



In 1976, Allstate invented the Businessowners' Policy (BOP) product, which became the industry standard for commercial property coverage. Today, we continue to offer small business owners affordable coverage designed with your unique risks in mind.

Coverage includes:

Business personal property

General liability

Unique coverages specific to your business, such as:

- Equipment breakdown
- Seasonal increase of contents
- Data compromise (offering third-party coverage)*
- CyberOne*
- Miscellaneous professional liability*

Other available products*

- Business auto insurance
- Workers' compensation
- Voluntary worksite benefits
- Personal auto insurance
- Homeowners insurance
- Life insurance

Enterprise risk solutions**

- Health care reform
- HR best practices
- Efficiency calculators
- Cloud backup services

You have more than a policy. You have Allstate.

Caring for customers and communities has always been a top priority for Allstate. Whether you're looking for answers or advice you can trust, your Allstate agency is close to home and ready to help.

Since 1931, Allstate has been committed to making insurance better. Along with fast and fair claim service, we have innovative tools, apps and extras to make everyday life easier for you.

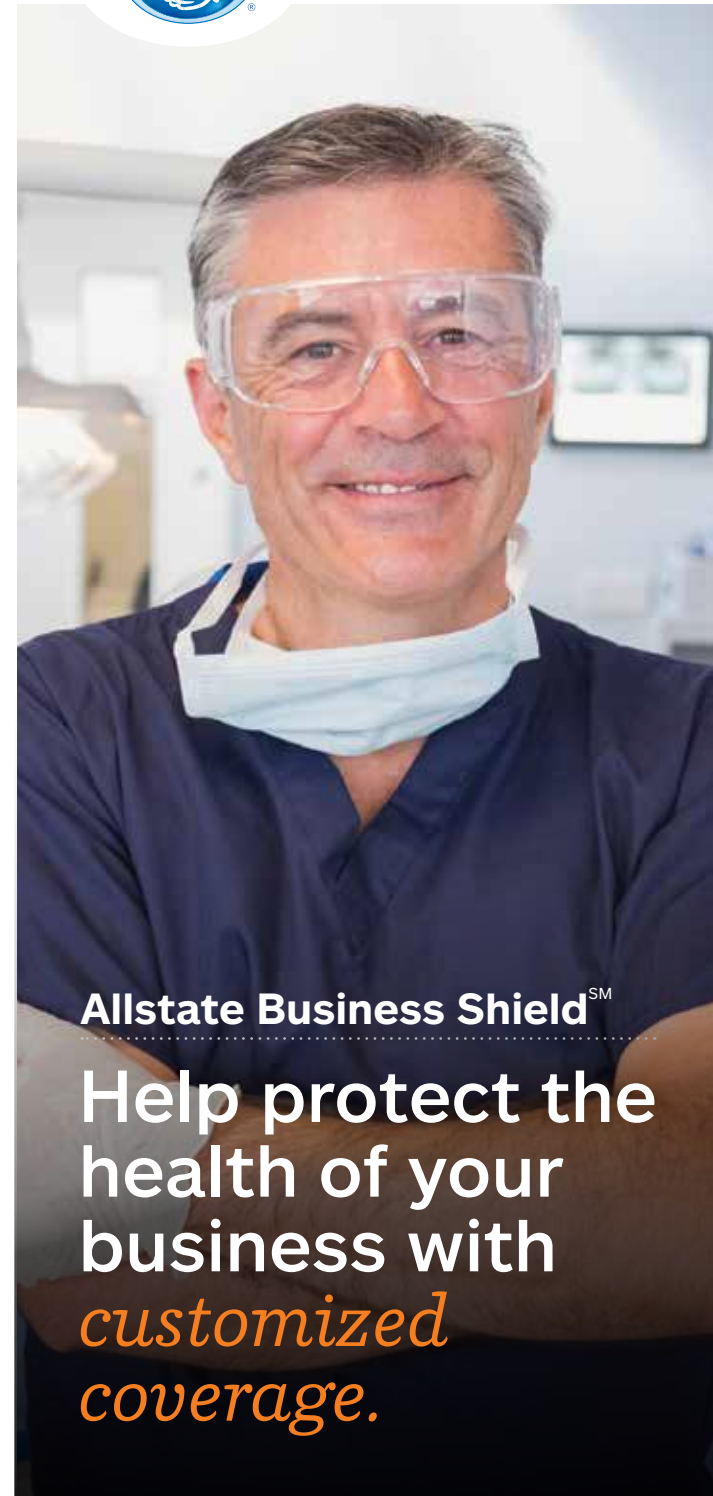
**Let my small business help protect yours.
Call my agency today and see what we mean
when we say "You're in good hands.®"**



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DENTISTS



Allstate Business ShieldSM

Help protect the
health of your
business with
*customized
coverage.*

* Optional coverage's, some products and solutions provided by third parties not affiliated with Allstate.

**No quote or purchase necessary. Some products and solutions provided by third parties not affiliated with Allstate.

I am in the business of protecting businesses.

As a small business owner myself, I understand that your protection needs as a dentist are different from those of a florist or a photographer. I recognize the unique business risks you face. That's why Allstate created an **Allstate Business ShieldSM** policy with your specific coverage needs in mind.



Risks You Face

You are sued because somebody visiting your office tripped on the carpet and **injured themselves**.

Someone breaks in overnight and **steals and/or damages** desks, TVs, equipment and computers.

You maintain a significant amount of your customers' personal and financial data. That information is **lost or stolen**.

A **pipe bursts** and leaks all over a filing cabinet containing your critical documents; many are damaged and others completely destroyed.

You get an e-mail from a trusted client. You open it unaware that it contains a **virus**.

There is a fire and your **billing records are destroyed**. This makes it difficult for you to collect payments from customers.

You receive checks, credit card payments and cash for work that you do. In reviewing the receipts for the week, you notice that the **deposits are light**.

A disgruntled employee sues you for **wrongful termination**.

Our Solution and Value

General Liability provides coverage for injury to others at your premises and helps protect you from lawsuits (\$2M per occurrence; \$4M aggregate).

Building/Personal Property coverage protects your building and business personal property. Your insurance covers your loss at what it would cost you to replace the items, subject to the selected limits.

Data Compromise* provides case management, legal support, credit monitoring and legally required notifications. It helps avoid recovery costs, up to \$1M.

Valuable Papers & Records covers up to \$50K for damage or destruction of important documents used in your business.

Electronic Data provides coverage up to \$50K for repairing and restoring data due to harmful code that damages or destroys your computer system.

Accounts Receivable Protection covers up to \$50K for the cost of collecting payments and the cost to re-establish your records.

Employee Dishonesty provides coverage up to \$25K when an employee steals money or property from your business.

Employment Practices Liability* provides support and coverage up to \$1M in the event of wrongful termination, sexual harassment or discrimination.

*Optional coverage.

The situations listed are examples of typical coverages and are not intended to convey coverage relating to any specific loss or event. The coverages shown are specific to the selected Business Shield endorsement on the policy. All coverages are subject to availability, applicable state and territory laws, policy terms, conditions and exclusions.