**PROPERTY**

**Property Risks**

**A Fire Destroys Your Property**
There is a fire and your building(s) and or business property is destroyed.

**You Can’t Open Your Store**
A fire destroys the roof of your store and you cannot operate your business until repairs are made.

**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.

**Employee Dishonesty**
You receive checks, credit card payments and cash for work that you do. In reviewing the receipts for the week, you notice that the deposits were light.

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

**Damage To Property While Off-Premises**
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.

**Building/Personal Property**
This provides coverage for your building and/or your business personal property up to the limits you select.

**Business Income & Extra Expenses**
This provides for loss of income and fixed expenses while your business is closed due to a covered loss. Extra Expense can help set the insured up at a temporary location during repairs.

**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 the Retail BOP.

**Employee Dishonesty**
This coverage responds when an employee steals money or property from your business. This is normally an optional coverage, but this coverage is included with the Retail BOP.

**Valuable Papers & Records**
This covers you for damage or destruction of important documents used in your business. This coverage is increased on the Retail BOP.

**LIABILITY**

**Liability Risks**

**Injury Lawsuit**
You are sued because a patron slipped and injured themselves due to a mopped floor.

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

**Employment Practices Liability**
This provides coverage and support in the event of wrongful termination, sexual harassment or discrimination.

**General Liability**
This provides coverage for injury to others at your premises and helps protect you from lawsuits brought against you.

**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 stake.

**Uninsured Motorist Coverage**
With this coverage, you may be protected for injuries caused by a driver with no insurance. You must 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.