

BOP

BOP / CLP / SBP Eligibility Comparison

This is a general guide to industries eligible for our Business Owner's, Commercial Lines Package, and Small Business Program policies. Please reference our BOP/CLP Coverage Comparison for details on coverage included in each policy.

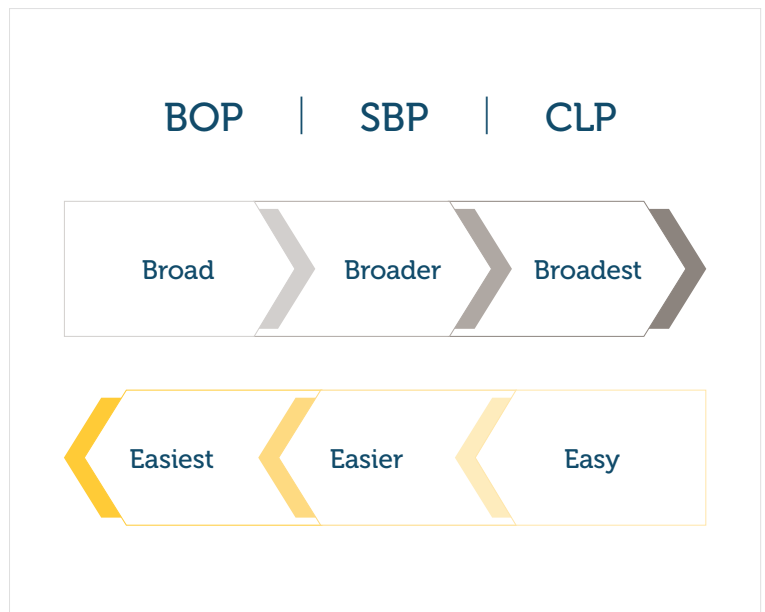


Choosing the Right Policy

The BOP is the perfect fit for businesses representing our most desired classes for this product. Packed with built-in coverages, the BOP ensures a hassle-free quoting experience for you and your client.

If your client's needs are broader than what's offered with the BOP, the SBP steps in with a slightly larger appetite. It brings enhanced features and flexibility to the table, and while it requires a bit more attention to detail, the SBP offers that extra touch to meet specific business demands.

For unique and specialized coverage requirements, our customized CLP is the answer. By tailoring every detail, this option allows you to craft policies that precisely match your client's needs.



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Industry	BOP	SBP / CLP
Animal Care		☑
Builder's Risk		☑
Commercial Condo Unit Owners	☑	☑
Construction	☑*	☑
Convenience/Grocery/Liquor		☑
Habitational/Apartments		☑
Hotels/Motels		☑
LRO	☑**	☑
Manufacturing		☑
Offices	☑	☑
Restaurants		☑
Retail	☑	☑
Self-Storage		☑
Service	☑	☑
Wholesale	☑	☑

*Artisan contractors only for BOP

**LRO for BOP does not include habitational or apartments. LRO for BOP is only available for eligible occupancy classes.

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Eligibility

The BOP product has the following eligibility guidelines.

Any risk that falls outside of these guidelines should be considered for our CLP policy.

TIV (Total Insured Values) up to \$12M

Square footage up to 35,000

Gross Sales per location up to \$6M

Gross Sales per policy up to \$30M

Payroll for contractors up to \$1M

Subcontracting up to 10%

LRO Insured Occupancy less than 25%

LRO and office vacancy less than 25%

LRO and office building age up to 30 years old or building updates up to 20 years old

LRO and office that have apartment occupancy less than 25%

Office up to three stories

LRO is only available for eligible occupancy classes

No liquor liability

