

Nonprofit Businessowners Policy (BOP) Coverage

AmTrust North America offers competitive Nonprofit Businessowners Policies (NPBOPs) that can be easily tailored to specific organizations. Our NPBOPs can be issued as a standalone product or as a complement to our workers' compensation insurance, directors and officers liability or commercial auto products.



Coverage and Services

- 10% discount for workers' comp policyholders
- Umbrella – standard limit is \$1 million above primary liability limit with higher limits available
- Special Events Liability may be scheduled
- Directors and Officers Liability with limits of \$1 million with higher limits available
- Auto
- Financial consulting
- Unemployment insurance

Preferred Organizations

Each category below can be quoted through AmTrust *Online*, our website-based quote and policy information system.

Art Galleries

- Total Insurable Value (TIV) for building and Business Personal Property (BPP) up to \$15 million per location
- Revenue up to \$15 million per location
- All construction types; may occupy up to 2 stories
- 50,000 square-foot maximum
- Buildings over 30 years old require complete electrical, plumbing, HVAC and roof updates

Chamber of Commerce Business Alliances Charitable Foundations Professional Societies Social Science Research Trade Associations

- TIV for building and BPP up to \$15 million per location
- Revenue up to \$15 million per location
- Building coverage available for six stories; tenant-only coverage available for occupancy under 40 stories
- 200,000 square-foot maximum
- Buildings over 30 years old require complete electrical, plumbing, HVAC and roof updates

Ineligible Organizations

- Any nonprofit requesting the following coverages are not eligible for the Nonprofit BOP, but may be eligible for the Nonprofit CPP:
 - Sexual Abuse and Molestation Liability
 - Social Work, Foster Care and Counseling Liability
 - Medical Liability
 - Products and/or Completed Operations Liability
- Nonprofits with financial operations, such as bank, building and loan associations or credit unions.

- Nonprofits with governmental or utility operations, real estate management, website hosting or internet service providing, or medical surgical offices on site
- Manufacturing and Contractors
- Hotels and Motels
- Buildings with over 20% vacancy
- 24-hour or seasonal operations
- No flood or earthquake coverage



AmTrust North America
An AmTrust Financial Company

