

ISO's Businessowners Policy ("BOP") Program

The ISO Businessowners Policy ("BOP") is designed to be a self-contained package policy offering broad property and liability coverage designed for small and midsize "Main Street" businesses. Businessowners Coverage Form (BP 00 03) includes property and liability coverages and policy conditions that, together with numerous optional coverage and exclusionary endorsements, allow underwriters the flexibility to tailor coverages to help address the exposures of individual eligible risks.

The following are the types of risks that are eligible for the ISO BOP:

- Apartments (Including Residential Condominium Associations)
- Auto Service
- Cannabis (Retail/Distribution)
- Condominium Commercial Unit-Owners
- Contractors
- Convenience Food Stores, Grocery Stores and Supermarkets
- Light Manufacturing
- Hotels, Motels And Inns
- Retail Risks (Including Internet Retailers)
- Offices (Including Office And Commercial Condominium Associations)
 - Healthcare (Including Medical Specialties and Therapeutic Services)
 - Other Than Healthcare
- Processing and Service Risks
- Restaurants (Franchised/Non-franchised)
 - Limited Cooking
 - Quick Service
 - Full Service
 - Fine Dining
- Self-Storage Facilities
- Wholesale and Distribution Risks

For the majority of eligible risks, a size limitation of 35,000 square foot total floor area and an annual gross sales limitation of \$6,000,000 at each location are designed to apply. Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 35,000 square feet, may also be included.

A highlight of some of the special eligibility criteria under the ISO BOP program for certain risks are outlined below:

- **Apartments (Including Residential Condominium Associations)** – All sizes are eligible with no square foot limitation. Eligible incidental occupancies are permitted. However, the total square footage of the incidental occupancies cannot exceed 35,000 square feet.
- **Auto Service Risks** – Building and business personal property of auto service risks.
- **Cannabis (Retail/Distribution)** – Building and business personal property of cannabis retail and distribution risks. Applies to cannabis or cannabis-derivative products, whether medicinal or recreational. Cannabis includes hemp and natural and synthetic marijuana. This classification also includes on-premises consumption or residential delivery, if permitted by law.

- **Condominium Commercial Unit-owners** – Business personal property of owners of eligible condominium units.
- **Contractors** – Payroll must not exceed \$300,000 annually, exterior work may not be performed at a height of over 3 stories, the total cost of subcontracted work cannot exceed more than 10% of the contractor's annual gross sales, and no renting or leasing equipment to others. Eligible incidental occupancies are permitted.
- **Convenience Food Stores, Grocery Stores and Supermarkets** – A minimum of 3,000 square feet in total floor area, when such risks provide for the sale of gasoline.
- **Light Manufacturing** – Building and business personal property for eligible light manufacturing risks.
- **Hotels, Motels And Inns** – No square foot limitation, though buildings with exterior access room entry must not exceed 3 stories. Hotels, Motels, and Inns with additional eligible occupancies are permitted. No seasonal operations (risks that are closed for more than 30 consecutive days). No bar or cocktail lounge with a separate exterior entry door.
- **Retail** – Building and business personal property for eligible retail risks. Risks engaged in on-site repair are eligible. Off-site repair up 25% of total annual sales is permitted.
- **Internet Retailers** – Building and business personal property for internet retail risks. Risks may have no more than 10% of direct sales and may not directly import products for retail sale.
- **Offices (Including Office And Commercial Condominium Associations)** – 100,000 square feet total area and 6 stories limitations.
- **Processing and Service Risks** – No more than 25% of annual gross sales may be derived from off-premises operations. Eligible fitness studios and places of worship must be no more than 7,500 square feet.
- **Limited Cooking Restaurants** – No more than 7,500 square feet, 75 person seating capacity and sales of beer and wine only (no more than 25% of total sales).
- **Quick Service Restaurants** – No more than 7,500 square feet, 150 person seating capacity, sales of beer and wine only (no more than 25% of total sales).
- **Full Service** – No more than 7,500 square feet, 150 person seating capacity, sales of beer, wine or liquor (no more than 50% of total sales).
- **Specialty Types Of Restaurants:**
 - **Brew Pub** – No more than 7,500 square feet and 150 person seating capacity. Primarily manufactures beer, ale or malt liquor alcoholic beverages and sells such products on a retail basis for consumption on their premises along with appetizers or meals.
 - **Fine Dining** – No more than 7,500 square feet and 150 person seating capacity. Provides quality food and alcoholic beverages prepared by highly trained chefs and served with a great deal of attention to customers by waitstaff. Sales of beer, wine or liquor (no more than 75% of total sales).
 - **Wine Bar** – No more than 7,500 square feet and 75 person seating capacity. Primarily sells wine for consumption on site. A typical feature of many wine bars is a wide selection of wines available by the glass. along with appetizers or meals.
- **Self-storage Facilities** – No square foot limitation but buildings must not exceed 2 stories. No cold storage or storage of industrial materials, chemicals, pollutants and waste is permitted.

