

Retail Risks - 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

Classes of Business

- Bakeries
- Clothing Stores
- Florists
- Pets/Pet Food
- Delicatessens
- Optical/Sunglasses
- Shoe Stores
- Health or Natural Foods
- Candy/Ice Cream
- Gifts/Greeting Cards
- Floor Coverings
- And many more

Eligible BOP Risks

- ISO Public Protection Classes 1-8
- Total insurable value of building and business personal property up to \$10,000,000 per location
- Building owners may occupy up to two stories plus the basement
- 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
- Heating, electrical and plumbing updates within the last 40 years, Roofing: Asphalt and built-up roofing systems up to 20 years, metal panel roofs up to 40 years and clay tile roofs up to 50 years old

Ineligible BOP Risks

- Electronics, Furniture, Convenience, Grocery and Gas Stations
- Seasonal or 24-hour operations
- Product sales for infants or children (under three years of age) including clothing, bedding, toys and furniture
- Not-for-profit entities
- Risks without central station burglar alarm if selling computers, musical instruments, sporting goods, videos, or DVDs
- No direct importing of goods
- Relabeling of goods or goods with the insured's name on them
- Buildings 130 years and older

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:

- Business Income from Dependent Properties
- Computer Fraud
- Outdoor Signs
- Employee Dishonesty
- Interruption of Computer Operations
- 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
- Instant quote, bind and issuance" bullet to read "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