

Medical Dental Businessowners Coverage

AmTrust Financial offers a competitive Businessowners Policy (BOP) that can be easily tailored to address the specific property risks faced by medical and dental offices.



Leading Writer

of Workers' Compensation insurance in the U.S.



AM Best Rating

A- (Excellent) XV (2 billion or greater)



Flexibility

multiple pricing tiers and coverages to suit your insured's needs

AmTrust Online ezBOP Rating System

Log into our agent portal at AmTrust *Online* and click on ezBop to get started on submitting new business.

- Every BOP class in our appetite is eligible to bind online
- Get 90% of additional coverages you need in one single endorsement
- Additional coverage options available based on class of business

Note: Risks that are not eligible for BOP may qualify for our ezPac product. To learn more about our commercial package product visit us at: amtrustfinancial.com/insurance-products/commercial-package

Eligible Exposures

- All construction types; may occupy up to six stories as an owner and no specific limit for tenants
- 75,000 square foot maximum

Highlighted Coverages

- Perishable Medicines and Medical Supplies up to \$50,000
- Black Bag Coverage - We will pay for direct physical loss of or damage to Medical Property away from the described premises
- Business Charge Cards - We will pay to cover loss resulting from the theft or unauthorized use of your Business Credit, Debit or Charge Cards
- Business Income for Web Sites up to \$50,000
- Contract Penalty - up to \$1,000
- Business Income Daily Average Limit
- \$350,000 Blanket Accounts Receivable, Debris Removal, Electronic Data, Personal Property of Others and Valuable Papers
- Identity Fraud Expense up to \$25,000
- Water Backup and Sump Overflow (Backup of Sewers) – Water Backup included in building limit and up to \$25,000 for sump overflow

ezBOP Advantages

- Hired and Non-Owned Auto is available for select classes in most states
- Umbrella up to \$5 million
- 10% discount on BOP premium if AmTrust writes the Workers' Compensation policy