

GET TO KNOW THE BOP

A BOP (Business Owner's Policy) is a small business insurance policy that packages property and liability coverages into one convenient policy.

LIABILITY		
	General Liability	Bodily injury and property damage claims such as slip and falls
	Personal and Advertising Injury	Libel, slander
	Products and Completed Operations	Product defect claims resulting in consequential injury or damage; or negligent installation that results in consequential bodily injury or property damage after the work is completed
	Damages to Premises Rented to You	Coverage for property damage to a premises you occupy as a tenant
	Medical Payments	No fault payments for bodily injury that occurs on your premises but you may not be liable for (bee sting, finger slammed in door)
	Hired and Non-Owned Auto Liability	Used to protect businesses without Commercial Auto policies when they or their employees use personal or rented automobiles in the course of business
PROPERTY		
	Building	Real property like buildings and office condos
	Business Personal Property (BPP) or contents	Take the roof off and dump everything in the building out. That's BPP
	Tenant Improvements and Betterments	Improvements a tenant makes to the space they rent
	Mobile Equipment	Contractors tools and equipment. Items that frequently leave the premises (i.e. cameras for a photographer)
	Personal Property of Others	Customers goods that are in the care of the insured i.e. dry cleaners, manufacturers, contractors (janitor moving items he/she is cleaning)
OTHER COVERAGES		
	Business Income	If the insured's business property becomes damaged, business income will most likely be affected. Business income coverage helps bridge the gap in income generation so that you can continue to pay bills, payroll and other expenses that come due during this time, until the business is back up and running.
	Crime	Burglary, robbery, employee theft, ERISA (fiduciary liability for the company's 401K), computer fraud, money and securities. Crime is usually included in the Property Base and/or the Stretch®
	Data Breach	An optional coverage for the first party response expenses resulting from a covered data breach of personally identifiable information (i.e. theft of credit card info or social security numbers of customers etc), Third party liability defense coverage is an optional coverage and provides defense and indemnity coverage in the event the insured is sued by a third party claiming damages arising out of a covered data breach
	Employment Practices Liability (EPLI)	An optional coverage for a suit brought against the insured by an employee alleging sexual harassment, wrongful termination, age, race or gender discrimination
	Professional Liability	An optional coverage also known as errors and omissions (E&O) insurance, helps cover you and your company if you are found negligent in the professional services you provide

This is for reference only. Some coverage's may not be available in certain locations or for certain business classes. There are many other coverages available on our Spectrum® business owner's policy. Please consult your underwriter for more information. The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155. Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page are offered by Hartford Underwriters Insurance Company, a subsidiary of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Hartford Underwriters Insurance Company. ©July 2020 The Hartford

