

Retail Coverage

AmTrust Financial is a leader in small business insurance. We have multi-tiered pricing, multistate and multi-line capabilities, combined with exceptional customer service and a dedicated staff of insurance professionals who all share the same vision. AmTrust provides a suite of small business insurance products for retail operations, including: workers' compensation, cyber, BOP, commercial package, general liability, property, employment liability and more.



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

Submission Requirements

- ezBOP or ezPac entry or completed ACORD application
 - Flexibility to electronically upload larger schedules
- ezBOP entry for a quick quote in about 3-5 minutes

Ineligible BOP Risks

- 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
- Direct importing of goods
- Relabeling of goods or goods with the insured's name on them
- Buildings 130 years and older

Enhancement Endorsements

Choose an enhancement endorsement 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
- Workers' Compensation claims expertise nationally
- Risk management videos available to all clients
- Additional classes available for monoline consideration

Preferred Businesses

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

Preferred Risks

- ISO Public Protection Classes 1-8
- Total insurable value of building and business personal property up to \$10,000,000 per location
- Owners with three years or more 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