

Business Owner's Policy



As a small business owner, you have constant demands vying for your time and attention—insurance doesn't have to be one of them.

Central's BOP packages a broad range of property and liability protection with the small business owners' unique needs in mind. The BOP offers over 70 coverages, including:

Property Protection

Contractor's Installation

Provides all-risk coverage for personal property that the insured contractor installs, fabricates, or erects. Coverage applies to owned property and property of others.

Contractor's Tools and Equipment

Provides all risk coverage (including flood and earthquake) for machinery, equipment, and tools of a mobile nature a contractor uses as part of their construction operations. Equipment and tools are covered while at a jobsite or the insured's premises, including in transit.

Equipment Breakdown

Reliance on new technologies and equipment has led to greater probability that a critical business system will break down, resulting in unbudgeted and costly losses. Equipment Breakdown coverage helps protect businesses with coverage for direct property loss, business income loss, data restoration, service interruption, off-premises equipment, and more.

Liability Protection

Cyber Suite

Central's Cyber Suite coverage is comprehensive coverage with multiple layers of insurance defense against the complex, ever-evolving cyber risks businesses face. Cyber Suite offers seven coverages to help businesses affected by data breaches and cyber attacks, including data compromise response expense, computer attack, cyber extortion, data compromise liability, network security liability, electronic media liability, and identity recovery.

Employment Practices Liability

Central's Employment Practices Liability (EPL) insurance helps protect small business employers from claims brought by employees alleging discrimination, wrongful termination, or harassment, including sexual harassment. EPL insurance pays for liability damages and defense costs due to covered claims brought by full-time, part-time, temporary, and seasonal employees.

Central's **Business Owner's Property Plus** and **Business Owner's Liability Plus** endorsements are specially designed for the business owner looking for protection against a wide range of exposures. These endorsements reduce the confusion of trying to select from the complicated optional coverages offered under most policies.

The Central Difference



We bring a human touch to customer service.

We answer 90% of calls in 10 seconds or less. Our 4.9 Google review rating is proof of our dedication to customer service.

Two hours

We respond with empathy, expertise, and speed.

We strive to contact you within two working hours or less after notification of a casualty loss. Our highly-trained Customer Service team will guide you through each step of reporting and settling your claim so you can get back to focusing on your business.



Access your account anywhere, anytime.

The myCentral customer portal and mobile app provide on-demand access to claims reporting, policy information, proof of insurance, bill view, payment options, text notifications, and more.