



**Allstate.**  
You're in good hands.

Auto  
Home  
Life  
Retirement

## Business Owners Insurance *made simple*



### What's inside:

- How to read an Allstate Businessowners Policy Declarations
- Protecting your building and business personal property
- Understanding deductibles and coverage limits
- Additional protection
- How to file a claim

# Knowledge is power.

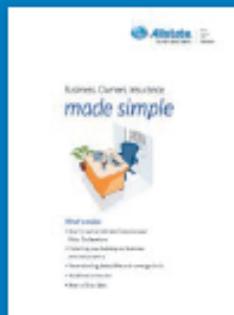
We created this brochure to help you feel more knowledgeable and confident about Businessowners Insurance from Allstate.<sup>®</sup> It helps to protect your business, so you can keep doing business as usual if something unexpected happens.

**If you're an Allstate customer**, you can read this brochure along with your Allstate Businessowners Policy Declarations and Allstate Businessowners Insurance policy. Then, if you have any questions, please contact us.

**If you're not an Allstate customer**, this brochure can help you better understand business owners insurance. If you have any questions, call your local Allstate Agent.

*You can also download this guide at [allstate.com/businessownersmadesimple](http://allstate.com/businessownersmadesimple)*

*To learn more about business auto insurance, visit [www.allstate.com/business](http://www.allstate.com/business)*



## How to reach us 24/7.

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to create an account at [allstate.com](http://allstate.com)
- Download the Allstate<sup>™</sup> Mobile app at [allstate.com/mobile](http://allstate.com/mobile)

# Allstate offers a range of products to help you protect your lifestyle.

At Allstate, we take pride in the service we provide our customers. And with our range of innovative insurance and financial products, we can help you protect your lifestyle.

## **Personal Auto Insurance**

- Your Choice Auto®  
*Featuring:  
Accident Forgiveness, Safe Driving Bonus® Check, Deductible Rewards® and New Car Replacement*
- Standard auto

## **Property Insurance**

- House
- Condo
- Renters
- Manufactured home
- Landlords Package Policy

## **Power Sports Insurance**

- Your Choice Motorcycle®  
*Featuring:  
Accident Forgiveness, Deductible Rewards®, New Motorcycle Replacement and Rider Protection Package*
- Snowmobile
- Boat
- Motor home
- ATV
- There's more – call us!

## **Business Insurance**

- Business auto
- Businessowners Policy
- Commercial Package Policy
- Inland marine

## **Financial Protection**

- Life insurance
- IRAs and retirement
- Annuities

## **Other Protection Options**

- Personal Umbrella Policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®
- Good Hands® Roadside Assistance
- Specialty insurance programs
- Supplemental insurance for the workplace

Call your local Allstate Agent or 1-800-ALLSTATE to find out about product availability and qualifications in your state.



## How to read your Businessowners Policy Declarations.

When you purchase an Allstate® Businessowners Insurance policy, you'll receive a Policy Declarations. This document "declares" the choices you've made for your Businessowners Insurance policy, such as deductibles for some coverages, as well as optional protection you may have purchased. *It's important to note that the Policy Declarations is not a bill.*

You'll receive a new Allstate Businessowners Insurance Policy Declarations every renewal period, which is typically every 12 months. You should always read through your renewal each year to make certain you're up to date on the latest features of the policy, any changes in premiums or other vital information.

The following page is an example of an Allstate Businessowners Insurance Policy Declarations and shows you where to find some of the important information. It's always a good idea to check your own Policy Declarations to make sure all the information is correct.

[Questions? Want to make changes? Call your Allstate Agent.](#)

**Policy period.**

Business policies typically cover a one-year period.

**Coverage parts.**

This section shows you which specific business-related insurance policies are included in the Policy Declarations.

**Deductibles.**

A deductible is the amount you pay out of pocket when you file a claim for a covered loss.\* Your policy's deductibles will be shown under each coverage.

For more about deductibles, see page 11 of this brochure.

**Coverages.**

This shows all the coverages you have as part of your Businessowner Insurance policy.

