

Auto Services Businessowners Policy (BOP) & Workers Compensation

AmTrust Financial offers a competitive BOP product that can be easily tailored to a wide range of risks. Not only does it provide flexible and extensive coverage, but we may offer a 10% discount for clients in targeted classes when paired with our industry-leading Workers' Compensation insurance. Both of these products together offer comprehensive coverage at an affordable price for your small business clients.



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

General Ineligible BOP Risks

- Auto dismantling / salvage services
- Work on vehicles > 20,000 pounds
- Work on buses, or emergency services
- Installation, service repair on high performance or racing equipment
- Antique or restoration work
- Used Car Sales
- Tire Dealers

BOP Endorsements

- Optional "Your Work" Endorsement
- Auto Services Endorsement - Provides coverage for:
 - Loss Or Damage To Customer's Autos And Other Customer's Property (Garagekeepers)
 - Loss Or Damage To Lessor's Property
 - Non-owned auto coverage
 - Optional coverage for Defective Products
 - Underground Tanks
 - Increased limits for:
 - Fire Department Service Charge \$5000 (higher limits available)
 - Pollutant Clean-up And Removal - \$25,000
 - Money Orders And "Counterfeit Money" - \$2500 (higher limits available)
 - Forgery Or Alteration - \$5,000* (higher limits available)
 - Outdoor Property
 - Add coverage for:
 - Reward Payment - \$5,000
 - Ordinance Or Law - Equipment Coverage
 - Lock Replacement - \$1,000
 - Optional coverage for:
 - Employees' Tools
 - Employee theft If Employee Dishonesty Optional coverage is selected

Eligible Auto Service Classes

- Audio Services
- Auto Body Repair
- Auto Upholstering
- Detailers
- Inspection Services
- Quick Lube Shops
- Repair Shop - Major
- Repair Shop - Minor

Operations

- Up to \$10m TIV per location
- Up to \$30M TIV per policy
- Up to \$7,500,000 in sales

Highlights

- Appetite focused on broad range of auto service classes
- New ventures are eligible (3 years' experience as an owner or general manager required)
- 10% discount on BOP when we write the workers' comp policy
- Not yet available in CA, MA MD, NC, NJ, NY, PA, RI, TX (filing pending approval) and AK, FL, HI (not filed)

Submission Requirements

- ezBOP entry for a quick quote in about 3-5 minutes

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

Disclaimer

The following states are **not yet approved** for product availability. We will release in these states once approval is granted, though there is currently **no estimated timeline** from the respective state departments:

- California
- Maryland
- Massachusetts
- New Jersey
- New York
- North Carolina
- Pennsylvania
- Rhode Island
- Texas
- Washington

Additionally, we **do not plan to file** in the following states:

- Alaska
- Florida
- Hawaii