

What is a BOP?

A BOP rolls the basic coverages a retail business owner needs into one bundle. And just like you'd expect from bundled pricing, it'll cost you less than buying the same policies separately.

Our BOP bundle includes:

- ✓ Property insurance
- ✓ General liability insurance
- ✓ Business interruption insurance
- ✓ Equipment breakdown insurance
- ✓ Employee benefits liability insurance
- ✓ Employment practices liability insurance
- ✓ Cyber liability insurance

What does a BOP cover?

Running a store means keeping track of a whole lot of things at once. Customers, stock, your staff, your premises... A BOP takes care of the risky bits of running a retail business. So you don't have to.

Our BOP covers you for:

- ✓ The cost of claims resulting from damage to a person, property, slander, or libel
- ✓ Damage to your property and equipment caused by fire, theft or other, covered disaster
- ✓ Your financial losses if something stops you doing business
- ✓ Repairs or replacement of your equipment if it stops working
- ✓ The cost of employee-related claims
- ✓ The cost of recovering from a data breach

Who needs a BOP?

You should think about buying a BOP if:

You run your retail business out of your home, a rented or owned office, store or garage.

There's a risk you could get sued - by a customer or an employee

You have assets that could get stolen or damaged, like customer data, equipment, furniture or cash.

What kind of retail business qualifies for a BOP?

If you're starting up a retail business, you're a consultant, you run your store from home, and you have up to 20 employees, you could qualify for a BOP.

Find out now. Get a quote.