

Benefits of

Business Owners Policy (BOP)



As a business owner, there is no shortage of things that you need to manage on a daily basis. Whether it's supervising employees, connecting with new clients or anything in between, there is only so much time in the day. That being said, it's nice to have the peace of mind that you and your business are covered in the event that an insurance claim is brought against you. A business owners policy (BOP) is a good option for small and midsize businesses, and it can offer you plenty of advantages, including:

- **Broad coverage.** BOPs cast a wide net of protection by bundling a number of different types of coverage into one plan. In general, BOPs provide commercial property, general liability and business interruption coverage in one policy.
- **Cost savings.** Every dollar counts for small and midsize businesses, and BOPs can provide cost savings by combining the aforementioned policies so that you don't have to go out and purchase each one separately.
- **Coverage for medical expenses.** CGL policies will provide protection for your company if a nonemployee is injured on your premises or in an incident related to your operations. Coverage for medical payments can be triggered without legal action and allows for smaller medical claims to be settled quickly and without litigation.
- **Customization.** While BOPs cover multiple types of risk for your business, you don't need to worry about buying something that you don't need. These policies can be tailored to fit your business's needs with additional coverage for risks such as cyber liability, equipment breakdown, personal and advertising injury, and more.

Learn More About Business Owners Policy (BOP) Insurance

There's no shortage of responsibilities or risks that come with being a business owner, so make sure that the product of all your hard work and long hours is protected. Contact us today to learn more about keeping your business safe with a BOP.