



BUSINESSOWNERS POLICY (BOP)

# Businessowner policies tailored to the most common risks

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Use our easy-to-navigate small commercial program fliers  
for coverage information.

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## BUSINESSOWNERS POLICY (BOP)

A businessowners policy (BOP), or BOP insurance, combines various insurance coverages with additional protection into one convenient package. Our industry-specific businessowners policies are tailored to the most common risks of various industries. For your convenience, we automatically quote Cyber Liability and Employment Practices Liability\* (EPLI) when we're quoting the BOP.

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**Click on each business type to learn more about the businessowners policy.**

- [Auto Service Program](#)
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\* EPLI coverage is not available in New York.



## Auto Service Program

The Auto Service Program is for small to medium auto service and repair businesses. With our broad appetite, we are willing to write most auto service and repair businesses on our BOP program. We are especially interested in the types of businesses listed below.



### TO QUALIFY FOR ELIGIBILITY:

- Policy level total insurable value (TIV) < \$5 million
- Total receipts per policy < \$10M
- Up to 12 Locations

### EXAMPLES OF AUTO SERVICE BUSINESSES:

- Auto body repair
- General service and repair
- Muffler shops
- Emissions testing
- Glass repair
- Sound shops

AUTO SERVICE PLUS ENDORSEMENTS	Coverage	Description	Limits
	Lock Replacement Expenses	We'll pay expenses to repair/replace door locks or tumblers at the described premises due to theft of the keys to such door locks or tumblers	\$1,000
	Employee Portable Tools and Equipment	We'll pay expenses for loss/damage to portable tools and equipment owned by "employees" and used in the performance of duties that result from any of the covered causes of loss	\$1,000* (each employee) \$10,000* (total)
	Transit Pollution Cleanup and Removal Expenses — In Aggregate	We'll reimburse reasonable and necessary expenses incurred to extract pollutants from land or water if the discharge, dispersal, seepage, migration, release or escape of the pollutant is caused by or results from an accident to an auto in transit by you	\$25,000
COVERAGE	<ul style="list-style-type: none"><li>• Coverage Form</li><li>• Garage Liability<sup>1</sup></li><li>• Garage Keepers Coverage</li><li>• Appurtenant Structures<sup>2</sup></li><li>• Broadened Garage Coverage</li><li>• Employee Portable Tools and Equipment</li><li>• Businessowners Advantage</li></ul>		
KEY UNDERWRITING GUIDELINES	<ul style="list-style-type: none"><li>• An alarm is required if theft coverage is desired</li><li>• Sales of nonautomotive products or services should not exceed 10% of total receipts</li><li>• There should be no sales of autos (i.e., no car dealership)</li><li>• No work is allowed on high-performance vehicles, truck engines, or vehicles used in racing or competitive events</li><li>• Towing activities should be incidental; no contract towing</li><li>• Incidental auto sales (maximum 10 annually) are allowed</li><li>• Employee motor vehicle records should be monitored; only those with acceptable driving records are allowed to drive</li><li>• Auto body shops must have UL-approved paint booths that meet NFPA 33 standards</li><li>• Gasoline tanks should not exceed 20 years of age</li><li>• Liquefied petroleum gas (LPG) filling is not eligible, but exchange is acceptable with adequate controls</li><li>• Risks should not have impoundment yards, rental operations, tire recapping operations or split-rim work</li></ul> <p><b>Other restrictions may apply; refer to program eligibility in ReferenceConnect for details.</b></p>		



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\*The limits of insurance for Employee Portable Tools and Equipment provided in the Auto Service PLUS endorsement may be increased on a per-premises basis.

<sup>1</sup> Automatically included with occupant classification.

<sup>2</sup> Coverage is included at 10% of the building limit up to \$50,000 maximum. Additional limits may be scheduled.

**This is an abbreviated view of new company eligibility. For complete eligibility guidelines, refer to ReferenceConnect.**

NOTE: These are general guidelines, and all risk characteristics are subject to review and determination of policy desirability and eligibility by underwriting.

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## Food Service Program

The Food Service Program is for establishments that prepare and serve food directly to a consumer. With our broad appetite, we are willing to write restaurants ranging from limited cooking to fine dining on our BOP program. We are interested in the types of businesses listed below.



