

BOP Coverage Service Guidelines

Eligible

Building:

- ISO Public Protection classes: 1-8, (9 with Underwriting approval)*
- Square footage: 20,000 maximum per building, including basements
- Total Insured Value (TIV): \$5,000,000 total of buildings and personal property per location
- Height: Building owners may not have more than 2 stories and basement
- Annual gross revenue: \$7,500,000 maximum per location
- Coastal Guidelines: Use the general property coastal guidelines
- Building Updates: Buildings over 50 years old if complete renovations to the heating, electrical and plumbing systems within the last 40 years
- Roofing: Asphalt and built-up roofing systems up to 15 years old (20 years if on a 30-year warranty), metal panel roofs up to 40 years and clay tile roofs up to 50 years old

Operations:

- Funeral homes or chapels that have a contract with a licensed removal contractor for all bio hazardous wastes produced by their operations, or comply with all state regulations permitting self-disposal of these wastes where allowed
- Years of experience: Owners must have 3 years of recent experience as an owner or general manager in this or similar operation of the same size and type

Ineligible

Building

- No more than 30% vacant or unoccupied

Operations:

- Seasonal operations or those open 24 hours
- Body piercing, tattooing, eyebrow threading
- Detective or investigative agencies
- Electrolysis – however, waxing is eligible up to 20% of the total income
- Medical Spas
- Tanning or massage operations
- Off-premises operations exceeding 10% of sales
- Commercial printing operations or any with storage of flammable liquids, quick copy OK, but no more than \$500,000 of business personal property
- Coin operated laundromats, dry cleaning plants; drop-off laundry or dry cleaners including wash-and-fold types are acceptable
- Photographers engaged in photo shoots involving high value or one-off props, including but not limited to: jewelry or furs, designer clothing, automobiles, art objects, etc.
- Funeral homes or chapels that have any crematory operations on premises, or operated by the insured elsewhere
- Class of business not specifically listed

* Subject to additional information and Underwriter approval

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