

BOP

Business Owner's Policy

BOP Basics

BOP coverages include:

Property

BOP's property coverage protects your company's physical assets against a wide range of risks, such as fire, theft, and vandalism, ensuring your business can recover quickly from losses.

Liability

BOP's liability coverage protects your business from third-party claims related to bodily injury, property damage, personal injury, and advertising injury. This coverage ensures you are financially protected if someone is injured on-site or your business operations inadvertently cause harm to another person or their property.

Central's Business Owner's Policy combines property and liability coverage into a single, cost-effective policy built for small business owners. You can also expand your BOP with additional coverages, such as business interruption insurance or equipment breakdown coverage, tailored to your needs. Read on to learn more.



Optional coverages:

Business Owner's Liability Plus: Provides [13 general liability enhancements](#) to the standard BOP package.

Business Owner's Property Plus: Enhances the standard BOP with additional coverages and, in some cases, higher limits.

Cyber Suite: Comprehensive coverage for cyber attacks, data breaches, cyber extortion, and identity recovery.

Employment Practices Liability: Covers legal costs and damages if an employee claims discrimination, wrongful firing, or harassment.

Check out our [comprehensive coverage guide](#) for a complete BOP overview.