

# AmTrust Small Business Appetite Guide

AmTrust is one of the nation's largest writers of workers' compensation insurance for small business. Our specialized coverage is supported by tools and resources to help prevent and minimize the impact of employee injuries. And we have these same resources for all your other small business insurance needs. Whether it's a Businessowners policy, Package policy, Umbrella coverage, Commercial Auto, Inland Marine, Cyber or Employment Practices coverage AmTrust has got you covered. Our expanded guidelines with broad coverage and competitive rates combined with our "ez" quoting systems will help you grow your business.



Segment	AmTrust Business Type	BOP	PKG	WC	UMB	Auto	IM	Cyber	EPLI
Professional Services	Lawyers Office	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Ineligible or Not Available at this time
	Engineers or Architects*	Preferred	Preferred	Eligible	Preferred	Preferred	Preferred	Preferred	Eligible
	Accountants	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible
	Photographers / Videographers	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Eligible
	Real Estate Agents	Eligible	Eligible	Preferred	Eligible	Ineligible or Not Available at this time	Preferred	Preferred	Eligible
	Funeral Services	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Eligible
	Insurance Agents	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible
Technology	Computer Programmers	Ineligible or Not Available at this time	Eligible	Preferred	Eligible	Preferred	Preferred	Preferred	Eligible
	Website Design	Ineligible or Not Available at this time	Eligible	Preferred	Eligible	Eligible	Eligible	Preferred	Eligible
Medical	Medical Offices	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible
	Dentists and Orthodontists	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible
	Physical Therapy	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible
Personal Services	Barber / Beauty / Nail Salons	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible
	Printing	Ineligible or Not Available at this time	Eligible	Preferred	Eligible	Eligible	Eligible	Preferred	Preferred
	Copy / Duplicating	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Electronics Shops (No cell phone stores)	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Tailor Shops and Shoe Repair	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Dry Cleaning Receiving Stores	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Photographers	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Pet Grooming	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Preferred

This is a small sample of total classes

BOP: Businessowners Policy - PKG: Package - WC: Workers' Compensation - UMB: Umbrella - IM: Inland Marine - EPLI: Employment Practices

■ Preferred 
 ■ Eligible 
 ■ Ineligible or Not Available at this time

\*Subject to state construction defect guidelines.

**Enjoy the backing and resources of a leading small business insurance company.**

**AmTrust puts the "ez" in quoting (ezWC, ezBOP, ezPac, ezAuto)**

- Competitive rates, expanding offerings and a first class digital platform
- ezBOP quotes can be quoted in about 3-4 minutes on average.
- Automatic BOP and Cyber quotes when quoting WC
- Prefilled information when available

### Workers' Compensation

- Nation's 3rd largest writer of WC
- More than 500 eligible classes and over 300 eligible to bind online
- Easy, 24/7/365 access for agents to: quote an account in minutes
- Bind coverage same day as quote, offer online policy issuance and generate workers' compensation policy issuance documents in real-time after binding.
- View and manage policies and claims and pay the premium online.
- Partnered APIs to quote AmTrust WC for fast, accurate competitive quotes



# AmTrust Small Business Appetite Guide

Segment	AmTrust Business Type	BOP	PKG	WC	UMB	Auto	IM	Cyber	EPLI
Retailers	Clothing	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible
	Bakeries & Coffee Shops	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible
	Florists	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Eligible
	Gift and Hobby	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible
	Pet Stores and Supply	Preferred	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Eligible
	Optical and Hearing Aid	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Candy / Confectionary	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Auto Parts	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Household Appliance & Home Furnishings	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Restaurants	Fine Dining	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Fast Food	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Family Sit-Down	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Pizzerias	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Limited Cooking & Sandwich	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Fast Casual	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Beverage, Deli, & Snack Shops	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Contractors	Commercial Janitorial	Ineligible or Not Available at this time	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
HVAC & Plumbing	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Eligible	
Carpentry Interior*	Eligible	Eligible	Eligible	Preferred	Eligible	Preferred	Preferred	Eligible	
Painting (Interior)	Preferred	Preferred	Eligible	Preferred	Eligible	Preferred	Preferred	Eligible	
Landscaping & Lawn Care	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Eligible	
Electrical (Interior)	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Eligible	
Drywall	Preferred	Preferred	Eligible	Preferred	Eligible	Preferred	Preferred	Eligible	
Flooring	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Eligible	

This is a small sample of total classes

BOP: Businessowners Policy - PKG: Package - WC: Workers' Compensation - UMB: Umbrella - IM: Inland Marine - EPLI: Employment Practices

■ Preferred 
 ■ Eligible 
 ■ Ineligible or Not Available at this time

\*Subject to state construction defect guidelines.

