

# Businessowners Policy (BOP) & Workers' Compensation Policy

AmTrust Financial offers a competitive BOP product that can be easily tailored to a wide range of risks. Not only does it provide flexible and extensive coverage, but we may offer a 10% discount for clients in targeted classes when paired with our industry-leading Workers' Compensation insurance. Both of these products together offer comprehensive coverage at an affordable price for your small business clients.



## 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 Classes of Business

### Medical Offices

- Dentists
- Dental Surgeons
- Orthodontists
- Chiropractors
- Optometrists
- Ophthalmologists
- Psychologists
- Physical Therapists
- Audiologists
- Osteopaths
- Nutritionists
- Podiatrists

### Professional Offices

- Accountants/Tax Preparers
- Lawyers
- Insurance Agents
- Architects and Engineers
- Billing Services
- Consultants
- Graphic Designers
- Real Estate Agents
- Real Estate Appraisers

### Eligible BOP Risks - Office

- Total insurable value of building and business personal property up to \$5,000,000 per location
- Maximum of 75,000 square feet per building
- Maximum of \$7,500,000 annual gross revenue per location
- Eligible Enhancement Endorsement
- Buildings with effective age <50 years

### Service

- Barber Shops
- Hair Salons
- Beauty/Nail Salons
- Copying
- Dental Labs
- Funeral Homes
- Pet Groomers
- Photographers
- Shoe Repair

### Retail

- Hearing Aid Store
- Florists
- Bakeries/Cheese Shops
- Pets/Pet Food
- Clothing
- Optical/Sunglasses
- Shoe Stores
- Gifts/Greeting Cards
- Bed and Bath
- Hobbies/Craft/Art
- Books/Magazines/News

### Eligible BOP Risks - Service and Retail

- Total insurable value of building and business personal property up to \$5,000,000 per location
- Maximum of 20,000 square feet per building
- Maximum of \$7,500,000 annual gross revenue per location
- Eligible Enhancement Endorsement
- Buildings with effective age <50 years

### Restaurants - Noncommercial Cooking

- Shops:
  - Bagel
  - Cookie

- Popcorn
- Sandwich
- Delicatessen/Sandwich
- Hot Dog
- Coffee
- Pretzel
- Donut
- Pizza
- Juice, Health Drink and Smoothie Bars
- Bistros and Cafés
- Fine Dining
- Family Style
- Non-Franchised Fast Food

#### Eligible BOP Risks - Restaurants

- Total insurable value up to \$5,000,000 for building and personal property on all construction types except frame. Frame construction up to \$3,000,000 (over \$1,000,000 must be sprinkled).
- Maximum of 7,500 square feet per building
- Maximum of \$5,000,000 annual gross revenue per location
- Eligible Enhancement Endorsement
- Buildings with effective age <50 years

#### Residential

##### Apartment Buildings

- Four families or less with mercantile or office occupancy only
- More than four families with or without mercantile occupancy

##### Condominiums

- Residential Condominiums (association risk only)

##### Townhouses or Similar Associations

- More than four families with or without mercantile or office occupancy

#### Eligible BOP Risks - Residential

- Total insurable value up to \$4,000,000 per building, \$10,000,000 per location and \$15,000,000 per policy
- Maximum height of three stories
- Maximum of 20,000 square feet per building
- Eligible Enhancement Endorsement
- Buildings with effective age <50 years

### BOP General Underwriting Guidelines

#### Eligible BOP Guidelines

- 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 over 50 years old must have heat, electric and plumbing renovations within the past 40 years

#### Ineligible

- 24-hour operations
- ISO PPC 10
- Vacancy above 30%

### 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
- Debris Removal
- Employee Dishonesty
- Fire Department Surcharge
- Newly Acquired Building, Contents and Business Income
- Ordinance or Law
- 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