### TO QUALIFY FOR ELIGIBILITY:

- Policy level TIV < \$30 million
- Up to 25 locations
- Total receipts per policy < \$20 million

### EXAMPLES OF FOOD SERVICE BUSINESSES:

- Delicatessens
- Fast-food restaurants
- Franchise restaurants
- Sandwich shops
- Pizza parlors
- Coffee shops

FOOD SERVICE PLUS ENDORSEMENTS	Coverage	Description	Limits
	Credit Card Forgery	We'll pay for loss involving written instruments required in conjunction with customers' credit, debit or charge card resulting directly from forgery or alteration of such written instruments by customers	\$5,000
	Credit Card Slip Theft, Disappearance or Destruction	We'll pay for loss of written instruments required in conjunction with any credit, debit or charge card at the described premises resulting directly from theft — meaning any act of stealing, disappearance or destruction	\$5,000
	Recharge Expenses	We'll pay necessary expenses to recharge an automatic extinguishing system that protects cooking equipment when discharged as designed or if discharged accidentally	\$5,000
	Cleanup Expenses	We'll pay necessary expenses to clean up a described premises after an accidental discharge of an automatic extinguishing system that protects cooking equipment; cleanup expenses must relate directly to such discharge	\$5,000
	Lost Income from Discharge	We'll pay necessary expenses for actual loss of business income sustained due to a suspension of normal business "operations" during the period of time normally required to clean up and recharge an automatic extinguishing system as a result of accidental discharge at the described premises	\$5,000
	Food Contamination — Loss of Income	If covered restaurant premises are affected as a direct result of an announcement of food contamination, we'll pay for the loss of business income sustained due to the necessary suspension of operations; coverage begins 24 hours after the date of the announcement and ends on the date when business income is restored to 95% of the level of the corresponding period in the year prior to the announcement, not to exceed 12 months	Per described premises \$10,000* Annual policy aggregate \$50,000*

FOOD SERVICE PLUS ENDORSEMENTS (CONT'D)	Coverage	Description	Limits
	Restoration Expenses	We'll pay expenses to clean equipment as required by the Board of Health or any other governmental authority, pay costs to replace the food which is or is suspected to be contaminated, and pay expenses to provide necessary medical tests for exposed employees and inoculations for infected employees	\$10,000
	Additional Advertising Expense	We'll pay additional advertising expenses incurred to restore business reputation	\$5,000
	Inoculation Expense Reimbursement	We'll reimburse reasonable expenses incurred for inoculation of restaurant patrons by a licensed medical professional because of food contamination alleged by such patrons to have been transmitted or caused by ingestion of that food	\$5,000
	Spoilage from Power Outage	We'll pay for loss of/damage to perishable stock at a premises described in the Declarations caused by power outage if the perishable stock is (a) Owned by you and used in your business; or (b) Owned by others and in your care, custody or control; however, such property is not covered for more than the amount for which you are legally liable, plus the cost of labor, material or services furnished or arranged by you on that property	\$10,000*
KEY UNDERWRITING GUIDELINES	<ul style="list-style-type: none"> <li>• New venture restaurants may be considered, but businesses with at least three years under the current ownership are preferred</li> <li>• It must be a financially sound and successful business</li> <li>• It must operate on a year-round basis</li> <li>• It must be designed for restaurant or food service occupancy</li> <li>• It must be located in Public Protection Classes 1-8 with paid fire response</li> <li>• It meets the Americans with Disabilities Act requirement</li> <li>• It must be properly protected with both smoke and fire alarms</li> <li>• If alcoholic beverages are served, these receipts may not exceed 30% of total gross receipts; 45% for fine dining</li> <li>• Liquor Liability Coverage is available by endorsement and is subject to liquor underwriting criteria; see ReferenceConnect or contact your underwriter</li> <li>• Catering receipts should not exceed 10% of total gross receipts</li> <li>• Additional underwriting review may be required for any restaurant exposure that has cooking operations producing grease-laden vapors</li> <li>• Food service risks of frame or joisted masonry construction with cooking operations producing grease-laden vapors and exceeding \$2 million in total insurable value per building must be protected by an automatic sprinkler system and connected to a central station fire monitoring system that notifies an off-site third party when activated</li> </ul> <p><b>Other restrictions may apply; refer to program eligibility in ReferenceConnect for details.</b></p>		



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\* If a higher limit was purchased for Food Contamination — Loss of Income or Spoilage from Power Outage, the limit for such coverage would be shown in the Declarations; however, the deductible remains unchanged.

