

Businessowners Policy Coverage

AmTrust North America 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 or commercial auto products.



Coverage

- 10% discount for workers' comp policyholders
- Umbrella up to \$10 million
- Hired and non-owned auto available if business does not deliver or have commercial auto policy
- Extensive coverage enhancements

Preferred Exposures

Unless otherwise specified, each category below is eligible for bind online.

Mercantile/Retail

- TIV for building and BPP up to \$5 million per location
- Revenue up to \$5 million per location
- All construction types; may occupy up to 2 stories
- 20,000 square foot maximum
- Buildings over 35 years old require complete electrical, plumbing, HVAC and roof updates

Offices

- TIV for building and BPP up to \$5 million per location
- Revenue up to \$5 million per location
- All construction types; may occupy up to 6 stories
- 75,000 square foot maximum
- Buildings over 35 years old require complete electrical, plumbing, HVAC and roof updates

Processing and Service

- TIV for building and BPP up to \$5 million per location
- Revenue up to \$5 million per location
- All construction types; may occupy up to 2 stories
- 20,000 square foot maximum
- Buildings over 35 years old require complete electrical, plumbing, HVAC and roof updates

Restaurants

- TIV for building and BPP up to \$3 million frame and \$5 million per location
- Revenue up to \$5 million per location
- Frame must include full sprinkler system
- Buildings over 35 years old require complete electrical, plumbing, HVAC and roof updates
- All commercial cooking equipment must have a UL300 wet extinguishing system and a service contract for inspections every 6 months
- No open solid fuel cooking (barbequing) with wood, charcoal or mesquite, with the exception of pizza ovens
- Liquor Liability coverage is not available in or within 10 miles of: AL, CT, IA, MN, PA, UT, VT and WV

Businesses with commercial cooking or alcohol sales are not bind-online eligible and must be submitted to our underwriting department with our supplemental application or have a pre-quote survey conducted by our loss control group over the phone.

Wholesaler

- TIV for building and BPP up to \$5 million per location
- Revenue up to \$5 million per location
- 20,000 square foot maximum and up to 2 stories
- All construction types; frame over 5,000 square feet must include full sprinkler system
- Buildings over 35 years old require complete electrical, plumbing, HVAC and roof updates

Ineligible Exposures

- Manufacturing
- Contractors
- Hotels and motels
- Buildings with over 25% vacancy
- 24-hour retail or seasonal operations
- No flood coverage
- New-venture habitation, convenient stores, grocery stores or restaurants with commercial cooking or liquor sales
- Florida



AmTrust North America
An AmTrust Financial Company

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