

Protect Your Business and Your Property with a **Commercial Property Policy**

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Why do you need a Commercial Property Policy?

The unexpected can happen at any moment, so a Commercial Property Policy is there to protect your business from financial losses due to a covered incident, such as a fire, storm, or theft and vandalism. This policy provides an essential safeguard for your business against costly risks. A Commercial Property policy protects your building and its contents from damage — whether you own or lease your office, or even work from home.

Policy features may vary by carrier.

What Does a Commercial Property Policy Cover?



Property Damage

Your policy can cover the cost of any damage to your property as a result of a covered incident. Your property may include not just your physical premises, but also your inventory, equipment, records, furniture, and more. Some policies also cover external property such as landscaping, fences, external structures, and signs.



Loss of Income

For many businessowners, property damage may also result in heavy costs and lost income. A Commercial Property Policy can protect your business while you rebuild after a catastrophic loss.



Geography-Specific Risks

The types of incidents that are covered in your Commercial Property Policy may vary depending on your location. Often, carriers will determine what types of incidents may be covered in your policy based on risks that may be specific to your geography, such as wildfires, hurricanes, and floods.

Are Companies Properly Insured?



■ Underinsured ■ Adequately Insured