

# Commercial Property/ Real Estate

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**BPJ** [bpj.com/focus-areas/commercial-property-real-estate](http://bpj.com/focus-areas/commercial-property-real-estate)



**We Protect Your Business  
Like It is Our Own.**

Part of owning a business is protecting it, whether you started your own business, took over a business, expanded, moved, or upgraded.

BPJ understands business insurance. Not only that, but we also have the ability, as an independent agency, to compare rates from a vast and growing network of carriers – find the best rates and the insurance options individualized to your business's needs. We will help you identify the needs and vulnerabilities specific to your business, review plan options, and help you determine what makes the most sense for your circumstances.

## **Options Offered by BPJ Include:**

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### **Property Damage**

If your business property is damaged this can help pay for repairs or replacement from a covered event.

### **Commercial Liability Umbrella Policies Insurance**

Umbrella insurance picks up where your traditional policies leave off. If you have the standard limits of \$1MM/\$2MM in business owner's coverage, for example, and an event (such as a lawsuit) occurs that puts you in need of more than that, an umbrella policy could help or entirely meet your needs. A Commercial Umbrella Policy will help provide you with an added limit for certain coverages, should a covered claim exceed your annual aggregate amount.

### **Business Owners Policies Insurance**

Combining business property and liability insurance into a single business insurance policy, is referred to as a Business Owners Policy or BOP. This type of policy helps cover business owners and claims that can arise, such as bodily injury and/or property damage.

### **Damaged Inventory**

A branch of Commercial Property insurance that can help aid in the replacement or payment of and for covered business items, such as damaged inventory.

### **Surety & Fidelity Bonds**

These bonds are insurance used to manage risk and protect against loss or damage in commercial transactions, guaranteeing your work for licensing requirements.

## **Builders Risk Insurance**

A branch of construction insurance, builders risk insurance is a specialized form of property insurance that helps protect buildings under construction and construction projects from property damage due to fire, lightning, explosions, theft, etc.

## **Loss of Income**

Also known as Business Income Insurance, is for an event that causes you to need expenses incurred from a covered claim, in order to resume business as normal. This can include expenses such as covering net income, operating and payroll costs, and temporary business relocation, depending on the event.

## **Business Crime Coverage**

Can help protect your business from financial loss related to crime, such as theft by an employee or outsider, forgery, robbery, etc.

## **Employee Benefits**

Employee Benefits are crucial to employee retention. When your team knows you're taking care of them, they are more invested in the long-term success of the business. These benefits can include Health Insurance, Life Insurance, Dental Insurance and more.

