



# Markel EssentialBOP™ coverage highlights

Coverage	Coverage type	Essential	Essential +1	Essential +2
Accounts Receivable	Property	\$10,000 on premises \$5,000 off premises	\$25,000 on premises \$10,000 off premises	\$50,000 on premises \$25,000 off premises
Additional Insured – By Written Contract, Agreement, Permit or Authorization	Liability	Included	Included	Included
Appurtenant Structures – Building	Property	\$25,000	\$25,000	\$25,000
Appurtenant Structures – Personal Property	Property	\$5,000	\$5,000	\$5,000
Bail Bonds	Liability	Up to \$250	Up to \$250	Up to \$250
Business Income – Actual Loss Sustained (ALS)	Property	ALS – 12 months 72 hour waiting period	ALS – 12 months 72 hour waiting period	ALS – 12 months 72 hour waiting period
Business Income – Extended Period Of Indemnity (Extended Business Income)	Property	60 days	60 days	60 days
Business Income – Dependent Properties	Property	\$5,000 72 hour deductible	\$5,000 72 hour deductible	\$5,000 72 hour deductible
Business Income – Ordinary Payroll Coverage	Property	60 days	60 days	60 days
Civil Authority	Property	4 consecutive weeks 72 hour deductible 1 mile from damaged property	4 consecutive weeks 72 hour deductible 1 mile from damaged property	4 consecutive weeks 72 hour deductible 1 mile from damaged property
Collapse	Property	Included	Included	Included
Damage to Premises Rented to You	Liability	\$50,000	\$100,000	\$300,000
Debris Removal	Property	25% of covered loss, additional \$25,000 reported within 180 days (all other states)	25% of covered loss, additional \$25,000 reported within 180 days (all other states)	25% of covered loss, additional \$25,000 reported within 180 days (all other states)
Electronic Data	Property	\$10,000	\$25,000	\$50,000
Employee Dishonesty	Property	Not included	\$5,000	\$10,000
Exterior Building Glass (Including Tenant's Glass)	Property	Subject to building or building personal property limit	Subject to building or building personal property limit	Subject to building or building personal property limit
Extra Expense that occurs during the "period of restoration"	Property	Included	Included	Included
Fire Department Service Charge	Property	\$2,500 per premises	\$2,500 per premises	\$2,500 per premises
Forgery or Alteration	Property	\$2,500	\$2,500	\$2,500
Glass Expenses	Property	Included	Included	Included
Increased Cost of Construction	Property	\$25,000	\$25,000	\$25,000

Coverage	Coverage type	Essential	Essential +1	Essential +2
Interruption Of Computer Operations	Property	\$10,000	\$10,000	\$10,000
Money and Securities – Inside the Premises	Property	Not included	\$15,000	\$25,000
Money and Securities – Outside the Premises	Property	Not included	\$5,000	\$10,000
Money Orders and Counterfeit Paper Currency	Property	\$1,000	\$1,000	\$1,000
Newly Acquired or Constructed Property – Building	Property	\$250,000 per building	\$250,000 per building	\$250,000 per building
Newly Acquired or Constructed Property – Period of Coverage	Property	30 days	30 days	30 days
Newly Acquired or Constructed Property – Personal Property	Property	\$100,000 per building	\$100,000 per building	\$100,000 per building
Ordinance or Law	Property	\$25,000	\$25,000	\$25,000
Outdoor Property	Property	\$2,500 subject to \$1,000 per tree, shrub or plant	\$2,500 subject to \$1,000 per tree, shrub or plant	\$2,500 subject to \$1,000 per tree, shrub or plant
Outdoor Signs - Attached	Property	\$1,000	\$2,500	\$5,000
Outdoor Signs - Unattached	Property	\$2,500	\$2,500	\$5,000
Personal and Advertising Injury – Caused by an Offense	Liability	Included	Included	Included
Personal Effects and Personal Property of Others	Property	\$2,500 per described premises	\$2,500 per described premises	\$2,500 per described premises
Personal Property Off-Premises Or In Transit	Property	\$10,000	\$10,000	\$10,000
Pollutant Clean Up and Removal	Property	\$10,000 reported within 180 days during a 12 month period of policy term	\$10,000 reported within 180 days during a 12 month period of policy term	\$10,000 reported within 180 days during a 12 month period of policy term
Premises Limitation	Property	1,000 feet	1,000 feet	1,000 feet
Preservation of Property	Property	Up to 30 days	Up to 30 days	Up to 30 days
Theft Damage to Rented Property	Property	\$5,000	\$5,000	\$5,000
Valuable Papers and Records	Property	\$10,000 on premises \$5,000 off premises	\$25,000 on premises \$10,000 off premises	\$50,000 on premises \$25,000 off premises
Water Back Up and Sump Overflow - Business Income	Property	\$2,500 per described premises	\$2,500 per described premises	\$2,500 per described premises
Water Back Up and Sump Overflow - Property	Property	\$2,500 per described premises	\$2,500 per described premises	\$2,500 per described premises
Water Damage, Other Liquids, Powder Or Molten Material Damage – Discharge From An Automatic Fire Protection System	Property	Included	Included	Included

