

Businessowners Policy Coverage

AmTrust Financial offers a competitive Businessowners Policy (BOP) that can be easily tailored to specific risks. Our BOP can be issued as a stand-alone product or as a complement to our Workers' Compensation Insurance.



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

ezBOP Rating Platform

Enhancements

- Average quote time is about three minutes
- Premium indication available while rating
- All BOP classes are bind online eligible if underwriting criteria is met
- Greatly reduced number of class-specific and general underwriting questions

Advantages

- 10% discount on your Businessowners policy when written with an AmTrust Workers Compensation Policy
- Easily compare coverages between enhancement endorsements
- View updated premium indication while selecting additional coverages
- Ability to apply up to 15% credits without underwriter referral

Preferred Exposures

Retail and Services

- TIV for building and BPP up to \$10 million per location
- Revenue up to \$7.5 million per location

Offices

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

Restaurants

- TIV for building and BPP up to \$3 million frame and \$5 million per location on all other construction types
- Revenue up to \$5 million per location
- Frame construction must be fully sprinklered if more than \$2M in TIV
- Liquor Liability coverage is available with the exception of: IA and WV

Wholesaler

- TIV for building and BPP up to \$10 million per location
- Revenue up to \$7.5 million per location
- Frame construction over 5,000 square feet must include full sprinkler system

Habitational and Residential Condos

- Up to three stories
- \$4 million maximum TIV per building, \$10 million maximum TIV per location and \$15 million per policy

Ineligible Exposures

- Buildings with over 30% vacancy
- 24 hour retail or seasonal operations
- Risks in Protection Class 9-10
- Heating, electrical and plumbing updates over 40 years old (Habitation over 20 years)
- Buildings 130 years and older

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](https://www.amtrustfinancial.com/insurance-products/commercial-package)