

Retail Coverage

AmTrust Financial is a leader in small business insurance. We have multi-tiered pricing, multi-state and multi-line capabilities, combined with exceptional customer service and a dedicated staff of insurance professionals who all share the same vision. AmTrust provides a suite of small business insurance products for retail operations, including: workers' compensation, cyber, BOP, commercial package, general liability, property, employment liability and more.



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

Preferred Businesses

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

Preferred Risks

- ISO Public Protection Classes 1-8 (9 with underwriting approval)
- Up to 20,000 square feet per building
- Total insurable value of building and business personal property up to \$5,000,000 per location
- Owners with three years or more 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

Submission Requirements

- ezBOP or ezPac entry or completed ACORD application
 - Flexibility to electronically upload larger schedules
 - ezBOP entry for a quick quote in about 3-5 minutes

Ineligible BOP Risks

- 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
- Direct importing of goods
- Relabeling of goods or goods with the insured's name on them

Enhancement Endorsements

Choose an enhancement endorsement 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