For more about coverages, see pages 6-15 of this brochure.

**Limits of insurance.**

This shows the maximum limit Allstate will pay for each covered loss,\* for each type of coverage.

For more about limits, see page 9 of this brochure.

**Optional coverages.**

All optional coverages you've purchased to expand the protection of your business are shown here (or on an additional coverage form).

Policy Number  
123456789

**COMMON POLICY DECLARATIONS**  
Allstate Insurance Company  
205 Seaboard Road, Northbrook, IL 60062  
A STOCK INSURANCE COMPANY

Item 1: Named insured and Mailing Address: JAMES A. SAMPLE, 123 WEST STREET, ANYWHERE USA, 12345-1234. Agent Name and Address: JAMES A. SAMPLE, 123 WEST STREET, ANYWHERE USA, 12345-1234.

Item 2: Policy Period: From 01-01-2020 To 01-01-2021 at 12:01 A.M. Standard Time of year ending address shown above.

Item 3: Business Description: ALLSTATE INSURANCE AGENT. Form of Business: 001110001.

Item 4: In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance described in this policy. This coverage may be subject to adjustment.

Item 5: Coverages (Part 1): Commercial Property Coverage Part: 607 (01/01/2020); Commercial General Liability Coverage Part: 603 (01/01/2020).

**BUSINESSOWNERS POLICY DECLARATIONS**  
Allstate Insurance Company

Named insured: JAMES A. SAMPLE. Mailing Address: 123 WEST STREET, ANYWHERE USA, 12345-1234. Standard Time.

**SECTION 1 - PROCEEDS**

Item #	Property	Limit of Insurance
1	Commercial Property Coverage Part	607 (01/01/2020)
2	Commercial General Liability Coverage Part	603 (01/01/2020)

**SECTION 2 - DEDUCTIBLES**

Item #	Property	Limit of Insurance
1	Commercial Property Coverage Part	607 (01/01/2020)
2	Commercial General Liability Coverage Part	603 (01/01/2020)

**SECTION 3 - LIABILITY AND MEDICAL EXPENSES**

Coverage	Limit of Insurance
Liability And Medical Expenses	\$ 1,000,000 Per Occurrence
Medical Expenses	\$ 50,000 Per Person
Damage To Premises Rented To You	\$ 10,000 Any One Premises
Other Than Products / Completed Operations Aggregate	\$ 1,000,000
Products / Completed Operations Aggregate	\$ 1,000,000

**Optional Coverages - Applicable only if you check in the boxes below:**

Coverage	Limit of Insurance
<input type="checkbox"/> Breakdown Coverage For Owned Property	Per Occurrence
<input type="checkbox"/> Subsequent Endorsement - Custom Goods Legal Liability (Optional Increase/Decrease)	Per Occurrence
<input type="checkbox"/> Means - Liability for Guest Property (Optional Limits)	Per Businessowner / Per Guest
<input type="checkbox"/> Means - Liability for Guest Property to Subsequent Endorsement	Per Occurrence

**Deductibles**

Commercial Property Coverage Liability Deductible:  Per Date  Per Businessowner

Form and Endorsements: See Schedule of Forms and Endorsements

Premium for this Businessowners Policy: \$110.00

Sample of an Allstate Businessowners Policy Declarations

\* What does "covered loss" mean?

It's an insurance term that means a loss or damage that falls within the bounds of the policy. Throughout the rest of this brochure, when we refer to a loss or accident, we assume it is a covered loss.

# An overview of business owners insurance.

Whether you own your location, lease it or work from home, business owners insurance protects you and your business in many types of unexpected situations involving your business premises and the personal property owned by your business. This brochure summarizes key information about Allstate® Businessowners Insurance, including:

- *Buildings and structures at the premises*
- *Business personal property*
- *Deductibles*
- *Other ways you're protected*
- *What may not be covered*
- *Optional protection you can buy*
- *How to file a claim*

**Structures at the Premises** helps cover completed additions and fixtures, such as outdoor fixtures and permanently installed machinery and equipment.

