



ABOUT Business Owners Insurance?

Business Owners policy is designed for small to medium-sized businesses like yours, and focuses on the needs of retail, mercantile, office and habitational occupancies, including business owners who lease out their premises to similar businesses. The Business Owners Policy combines property coverage, liability and additional coverages that most businesses require into one policy with the exception of workers compensation, auto and flood. Optional coverages also can be added to meet specific needs of your business. BOP is a simplified way of providing you with the basic coverage at a lower cost than with buying separate policies.



Primary Business Owners Insurance Coverages

BUILDING/PROPERTY

Building coverage pays for damages to your building and other structures on the premises, as well as business personal property you own and use in your business. Some examples of business personal property can include stock, inventory, furniture, and office equipment.

BUSINESS INTERRUPTION

Business Interruption coverage provides protection for a temporary shutdown of your business due to a covered cause of loss. It provides coverage for loss of income or extra expenses you incur to resume operations.

GENERAL LIABILITY

Liability coverage is provided for your operations and all premises you own, operate, or lease. This protection includes:

- Bodily Injury, Property Damage, and Medical Expenses
- Products – Completed Operations
- Personal Injury and Advertising Injury
- Damage to Premises Rented to You

ADDITIONAL COVERAGES - AVAILABLE

Accounts Receivable
Employee Dishonesty
Depository Fraud
Newly Acquired or Constructed Property
Outdoor Property
Personal Business Property off Premise
Automatic Seasonal Increases
Attached Signs
Valuable Papers & Records

Contact a Independent Agent who has a specialty in Business Insurance to see if your business is a fit for a Business Owners Insurance Policy.

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right insurance at the best price.*

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2210 Front Street, Suite 104
Melbourne FL 32901

321-821-2336

www.MelbourneInsurance.com