- **Wholesale and Distribution Risks** – No more than 25% of annual gross sales may be derived from retail operations and no more than 25% of the total floor area may be open to the public. Eligible classifications do not include the operations of manufacturers' representatives or contractors.

BP 00 03 Businessowners Coverage Form Overview

Section I – Property

The coverage section includes the typical building and business personal property coverage as well as Additional Coverages and Coverage Extensions. A summary of the Additional Coverages include:

- **Debris Removal** – up to 25% of the loss plus up to an additional \$25,000 for each location.
- **Preservation of Property** – Designed to address insured's expense to move covered property from the described premises to preserve it from loss or damage from a covered cause of loss.
- **Fire Department Service Charge** – Includes a \$2,500 limit provided with an option to increase. This limit is designed to apply per premises.
- **Collapse** – Designed to address direct physical loss or damage to covered property, caused by an abrupt collapse of a building or any part of a building that is insured under the BOP, or that contains covered property insured under the BOP.
- **Water Damage, Other Liquids, Powder or Molten Material Damage** – Designed to address additional cost to tear and replace any part of building or structure to repair damage to the system or appliance from which water or other substance escapes.
- **Business Income** – Designed to address coverage for the actual loss of business income sustained during the period of restoration and that occurs within 12 consecutive months after the date of direct physical loss or damage. This insurance is designed to be in addition to the limits of insurance for covered property
- **Extended Business Income** – Designed to address business income coverage for a maximum of an additional 60 days after operations are resumed. This insurance is designed to be in addition to the limits of insurance for covered property.
- **Extra Expense** – Designed to address coverage for necessary extra expenses incurred to avoid or minimize the suspension of business and to continue operations or to minimize suspension of business if the operations cannot be continued. This insurance is designed to be in addition to the limits of insurance for covered property.
- **Pollutant Clean-up and Removal** – Up to \$10,000 for expenses to extract pollutants from land or water at the described premises.
- **Civil Authority** – Designed to address business income and extra expense coverage if the insured's business is shutdown by action of civil authority prohibiting access to the described premises due to direct physical damage to property, other than at the described premises, caused by a covered cause of loss, beginning 72 hours after the time of the first action of civil authority that prohibits access.
- **Money Orders And Counterfeit Money** – Includes up to \$1,000 for loss resulting directly from accepting money orders or counterfeit money in good faith, in exchange for merchandise, money or services.

- **Forgery Or Alteration** – Includes up to \$2,500 for loss resulting directly from forgery or alteration of any check, draft, promissory note, bill of exchange or similar written promise of payment in money. This limit may be increased.
- **Increased Cost Of Construction** – Includes up to \$10,000 for each described building for the increased costs incurred to comply with the minimum standards of an ordinance or law in the course of repair, rebuilding or replacement of damaged parts of a covered building provided that the damage was caused by a covered cause of loss.
- **Business Income From Dependent Properties** – Addresses business income coverage sustained due to physical loss or damage at a dependent property, or a secondary dependent property, caused by a covered cause of loss. A \$5,000 limit for this coverage is included with an option to increase.
- **Glass Expenses** – Coverage is included for expenses incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed. Costs to remove or replace obstructions when repairing or replacing glass that is a part of a building is also included.
- **Fire Extinguisher Systems Recharge Expense** – Designed to cover the cost of recharging or replacing a fire extinguishing system and includes loss or damage to covered property damaged by an accidental discharge of such system up to \$5,000.
- **Electronic Data** – Includes a \$10,000 aggregate limit of insurance for the cost to replace or restore electronic data (other than electronic data which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system. Such electronic data is designed to be included as Covered Property and subject to the policy's full limits of insurance) that is destroyed or corrupted by a covered cause of loss. Higher limits are available for this coverage.
- **Interruption of Computer Operations** – Includes a \$10,000 aggregate limit of insurance with respect to business income and extra expense due to a suspension of operations caused by interruption in computer operations due to the destruction or corruption of electronic data caused by a covered cause of loss. Higher limits are available for this coverage.
- **Limited Coverage For Fungi, Wet Rot, Or Dry Rot** – Includes a \$15,000 aggregate limit with respect to loss or damage by fungi, wet rot or dry rot.