*Read more about Structures Protection on pages 6-7.*

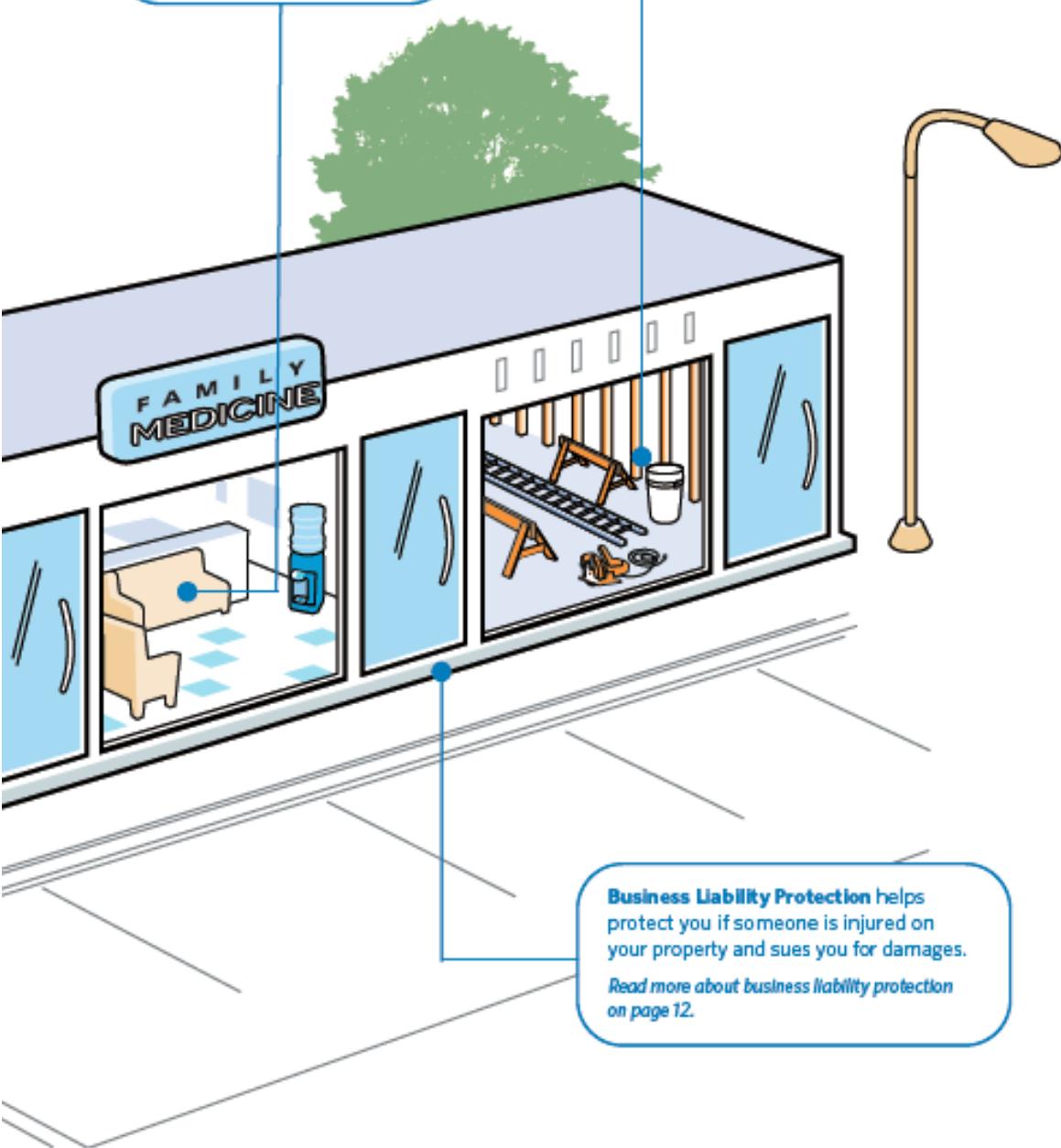


**Business Personal Property** such as furniture, shelving, stock and other contents are typically covered.

*Read more about business personal property protection on pages 8-10.*

**Your Building** is covered under your policy and includes additions under construction and materials, equipment and supplies, plus temporary structures at the premises.