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## Office Program

The Office Program is for small to medium businesses, including owner-occupants, lessors, and tenants that present low to medium premises or operations exposures. With our broad appetite, we are interested in the types of businesses listed below.



### TO QUALIFY FOR ELIGIBILITY:

- Policy level TIV < \$30 million
- Maximum single structure < \$15 million
- Up to 12 locations
- Up to 6 stories for frame, joisted masonry or noncombustible construction; up to 10 stories for masonry noncombustible or better if sprinklered

### EXAMPLES:

- Accountants
- Chiropractors
- Dentists and dental surgeons
- Engineers
- Optometrists
- Physicians and surgeons

OFFICE PLUS ENDORSEMENTS	Coverage	Description	Limits
	Lock Replacement Expenses	We'll pay for expenses incurred to repair or replace door locks or tumblers at the described premises due to theft of the keys to such door locks or tumblers	\$5,000
	Contract Penalty	We'll pay up to \$5,000 to cover contract penalties assessed as a result of any written clause in your contract for failure to deliver in a timely way your product or service according to contract terms, provided the contract was executed prior to the loss or damage; penalties must solely result from direct physical loss or damage by a covered cause of loss to covered property	\$5,000
	Fine Arts Coverage	We'll pay for direct loss of/damage to fine arts, whether owned by: (1) You; or (2) Others, and in your care, custody or control Fine arts include, but are not limited to, antiques, paintings, etchings, drawings, tapestries, sculptures and fragile property such as porcelains, china and marble	Per-item limit: \$10,000 Per-occurrence limit: \$50,000
	Laptop Computers — Worldwide Coverage	We'll pay for direct physical loss or damage to laptop, palmtop and similar portable computer equipment and accessories anywhere in the world, including while in transit, if such a loss or damage results directly from a covered cause of loss	\$10,000
	Unauthorized Business Card Use Additional Limit	In addition to and excess over the limits of insurance provided for the Unauthorized Business Card Use Additional Coverage, we'll pay an additional \$5,000 for loss or damage under that coverage	\$5,000

OFFICE PLUS ENDORSEMENTS (CONT'D)	Coverage	Description	Limits
	Computer Fraud & Funds Transfer Fraud Additional Limit	In addition to and excess over the limits of insurance provided for the Computer Fraud and Funds Transfer Fraud Additional Coverage, we'll pay an additional \$10,000 for loss or damage under that coverage	\$10,000
KEY UNDERWRITING GUIDELINES	<ul style="list-style-type: none"><li>• Buildings should not exceed 6 stories tall if they're frame, joisted masonry or noncombustible construction; they may be up to 10 stories tall if they're masonry noncombustible or better construction and have sprinklers</li><li>• Buildings should be occupied principally for office purposes</li><li>• Offices should not be in converted dwellings or operated from private residences</li><li>• There should be no armed employees or armed security services</li><li>• Optometrists should not have operations that go beyond the production, examination and testing of people's eyes to diagnose vision problems, eye diseases such as glaucoma and macular degeneration, and conditions caused by systemic diseases such as diabetes and high blood pressure</li><li>• Optometrists should not be involved in surgery and they should not operate stores that also sell a variety of other products such as cameras, binoculars, microscopes, etc.</li><li>• Veterinarians who are not principally engaged in the operation of a veterinary office, clinic or hospital are ineligible</li><li>• Veterinarians should not provide services for animals involved with racing; specialize in 24-hour emergency surgery; or specialize in exotic or high-value livestock or animals</li></ul> <p><b>Other restrictions may apply; refer to program eligibility in ReferenceConnect for details.</b></p>		

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## Retail Program

The Retail Program is for small to medium businesses, including owner-occupants, lessors, and tenants that present low to medium premises or operations exposures. With our broad appetite, we are interested in the types of businesses listed below.



