

BOP vs. General Liability

What Does a Business Owners Policy (BOP) include?

- Property Insurance
 - Business Personal Property and Building (BPP)
 - Scheduled buildings
- Business Interruption
 - Loss of income (12 mo. following covered event)
 - Extra expenses
- [General Liability](#)
 - Bodily Injury
 - Sickness or disease
 - Death or injury
 - Property Damage
 - Damage to property of others
 - Personal Injury
 - Libel or slander
 - False Arrest
 - Wrongful Eviction
 - Invasion of Privacy
 - Advertising Injury
 - Copyright Infringement
 - Copyright of another's advertising ideas
 - Medical Expenses
 - Up to \$5K coverage limit

[General Liability Overview](#)

[BOP Overview](#)



What Are the Differences Between the Two?

Let's start here — A [General Liability](#) policy ("GL" or "CGL") provides liability coverage for injuries to others or damage to others' property, caused by the policyholder's business products or operations.

An example is a lawn mowing service and their mowing equipment throws a rock through a customer's window; this is property damage caused by the policyholder's business operations. Or perhaps the insured owns a gift shop, a customer trips over a display while browsing in the store and injures their ankle; this is bodily injury caused by the policyholder's business operations.

A [Business Owners Policy](#) (or "BOP") provides General Liability coverage too, but in addition, it packages Commercial Property Coverage on the same policy. The property portion of the policy covers damage to buildings and/or business personal property owned by the policyholder and includes business interruption coverage.

Each policy has important benefits to small business owners. Knowing the differences can help you communicate those benefits to your clients and assist them in choosing the best coverage options!