

## Apartments, Townhouse and Condo Associations - Preferred Businessowners Policy (BOP) and Workers' Compensation Policy

AmTrust Financial agents have the passion and industry knowledge to make "perfect fit" recommendations for you. Our agents are experienced, knowledgeable and available to develop a BOP that offers the exact coverage your business needs.



### 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

### Ineligible BOP Risks

- Boarding, rooming or halfway houses
- Assisted living or elderly care facilities
- Housing with transients or students occupying more than 10%
- Timeshares, seasonal or Airbnb housing
- Housing with more than 15% vacancy
- Wood-burning fireplaces
- Buildings with aluminum or knob and tube wiring
- Single unit dwellings
- Buildings 130 years and older – Building over 75 years will be referred to UW.

### 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:

- Arson Reward
- Newly Acquired or Constructed Property
- Ordinance or Law
- 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
- Online portal for instant quote, bind, policy issuance and endorsements
- Workers' Compensation claims expertise nationally
- Risk management videos available to all clients
- Extensive Loss Control and Risk Mitigation Services
- Additional classes available for monoline consideration

### Classes of Business

- Apartment Buildings
  - Four families or less with mercantile or office occupancy only
  - More than four families with or without mercantile occupancy
- Condominiums
  - Residential condominiums (association risk only)
- Townhouses or Similar Associations
  - More than four families with or without mercantile or office occupancy

### Eligible BOP Risks

- ISO Public Protection Classes: 1-8
- Total insurable value of building and business personal property up to \$4,000,000 per building, \$10,000,000 per location and \$15,000,000 per policy
- Building height up to three stories (including any parking levels), plus basements
- Frame buildings must be 100% sprinklered, including all attic or loft areas – does not apply in CA
- 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