



BUSINESS OWNERS PACKAGE

The Business Owners Package (BOP) combines General Liability and Business Property coverage into one convenient policy. Essential for business owners, BOP provides critical protection against troublesome lawsuits and unexpected losses resulting from broken equipment, fire, and theft. It also protects you in the event your business is held liable for personal injury or property damage.

Features and Highlights

Building and Business Personal Property

- Building (at replacement costs if owned) and Contents
- Business Personal Property (if leasing building space)
- Lost Business Income and Extra Expense
- Equipment Breakdown
- Computers and Media
- Valuable Papers and Records
- Money and Securities

Business Liability

- Premises and Operations Liability
- Personal and Advertising Injury
- Medical Expenses
- Automatic Additional Insured
- Defense Costs

Limits of Liability

- \$1 MM/\$2 MM & \$2 MM/\$4 MM
(Additional Limits available by Umbrella Coverage)

Additional Coverages Available

- Business Owned Auto Insurance
- Hired/Non-Owned Auto Coverage

Stretch Coverage Options

These endorsements provide powerful options for the protection of your business. A few examples include:

- Business Interruption Coverage
- Employee Dishonesty/ERISA

This information is provided as a general overview. Coverage is underwritten by The Hartford group of companies and other underwriters. Actual coverage may vary and is subject to policy language as issued. © CAMICO Services, Inc. dba CAMICO Insurance Services. All Rights Reserved. CISBOP05102022

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