

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

AmTrust Financial agents have the passion and industry knowledge to make "perfect fit" recommendations for you. Our agents are experienced, knowledgeable and available to develop a BOP that offers the exact coverage your business needs. Our dedicated agents and claims professionals ensure you can use and adjust your plan as needed to get the most benefit from your businessowners policy possible.



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

- Bakeries – Distributors
- Clothing or Wearing Apparel - Distributors
- Collectibles and Memorabilia - Distributors
- Dry Goods - Linens, Curtains or Draperies
- Electrical Lighting Fixtures and Fans
- Equipment, Fixtures or Supplies - Distributors (office and store equipment)
- Equipment, Fixtures or Supplies – Distributors (restaurant, bar and hotel equipment)
- Florists - Distributors
- Footwear and Shoes
- Gift Items
- Glass Novelty

Eligible BOP Risks

- ISO Public Protection Classes 1-8
- 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
- Building owners may occupy up to two stories; tenants may occupy up to the 10th floor
- 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 40 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 BOP Risks

- 24-hour operations
- Any direct importer
- Explosive materials or flammable liquids
- Industrial materials, chemicals, or waste
- Operations of manufacturer's representative or contractors
- Public area is more than 25% of the total floor space
- Retail operations more than 25% of sales
- Buildings with more than 30% vacancy or are unoccupied
- Buildings 130 years and older

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:

- Brand and Labels
- Business Income from Dependent Properties
- Computer Fraud
- Newly Acquire Building, Contents and Business Income
- Interruption of Computer Operations
- 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
- Online portal for instant quote, bind, policy issuance and endorsements
- Workers' Compensation claims expertise nationally
- Risk management videos available to all clients
- Extensive Loss Control and Risk Mitigation Services
- Additional classes available for monoline consideration