



Business Owner's Policy Quick Reference Guide

The new Allianz Business Owner's Policy (BOP) provides broad coverage for your small commercial clients. We insure businesses with revenues up to \$6MM per location and total insured values up to \$10MM per policy.

Learn about our BOP coverage highlights with this Quick Reference Guide.

Liability

Business liability	Limit
Per Occurrence	\$1,000,000 (other options available: \$300,000, \$500,000 or \$2,000,000)
Medical Expenses	\$5,000 (option to increase to \$10,000)
Damage to Premises Rented to You	\$50,000 (option to increase to \$1,000,000)

Optional liability coverages	
Employee Benefits Liability	Limit Options: \$300,000, \$500,000, \$1,000,000, \$2,000,000
Hired and Non-Owned Auto Liability	Included in Business Liability Limit
Liquor Liability	Limit Options: \$300,000, \$500,000, \$1,000,000, \$2,000,000
Professional Liability	Available for Barber Shops and Hair Salons; Beauty Salons; Optical and Hearing Aid Establishments; Printers
Optional Endorsements Available	Additional Insureds Aggregate Limit per Location MultiCover Endorsement

Property

Business real property	Limit
Business Income & Extra Expense	12 month actual loss sustained
Coinsurance	80%
Equipment Breakdown	Included
Extended Business Income	60 days
Increased Cost of Construction	\$10,000
Inflation Protection	8%
Interruption of Computer Operations	\$10,000
Newly Acquired or Constructed Building	\$250,000
Ordinary Payroll	60 days
Outdoor Property	\$2,500 (\$1,000 for any one tree, shrub or plant)

Business personal property	Limit
Accounts Receivables	\$10,000 on-premises, \$5,000 off-premises
Business Income from Dependent Properties	\$5,000
BPP Temporarily in Portable Storage Units	\$10,000
Coinsurance	80%
Data Compromise	\$50,000 (subject to \$1,000 deductible)
Electronic Data	\$10,000
Identity Recovery	\$15,000 for expense reimbursement (subject to \$100 deductible) Identity theft case management service (12 consecutive months)
Money Order & Counterfeit Money	\$1,000
Newly Acquired Business Personal Property	\$100,000
Outdoor Property	\$2,500 (\$1,000 for any one tree, shrub or plant)
Personal Property Off-Premises	\$10,000
Seasonal Increase	25%
Valuable Papers and Records	\$10,000 on-premises, \$5,000 off-premises

Optional property coverages	
Employee Dishonesty	Limit Options: \$5,000, \$10,000, \$25,000, \$50,000 or \$100,000
Money and Securities	\$10,000 on-premises, \$2,500 off-premises
Outdoor Signs	\$1,000
Optional Endorsements Available	Businessowners Extension Endorsement Crisis Management Coverage Extension Endorsement Real Estate Owners Extension Endorsement

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