

Protect Your Business from the Unexpected with a **Business Owners Policy**

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Why do you need a BOP?

While your Professional Liability coverage protects you from errors and omissions, your business may still be left vulnerable without other coverages. A BOP bundles the vital policies and coverages you need so that your business stays protected — without breaking the bank. No matter what size your business is, a Business Owners Policy can help you protect your assets for an affordable amount, making both dollars and sense.

Policy features may vary by carrier.

Is your business adequately covered?



75% of businesses are underinsured
by **40% or more.**



What Does a BOP Cover?



Commercial Property

Property damage happens when you least expect it. Your BOP covers damage to your commercial and business property in the event of a fire, burglary, or other covered accidental property damage.



General Liability

A BOP Policy gives you General Liability (GL) coverage while also protecting your business from claims due to bodily injury or property damage due to your business operations, including slips, trips, falls and other losses that may result in a claim against you.



Business Interruption

Should you be unable to keep your business running due to a covered loss such as fire or theft, you can rely on Business Interruption to provide coverage for up to one year of lost revenue and additional expenses.



Essential Cyber Coverages

Your clients' financial information is at the heart of your business. Cyber Risk coverage can be added as an endorsement to your BOP, providing coverage for expenses, defense costs, and liability for risks that come as the result of a breach or theft of data.