

AmTrust's BOP - We've Got You Covered

AmTrust's Silver, Gold and Platinum BOP endorsements are some of the broadest coverage enhancements available on the market.

They increase both property and liability coverage limits provided on the base businessowners policy and add additional coverages as well. No need to select individual coverages and premium charges when you can get all the coverage you need on one of Amtrust Businessowners Enhancements. Want more coverage? Select one of Amtrust's BOP market segment endorsements providing all the expanded coverages of the Platinum enhancement plus market specific coverages for Medical/Dental, Restaurants, Office, Retail or Services Risks.



Coverage	Coverage Type	Businessowners Coverage Form: BP 00 03 Includes	Silver	Gold	Platinum
Accounts Receivable*	Property	\$10,000 On Premises	\$50,000	\$100,000	Included in the \$250,000 Blanket
Appurtenant Structures - Building	Property	No Coverage unless scheduled	No Coverage	\$25,000	\$25,000
Appurtenant Structures - Personal Property	Property	No Coverage unless scheduled	No Coverage	\$5,000	\$5,000
Arson Reward	Property	No Coverage	\$10,000	\$15,000	\$15,000
Blanket Limit - Accounts Receivable, Debris Removal, Electronic Data, Personal Property of Others, & Valuable Papers and Records	Property	No Coverage	No Coverage	No Coverage	\$250,000 Blanket Limit
Brands and Labels	Property	No Coverage	\$2,500	Branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, we may take all or any part of the property at an agreed or appraised value.	Branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, we may take all or any part of the property at an agreed or appraised value.
Business Income - Actual Loss Sustained	Property	Additional Coverage not subject to the Limits of Insurance - Begins 72 hours after the time of direct physical loss	Coverage as provided in BP0003	Coverage as provided in BP0003	Coverage as provided in BP0003
Business Income - Extended Period Of Indemnity (Extended Business Income)*	Property	30 consecutive days	120 consecutive days	180 consecutive days	180 consecutive days
Business Income from Dependent Properties*	Property	\$5,000	\$50,000	\$100,000	\$250,000
Business Income - Ordinary Payroll*	Property	Ordinary payroll expenses for 60 days following the date of direct physical loss or damage	Coverage as provided in BP0003	Coverage as provided in BP0003	Coverage as provided in BP0003
Civil Authority (Actual loss of Business Income and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises)	Property	Begins 72 hours after the time of that action and will apply for a period of up to three consecutive weeks	60 consecutive days	60 consecutive days	60 consecutive days
Claim Expenses	Property	No Coverage	No Coverage	\$10,000	\$10,000
Computer Fraud	Property	No Coverage	\$5,000	\$5,000	\$5,000