## Optional Endorsements

Coverage	Coverage type	Essential	Essential +1	Essential +2	Additional coverage available
Amendment of Aggregate Limits of Insurance (per Project)	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Barber Shops and Hair Salons Professional Liability	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Beauty Salons Professional Liability	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Condominium Commercial Unit Owners Optional Coverages	Property	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Contractors' Installation, Tools and Equipment Coverage	Property	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Damage to Premises Rented to You	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Designated Construction Project(s) General Aggregate Limit	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Electronic Commerce	Property	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement up to \$50,000
Employee Benefits Liability (EBL)	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Employee Dishonesty	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Employment Practices Liability (EPLI)	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Equipment Breakdown	Property	Optional endorsement	Optional endorsement	Optional endorsement	a. Pollutants – \$250,000 b. Refrigeration Clean-up – \$250,000 c. Spoilage – \$250,000
Food Contamination	Property	Optional endorsement \$10,000 cleanup and replacement \$3,000 advertising expenses	Optional endorsement \$10,000 cleanup and replacement \$3,000 advertising expenses	Optional endorsement \$10,000 cleanup and replacement \$3,000 advertising expenses	Optional endorsement \$10,000 cleanup and replacement \$3,000 advertising expenses
Hearing Aid and Optical Professional Liability	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Hired Auto/ Non-Owned Auto Liability	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Limits = per occurrence liability and medical expense limit
Increased Cost of Construction/ Ordinance or Law	Property	\$25,000 & optional endorsement	\$25,000 & optional endorsement	\$25,000 & optional endorsement	Coverage 1 building limit. Coverage 2 & 3 up to \$100,000
Liquor Liability	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Loss Payable Clause	Property	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Pesticide Or Herbicide Applicator - Limited Pollution Coverage	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement

## Optional Endorsements

Coverage	Coverage type	Essential	Essential +1	Essential +2	Additional coverage available
Photography	Property	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Primary And Noncontributory – Other Insurance Condition	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Restaurants	Liability	Optional endorsement	Optional endorsement	Optional endorsement	Optional endorsement
Spoilage	Property	Optional endorsement up to \$50,000	Optional endorsement up to \$50,000	Optional endorsement up to \$50,000	Optional endorsement up to \$50,000
Transfer of Rights of Recovery Against Others To Us	Liability	Optional endorsement	Optional endorsement	Optional endorsement	No additional coverage available

## Optional Endorsements - Additional Insureds

The Markel Businessowner policy provides blanket coverage for Additional Insured by written contract, agreement, permit or authorization. Endorsing policies to name specific additional insureds as below may result in additional premium charges.

Coverage	Coverage type	Essential	Essential + 1	Essential + 2
Amendment Of Insured Contract Definition	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Building Owners	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Co-Owner of Insured Premises	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Controlling Interest	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Designated Person or Organization	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Engineers, Architects, or Surveyors	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Engineers, Architects, or Surveyors not engaged by the Named Insured	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Grantor of Franchise	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Lessor of Leased Equipment	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Managers or Lessors of Premises	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Mortgagee, Assignee, or Receiver	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Owner or Other Interests from Whom Land Has Been Leased	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Owners, Lessees Or Contractors - Completed Operations	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
State or Political Subdivision - Permits	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
State or Political Subdivision - Permits or Authorizations	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
State or Political Subdivision - Permits Relating to Premises	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement
Vendors	Liability	Blanket - added by endorsement	Blanket - added by endorsement	Blanket - added by endorsement