

## Wholesale 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 – Distributors
- Clothing or Wearing Apparel - Distributors
- Collectibles and Memorabilia - Distributors
- Dry Goods - Linens, Curtains or Draperies
- Electrical Lighting Fixtures and Fans
- Equipment, Fixtures or Supplies - Distributors (office and store equipment)
- Equipment, Fixtures or Supplies – Distributors (restaurant, bar and hotel equipment)
- Florists - Distributors
- Footwear and Shoes
- Gift Items
- Glass Novelty

## Eligible BOP Risks

- ISO Public Protection Classes 1-8 (9 with underwriting approval)
- Maximum of 20,000 square feet per building
- Maximum of \$7,500,000 annual gross revenue per location
- Total insurable value of building and business personal property up to \$5,000,000 per location
- Building owners may occupy up to two stories; tenants may occupy up to the 10th floor
- 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

- 24-hour operations
- Any direct importer
- Explosive materials or flammable liquids
- Industrial materials, chemicals, or waste
- Operations of manufacturer's representative or contractors
- Public area is more than 25% of the total floor space
- Retail operations more than 25% of sales
- Buildings with more than 30% vacancy or are unoccupied

## 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:

- Brand and Labels
- Business Income from Dependent Properties
- Computer Fraud
- Newly Acquire Building, Contents and Business Income
- 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