

Protect your business, and your employees, from the start.

With the possibility of property damage or bodily injury harming all that you've worked hard for, having business insurance coverage can help bring you peace of mind.

Investing in a Business Owner's Policy (BOP), along with Workers' Compensation provides a comprehensive combination of insurance that can help keep your business and employees protected.



Business Owner's Policy

An all in one comprehensive policy, BOP can be customized into a manageable and affordable package, tailored to the needs of your business. Protect against damage to property, equipment, or technology, and cover losses due to business interruptions and even certain costs associated with claims and lawsuits.



Workers' Compensation Insurance

Because accidents can happen any time, it is important (and often required) to provide coverage for employees who may become sick or injured on the job. Workers' Compensation insurance provides injured workers with medical care, vocational training and compensation for lost income.



Pay-By-Pay® Premium Payment Program

By integrating your policy premium payments with ADP® payroll and Pay-by-Pay® Premium Payment Program, you may eliminate up-front payments* and have access to real-time reporting and digital certificates of insurance**, whenever and wherever you need them.

Business Owner's Policy



Property Insurance

- Coverage for leased or owned structures/permanently attached equipment.
- Coverage for personal property of your business
- · Business interruption insurance that may result in lost profits.

General Liability

- Protection from third-party claims for property damage or bodily injury due to operations on your premises completed operations and/or products liability.
- Protection from claims including coverage for legal defense costs





Non-owned Automobile Liability

Non-owned Automobile Liability protects against third-party claims for property damage or bodily injury resulting from the use of a vehicle not owned by your business.





Why Choose ADPIA?

With over 20 years' experience, 120,000 clients, more than 800 licensed agents, and a portfolio of carriers, ADPIA can help you find affordable and tailored insurance options for your unique business and employee needs.

Be confident that your business is protected.

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*While premium deposits may be eliminated by most carriers, mandatory state assessment fees may be required.

^{**} Only available to ADP Payroll clients using RUN powered by ADP® and ADP's Pay-by-Pay® Premium Payment Program for Workers' Compensation. Not available to Teledata clients.