



# BUSINESS OWNER'S POLICY

PROPERTY AND LIABILITY INSURANCE  
FOR YOUR BUSINESS

Designed for small and mid-sized businesses the Business Owner's Policy (BOP) provides coverage for business property and liability. Bundling coverage into one simple to understand policy allows business owners to easily find the coverage they need at a price their business can afford.



**Location:** From Lake Erie to the Adirondack Mountains we insure the businesses that make NY thrive



**Preferred Classes of Business**

Hotel/Motel (20 units or less)  
Restaurant  
Bed and Breakfast  
Bakery  
Apartment Building  
General Store  
Ice Cream Shop  
Office  
Pizzeria



**Fire Protection:** Coverage is available for unprotected, semi-protected, protected, and highly protected property



**Claims Service:** Speak to a live person 24/7. We are always available to assist with a claim.



**Replacement Cost Options:**

100% - Replacement Cost Credit  
80% - Standard Replacement Cost  
50% - Alternative Replacement Cost  
50% - Actual Cash Value  
30% - Market Value



**Deluxe BOP - Included Coverage:**

Special Form - Building  
Special Form - Business Property  
Business General Liability  
Personal injury  
Loss of Income - 6 months  
Accounts Receivable - \$1,000  
Employee Dishonesty - \$1,000  
Valuable Papers - \$1,000  
Exterior Signs - \$1,000  
Money & Securities - \$1,000



**Coverage Options:** We offer an array of optional coverage enhancements to meet the unique needs of business owners



Please contact us for more information. We would be happy to help you find the right coverage for your client.

A Promise Kept Since 1877

