

Businessowners Policy (BOP) & Workers' Compensation Policy

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

Preferred Classes of Business

Medical Offices

- Dentists
- Dental Surgeons
- Orthodontists
- Chiropractors
- Optometrists
- Ophthalmologists
- Psychologists
- Physical Therapists
- Audiologists
- Osteopaths
- Nutritionists
- Podiatrists

Professional Offices

- Accountants/Tax Preparers
- Lawyers
- Insurance Agents
- Architects and Engineers
- Billing Services
- Consultants
- Graphic Designers
- Real Estate Agents
- Real Estate Appraisers

Eligible BOP Risks - Office

- Total insurable value of building and business personal property up to \$10,000,000 per location
- Eligible Enhancement Endorsement
- Heating, electrical and plumbing updates within the last 20 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

Service

- Barber Shops
- Hair Salons
- Beauty/Nail Salons
- Copying
- Dental Labs
- Funeral Homes
- Pet Groomers
- Photographers
- Shoe Repair

Retail

- Hearing Aid Store
- Florists
- Bakeries/Cheese Shops
- Pets/Pet Food
- Clothing
- Optical/Sunglasses
- Shoe Stores
- Gifts/Greeting Cards
- Bed and Bath
- Hobbies/Craft/Art
- Books/Magazines/News

Eligible BOP Risks - Service and Retail

- Total insurable value of building and business personal property up to \$10,000,000 per location
- Eligible Enhancement Endorsement
- Heating, electrical and plumbing updates within the last 20 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

Restaurants - Noncommercial Cooking

- Shops:
 - Bagel
 - Cookie
 - Popcorn
 - Sandwich
 - Delicatessen/Sandwich
 - Hot Dog
 - Coffee
 - Pretzel
 - Donut
 - Pizza
- Juice, Health Drink and Smoothie Bars
- Bistros and Cafés
- Fine Dining
- Family Style
- Non-Franchised Fast Food

Eligible BOP Risks - Restaurants

- Total insurable value up to \$5,000,000 for building and personal property on all construction types except frame. Frame construction up to \$3,000,000 (over \$2,000,000 must be sprinkled).
- Maximum of \$5,000,000 annual gross revenue per location
- Eligible Enhancement Endorsement
- Heating, electrical, plumbing and roof updates within the last 20 years

Artisan Contractors

- 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
- Refrigeration Systems or Equipment

Eligible BOP Risks – Artisan Contractors

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

Available in all states except: AK, CA, FL, HI, NY, WA

Residential

Apartment Buildings

- Four families or less with mercantile or office occupancy only
 - More than four families with or without mercantile occupancy
- #### Condominiums
- Residential Condominiums (association risk only) Townhouses or Similar Associations
 - More than four families with or without mercantile or office occupancy

Eligible BOP Risks - Residential

- Total insurable value up to \$4,000,000 per building, \$10,000,000 per location and \$15,000,000 per policy
- Maximum height of three stories
- Eligible Enhancement Endorsement
- Heating, electrical, plumbing and roof updates within the last 20 years

BOP General Underwriting Guidelines

Eligible BOP Guidelines

- Owners must have 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 20 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

Ineligible

- 24-hour operations
- ISO PPC 9-10
- Vacancy above 30%
- Buildings 130 years and older – Building over 75 years will be referred to UW.