

# Grow Your BOP Biz!

With our Specialized Protection for Retail Stores.



Your clients want to focus on giving their customers the best experience possible when visiting their store. To help you achieve that goal, we provide a program of coverage and service that is specially designed to help keep your client's shop running smoothly.

## Coverages Available

- › Businessowners<sup>1</sup>
- › Commercial Auto
- › Workers Compensation
- › Umbrella

<sup>1</sup>No 24 hours operations

## Our Businessowners Policy Includes:

- › Equipment Breakdown Coverage for items such as cash registers, air conditioning and heating equipment
- › Loss of profit and extra expenses due to a covered loss
- › Employee Dishonesty Coverage
- › ATM machine if owned or leased to store is covered under Business Personal Property

## Optional Specialty Add-Ons:

- › **Cyber Protection Coverage** includes privacy and security breach liability, a breach notice service, plus the risk management resources you need to help you protect sensitive information from hackers.
- › **Employment Practices Liability Coverage** protects against employee allegations of harassment, discrimination, etc. There is an option to add customer accusations.
- › **The Link endorsement** adds 10+ other coverages including Identity Recovery and Computer Coverage.
- › **Spoilage Coverage** covers the loss of food due to spoilage from a loss of power or refrigerant contamination.
- › **Utility Service Direct Damage** extends Property Damage Coverage to include losses, which result from damage to off-premises utility service
- › **Utility Service Time Element** provides Business Income or Extra Expense coverage for losses caused by the interruption of service to your premises.

**Our Safety Group Dividend<sup>2</sup> Program** is available in some states. If a dividend is declared, a percentage of the premium is returned to the policyholder.

<sup>2</sup>By law, dividends cannot be guaranteed and are subject to approval by the company's Boards of Directors.

## Services

- › **Risk Management Services and Resources** help your clients to minimize the chance of an accident or other disruption to their operations.
- › **97% Claims Satisfaction Rating.<sup>3</sup>** Our claim staff provides friendly and fair claims service.

<sup>3</sup>2018 Claimant Satisfaction Survey

**Contact your Marketing Representative with any questions.**



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Insurance that starts with you.®

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