



While the BOP, or businessowners insurance policy, is a great solution for most business, in some cases a business may not fit well into the tightly controlled classifications allowed on a business owners policy. These business owners need a different policy, one that is more flexible in terms of adding or removing coverages, and one that can better serve their more unique kind of business.

This is where Commercial Property Insurance comes in. A typical Commercial Property Insurance policy will cover the property of your business when a BOP will not. □ We can compile a Commercial Property Insurance for almost any type of business that would include coverage for:

- Structure (building) of your business
- Furniture
- Equipment
- Lost inventory
- Landscaping
- Outdoor signs
- Damage to the property of others
- And more...

Commercial Property Insurance is customizable in most cases, allowing you to provide more coverage for the things that truly matter to your business, and less coverage to the things that do not. Don't think you need Commercial Property coverage? Consider this: if a fire erupts in the building of your business and you lose your entire inventory, are you positive that your BOP provides enough coverage to replace it all? What if your inventory fluctuates several times a year due to peak seasons inherent in your business? If someone breaks into your business and steals expensive equipment, are you positive your BOP provides enough coverage to replace it in full?

Contact Clinard Insurance right away for a free quote and more information on Commercial Property Insurance. We are a business too, so we understand your complex needs and the importance of comprehensive insurance. Our experienced and friendly agents will take as much time as you need to help you fully understand your risks and the alternate ways to use insurance to limit those risks to your business. Call us today and put our vast experience with business insurance to work for your company today.