*Read more about building protection on pages 6-7.*



**Business Liability Protection** helps protect you if someone is injured on your property and sues you for damages.

*Read more about business liability protection on page 12.*

# Your buildings and structures are protected.

Business owners insurance can help protect your business property whether you own or rent your office space. The property section of your policy includes two basic types of protection:

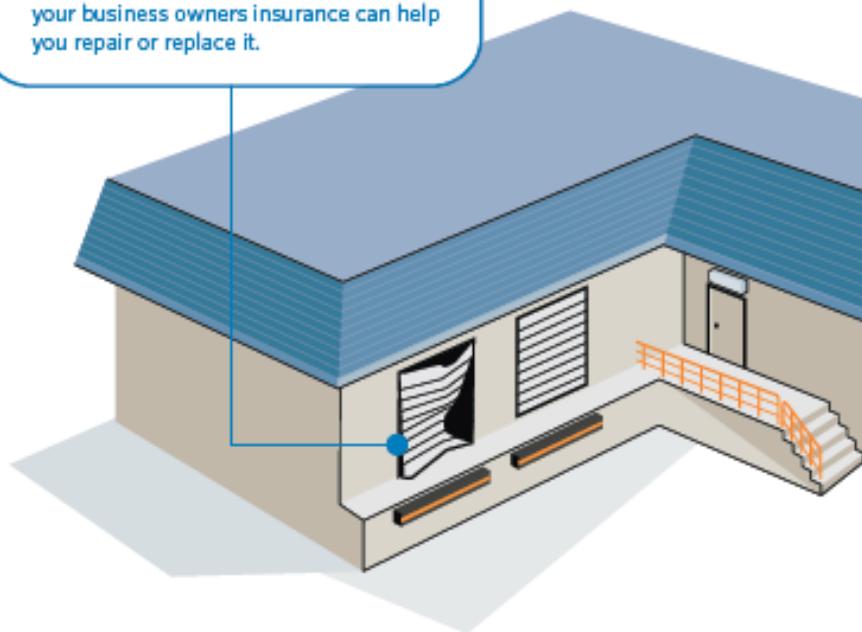


**Building Protection** covers the building and other structures attached to it, such as completed additions, if you own the building where your business is located.



**Structures at the Premises** helps cover additional structures at your business as described in your Policy Declarations, including completed additions and fixtures, such as outdoor fixtures and permanently installed machinery and equipment.

**If your commercial building is damaged,** your business owners insurance can help you repair or replace it.



## Allstate covers a range of perils.

Allstate® Businessowners Insurance typically covers a range of perils.

Below are some of the most common.

- *Theft*
- *Falling objects*
- *Vandalism*
- *Fire and smoke*
- *Freezing of plumbing*
- *Sprinkler leakage*
- *Windstorm or hail*
- *Car crash into your business*
- *Explosion*

## What if your commercial building is too damaged to do business in?

If you temporarily cannot do business at your location due to damage from a covered loss, you may have to pay to rent a workspace until your building is rebuilt or repaired. This could be financially challenging if you're still paying the mortgage on the building that's damaged.



**Business Income** helps to replace net income that would have been earned if a loss had not occurred. It can also help cover ordinary payroll expenses for your employees. This covers the time required to either repair or replace your business premises, up to a maximum of 12 months or the policy limits.



**Extra Expense** can help by reimbursing you for reasonable increases in expenses when a loss that's covered by your policy makes your premises uninhabitable, whether you own your building or rent a portion of a building that gets damaged. If you become unable to do business from your location due to a covered loss, your policy includes payment toward the cost of a temporary location and other related expenses.

