

PROPERTY

Property Risks

Property Damage

Someone breaks into your office overnight and steals and/or damages desks, equipment and computers.

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.

Coverage is based on your needs.

Damaged Documents

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

✔ Valuable Papers And Records

This covers you for damage or destruction of important documents used in your business. This coverage is increased with Allstate business insurance for Real Estate Agents.

Coverage is included in the basic BOP and is increased with Allstate business insurance for Real Estate Agents.

Computer Virus Attacks

You get an e-mail from a trusted client. You open it unaware that it contains a virus.

✔ Electronic Data

This provides coverage for repairing and restoring data due to harmful code that damages or destroys any part of the computer system. This coverage is increased with Allstate business insurance for Real Estate Agents.

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

You Can't Open Your Office

A fire destroys the roof of your office 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.

LIABILITY

Liability Risks

Injury Lawsuit

A customer slips on your office floor, falls, and files an injury lawsuit.

Allstate Coverage

✔ General Liability Protection

Allstate business insurance for Real Estate Agents 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.

Professional Errors

You list a new home, but listed it with the incorrect price. This costs the client several bids on their house before the error is noticed.

✔ Miscellaneous Professional Liability*

This 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.

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.

Recoup recovery costs and rebuild trust. Save time and money, and avoid recovery costs.

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.