### TO QUALIFY FOR ELIGIBILITY:

- Policy level TIV < \$15 million
- Up to 12 locations
- Maximum square footage for retail except strip malls < 25,000 per building
- Maximum square footage for strip malls < 50,000 per building

### EXAMPLES:

- Appliance stores
- Automotive parts stores
- Book and magazine stores
- Clothing stores
- Home furnishings stores
- Health food stores

RETAIL PLUS ENDORSEMENTS	Coverage	Description	Limits
	Lock Replacement Expenses	We'll pay for expenses incurred to repair or replace door locks or tumblers at the described premises due to theft of the keys to such door locks or tumblers	\$5,000
	Brands and Labels	If branded or labeled merchandise that is covered property is damaged by a covered cause of loss, and we take all or part of the property at an agreed or appraised value, then you may extend the insurance that applies to business personal property (BPP) to pay reasonable expenses you incur to:  (a) Stamp "salvage" on the merchandise or its containers, if the stamp will not physically damage the merchandise; or  (b) Remove the brands and labels to comply with applicable law, if doing so will not physically damage the merchandise or its containers	BPP Limit
	Contingent Transit	We'll pay for goods you sell to others, which are shipped to others at their risk of loss, but only if you cannot collect on the bill of sale due to the following:  (a) The goods have been damaged by a covered cause of loss applying to your business personal property; and  (b) Your customer has refused or is unable to pay	\$25,000
	Contract Penalty	We'll pay up to \$5,000 to cover contract penalties assessed as a result of any written clause in your contract for failure to deliver in a timely way your product or service according to contract terms, provided the contract was executed prior to the loss or damage; penalties must solely result from direct physical loss or damage by a covered cause of loss to covered property	\$5,000



RETAIL PLUS ENDORSEMENTS (CONT'D)	Coverage	Description	Limits
	Laptop Computers — Worldwide Coverage	We'll pay for direct physical loss or damage to laptop, palmtop and similar portable computer equipment and accessories anywhere in the world, including while in transit, if such a loss or damage results directly from a covered cause of loss. HOWEVER, we will not pay under this additional coverage for any loss or damage caused by, resulting from, or arising out of the theft of any property while it is in transit as checked baggage	\$10,000
	Pairs or Sets	If there is a loss or damage by a covered cause of loss to covered property which is a part of a pair or set, we will pay, at our option, for: (a) The cost to repair or replace any part to restore the pair or set to its value before the loss; or (b) The difference between the value of the pair or set before and after the loss; or (c) The full actual cash value for the pair or set at the time of loss, and you will give us the remainder of the pair or set  The most we will pay under this Pairs or Sets additional coverage is the business personal property limit of insurance shown in the Declarations	\$10,000
	Unauthorized Business Card Use	In addition to and excess over the limits of insurance provided for the Unauthorized Business Card Use Additional Coverage, we'll pay an additional \$5,000 for loss or damage under that coverage	\$5,000
	Computer Fraud & Funds Transfer Fraud	In addition to and excess over the limits of insurance provided for the Computer Fraud and Funds Transfer Fraud Additional Coverage, we'll pay an additional \$10,000 for loss or damage under that coverage	\$10,000
KEY UNDERWRITING GUIDELINES	<ul style="list-style-type: none"> <li>• Property should occupy less than 25,000 square feet of retail or mercantile space (50,000 square feet for strip malls)</li> <li>• Operations should have less than \$5 million in annual gross receipts per location or \$10 million for convenience stores with gas pumps or gas stations, no repair</li> <li>• Risks may include storage facilities in a separate building owned by the insured, which are incidental to an eligible retail risk and do not exceed 25,000 square feet</li> <li>• Risks involved in off-premises installation, service, and/or repair exposures should not have receipts from these operations that exceed 25% of total receipts; they should:               <ul style="list-style-type: none"> <li>– Operate from a retail location</li> <li>– Not primarily act as a contractor</li> </ul> </li> <li>• Occupancies with a high exposure to business personal property theft must have a central station security alarm system</li> <li>• Operations should not have more than 10% of receipts derived from rental of personal property (with the exception of video rental stores) and should not have more than 5% of receipts derived from sales of used merchandise</li> <li>• Florists should not grow stock for sale by others, employ landscape gardeners or designers, operate greenhouses or care for live plants away from the insured location</li> <li>• No 24-hour operations are allowed</li> <li>• Risks with any cooking exposure must comply with restaurant guidelines</li> </ul> <p><b>Other restrictions may apply; refer to program eligibility in ReferenceConnect for details.</b></p>		
RETAIL COVERAGE	<ul style="list-style-type: none"> <li>• Florist Misdelivery</li> <li>• Optical Goods Professional Liability</li> <li>• Tenant Property Damage Legal Liability</li> </ul>		