## Businessowners Policies

- 10% discount on BOP policy when AmTrust WC is also written
- Recent expanded appetite and eligibility
- Silver, Gold, and Platinum enhancements provide 40+ increased coverage limits and additional coverages.
- 5 market specific enhancements to customize your quotes: Medical/Dental, Office, Service, Retail and Restaurant enhancement endorsements. Includes all the platinum coverages plus market specific coverages.

## Businessowners Eligibility

- Total Property Value
  - Retail, Office, Service and wholesale up to \$10M per building, \$30M per policy.
  - Restaurant up to \$5M per location. (Frame construction up to \$3M and > \$2M frame must be sprinklered)
  - Habitational up to \$4M per building, \$10M per location and \$15M per policy.
- Total Revenue
  - Retail, Service and Wholesale up to \$7.5M
  - Restaurant up to \$5M

## AmTrustCyber

- Simple online quoting process where agents can bind up to \$1M limit in minutes.
- Superior coverage
  - First party loss coverage includes: Ransom Payments, Data & System Recovery, Business Interruption, Business Interruption from Suppliers, Reputational Harm, Cyber Incident Response, Cyber Deception and Cryptojacking
  - Third-party Liability coverage includes Privacy and Network Liability, Regulatory Fines, Payment Card Penalties, and Media Liability



# AmTrust Small Business Appetite Guide

Segment	AmTrust Business Type	BOP	PKG	WC	UMB	Auto	IM	Cyber	EPLI
Auto Service	General Auto Service and Repair	Red	Green	Green	Yellow	Yellow	Green	Green	Green
	Transmission Repair	Red	Yellow	Yellow	Yellow	Yellow	Green	Green	Green
	Muffler Shops	Red	Green	Green	Yellow	Yellow	Green	Green	Green
	Collision and Auto Body	Red	Yellow	Yellow	Yellow	Yellow	Green	Green	Green
	Glass and Windshield	Red	Green	Green	Green	Green	Green	Green	Green
	Upholstery Repair	Red	Green	Green	Yellow	Yellow	Yellow	Green	Green
Wholesale	Clothing	Yellow	Yellow	Green	Yellow	Yellow	Yellow	Green	Green
	Automobile parts and supplies (new)	Yellow	Yellow	Green	Yellow	Yellow	Yellow	Green	Green
	Bakeries	Yellow	Yellow	Green	Yellow	Yellow	Yellow	Green	Green
	Electrical - Equipment / Supplies	Green	Green	Green	Green	Yellow	Yellow	Green	Green
	Plumbing Equipment / Supplies	Green	Green	Green	Green	Yellow	Yellow	Green	Green
Manufacturing	Metal Goods Mfg	Red	Yellow	Yellow	Yellow	Yellow	Red	Green	Green
	Electrical Parts, Components or Accessories Mfg	Red	Yellow	Yellow	Yellow	Yellow	Red	Green	Green
	Plumbing Fixtures and Supplies Mfg	Red	Yellow	Yellow	Yellow	Yellow	Red	Green	Green
	Bakery Plants	Red	Yellow	Yellow	Yellow	Yellow	Red	Green	Green
Real Estate and Habitation	Commercial and Office Lessors Risk	Yellow	Yellow	Green	Yellow	Yellow	Yellow	Green	Yellow
	Apartment Buildings	Yellow	Yellow	Green	Yellow	Yellow	Yellow	Green	Yellow
	Commercial Condominium Associations	Yellow	Yellow	Green	Yellow	Yellow	Green	Green	Yellow
	Homeowner Associations	Yellow	Yellow	Green	Yellow	Yellow	Green	Green	Yellow

This is a small sample of total classes

**BOP:** Businessowners Policy - **PKG:** Package - **WC:** Workers' Compensation - **UMB:** Umbrella - **IM:** Inland Marine - **EPLI:** Employment Practices

■ Preferred 
 ■ Eligible 
 ■ Ineligible or Not Available at this time

\*Subject to state construction defect guidelines.

## Extensive Loss Control Services

- We specialize in occupancy-specific risk management solutions.
- A dedicated team of Loss Control representatives delivers our solutions, committed to protecting your assets and keeping your properties in operation.
- Loss prevention support or risk management assistance, our experienced team offers the individualized attention your business needs.

## Flexible Payment Options & Plans

- Multiple payment plan options:
  - Standard payment plans - up to 10 installments
  - Direct debit payment plans - up to 12 installments
  - Payment options include: - AutoPay - direct debit/EFT - Credit card - online or by phone
  - Check - pay by mail, online or by phone