A summary of the Coverage Extensions include:

- **Newly Acquired Or Constructed Property** – Includes up to \$250,000 coverage for newly acquired buildings and up to \$100,000 coverage for newly acquired business personal property.
- **Personal Property Off Premises** – Includes up to \$10,000 coverage for personal property (other than money, securities, valuable papers and records, or accounts receivable) while in the course of transit or at premises the named insured does not own, lease or operate. Higher limits are available for this coverage.
- **Outdoor Property** – Includes coverage with respect to loss or damage to certain types of outdoor property caused by fire, lightning, explosion, riot or civil commotion or aircraft. The most that will be paid for loss or damage is \$2,500, but not more than \$1,000 for any one tree, shrub or plant. Higher limits are available.
- **Personal Effects** – Includes up to \$2,500 coverage for personal effects owned by the named insured, its officers, its partners, its members, its managers or its employees.

- **Valuable Papers and Records** – Designed to address coverage for direct physical loss or damage to valuable papers or records. The coverage includes the cost to research, replace or restore the lost information for which duplicates do not exist. The most that will be paid for any occurrence is \$10,000 for valuable papers and records at the described premises; higher limits are available. For off-premises valuable papers and records, up to \$5,000 of coverage is available.
- **Accounts Receivable** – Designed to address coverage for all amounts due from the named insured's customers that are uncollectible and other expenses that result from direct physical loss or damage by a covered cause of loss to records of accounts receivable. The most that will be paid for any occurrence is \$10,000 for accounts receivable at the described premises; higher limits are available. For off-premises accounts receivable, up to \$5,000 of coverage is available.
- **Business Personal Property Temporarily In Portable Storage Units** – Includes a 90-day coverage period for Business Personal Property temporarily stored in a portable storage unit (including a detached trailer) located within 1,000 feet of the described premises. The most that will be paid for the total of all loss or damage to business personal property is \$10,000. Higher limits are available.

The limit of insurance section includes a Building Limit – Automatic Increase provision which indicates that the limit of insurance for buildings is designed to automatically increase by the annual increase percentage shown in the Declarations. Also included is a Business Personal Property – Seasonal Increase provision, which indicates that the limit of insurance for business personal property is designed to automatically increase by 25%, unless a different percentage is shown in the Declarations, to provide for seasonal variations provided that such limit is 100% of the insured average monthly values during the 12 months immediately preceding the date of the loss or damage.

The base property deductible in the ISO BOP is \$500, however optional fixed dollar deductibles in the amount of \$250, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000 are available. These optional deductibles apply on a per occurrence basis. If one occurrence results in loss or damage at more than one location, the deductible will apply separately to loss or damage at each location that has sustained loss or damage. Additionally, optional windstorm or hail percentage deductibles (1%, 2% and 5%) are available and apply separately to each building, to business personal property, and to personal property in the open. Also, property damage liability deductibles of \$250, \$500, \$1,000 and \$2,500 are available and must be indicated in the Declarations. These deductibles are designed to apply on either a per occurrence or per claim basis. Optional property damage liability deductibles also are designed apply on a per policy basis.

In general, the ISO BOP provides payment with respect to loss or damage on a replacement cost basis without deduction for depreciation. However, there is an 80% insurance-to-value requirement, which may be waived via an optional endorsement. An Actual Cash Value – Buildings option is available as an alternative to replacement costs basis. The following types of property are generally designed to be settled on an actual cash value basis: used or second-hand merchandise held in storage or for sale; property of others; household contents; manuscripts; and works of art, antiques or rare articles.

