

We get your business' needs



Get custom-fit protection for your auto service business with the Businessowners program (BOP) from Allied Insurance. Property and liability protection are packaged into one convenient policy, along with optional coverages and flexible pricing. Coverages include:

Property

With Allied, you get replacement cost coverage for your buildings, so you never have to worry about the costs to rebuild in case of a loss.

Other coverages include:

- Permanently installed machinery, equipment, tanks, and pumps
- Automatic inflationary increases in insurance limits at renewal
- Personal property used to maintain or service the premises, including fire extinguishing equipment, outdoor furniture, floor coverings, appliances, and outdoor radio or television antennas, including satellite dishes

Business personal property coverage is provided on a replacement cost basis with no deduction for depreciation.

Coverages include:

- Furniture, fixtures, machinery, equipment, and stock
- Tenant improvements and betterments

- Special form causes of loss (covers the risks of direct physical loss unless the cause of loss is limited or excluded)

Liability

Protect your business from liability arising from bodily injury, property damage, or personal and advertising injury. Coverages include:

- Liability arising out of bodily injury, property damage, or personal and advertising injury
- Premises/operation, including the operation of your customers' autos
- Products/completed operations
- Tenant property damage
- Supplementary payment for all court defense expenses incurred by Allied, cost of bonds to release attachments, expenses incurred by you at our request (up to \$250 per day), and costs taxed against you in a suit (excluding fines and penalties)

Optional property and liability coverages include:

- Broadened garage liability to cover your faulty work or defective products
- Garage keepers coverage, with combined limits and deductibles for comprehensive and collision
- Lock replacement expenses
- Employee portable tools and equipment
- Transit pollutant cleanup and removal

Working harder for you

Allied delivers quality products and coverages tailored to meet the unique insurance needs of your business at a competitive price.

Contact us for a free quote that fits your business and your budget

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