



PROPERTY

Property Risks

Damage To Property While Off-Premises

While out on a job, someone breaks into your van and steals some tools.

Property Damage

Someone breaks in overnight to your shop and steals tools and equipment.

Employee Dishonesty

It is discovered that an employee has stolen from the store.

Loss Of Cash Due To Theft, Robbery Or Destruction

Your store is robbed and your day's cash intake is stolen.

Damaged Documents

Your critical documents, contracts, invoices and files are damaged or destroyed.

Damage To Property While In-Transit

While in transit to the customer's location, you are involved in an accident and your tools and equipment are damaged.

Allstate Coverage

✔ Locksmiths' Tools And Equipment Coverage

This provides coverage for your tools away from your premises for covered perils.

✔ Business Personal Property Coverage

This will replace the contents that were stolen or damaged and repair the damage from the incident. Your insurance covers your loss at what it would cost you to replace the items.

✔ Employee Dishonesty*

This coverage responds when an employee steals money or property from your business.

✔ Money & Securities*

This covers you against the loss of money or securities due to theft, disappearance or destruction.

✔ Valuable Papers & Records

This covers you for damage or destruction of important documents used in your business.

✔ Property In Transit/Off Premises

This coverage provides affordable protection for a Contractor's tools, equipment and inventory while they're in transit, in the business vehicle or at the job.

LIABILITY

Liability Risks

Injury Lawsuit

While you are installing a lock in the bathroom, the doorknob drops and cracks a piece of tile.

A Client's Property Is Damaged

As you are changing out a lock, you slip and damage the door.

Customer Data Loss Or Theft

You maintain a significant amount of your customer's confidential personal data. That information is lost or stolen.

Allstate Coverage

✔ General Liability Protection

This provides coverage for damage to others property while in the course of your work.

✔ Locksmiths Endorsement

This provides coverage for damage to property that you are working on.

✔ Data Compromise*

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

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.

You'll have protection for lawsuits and legal costs up to \$2 million per occurrence.

✔ 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're protected for injuries in an accident that is caused by a driver with no insurance.

You'll 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 protects 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.