up the insured at a temporary location during repairs.

This provides your business with up to 12 months of coverage.

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 Allstate business insurance for Laundry & Dry Cleaners. Get coverage for both on-premise and off-premise.

LIABILITY

Liability Risks

Injury Lawsuit

You are sued because somebody visiting your store slipped and injured themselves due to a mopped floor.

Damage To A Customer's Health

A customer had a reaction to the chemicals that were used to launder their shirt.

Employees Using Their Own Automobile

You ask your employee to use their personal car to run a business errand on a busy day, and while they are running the errand, they get into an accident.

Allstate Coverage

✓ General Liability Protection

Allstate business insurance for Laundry & Dry Cleaners provides coverage for injury to others at your premises and helps protect you from lawsuits brought against you.

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

✓ Products & Completed Operations

This helps protect the insured in the event of claims caused by products they sold, distributed, produced, or handled.

This provides coverage from lawsuits and legal cost for the items you sell.

✓ Employers Non-Owned Auto Liability*

This provides coverage for liability as a result of the employee using their own car while conducting their employer's business.

Helps protect your business if your employee causes Property Damage or injury as a result of an accident in their personal vehicle.

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 vehicle collision with an uninsured driver and sustain serious injury, your livelihood could be at risk.

Rental Vehicle Damage

If you still owe money on a loan or lease, you could be liable for the cost of replacing the vehicle.

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.

✓ 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.

✓ 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.

✓ 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.)

✓ 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.