

Artisan Contractors 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

Submission Requirements

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

General Ineligible BOP Risks

- Work on new homes in tracts or subdivisions
- New residential construction work more than 25% of total work
- Work involving:
 - Home warranty
 - Fire, water, mold, or termite remediation
 - Weatherproofing
 - Exterior plastering, stucco, or EIFS
 - Structural demolition
 - Insulation
- Work performed on: railroads, gas stations, refineries, chemical plants, airports, public utilities, hospitals, nursing homes, senior housing, military Housing, student dormitories
- Class specific

BOP Endorsements

Choose the contractor coverages and limits you need as well as Business personal property.

- Contractors Installation Coverage
- Contractors Tools and Equipment Coverage
- Non-Owned tools and Equipment Coverage
- Employee Tools Coverage

Coming soon:

- Contactor E&O

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

Eligible Contractor Classes

- Appliances and Accessories - Installation or Service or Repair
- Carpentry – Interior
- Dry Wall or Wallboard Installation
- Electrical Work - Within Buildings
- Fence Erection Contractors
- Floor Covering Installation - Not Ceramic Tile or Stone
- Glass Dealers and Glaziers
- Heating or Combined Heating and Air Conditioning Systems or Equipment
- House Furnishings Installation
- Landscape Gardening
- Painting - Interior Buildings or Structures
- Plumbing - Commercial
- Plumbing - Residential or Domestic
- Refrigeration Systems or Equipment

Operations

- Owner and up to 5 employees
- Up to \$2M in sales
- Subcontractor work 10% or less

Highlights:

- Appetite focused on residential/light commercial artisans
- Primary and non-contributory wording available
- New ventures are eligible (3 years’ experience in the field required)
- 10% discount on BOP when we write the workers’ comp policy
- Available in all states except: AK, CA, FL, HI, NY, WA