

## Retail Risks - Preferred Businessowners Policy (BOP) and Workers' Compensation Policy



### 10% Premium Discount

when you bundle BOP and Workers' Compensation



### Leading Writer

of Workers' Compensation insurance in the U.S.



### 3-5 Minutes

to quote most ezBOP accounts

## Classes of Business

- Bakeries
- Clothing Stores
- Florists
- Pets/Pet Food
- Delicatessens
- Optical/Sunglasses
- Shoe Stores
- Health or Natural Foods
- Candy/Ice Cream
- Gifts/Greeting Cards
- Floor Coverings
- And many more

## Eligible BOP Risks

- ISO Public Protection Classes 1-8 (9 with underwriting approval)
- Maximum of 20,000 square feet per building
- Total insurable value of building and business personal property up to \$5,000,000 per location
- Building owners may occupy up to two stories plus the basement
- Owners must have three years of recent experience as the owner or general manager with the organization, or with a similar operation of the same size and type
- Buildings with effective age <50 years

## Ineligible BOP Risks

- Electronics, Furniture, Convenience, Grocery and Gas Stations
- Seasonal or 24-hour operations
- Product sales for infants or children (under three years of age) including clothing, bedding, toys and furniture
- Not-for-profit entities
- Risks without central station burglar alarm if selling computers, musical instruments, sporting goods, videos, or DVDs
- No direct importing of goods
- Relabeling of goods or goods with the insured's name on them

## BOP Enhancement Endorsements

Choose one of three BOP enhancement endorsements to increase limits for several included coverages and to automatically add several more property and liability coverages including:

- Business Income from Dependent Properties
- Computer Fraud
- Outdoor Signs
- Employee Dishonesty
- Interruption of Computer Operations
- Water Backup and Sump Overflow
- And More

Choose the level of endorsement that best suits your business.

## Workers' Compensation Advantages

- All BOP classes have an associated Workers' Compensation class code available
- Nation's largest small business Workers' Compensation provider
- Instant quote, bind and issuance
- Workers' Compensation claims expertise nationally
- Risk management videos available to all clients
- Additional classes available for monoline consideration