

Is a “BOP” right for your business?

Considering all the things that can go wrong with a business, small business owners may be considered risk takers. However, there are two risk exposures that any business owner can ill-afford to overlook: property loss due to perils, such as fire, theft, and wind or water damage, and liability loss for injuries sustained by individuals while on business premises and/or during operation of the business. In today’s litigious society, self-insuring is hardly cost-effective, particularly for potentially catastrophic losses. This is where a business owners policy (BOP) can play a crucial and beneficial role.

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