

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.

CONTACT US

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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
- Data Breach/Cyber Liability protects against losses stemming from events such as computer virus attacks, data security compromised by hackers, and loss of confidential client information. Includes solutions to help deal with situations before or after a breach

STRETCH COVERAGE OPTIONS

- These endorsements provide powerful options for the protection of your business. A few examples include:
 - Business Interruption Coverage
 - Employee Dishonesty/ERISA
 - Employment Practices Liability Coverage