# Most of your business contents are covered, too.

Allstate® Businessowners Insurance includes coverage that can help you pay for losses that occur at your business like burglary or fire. It can even help protect your property from losses away from your business, such as at a client's office. Keep in mind that a deductible will apply. (See page 11 for more about deductibles.)

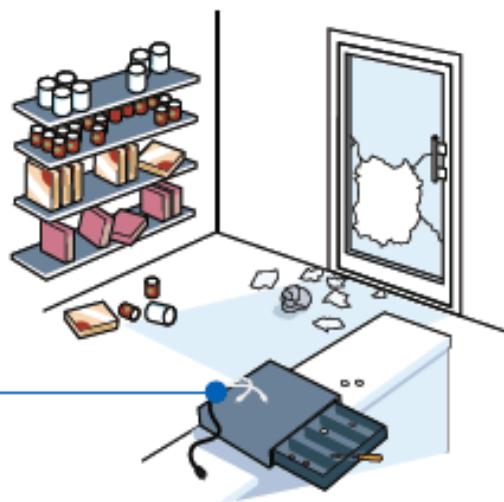


## Business Personal Property Protection

covers theft or damage to the things your business owns.\*



If your business personal property is stolen or damaged away from your business, your policy can help you replace it.



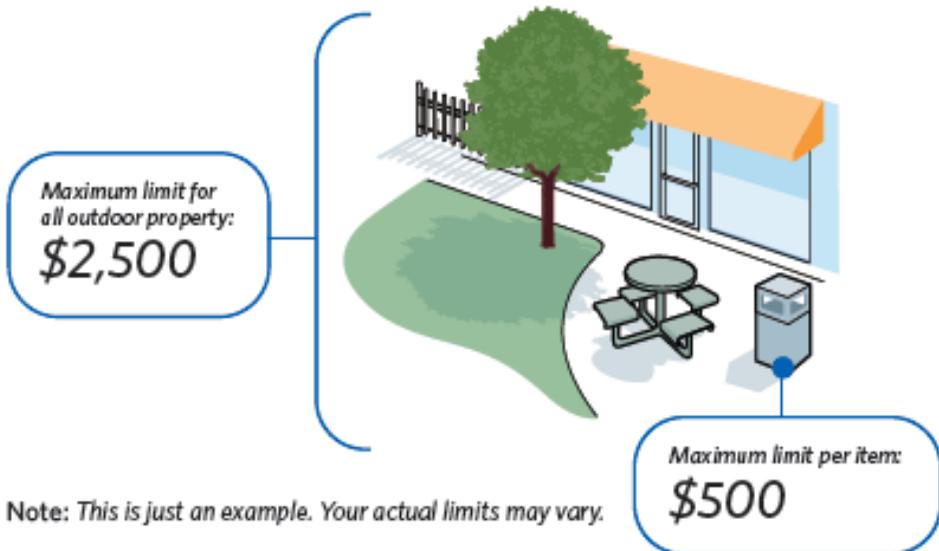
If your business personal property is stolen from your business or destroyed by fire, your policy can help you replace it.

\*When we refer to "business personal property" in this document, we mean the property your business owns that is used in your business, as detailed in your insurance policy.

## There are limits on the coverage of some contents.

Some categories of Business Personal Property Protection coverage have a maximum dollar limit that Allstate will pay a policyholder in case of damage or loss. Within these categories, there may also be a limit per single item.

**Example:** A business owner has a \$2,500 limit for all of the outdoor property they own, with a \$500 limit per single item.



Note: This is just an example. Your actual limits may vary.

## You can increase your limits.

You can increase the limits on many of the coverages in your policy, and you can add other coverages to suit your business needs. Talk with your Allstate Agent or call the Allstate Business Insurance Center at 1-800-514-9470.

If you've already added increased protection for your business personal property, it will be listed on your Allstate Policy Declarations under Coverage and Applicable Deductibles, or on an additional coverage form.

Questions? Want to make changes? Call your Allstate Agent.

