

Businessowners Policy Coverage



AmTrust North America offers a competitive Businessowners Policy (BOP) that can be easily tailored to specific risks. Our BOP can be issued as a stand-alone product or as a complement to our workers' compensation insurance or commercial auto products.

Coverage

- 10% discount for workers' comp policyholders
- Umbrella up to \$10 million
- Extensive coverage enhancements
- Hired and non-owned auto is available for most classes if business does not deliver or have commercial auto policy

Preferred Exposures

Unless otherwise specified, each category below is eligible for bind online.

Mercantile/Retail

- TIV for building and BPP up to \$5 million per location
- Revenue up to \$7.5 million per location
- All construction types; may occupy up to 2 stories
- 20,000 square foot maximum
- Buildings over 50 years old require complete electrical, plumbing, HVAC and roof updates

Offices

- TIV for building and BPP up to \$5 million per location

- All construction types; may occupy up to 6 stories
- 75,000 square foot maximum
- Buildings over 50 years old require complete electrical, plumbing, HVAC and roof updates

Processing and Service

- TIV for building and BPP up to \$5 million per location
- Revenue up to \$7.5 million per location
- All construction types; may occupy up to 2 stories
- 20,000 square foot maximum
- Buildings over 50 years old require complete electrical, plumbing, HVAC and roof updates

Restaurants

- TIV for building and BPP up to \$3 million frame and \$5 million per location on all other construction types
- Revenue up to \$2.5 million per location
- Frame must include full sprinkler system
- Buildings over 50 years old require complete electrical, plumbing, HVAC and roof updates

- All commercial cooking equipment must have a UL300 wet extinguishing system and a service contract for inspections every 6 months
- No open solid fuel cooking (barbequing) with wood, charcoal or mesquite, with the exception of pizza ovens
- Liquor Liability coverage is not available in or within 10 miles of: AL, CT, IA, MN, PA, UT, VT and WV

Businesses with commercial cooking or alcohol sales are not bind-online eligible and must be submitted to our underwriting department with our supplemental application or have a pre-quote survey conducted by our loss control group over the phone.

Wholesaler

- TIV for building and BPP up to \$5 million per location
- Revenue up to \$7.5 million per location
- 20,000 square foot maximum and up to 2 stories
- All construction types; frame over 5,000 square feet must include full sprinkler system
- Buildings over 50 years old require complete electrical, plumbing, HVAC and roof updates



AmTrust North America
An AmTrust Financial Company

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Grocery Stores

- 4,000 square-foot maximum area; 3,000 square-foot minimum if risk has gasoline sales
- Gasoline sales must be 85% or less of the total receipts
- 2-story maximum height, all construction types
- \$5 million maximum annual gross revenue
- Total property TIV \$3 million per location
- Buildings over 50 years old require complete electrical, plumbing, HVAC and roof updates

Low Rise Apartments, Townhouses and Residential Condos

- Up to 3 stories for all other construction types
- Maximum area of 20,000 square feet per building
- \$4 million maximum TIV per building, \$10 million maximum TIV per location and \$15 million per policy
- Buildings over 50 years old require complete electrical, plumbing, HVAC and roof updates

Ineligible Exposures

- Manufacturing
- Contractors
- Hotels and motels
- Buildings with over 25% vacancy
- 24-hour retail or seasonal operations
- No flood coverage
- New-venture habitation, convenient stores, grocery stores or restaurants with commercial cooking or liquor sales
- Florida

Note: Risks that are not eligible for BOP may qualify for our CPP package product. Please submit them at AmTrust *Online*, our online submission system located at our website: www.amtrustnorthamerica.com.