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## Service Program

The Service Program is for small to medium businesses, including owner-occupants, lessors, and tenants that present low to medium premises or operations exposures and low products or completed operations exposures. Below is a list of business examples we would be interested in writing.



### TO QUALIFY FOR ELIGIBILITY:

- Policy level TIV < \$5 million
- Up to 6 locations

### EXAMPLES:

- Barber & beauty shops
- Funeral homes
- Photocopy services
- Photographers
- Pet groomers
- Watch, clock & jewelry repair shops

SERVICE PLUS ENDORSEMENTS	Coverage	Description	Limits
	Lock Replacement Expenses	We'll pay for expenses incurred to repair or replace door locks or tumblers at the described premises due to theft of the keys to such door locks or tumblers	\$5,000
	Contract Penalty	We'll pay up to \$5,000 to cover contract penalties assessed as a result of any written clause in your contract for failure to deliver in a timely way your product or service according to contract terms, provided the contract was executed prior to the loss or damage; the penalties must solely result from direct physical loss or damage by a covered cause of loss to covered property	
	Fine Arts Coverage	We'll pay for direct loss of/damage to fine arts, whether owned by: (1) You; or (2) Others, and in your care, custody or control Fine arts include, but are not limited to, antiques, paintings, etchings, drawings, tapestries, sculptures and fragile property such as porcelains, china and marble	Per-item limit: \$10,000 Per-occurrence limit: \$50,000
	Printer Errors and Omissions Liability	We'll pay for those sums that the insured becomes legally obligated to pay as damages resulting from the insured's negligent act, error or omission in providing printing services, advice or instructions	Limit will match limits on the policy
	Funeral Directors Professional Liability	We'll pay for bodily injury, property damage, personal and advertising injury arising out of the rendering of or failure to render professional services as a funeral director	Limit will match limits on the policy
	Barber or Beauty Shop Professional Liability	We'll pay for bodily injury, property damage, personal and advertising injury arising out of the rendering of or failure to render professional services as provided for by the terms of the coverage endorsement	Limit will match limits on the policy
	Unauthorized Business Card Use	In addition to and excess over the limits of insurance provided for the Unauthorized Business Card Use Additional Coverage, we'll pay an additional \$5,000 for loss or damage under that coverage	\$5,000

SERVICE PLUS ENDORSEMENTS (CONT'D)	Coverage	Description	Limits
	Computer Fraud & Funds Transfer Fraud Additional Limit	In addition to and excess over the limits of insurance provided for the Computer Fraud and Funds Transfer Fraud Additional Coverage, we'll pay an additional \$10,000 for loss or damage under that coverage	\$10,000
KEY UNDERWRITING GUIDELINES	<ul style="list-style-type: none"><li>• Property should occupy less than 50,000 square feet of space in the building, with the service being a majority of the occupancy; there should be less than 25,000 square feet of storage</li><li>• Operations should have less than \$5 million in annual gross receipts</li><li>• Off-premises installation, service and/or repair exposure should not have receipts from those operations that exceed 25% of total receipts</li><li>• Risks cannot primarily be a contractor</li><li>• Barbers and beauticians should not offer services beyond normal haircutting, perms, highlighting, tinting, manicures, etc.</li><li>• Day spas, electrolysis, permanent makeup risks, tanning, acupuncture, piercing, tattooing, waxing or other similar services are not eligible</li><li>• Dry cleaning plants should have retail outlets and should not do a substantial amount of specialty work such as furs, high-value rugs, leathers, etc.</li><li>• Risks located in Public Protection Class 9 or 10 will need underwriter approval<ul style="list-style-type: none"><li>- Professional liability is available for funeral directors, beauticians and printers</li></ul></li></ul> <p><b>Other restrictions may apply; refer to program eligibility in ReferenceConnect for details.</b></p>		



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## Wholesale Program

Our Wholesale Program is designed for businesses that sell products at the wholesale level to other business operations.