## Actual Cash Value vs. Replacement Cost Provision.

The value of most of your belongings decreases over time. With Allstate® Businessowners Insurance, you're able to choose one of the Business Personal Property coverages below:

**Actual Cash Value** typically means your contents are covered for their replacement cost *minus depreciation*. Depreciation is the decrease in the item's value due to its age, condition or other factors.

**Replacement Cost Provision** typically means your contents are covered for the amount it would take to replace them at the time of the claim.

Here's how the Replacement Cost Provision works:

- First, we give you a check for the Actual Cash Value of the item.
- When you replace the item, we then issue a separate check for the remaining amount needed to make the purchase.

## How to review what you've chosen.

If you have Allstate Businessowners Insurance, you can review which type of coverage you've purchased by looking at your Policy Declarations under Business Personal Property. With either coverage, a deductible will apply. (See next page for more about deductibles.)

[Questions? Want to make changes? Call your Allstate Agent.](#)

# A deductible is your share of the cost.

When you file a claim for a covered loss, you may be responsible for a set amount, called a deductible, to repair or replace whatever is damaged or stolen.

**Example:** A fire starts in a trash can and damages the surrounding contents and shelves, which will cost \$5,000 to replace.



Business owner has \$500 deductible.

Business owner pays:

\$500

Insurance pays:

\$4,500

## More about deductibles.

- Not all coverages have a deductible. However, a deductible will always apply to Allstate's Building, Other Structures and Business Personal Property coverages.
- The amount of any deductible will be shown on your Policy Declarations.
- In most cases, you choose the deductible from a range of options. A higher deductible usually means a lower insurance premium.

Questions? Want to make changes? Call your Allstate Agent.

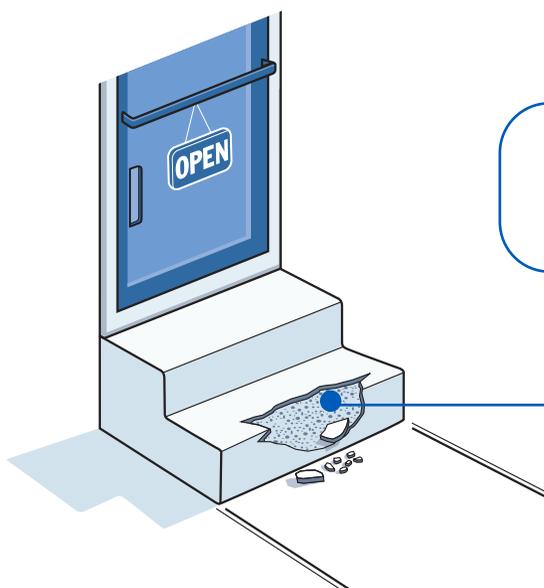
# Your business owners insurance can help in case of an accident.

Allstate® Businessowners Insurance includes General Liability and Medical Protection to help protect you from loss in other situations, too.

For example, let's say you spill some water on the floor, but before you can clean it up, someone slips on it and falls. You may be found negligent for not cleaning up the water fast enough and therefore be legally responsible to pay for the injured person's medical bills and lost wages.



**General Liability Protection** can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.\*



**If someone injures himself on your property due to your negligence,** your business owners insurance may help pay for their injuries and any legal costs.

\*For even more protection, you may be able to increase this coverage on your Allstate policy or buy a Business Umbrella Policy. See page 15 for more information.

This coverage also helps protect you and your employees while you do business away from your premises. For example, say you visit a client's office, set down your briefcase, and someone trips over it while carrying a laptop. You may be responsible for that person's injuries, as well as any damage to the computer. If so, Allstate Businessowners Insurance can help.

