

## Commercial Property Insurance

Business Property Insurance is one of the most important investments ensuring the future of your business.

Commercial property insurance helps businesses, including farms and ranches pay to repair or replace buildings, structures, and contents that are damaged or destroyed because of fires, storms, or other events outlined in the policy. It also pays to replace stolen or lost property.

Business owners can buy commercial property insurance whether they own, rent, or lease a building. If you rent or lease a building, the building owner's policy probably won't cover the contents of the building that belong to you. You will need to buy your own policy to insure your on-premises property, including machinery, furniture, and merchandise. The cost of tenant coverage is usually significantly less than building coverage because the policy will only cover contents, not the building itself.

Businesses operating at multiple locations can be covered under a single policy, unless they have different functions and different risk profiles. This could be the case if your business has an administrative office and a separate factory.

Aside from the list of items covered below, Commercial Property Insurance may also cover Rental Income.

- Building
- Outdoor signs
- Furniture and equipment
- Inventory
- Fences and landscaping
- Others' property
- Business Income Losses