

BOP Overview Content

Business Owners Policy Product Highlights for Agents and Brokers

Our BOP bundles property and liability coverages for a broad number of small businesses.

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

Coverages

Descriptions

Silver

Gold

Platinum

Flat Premium Charge	\$175	\$250	\$325
Blanket Limit	\$150k	\$350k	\$500k
Accounts Receivable	Included in blanket	Included in blanket	Included in blanket
Computers and Media	Included in blanket	Included in blanket	Included in blanket
Debris Removal	Included in blanket	Included in blanket	Included in blanket
Personal Property of Others	Included in blanket	Included in blanket	Included in blanket
Valuable Property and Records	Included in blanket	Included in blanket	Included in blanket

Additional Covered Causes of Loss

Brands and Labels	No sublimit	No sublimit	No sublimit
Claim Expenses	\$10k	\$10k	\$10k
Computer Fraud	\$5k	\$5k	\$5k
Contract Penalty	Not included	\$1k	\$1k
Employee Dishonesty (including ERISA)	\$25k	\$25k	\$25k
Fine Arts	\$25k	\$50k	\$75k
Forgery	\$25k	\$25k	\$35k
Laptop Computers - Worldwide Coverage	\$10k	\$10k	\$15k
Off-Premises Utility Services - Direct Damage	\$25k	\$25k	\$25k
Ordinance or Law	Not included	\$50k/\$25k	\$50k/\$25k
Outdoor Signs	No sublimit	No sublimit	No sublimit
Pairs or Sets	No sublimit	No sublimit	No sublimit
Property at Other Premises	\$25k	\$50k	\$50k
Salespersons' Samples	\$5k	\$25k	\$25k
Sewer and Drain Back Up	No sublimit	No sublimit	No sublimit
Sump Overflow or Sump Pump Failure	\$50k	\$50k	\$50k
Tenant Building and Business Personal Property Coverage - Required by Lease	\$20k	\$20k	\$20k
Tenant Glass	Not included	No sublimit	Not sublimit
Transit Property in the Care of Carriers for Hire	\$10k	\$25k	\$25k
Unauthorized Business Card Use	\$5k	\$5k	\$5k

Increased Limits

Newly Acquired or Constructed Property (Building)	From \$250k - \$1M	From \$250k - \$1M	From \$250k - \$1M
Newly Acquired or Constructed Property (BPP)	From \$100k to \$500k	From \$100k to \$500k	From \$100k to \$500k
Newly Acquired or Constructed Property (BI)	60 days	120 days	180 days
Outdoor Property	\$25k	\$25k	\$25k
Personal Effects	From \$2.5k to \$25k	From \$2.5k to \$60k	From \$2.5k to \$60k
Property Off-Premises	From \$10k to \$25k	From \$10k to \$25k	From \$10k to \$25k

Business Income Extensions

Business Income Daily Limit Options	\$500 Daily limit or Avg Daily Limit	\$500 Daily limit or Avg Daily Limit	\$500 Daily limit or Avg Daily Limit
Business Income Extension for Off - Premises Utility Services	\$50k	\$50k	\$50k
Business Income Extension for Web Sites	\$50k	\$50k	\$50k
Business Income from Dependent Properties	\$50k	\$50k	\$50k
Extended Business Income	90 days	12 months	12 months