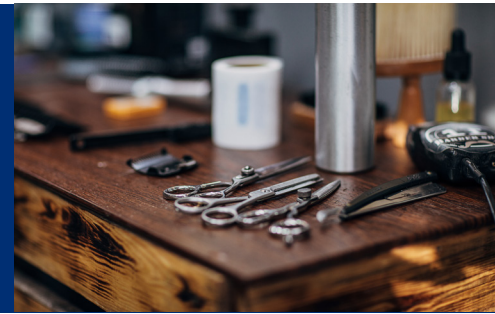


Service Risks - Preferred Businessowners Policy (BOP) and Workers' Compensation Policy



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

Classes of Business

- Barber Shops
- Beauty Parlors and Hair Salons
- Copying and Duplicating
- Dental Laboratories
- Funeral Homes or Chapels
- Laundry and Dry Cleaning (receiving stations)
- Mail Box or Packaging Stores (packaging services)
- Nail Salons
- Pet Groomers
- Photographers
- Shoe Stores (repair)
- Tailoring or Dressmaking
- Printers
- Veterinarians
- And more

Eligible BOP Risks

- ISO Public Protection Classes 1-8 (9 with underwriting approval)
- Maximum of 20,000 square feet per building
- Maximum of \$7,500,000 annual gross revenue per location
- Total insurable value of building and business personal property up to \$10,000,000 per location and \$30,000,000 per policy
- Height of building for owners and tenants up to two stories
- 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

Professional Coverage Available

- Barber Shop
- Beauty Shop
- Dental Labs
- Funeral Directors
- Optical and Hearing Aid Establishments
- Printers E&O
- Veterinarians

Ineligible BOP Risks

- Seasonal or 24-hour operations
- Buildings with more than 30% vacancy
- Commercial printing operations or any with storage of flammable liquids
- Tanning or massage operations
- Coin-operated dry cleaners/laundromats and dry cleaning plants
- Funeral homes or chapels may not have any crematory operations on-premises or operated by the insured elsewhere

BOP Enhancement Endorsements

Choose one of three BOP enhancement endorsements to increase limits for several included coverages and to automatically add several more property and liability coverages including:

- Personal Property of Others
- Lock and Key Replacement
- Employee Dishonesty
- Personal Property Off Premises or In Transit
- Money and Securities
- Water Backup and Sump Overflow
- And More

Choose the level of endorsement that best suits your business.

Workers' Compensation Advantages

- All BOP classes have an associated Workers' Compensation class code available
- Nation's largest small business Workers' Compensation provider
- Instant quote, bind and issuance
- Workers' Compensation claims expertise nationally
- Risk management videos available to all clients
- Additional classes available for monoline consideration