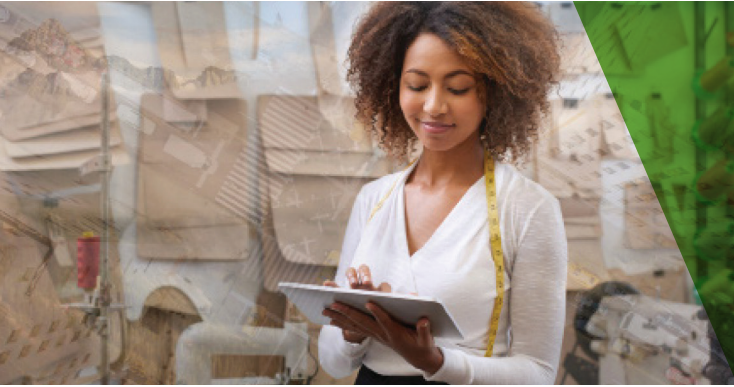


# Businessowners Policy Coverage



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.

## ezBOP Rating Platform

### Enhancements

- Average quote time is about 3 minutes
- Premium indication available while rating
- All BOP classes are bind online eligible if underwriting criteria is met
- Greatly reduced number of class-specific and general underwriting questions

### Advantages

- 10% discount offered to AmTrust Workers' Compensation policyholders
- Easily compare coverages between enhancement endorsements
- View updated premium indication while selecting additional coverages
- Ability to apply up to 15% credits without underwriter referral

## Preferred Exposures

### Retail and Services

- TIV for building and BPP up to \$5 million per location
- Revenue up to \$7.5 million per location
- 20,000 square foot maximum

### Offices

- All construction types; may occupy up to 6 stories as an owner, and up to 45 stories as a tenant
- 75,000 square foot maximum

### Restaurants

- TIV for building and BPP up to \$3 million frame and \$5 million per location on all other construction types
- Revenue up to \$2.5 million per location
- Frame construction must be fully sprinklered
- Liquor Liability coverage is available with the exception of: AL, CT, IA, PA, VT and WV

### Wholesaler

- TIV for building and BPP up to \$5 million per location
- Revenue up to \$7.5 million per location
- 20,000 square foot maximum and up to 2 stories
- Frame construction over 5,000 square feet must include full sprinkler system

### Grocery Stores

- 4,000 square-foot maximum area
- 2-story maximum height
- \$5 million maximum annual gross revenue
- Total property TIV \$3 million per location

### Habitational and Residential Condos

- Up to 3 stories
- Maximum area of 20,000 square feet per building
- \$4 million maximum TIV per building, \$10 million maximum TIV per location and \$15 million per policy

## Ineligible Exposures

- Buildings with over 25% vacancy
- 24-hour retail or seasonal operations
- Risks in Protection Class 10
- Building age: Buildings over 50 years old must have complete renovations

Note: Risks that are not eligible for BOP may qualify for our ezPac product. Please submit them at AmTrust *Online*: [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com).



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# Businessowners Policy Coverage

## Grocery Stores

- 4,000 square-foot maximum area; 3,000 square-foot minimum if risk has gasoline sales
- Gasoline sales must be 85% or less of the total receipts
- 2-story maximum height, all construction types
- \$5 million maximum annual gross revenue
- Total property TIV \$3 million per location
- Buildings over 50 years old require complete electrical, plumbing, HVAC and roof updates

## Low Rise Apartments, Townhouses and Residential Condos

- Up to 3 stories for all other construction types
- Maximum area of 20,000 square feet per building
- \$4 million maximum TIV per building, \$10 million maximum TIV per location and \$15 million per policy
- Buildings over 50 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

Note: Risks that are not eligible for BOP may qualify for our CPP package product. Please submit them at AmTrust *Online*, our online submission system located at our website: [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com).