

# A smart choice for your business



## Get custom-fit protection for your office with the Businessowners program (BOP) from Allied Insurance.

Property and liability protection are packaged into one convenient policy, along with optional coverages and flexible pricing. Here are just some of the coverages offered.

### Property

With Allied, you get replacement cost coverage for your buildings, so you don't have to worry about the costs to rebuild in case of a loss.

#### Coverages include:

- Automatic inflationary increases of insurance limits
- Fixtures, including outdoor fixtures
- Permanently installed machinery, equipment and tanks (including pumps)
- Appurtenant structures

#### Business personal property, including:

- Automatic inflationary increases of insurance limits
- Furniture, fixtures, machinery, equipment, and stock
- Improvements and betterments you've made as tenant

#### Coverage is also included for:

- Business income
- Extra expenses
- Equipment breakdown
- Money and securities
- Back up of sewer or drain water
- Outdoor signs
- Valuable papers and records
- Accounts receivable

### Liability

Liability coverage protects your business from claims of bodily injury, property damage, or personal and advertising injury. Coverages include

- Liability from bodily injury and property damage
- Personal and advertising injury
- Tenants property damage legal liability
- Premises/operation
- Products/completed operations
- Medical payments—sublimits

#### Optional coverages include:

- Employee dishonesty
- Ordinance or law
- Optional employment-related practices liability (not available in NM, CA, SD and TX)

Working harder for you

Allied delivers quality products and coverages tailored to meet the unique insurance needs of your business at a competitive price.

**Contact us for a free quote that fits your business and your budget**

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