

# Small Commercial

**Business Owners' Policy (BOP)** 



AmeriTrust Group's BOPEdge product offers a comprehensive Business Owners' Policy for a wide variety of classes at competitive rates.

A.M. Best Rated Carriers
Admitted & Non-Admitted Solutions

### **Target Classes**

#### Mercantile stores

- Appliance stores
- Art galleries
- Bookbinding & printing supplies
- Books & magazine stores
- Camera & photographic equipment (Retail only)
- Clothing or wearing apparel (Retail only)
- Drugstores
- Electronics stores
- Florists
- Gift shops
- Hobby, craft & artists supplies stores
- Janitorial supplies stores
- Leather products stores
- Luggage goods stores
- Musical instruments stores
- Newsstands
- Office machines or appliances
- Pet stores
- Photographic equipment
- Precision & scientific tools & instruments
- Retail stores (Not otherwise classified)
- Sewing machine stores
- Shoe stores
- Stationery/Paper product stores
- Toy stores
- Trophy stores
- Variety stores five & ten cent stores
- Video stores rental/sales
- Wig shops

#### · Convenience food stores

- Bakeries (With or without baking on premises)
- Health & natural food stores

#### · Home furnishings & maintenance stores

- Electrical lighting stores
- Fabric stores
- Floor covering stores
- Furniture stores
- Hardware stores
- Paint, wallpaper or wall-covering stores
- Painting, picture or frame stores
- Plumbing supplies & fixtures

#### Services

- Barber shops
- Beauty parlors & hair styling salons (Including nail salons)
- Engravers
- Funeral homes or chapels
- Interior decorators
- Mailbox & packaging
- Photographers
- Printing
- Tailoring & dressmaking
- Taxidermists
- Television/radio installation or repair

#### Healthcare Office & Services

- Hearing Aid Stores
- Medical, Hospital & Surgical Supply
- Optical Stores
- Small Physician Offices

#### Office

- Accounting services (Except CPAs)
- Accounting services CPAs
- Bookkeeping services
- Credit reporting agencies
- Insurance agents
- Real estate agents

## **Availability**

Most States | Not Available: AK & HI

## **Ineligible Classes**

Apartments, contractors, condominium, commercial unit owners, supermarkets, manufacturing, motels, residential condominium associations, party stores, grocery stores, restaurant & wholesale/distribution

## **Special Features**

- Multi-year policy capability with locked-in rates!
- Use of ISO BOP eligibility guidelines
- Up to 35,000 sq. ft. total floor Offices up to 100,000 sq. ft.
- Minimum premium: \$500
- Sales up to: \$6,000,000
- Professional liability coverage available for applicable services classes
- Optional coverages include:
  - Cyber liability
  - Employment practice liability

## Contact Us Today

#### SEND NEW BUSINESS SUBMISSIONS TO:

quotes@ameritrustgroup.com

#### For additional information contact:

Phil Gajewski - CMO, Admitted Operations (248) 204-8557

phil.gajewski@ameritrustgroup.com

Edition: 01/2020