

## Business Owners Policy

While you can't predict the unexpected, you can protect your business with an Allstate Business Owners Policy.

### COVERAGE

The Allstate Business Owners Policy offers property and liability protection, plus so much more.

#### Property

Provides coverage for your building and/or business property, including the contents of your building, for direct physical loss in many situations.

#### General Liability

Provides protection from legal liability as a result of a lawsuit or other covered claim.

#### Loss of Business Income

Can replace your business income for up to 12 months if you have to close because of damage to your building due to a covered loss. And you may qualify for extended business income for up to 30 days after you resume business.

#### Equipment Breakdown

Provides protection if your equipment is damaged from things like power surges and mechanical breakdowns.

#### Crime

Protects against losses from forgery, theft and vandalism. This protects your business assets.

#### Electronic Data

Pays for the cost of replacing or restoring eligible electronic data that has been destroyed or corrupted by a covered cause of loss.

### HELP YOUR BUSINESS WITH AN UMBRELLA POLICY

An Allstate Business Umbrella Policy is designed to help protect your assets by providing substantial liability limits over and above your other policies:

- Allstate will retain and pay for an attorney to represent you in court if you're sued over an incident covered under your policy
- In the case of a covered claim, Allstate will pay on your behalf (up to the policy limits)
- An umbrella policy helps protect you from slander, privacy claims, trademark infringement and unsubstantiated claims
- A range of coverage amounts is available to fit your business



### WHAT'S NOT COVERED

#### Equipment Maintenance

Basic equipment maintenance and repairs are not covered. However, if equipment is damaged due to a covered loss, your policy would pay to fix it.

#### Floods and Earthquakes

Floods and earthquakes are typically excluded from business owners insurance.

#### Water Backup

Damages when your drain backs up or sump pump breaks are not covered, but you can purchase coverage to protect your business.

### OPTIONAL COVERAGES

- Outdoor Signs
- Money and Securities
- Identity Theft Restoration
- Employee Dishonesty
- Home-Based Businesses
- Silver Endorsement

### BUSINESS INSURANCE FOR ANY BUDGET

Allstate offers a variety of payment methods, including:

- Allstate® Easy Pay Plan
- Credit/Debit Card
- Recurring Credit Card Payment Plan
- Cash
- Check
- eCheck
- Money Order
- Online Banking
- Mycheckfree.com