*Increased limits may be available

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Computers and Media	Property	Included if Business Personal Property is shown on the declarations	Included if Business Personal Property is shown on the declarations	Included if Business Personal Property is shown on the declarations	Included if Business Personal Property is shown on the declarations
Debris Removal	Property	\$10,000	\$15,000	\$25,000	Included in the \$250,000 Blanket
Definition of Premises	Property	The area within 100 feet of the site at which the described premises are located.	Coverage as provided in BP0003	The area within 1,000 feet of the site at which the described premises are located.	The area within 1,000 feet of the site at which the described premises are located.
Electronic Data / Data and Software - Cost to Replace	Property	\$10,000	\$15,000	\$25,000	\$50,000
Employee Dishonesty (including ERISA)*	Property	No Coverage	\$15,000	\$25,000	\$25,000
Exterior Building Glass (Including Tenant's Glass)	Property	Included	Coverage as provided in BP0003	Coverage as provided in BP0003	Coverage as provided in BP0003
Fine Arts	Property	No Coverage	\$10,000	\$25,000 in any one occurrence not to exceed \$10,000 for any single item	\$25,000 in any one occurrence not to exceed \$10,000 for any single item
Fire Department Service Charge	Property	\$2,500	\$15,000	\$25,000	\$25,000
Fire Extinguisher Systems Recharge Expense	Property	\$5,000	Coverage as provided in BP0003	Coverage as provided in BP0003	Coverage as provided in BP0003
Forgery or Alteration*	Property	\$2,500	\$15,000	\$25,000	\$25,000
Fungi, Wet Rot, Dry Rot and Bacteria (Limited Coverage)	Property	\$15,000	Coverage as provided in BP0003	Coverage as provided in BP0003	Coverage as provided in BP0003
Glass Expenses (Expenses incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed)	Property	Included	Coverage as provided in BP0003	Coverage as provided in BP0003	Coverage as provided in BP0003
Identity Fraud Expense	Property	No Coverage	No Coverage	\$25,000	\$25,000
Interruption Of Computer Operations (Extends Business Income and Extra Expense to apply to a suspension of "operations" caused by an interruption in computer operations due to destruction or corruption of "electronic data" due to a Covered Cause of Loss)	Property	\$10,000	\$25,000	\$25,000	\$25,000
Lease Loss Assessment	Property	No Coverage	No Coverage	\$2,500	\$2,500
Leasehold Improvements	Property	No Coverage	No Coverage	\$15,000	\$15,000
Lock and Key Replacement	Property	No Coverage	\$2,500	\$25,000	\$25,000
Money And Securities - Inside*	Property	No Coverage	\$10,000	\$15,000	\$15,000
Money and Securities - Outside*	Property	No Coverage	\$10,000	\$15,000	\$15,000
Money Orders and Counterfeit Money	Property	\$1,000	\$25,000	\$50,000	\$50,000
Newly Acquired or Constructed Property - Building	Property	\$250,000	\$500,000	\$1,000,000	\$1,000,000

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Newly Acquired or Constructed Property - Business Income	Property	No Coverage	\$250,000	\$250,000	\$500,000
Newly Acquired or Constructed Property - Period of Coverage	Property	30 Days	60 Days	90 Days	180 Days
Newly Acquired or Constructed Property - Personal Property	Property	\$100,000	\$250,000	\$500,000	\$500,000
Ordinance or Law Coverage - Business Income and Extra Expense	Property	No Coverage	\$100,000	\$100,000	\$100,000
Ordinance or Law Coverage - Coverage 1 - Loss to the Undamaged Portion of the Building	Property	No Coverage	Included within the Limit of Insurance shown in the Declarations as applicable to the covered building	Included within the Limit of Insurance shown in the Declarations as applicable to the covered building	Included within the Limit of Insurance shown in the Declarations as applicable to the covered building
Ordinance or Law Coverage - Coverage 2 - Demolition*	Property	No Coverage	\$100,000	\$100,000	\$100,000
Ordinance or Law Coverage - Coverage 3 - Increased Cost of Construction - Building*	Property	\$10,000	\$100,000	\$100,000	\$100,000
Ordinance or Law Coverage - Coverage 3 - Increased Cost of Construction - Tenants' Improvements and Betterments*	Property	No Coverage	No Coverage	\$25,000	\$25,000
Outdoor Property	Property	\$2,500 for any one occurrence, limited to \$500 any one tree, shrub, or plant	\$25,000 per premises, limited to \$1,000 for any one tree, shrub, or plant	\$50,000 at each described premises, but not more than \$1,000 for any one tree, shrub or plant	\$50,000 at each described premises, but not more than \$1,000 for any one tree, shrub or plant
Outdoor Signs*	Property	\$1,000 (attached to building)	\$50,000	\$100,000	Up to the full value of outdoor signs at each described premises
Pairs or Sets	Property	No Coverage	No Coverage	Included within the Business Personal Property Limit of Insurance	Included within the Business Personal Property Limit of Insurance
Personal Effects	Property	\$2,500	\$15,000	\$25,000	\$25,000
Personal Property of Others	Property	No Coverage	\$15,000	\$25,000	Included in the \$250,000 Blanket
Personal Property Off-Premises Or In Transit	Property	\$10,000	\$25,000	\$50,000	\$50,000
Pollutant Clean Up and Removal	Property	\$10,000	\$25,000	\$50,000	\$50,000
Preservation Of Property	Property	30 Days	Coverage as provided in BP0003	Coverage as provided in BP0003	Coverage as provided in BP0003
Salespersons' Samples	Property	No Coverage	No Coverage	\$1,000	\$1,000
Seasonal Increase - Personal Property	Property	25% Seasonal Increase	Coverage as provided in BP0003	Coverage as provided in BP0003	Coverage as provided in BP0003
Spoilage*	Property	No Coverage	\$25,000	\$50,000	\$50,000

