

BOP Enhancement Endorsements

Introducing 4 New BOP Market Segments Enhancement Endorsements

Introducing 4 new BOP market segments enhancement endorsements; Restaurant Platinum, Office Platinum, Retail Platinum and Service Risk Platinum. These four new BOP enhancements will give you all the coverage found in our Platinum endorsement and then add additional market specific coverages to provide you with the most comprehensive coverage needed for your insured based on their specific class and all for one premium.

The BOP market segment platinum endorsements include over 45 unique coverages and limits including:

Business Income from Dependent Properties	\$250,000
Employee Dishonesty (including ERISA)	\$25,000
Fire Department Service Charge	\$25,000
Leasehold Improvements	\$15,000
Money And Securities	\$15,000
Outdoor Property	\$50,000 per occurrence, limited to \$1,000 for any one tree, shrub or plant
Outdoor Signs	Full value
Salespersons' Samples	\$1,000
Water Back-Up and Sump Overflow	\$25,000
Damage to Property in Your Possession (Property in Care Custody Control)	\$50,000
Mental Anguish - "Bodily Injury" definition is amended to include mental anguish	Included

The new enhancements add the following coverages:

Restaurant Platinum	
Blanket Coverage Limit for Accounts Receivable, Debris removal, Personal Property of Others and Valuable Papers	\$250,000
Computer Fraud	\$10,000
Damage to customer auto	\$30,000 per auto; \$100,000 per occurrence
Emergency Management Additional Expenses	\$25,000
Food Contamination	\$15,000
Franchise Agreement Property Upgrade Extension	\$25,000
Lost Lease – Lessor Interest	\$10,000
Incidental Medical Malpractice	Included
Product Recall	\$50,000

Office Platinum	
Blanket Coverage Limit for Accounts Receivable, Debris removal, Personal Property of Others and Valuable Papers	\$250,000
Computer Fraud	\$10,000
Contract Penalty	\$1,000
Emergency Management Additional Expenses	\$25,000
Lost Lease – Lessor Interest	\$10,000
Unauthorized Business Card Use	\$5,000
Incidental Medical Malpractice	Included
Product Recall	\$50,000

Retail Platinum

Blanket Coverage Limit for Accounts Receivable, Debris removal, Personal Property of Others and Valuable Papers	\$250,000
Computer Fraud	\$10,000
Emergency Management Additional Expenses	\$25,000
Food Contamination	\$15,000
Franchise Agreement Property Upgrade Extension	\$50,000
Lost Lease – Lessor Interest	\$10,000
Unauthorized Business Card Use	\$25,000
Incidental Medical Malpractice	Included
Product Recall	\$50,000

Service Risks Platinum

Blanket Coverage Limit for Accounts Receivable, Debris removal, Personal Property of Others and Valuable Papers	\$250,000
Computer Fraud	\$10,000
Emergency Management Additional Expenses	\$25,000
Franchise Agreement Property Upgrade Extension	\$25,000
Lock and Key Replacement	\$25,000
Lost Lease – Lessor Interest	\$10,000
Unauthorized Business Card Use	\$25,000
Incidental Medical Malpractice	Included
Product Recall	\$50,000

In addition, we continue to offer our Medical/Dental Platinum Enhancement which includes most platinum coverage and the follow market specific coverage:

Medical and Dental Offices Platinum Endorsement

Business Charge Cards	\$5,000
Business Income Daily Average Limit	For the first 10 business days of the “period of restoration”, we will pay up to \$500 in any one business day
Computer Fraud	\$5,000
Contract Penalty	\$1,000
Lock and Key Replacement	\$25,000
Spoilage - Perishable Medicines and Medical Supplies	\$50,000
Theft of Precious Metals and Other Valuables	\$10,000 for bullion, gold, silver, platinum and other precious alloys or metals, \$2,500 for jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones

Nail Salon Professional, Bailee’s coverage and Pet Services Coverage is also now available on BOP