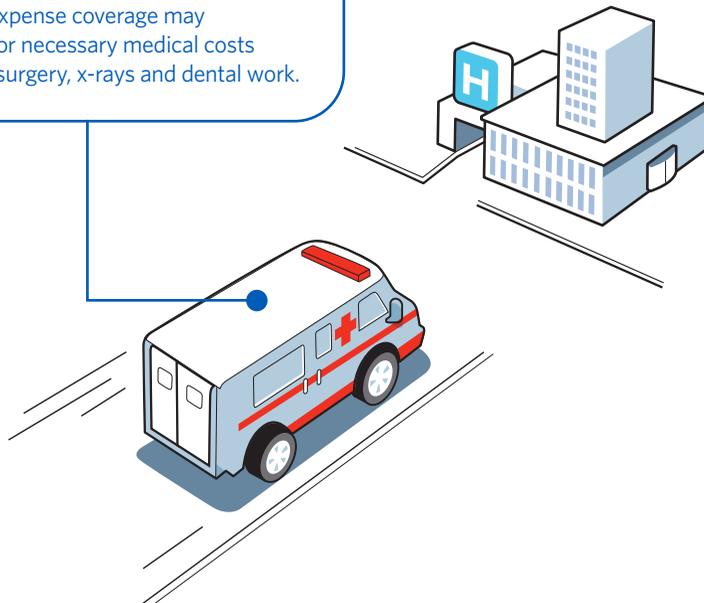
## What if a client is injured at your business?

If a client has an accident at your business, and it's not covered by general liability insurance, your business owners insurance may help cover medical expenses.



**Medical Expense** can help pay for reasonable and necessary medical expenses if someone is injured in an accident on your property regardless of fault.

**If someone is injured on your property,** Medical Expense coverage may help pay for necessary medical costs including surgery, x-rays and dental work.



Questions? Want to make changes? Call your Allstate Agent.

# Business owners insurance doesn't cover everything.

Business owners insurance protects your business from accidental and sudden losses. However, some losses aren't covered.

## Equipment breakdowns in the business.

Basic equipment maintenance and repairs are not covered. However, if equipment is damaged due to a covered loss, your policy would pay to fix it. For example, if your copier breaks down due to an artificially generated current, its repair would be covered.

## Floods, earthquakes and water backup.

Floods, earthquakes and water (sewer) backups are typically excluded from business owners insurance. If you want to purchase additional insurance to cover these events, talk to your local Allstate Agent or call 1-800-ALLSTATE.

**If you choose to add Water Backup coverage to your policy, it could help pay for damage from backed-up drains or sump pumps.**



## Need more protection?

Below are just a few of the optional coverages you may be able to purchase as add-ons to your Allstate® Businessowners Insurance or as a separate policy. Coverages may not be available in all states and limits may vary.

### Available as add-ons to your policy

Look under "Coverage" on your Policy Declarations.

 Outdoor Signs	Covers outdoor signs owned by your business at the described premises.
 Money and Securities	Provides coverage for money and securities used in your business, either at your premises or outside your premises.
 Identity Theft Restoration and Data Compromise	If your identity or your clients' information gets stolen, this coverage can help with legal work and phone calls.
 Employee Dishonesty	Helps cover damages resulting from dishonest acts committed by your employees.
 Home-based Business	Protects businesses that are run out of the home and gives coverage for off-premises activities, as well as credit card coverage.
 Silver Endorsement	Provides expanded and additional coverages on many different coverages that businesses may need and want.

### Separate policies you can purchase

Look for these policies in a separate mailing.

 Flood insurance	Your Allstate Agent can help you purchase a separate policy through the National Flood Insurance Plan (NFIP). Or call 1-800-ALLSTATE.
 Umbrella Policy	If someone sues you over an accident, and the settlement exceeds the liability limits on your business auto and/or business owners insurance, this coverage can help protect your assets.

Questions? Want to make changes? Call your Allstate Agent.

# How to file a claim.

You can file or track a business insurance claim one of two ways:

- *Call 1-800-ALLSTATE (1-800-255-7828)*
- *Call your Allstate Agent*

## What happens next?

The claim process will vary based on the extent of damage.

Here's the typical process:

**Step 1:** If needed, we can provide referrals for assistance with temporary repairs, such as boarding up windows.

**Step 2:** We'll evaluate damages and prepare an estimate.

**Step 3:** Your Allstate claim representative will go over your policy with you to explain which coverages and limits apply.

