

# Professional Offices 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 professional offices, 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

## Preferred Business

### Professional Offices

- Accounting Services
- Billing Services
- Insurance Services
- Engineers and Architects
- Condominium Associations
- Attorneys and Law Firms
- Real Estate Agents
- Business Consultants
- And many more

### Medical Offices:

- Family Practices
- Chiropractors
- Physical Therapy
- Dentists
- Orthodontists
- 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
- Height of building up to three stories if frame and up to six stories if other than frame
- Owners with 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

## 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 Risks

- Medical urgent care owned or operated by a health system, abortion clinics, surgery centers of any type and 24-hour operations
- Government Offices
- Call Centers
- Political or Union Activities
- 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:

- Computer Fraud
- Electronic Data/Data and Software - cost to replace
- Employee Dishonesty
- Interruption of Computer Operations
- Money and Securities
- And more

Or select the BOP Medical Dental Enhancement for your medical office that provides coverage for:

- Perishable Medicines and Medical Supplies
- Black Bag Coverage
- Business Charge Cards
- Business Income for Websites
- And More

## 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 video available to all clients
- Additional classes available for monoline consideration