

# BOP Coverage Wholesale Guidelines

## Eligible

### Building:

- ISO Public Protection classes: 1-8, 9\*
- Square footage: 20,000 sq ft max occupied space per building
- Total Insured Value (TIV): \$5 million total of buildings and personal property per location
- Height: Building owners- no more than 2 stories and a basement, tenants may occupy up to the 10th story
- Annual gross revenue: \$7.5 million max per location
- Coastal Guidelines: Use the general property coastal guidelines
- Construction: All frame construction requires automatic sprinkler systems, all other construction types require sprinklers on occupancies over 5,000 sq ft
- Age: Over 50 years old if complete renovations to the heating, electrical and plumbing within the last 40 years.
- Roofing: Asphalt and built-up roofing systems up to 15 years old (20 years if on a 30-year warranty), metal panel roofs up to 40 years and clay tile roofs up to 50 years old

### Operations:

- Years of experience: owners must have 3 years of recent experience as an owner or general manager in this or similar operation of the same size and type

## Ineligible

### Building

- Multi-tenant buildings or adjacent exposures that are ineligible per our guidelines
- Public areas more than 25% of the total floor space
- More than 30% vacant or unoccupied

### Operations:

- 24-hour operations
- Direct importers
- No income from off-premises operations
- Income from rental operations
- Operations of manufacturers' representative or contractors
- Retail operations more than 25% of sales
- LRO shop operations
- Wholesale classes not specifically listed
- Explosive materials or flammable liquids
- Industrial materials, chemicals or waste
- No sales of used items or consignment operations

\* Subject to additional information and Underwriter approval

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