### TO QUALIFY FOR ELIGIBILITY:

- Maximum square footage 50,000
- Owner-occupied - \$10M TIV
- Building owner - \$5M building limit
- Tenant - \$5M BPP limit

### EXAMPLES:

- Baked goods distributor (no baking on premises)
- Auto parts and supplies stores
- Candy, nut and confectionery stores
- Dry goods stores (other than clothing)
- Home improvement stores
- Office machine, equipment and supplies stores

WHOLESALE PLUS ENDORSEMENTS	Coverage	Description	Limits	Deductible
	Brands and Labels	If branded or labeled merchandise that is covered property is damaged by covered cause of loss, and we take all or part of the property at an agreed or appraised value, then you may extend the insurance that applies to business personal property to pay reasonable expenses incurred	BPP limit	Subject to policy deductible
	Lock Replacement Expenses	We'll pay incurred expenses to repair or replace door locks or tumblers at the described premises due to the theft or other loss of the keys to such door locks or tumblers; the most we will pay under this additional coverage for all loss or damage in any one occurrence is \$5,000	\$5,000	No deductible
	Contingent Transit	We'll pay for goods sold to others, which are shipped to others at their risk of loss, but only if you cannot collect on the bill of sale due to the following:  (a) The goods have been damaged by a covered cause of loss applying to your business personal property; and  (b) your customer has refused or is unable to pay  If this occurs, we will adjust the loss as if this were your property; the most we'll pay for loss or damage in any one occurrence is \$25,000	\$25,000	\$500
	Contract Penalty	We'll pay up to \$5,000 to cover contract penalties assessed as a result of any written clause in your contract for failure to deliver in a timely way your product or service according to contract terms, provided the contract was executed prior to the loss or damage; the penalties must solely result from direct physical loss or damage by a covered cause of loss to covered property	\$5,000	\$500

WHOLESALE PLUS ENDORSEMENTS (CONT'D)	Coverage	Description	Limits	Deductible
	Laptop Computers — Worldwide Coverage	We'll pay for direct physical loss or damage to laptop, palmtop and similar portable computer equipment and accessories anywhere in the world, including while in transit, if such a loss or damage results directly from a covered cause of loss; HOWEVER, we will not pay under this additional coverage for any loss or damage caused by, resulting from, or arising out of the theft of any property while it is in transit as checked baggage	\$10,000	\$500
	Pairs or Sets	If there is a loss or damage by a covered cause of loss to covered property which is a part of a pair or set, we will pay, at our option, for:  (a) The cost to repair or replace any part to restore the pair or set to its value before the loss; or  (b) The difference between the value of the pair or set before and after the loss; or  (c) The full actual cash value for the pair or set at the time of loss, and you will give us the remainder of the pair or set  The most we will pay under this Pairs or Sets additional coverage is the business personal property limit of insurance shown in the Declarations	BPP Limit	Subject to policy deductible
	Unauthorized Business Card Use	In addition to and excess over the limits of insurance provided for the Unauthorized Business Card Use Additional Coverage, we'll pay an additional \$5,000 for loss or damage under that coverage	\$5,000	Subject to policy deductible
	Computer Fraud & Funds Transfer Fraud	In addition to and excess over the limits of insurance provided for the Computer Fraud and Funds Transfer Fraud Additional Coverage, we'll pay an additional \$10,000 for loss or damage under that coverage	\$10,000	Subject to policy deductible
KEY UNDERWRITING GUIDELINES	<ul style="list-style-type: none"> <li>• The property should occupy no more than 50,000 square feet</li> <li>• A maximum of \$10 million of total insured value is allowed for owner-occupied locations</li> <li>• For building owner only (LRO), the building must have less than \$5 million in total insured value</li> <li>• For tenant only, there's a business personal property limit of less than \$5 million</li> <li>• Maximum sales allowed is \$10 million for the account</li> <li>• No more than 5 locations allowed</li> <li>• The direct import of goods from outside the U.S. is ineligible for coverage</li> </ul> <p><b>Other restrictions may apply; refer to program eligibility in ReferenceConnect for details.</b></p>			



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