

BOP

Business Owner's Policy Appetite Guide



Central's Business Owner's Policy (BOP) is a package policy providing property and liability coverage for eligible small businesses. BOPs are written on special coverage forms that are generally very similar to their monoline property and liability form counterparts but also have some unique features that make them especially advantageous for businesses that qualify. We designed this appetite guide to provide a clear picture of our most desired classes for the BOP. For the full list of eligibility, please refer to our [Eligibility Comparison](#).

Risk Characteristics

- ≤35,000 sq. ft.
- ≤\$6M sales per location
- ≤\$1M contractor payroll



Contractors

(Construction)

- \$1M payroll maximum
- No work over three stories
- Sub work: 10% maximum
- No renting/leasing equipment to others
- Sales unrelated to installation, service, or repair: 25% maximum
- Any one project: \$10M total cost maximum
- Insured has never built and never will build homes
- No large habitational or tract home projects
- A/C systems, equipment – install, service, repair
- Appliance repair
- Carpentry residential property ≤ three stories
- Carpentry – interior
- Ceiling or wall installation – metal
- Communication equipment install
- Concrete construction – no foundation
- Driveway, parking lot, or sidewalk paving
- Drywall or wallboard installation
- Electrical work – within buildings
- Fence erection
- Floor covering – not ceramic tile or stone

Contractors *continued*

- Furniture or fixtures – install in offices, stores – metal or wood
- Heating, A/C install, service, repair – no LPG
- House furnishings install
- Interior decorators
- Landscape gardening
- Lawn care
- Masonry
- Metal erection – decorative or artistic
- Office machines or appliances – install, inspect, or repair
- Painting – exterior ≤ three stories
- Painting – interior
- Paperhanging
- Plastering or stucco – interior
- Plumbing – residential
- Refrigeration equipment – install, service, or repair – commercial
- Remodeling
- Septic tank cleaning
- Sign painting or lettering – inside
- Tile, stone, marble, mosaic, or terrazzo work – interior
- Books & magazines
- Boutiques
- Building materials
- Camera & photographic equipment
- Candy or confectionery
- Card stores – greeting
- Ceramics, china, or porcelain
- Clocks
- Clothing
- Computers & accessories
- Cosmetics, toiletries, or perfumes
- Dairy products, butter & egg
- Department or discount
- Drapery & curtain
- Dry goods – fabric, yarn
- Electrical supplies
- Electronics
- Fence dealers
- Floor covering stores – not rugs
- Florists
- Formal wear or costume rental
- Fruit, nut, or vegetable
- Furniture
- Gardening & light farming supply
- Gift shops
- Hardware stores
- Hearing aid
- Heating, A/C dealers
- Hobby, craft, or artist's supply
- Home improvement
- Janitorial supplies
- Jewelry
- Leather & luggage goods
- Lighting fixtures
- Machinery, equipment – yard or garden
- Meat, fish, poultry, or seafood
- Music products – pre-recorded
- Musical instruments
- Newsstands
- Office machines or appliances

- Optical goods
- Oriental or imported rugs
- Paint, wallpaper, or wallcovering
- Paintings, pictures, or frames
- Plumbing supplies & fixtures
- Refrigeration equipment – commercial
- Religious goods
- Sewing machines
- Shoes
- Sporting goods – no guns or ammo
- Stationery, paper products
- Tackle & bait
- Telephones
- Toys
- Trophies
- Variety stores

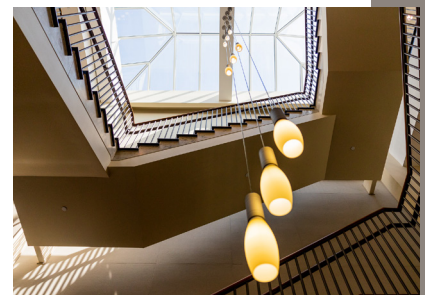
Offices

(including Office and Commercial Condominium Associations)

- Six stories in height maximum, 100,000 sq. ft. total area maximum, insured occupies maximum 35,000 sq. ft. per building
- Apartment occupancy: 25% maximum
- Eligible wholesale, mercantile, processing, service, and contractor occupancies that in total occupy 35,000 sq. ft. maximum

Mercantile

- No manufacturing, assembly, alteration, repackaging, or labeling of products
- AC equipment
- Appliances – household
- Auctioneers
- Auctions
- A/V equipment & supply
- Auto parts & supply
- Baked goods – no baking
- Bakeries
- Bath accessories
- Bicycles & accessories
- Blankets & bedspreads
- Bone, horn & ivory products



Offices *continued*

- Contractors occupy 7,500 sq. ft. maximum or more than 15% of the total area; if greater, classify as a contractor's office
- Offices with professional exposure should have professional liability in place
- Less than 25% vacant, unoccupied, or habitational
- Building is less than 30 years old or had updated plumbing and roofing within the last 20 years
- No governmental occupancies
- Alarms are required per underwriting guidelines
- Accounting & auditing firms
- Advertising agencies
- Commercial artists
- Direct mail advertisers
- Draftsmen
- Engineers or architects – consulting
- Graphic designers
- Income tax preparation firms
- Inspection & appraisal companies - for insurance
- Insurance agents
- Lawyers' offices
- Medical offices
- Office – condo unit owner
- Real estate agents
- Social services – consulting
- Stenographic services
- Ticket agencies
- Travel agency – no tours
- Typing services

Service

- 25% annual gross sales maximum derived from off-premises operations
- Building is three stories maximum and 35,000 sq. ft. maximum
- Answering services
- Copying & duplicating
- Dental laboratories
- Engraving
- Funeral homes
- Laundry & dry cleaning receiving stations
- Lithographing
- Locksmiths
- Mailbox or packaging
- Mailing or addressing
- Photocopy services
- Photoengraving
- Printing
- Shoe repair
- Tailors
- Taxidermists
- TV or radio install or repair

Lessor's Risk

- Eligible occupancy groups for LRO must also be eligible for the BOP
- Insured occupies less than 25% of the building
- Less than 25% is vacant, unoccupied, or habitational
- Building is less than 30 years old or had updated plumbing and roofing within the last 20 years
- No governmental occupancies
- Lease requires tenants to name the building owner as AI

