



# Business Owner Policy Endorsement Comparison

Our BOP bundles property and liability coverages from a broad number of small businesses. Our endorsement packages allow this coverage to be tailored to the needs of each specific business.

Criteria	Qualification
Revenue	Up to \$10M (\$5M for contractors)
Employees	Up to 50 (15 for contractors)
Building Coverage (Total Insured Value)	Up to \$1M
Business Property (Total Insured Value)	Up to \$500k

**PROPERTY COVERAGES****Base Policy****Silver****Gold****Platinum**

	<b>Base Policy</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Accounts Receivable off Premises	\$5,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000
Accounts Receivable on Premises	\$10,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000
Backup of Sewers and Drains	Not included	Included	Included	Included
Brands and Labels	Not included	Included	Included	Included
Business Income and Extra Expense - Websites	Not included	\$50,000	\$50,000	\$50,000
Business Income Changes - Time Period	72 hours			
Business Income from Dependent Properties	\$5,000	\$50,000	\$50,000	\$50,000
Business Personal Property - Temporarily in portable storage units	\$10,000			
Business Personal Property at Other Premises	\$10,000	\$25,000	\$50,000	\$50,000
Business Personal Property Off Premises	\$10,000	\$25,000	\$25,000	\$25,000
Civil Authority	Up to Business Income limit			
Collapse	Up to building limit			
Computer Equipment	Up to BPP limit	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000
Computer Fraud	Not included	\$5,000	\$5,000	\$5,000
Contract Penalties	Not included	Not included	\$1,000	\$1,000
Contractors - Commercial Tools and Small Equipment	\$5,000 max & \$2000 per tool			
Contractors - Installation	\$10,000	\$25,000	\$50,000	\$50,000
Contractors - Installation - Property at a Temporary Storage Location	\$5,000			
Contractors - Installation - Property in Transit	\$5,000			
Debris Removal	\$25,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000
Electronic Data	\$10,000			
Employee Theft including ERISA compliance	Not included	\$25,000	\$25,000	\$25,000
Extended Business Income	60 days	90 days	12 months	12 months
Extra Expense	72 hours			
Fine Art	Not Included	\$25,000	\$50,000	\$75,000
Fire Department Service Charge	\$2,500			
Fire Extinguisher Systems Recharge Expense	\$5,000			
Forgery or Alteration	\$2,500	\$25,000	\$25,000	\$35,000
Increased Cost of Construction	\$10,000			
Interruption of Computer Operations	\$10,000			
Liability Claims Expense	\$250/day			
Limited Coverage for Fungi, Wet Rot or Dry Rot	\$15,000			
Money Orders & Counterfeit Money	\$1,000			
Newly Acquired or Constructed Property	30 days	60 days	120 days	180 days
Newly Acquired or Constructed Property - Building	\$250,000	\$1,000,000	\$1,000,000	\$1,000,000
Newly Acquired or Constructed Property - Business Personal Property	\$100,000	\$500,000	\$500,000	\$500,000
Ordinance or Law - Demolition Cost	Not included	Not included	\$25,000	\$25,000
Ordinance or Law - Increased Cost of Construction	Not included	Not included	\$50,000	\$50,000

Ordinance or Law - Loss to Undamaged Portion of Building	Not included	Not included	Building limit	Building limit
Outdoor Property	\$2,500	\$25,000	\$25,000	\$25,000
Outdoor Property - Any 1 Tree, Shrub, or Plant	\$1,000	\$1,000	\$1,000	\$1,000
Outdoor signs (detached) - per sign	\$1,000	\$1,000	Building limit	Building limit
Pairs or Sets	Not Included	Included	Included	Included
Personal Effects	\$2,500	\$60,000	\$60,000	\$60,000
Personal Property in Transit	\$10,000	\$10,000	\$25,000	\$25,000
Personal Property Of Others - Replacement Cost	Up to BPP	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000
Pollutant Clean Up & Removal	\$10,000			
Preservation of Property	30 days			
Property Claims Expense	Not Included	\$10,000	\$10,000	\$10,000
Sales Representative Samples	Not Included	\$5,000	\$25,000	\$25,000
Sump Overflow or Sump Pump Failure	Not included	\$50,000	\$50,000	\$50,000
Tenant Building Coverage - Required by Lease	Not Included	\$20,000	\$20,000	\$20,000
Tenant Glass - Exterior	Not Included	Not Included	Included	Included
Tenant Glass - Interior	Not Included	Not Included	Included	Included
Theft - Furs	\$2,500			
Theft - Jewelry	\$2,500	\$2,500	\$5,000	\$5,000
Theft - Patterns, dies, molds and forms	\$2,500	\$2,500	BPP limit	BPP limit
Theft - Precious Metal and Alloys	\$2,500	\$25,000	BPP limit	BPP limit
Unauthorized Business Credit Card Use	Not Included	\$5,000	\$5,000	\$5,000
Utility Services - Business Income	Not included	\$50,000	\$50,000	\$50,000
Utility Services - Direct Damage (covered cause of loss)	Included	\$25,000	\$25,000	\$25,000
Valuable Papers & Records Off Premises	\$5,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000
Valuable Papers & Records On Premises	\$10,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000
Valuation - Commodity, Finished and Mercantile Stock	Not Included	Market Price	Market Price	Market Price
Worldwide Property Off Premises - Laptops	Not Included	\$10,000	\$10,000	\$15,000

## LIABILITY COVERAGES

General Liability	Limits available up to \$1,000,000 per occurrence/\$2,000,000 aggregate
Medical Expenses (per person)	\$5,000
Damage to Premises Rented to You (any one premises)	\$50,000; increased limits available
Products/Completed Operations Aggregate	Up to \$2,000,000 (2x General Liability Occurrence Limit)

## OPTIONAL PROPERTY COVERAGES

Restaurant - Additional Advertising Expenses	\$3,000
Restaurant - Food Contamination	\$10,000
Restaurant - Spoilage	\$10,000
Equipment Breakdown	Not included - coverage available
Restaurant - Additional Advertising Expenses	\$3,000
Restaurant - Food Contamination	\$10,000
Restaurant - Spoilage	\$10,000
Equipment Breakdown	Not included - coverage available

## OPTIONAL LIABILITY COVERAGES

Liquor Liability	Match General Liability occurrence and aggregate limits
Hired and Nonowned Auto Liability	Match General Liability occurrence and aggregate limits