



PROPERTY

Property Risks

Property Damage

Someone breaks in overnight and steals your expensive photography equipment.

Allstate Coverage

- ✔ **Business Personal Property**
This coverage 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.

This coverage is included in the basic BOP. Coverage is available based on your needs.

Damage To Property While Off-Premises

You are on your way back from a photo shoot and are involved in an accident. Your camera is damaged in the accident.

- ✔ **Photographic Equipment Off-Premises***
This provides coverage for equipment that you own while away from your premises.

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 up the insured at a temporary location during repairs.

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

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 with Allstate business insurance for Photographers.

This coverage is included in the basic BOP and is increased with Allstate business insurance for Photographers.

LIABILITY

Liability Risks

Unexpected Developments

You take pictures of a wedding, but when you go to develop them, you notice that most are not turning out as expected.

- ✔ **Miscellaneous Professional Liability**

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

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

Injury lawsuit

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

- ✔ **General Liability**

This 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.

Customer Data Loss Or Theft

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

- ✔ **Data Compromise***

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

Save time and money, and avoid recovery costs.

Allstate Coverage

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.

- ✔ **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.