

# BOP 101

## Business Owner's Policy

Central's Business Owner's Policy packages a broad range of property and liability protection with the small business owner's needs in mind. This guide provides an overview of coverages included with the BOP.

### Accounts Receivable

Provides coverage if you're unable to collect payments owed to you because records are destroyed or inaccessible after a covered loss.

### Actual Loss Sustained

Covers the true financial impact your business experiences due to a covered loss, including lost revenue or increased operating costs.

### Building and Business Personal Property

Protects your buildings and business personal property, including equipment, furniture, and inventory.

### Business Income and Extra Expense Actual Loss Sustained

Covers lost income and extra costs if normal operations are interrupted due to a covered loss, helping you manage ongoing expenses while your business recovers.

### Business Liability

Protects your business from third-party bodily injury and property damage claims. For instance, if a customer files a lawsuit after slipping and falling on a wet floor at your business, business liability would cover legal defense costs, medical expenses, and any settlements or judgments.

### Civil Authority

Provides income protection when your business can't operate due to restricted access caused by a government order, such as a mandatory evacuation or road closures.

### Contractor's Installation, Tools and Equipment Coverage

Protects contractor tools, equipment, and materials during installation or while being transported to a jobsite. This coverage is only available to contractors.

### Debris Removal

Helps cover the cost of clearing debris after your property is damaged by a storm, fire, or other covered event.

### Electronic Data

Protects against the loss, damage, or corruption of electronic data from threats like viruses, hacking, or equipment failure.

### Extended Business Income

Extends the period during which you receive compensation for lost income, helping cover ongoing expenses, payroll, and lost profits until your business is fully operational.

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### Fire Extinguisher Recharge

Covers the cost of refilling or replacing fire extinguishers after they've been used in an emergency.

### Glass Expense

Covers the cost of repairing or replacing damaged glass, including storefront windows or vehicle windshields.

### Medical Expenses

Covers medical costs if someone is injured on your business property, regardless of fault.

### Newly Acquired or Constructed Property

Provides temporary coverage for newly acquired or constructed property, including buildings and business equipment, until formal coverage is added.

### Ordinance or Law

Covers the increased costs of rebuilding or repairing damaged property to comply with current building codes or regulations after a covered event.

### Patterns, Dies, Molds, and Forms Theft Limitation

Covers the cost of repairing or replacing stolen manufacturing patterns, dies, molds, or forms.

### Personal and Advertising Injury

Covers legal claims related to professional advertising, including accusations of libel, slander, defamation of character, and copyright infringement.

### Pollutant Cleanup and Removal

Helps pay for the cost of cleaning up pollutants from land or water on your property due to a covered event.

### Preservation of Property

Covers expenses related to protecting or moving property to prevent it from being damaged by a covered event.

### Supplementary Payments

Helps cover additional costs, such as legal fees and travel expenses, associated with defending a claim.

### Valuable Papers and Records

Helps cover the cost of repairing or replacing important business documents, including legal documents and blueprints, if they're lost or damaged by a covered event.

This is only a brief overview of coverages. Reach out to your agent to learn more about Central's BOP.