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Theft Damage to Building	Property	No Coverage	No Coverage	Apply to direct physical loss of or damage caused by or resulting by "theft" or attempted "theft" to a building you occupy, including personal property that is used to maintain or service the building	Apply to direct physical loss of or damage caused by or resulting by "theft" or attempted "theft" to a building you occupy, including personal property that is used to maintain or service the building
Utility Services - Direct Damage*	Property	No Coverage	\$50,000	\$100,000	\$100,000
Utility Services - Business Income*	Property	No Coverage	\$10,000	\$25,000	\$25,000
Valuable Papers and Records*	Property	\$10,000 On Premises	\$100,000	\$250,000	Included in the \$250,000 Blanket
Water Back-Up and Sump Overflow (Backup of Sewers)	Property	No Coverage	\$15,000	\$25,000	\$25,000
Water Damage, Other Liquids, Powder Or Molten Material Damage - Discharge From An Automatic Fire Protection System	Property	If loss or damage caused by or resulting from covered water or other liquid, powder or molten material occurs, we will pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes.	Coverage as provided in BP0003	Coverage as provided in BP0003	Coverage as provided in BP0003
Additional Insured - Controlling Interest	Liability	No Coverage	No Coverage	No Coverage	Included when required by written contract, written agreement or permit
Additional Insured - Co-Owner Of Insured Premises	Liability	No Coverage	No Coverage	No Coverage	Included when required by written contract, written agreement or permit
Additional Insured - Designated Person Or Organization	Liability	No Coverage	No Coverage	No Coverage	Included when required by written contract, written agreement or permit
Additional Insured - Grantor Of Franchise	Liability	No Coverage	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit
Additional Insured - Lessor Of Leased Equipment	Liability	No Coverage	No Coverage	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit
Additional Insured - Managers Or Lessors Of Premises	Liability	No Coverage	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit
Additional Insured - Owners Or Other Interests From Whom Land Has Been Leased	Liability	No Coverage	No Coverage	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit
Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	Liability	No Coverage	No Coverage	No Coverage	Included when required by written contract, written agreement or permit

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Additional Insured - Permits Issued By State Or Political Subdivisions	Liability	No Coverage	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit
Additional Insured - Vendors	Liability	No Coverage	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit	Included when required by written contract, written agreement or permit
Bail Bonds	Liability	\$250	\$2,500	\$2,500	\$2,500
Damage To Premises Rented To You	Liability	\$50,000	\$300,000	\$300,000	\$300,000
Damage to Property in Your Possession (Property in Care Custody Control)	Liability	No Coverage	\$50,000	\$50,000	\$50,000
Expenses Incurred By The Insured	Liability	\$250 Per Day	\$300 Per Day	\$300 Per Day	\$300 Per Day
Incidental Medical Malpractice	Liability	No Coverage	No Coverage	Limited coverage included	Limited coverage included
Mental Anguish	Liability	No Coverage	"Bodily Injury" definition is amended to include mental anguish	"Bodily Injury" definition is amended to include mental anguish	"Bodily Injury" definition is amended to include mental anguish
Newly Acquired Or Formed Organization	Liability	No Coverage	Afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier	Afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier	Afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier
Per Location Aggregate	Liability	No Coverage	Included for bodily injury and property damage other than products-completed operations	Included for bodily injury and property damage other than products-completed operations	Included for bodily injury and property damage other than products-completed operations
Product Recall Expense	Liability	No Coverage	\$50,000	\$50,000	\$50,000
Transfer of Rights of Recovery Against Others to Us	Liability	No Coverage	Included	Included	Included

*Increased limits may be available