**Step 4:** Where available, you can choose an Allstate-recommended repair vendor and have the workmanship guaranteed by the vendor. Or you can choose your own vendor.

**Step 5:** We wrap up your claim by answering any questions you may have and provide you with payment when appropriate.

## What to do in case of a catastrophe.

A catastrophe, such as a tornado or fire, can damage many homes and businesses in an area all at once. When that happens, a dedicated Allstate team is on site to help make sure your claim is handled as quickly as possible. Call 1-800-54-STORM (1-800-547-8676).

## Frequently asked questions.

**Q: While my business is closed for repairs, I am losing money. Can my policy help?**

**A:** Yes. If your business is closed for repairs due to a covered loss, we will pay for loss of business income sustained during restoration within 12 months of the loss. Business Income coverage can also help cover ordinary payroll expenses in relation to a covered loss.

**Q: What if I don't have all the information to file a claim?**

**A:** Calling Allstate as soon as possible can help speed up the claim process. Even if you don't have all the information, you can always provide us with additional details later.

**Q: What else can I do to speed up the claim process?**

**A:** Taking an inventory of your belongings before anything happens can be very useful in verifying what you have and what it's worth.

**Q: My repair person has found additional damage from the loss that wasn't on the initial estimate. What do I do?**

**A:** Once repairs begin, further damages could be found. If so, call your Allstate claim representative, who will arrange to investigate the damages. Sometimes there's no need for a physical inspection, and an additional payment, up to the policy limit, may be issued right away.

**Q: What if I don't agree with the estimate I received?**

**A:** When you disagree with our evaluation of damages, please contact your Allstate claim representative or your Allstate Agent. Our commitment is to always settle claims as fairly as possible.

**Q: Why does the check I received from Allstate include the name of my mortgage holder?**

**A:** Most mortgage companies require that claims payment checks include the name(s) of the mortgage holder(s). Simply contact your mortgage holder to find out how to obtain their endorsement on the check.

**Q: I operate my business out of my home. Are my business risks covered by my homeowners policy?**

**A:** Most homeowners policies provide some coverage for business exposures, but not every exposure. To be fully covered for your business operations out of the home, obtain our Home Based Business Policy designed with the home based business owner in mind.

## Are you in Good Hands®?

For more than 80 years, Allstate has been there when people need us most.

Because we want you to stay with us a lifetime, service is our top priority. If you're happy with Allstate, please tell someone you know. If you're not, please let us know right away so we can address it. We want to deliver on our promise of keeping you in Good Hands.®

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Visit [allstate.com](http://allstate.com)

### DOES NOT PRINT

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*Please note that this brochure is only a summary of business owners insurance, written to illustrate in general terms how business owners insurance works. The Allstate Businessowners Insurance Policy is the legal contract that contains the terms and limitations of your policy. You should carefully review the contents of your policy. All products and coverages are subject to availability and limitations.*

Allstate Your Choice Auto® Accident Forgiveness, Deductible Rewards® Safe Driving Bonus® Check and New Car Replacement are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. In NY and PA, deductible amount will not go below \$100. Safe Driving Bonus Check is not available in every state and may not be available for renewal customers until next policy period. Amounts less than \$5 will be applied to renewal bill. Safe Driving Bonus is optional and subject to terms and conditions. Policy issuance is subject to qualifications.

Allstate Your Choice Motorcycle® Accident Forgiveness, Deductible Rewards® New Motorcycle Replacement and Rider Protection Package are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. Accident Forgiveness is an enhanced version of an existing feature. Policy issuance is subject to qualifications.



Certain property and casualty insurance offered through Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company and Allstate Fire and Casualty Insurance Company; Northbrook, IL; Allstate County Mutual Insurance Company; Irving, TX; Allstate New Jersey Insurance Company; Bridgewater, NJ. Life insurance and annuities offered through Allstate Life Insurance Company and in NY, Allstate Life Insurance Company of New York. Please contact your Allstate Agent, call 1-800-ALLSTATE or visit [allstate.com](http://allstate.com) for complete information on other products and services.