In addition to the coverages mentioned above, the following optional coverages are also available under the ISO BOP for an additional charge:

- **Outdoor Signs** – Designed to address coverage with respect to direct physical loss of or damage to all outdoor signs at the described premises up to the limit of insurance for outdoor signs described in the Declarations.
- **Money and Securities** – Designed to address coverage with respect to loss of money and securities used in the named insured's business while at a bank or savings institution, at the described premises or within the named insured's living quarters, or in transit between these places resulting from theft, disappearance or destruction. Separate limits of insurance are specified in the Declarations for Inside the Premises and Outside the Premises money and securities.

- **Employee Dishonesty** – Designed to address coverage with respect to direct loss or damage to business personal property resulting from dishonest acts committed by any of the named insured's employees acting alone or in collusion with others, with the manifest intent to cause the named insured to sustain loss or to obtain financial benefit for themselves (or any other person or organization). The most that will be paid in any one occurrence for employee dishonesty is the limit of insurance shown in the Declarations for this coverage.
- **Equipment Breakdown Protection** – Designed to address coverage with respect to direct loss or damage to covered property caused by or resulting from (1) a mechanical breakdown; or (2) electrical failure to pressure, mechanical or electrical equipment. This coverage is designed to be subject to the applicable limits of insurance for such covered property, subject to either the optional deductible or the property deductible.

Section II – Liability

Section II – Liability is designed to provide coverage with respect to sums that the insured becomes legally obligated to pay as damages because of bodily injury, property damage or personal and advertising injury that arises out of an occurrence (or offense) in the coverage territory during the policy period. One of the Supplementary Payments included under Section II – Liability is defense costs. This coverage is designed to be outside of the limits of insurance. Other Supplementary Payments, which are also outside of the limits of insurance include:

- Up to \$250 for the cost of bail bonds.
- The cost of bonds to release attachments.
- All reasonable expenses incurred by the insured to assist the insurer in the investigation or defense of a claim or suit.
- All costs taxed against the insured in a suit, including court costs. These costs do not include attorney's fees or attorney's expenses taxed against the insured.
- Prejudgment interest awarded against the insured on that part of the judgment the insurer pays.
- All interest on the full amount of any judgment that accrues after entry of judgment and before the insurer pays the part of judgment.

Coverage is designed to also include under Section II – Liability certain reasonable medical expenses caused by an accident. A \$5,000 per person limit of insurance is included for this coverage regardless of who is at fault. Examples of reasonable medical expenses are: first aid administered at the time of an accident; necessary medical, surgical, x-ray and dental services; and necessary ambulance, hospital, professional nursing and funeral services. This limit may be increased to \$10,000.

Liability and Medical Expenses Coverage under the ISO BOP is available at a basic limit of insurance of \$300,000 per occurrence/offense, which may be increased to \$500,000, \$1,000,000 or \$2,000,000. An aggregate limit of twice the per occurrence limit is designed to apply. A separate aggregate limit of insurance is designed to apply to injury or damage arising out of the products-completed operations hazard. This limit is also designed to be twice the Liability and Medical Expenses limit of insurance. A \$50,000 limit of insurance (higher limits available) is also available for damages because of property damage to a premises while rented to you.

Businessowners Endorsements

- Businessowners Policy Declarations – Allows for critical policy information to be reflected and made a part of the policy.
- Businessowners Coverage Form Index – This index is provided as a convenience to assist the policyholder in locating policy provisions in Businessowners Coverage Form BP 00 03.
- Windstorm Or Hail Percentage Deductibles – Allows for percentage deductibles in the amount of 1%, 2% or 5% to be selected for loss or damage caused by windstorm or hail.
- Comprehensive Business Liability Exclusion (All Hazards In Connection With Designated Premises Or Operations) – Allows for the exclusion of bodily injury, property damage and personal and advertising arising out of an insured's premises and/or operations that are described in the declarations.
- Additional Insured Endorsements – The following endorsements are available to address various additional insured scenarios:
 - Additional Insured – Automatic Status For Designated Operations
 - Additional Insured – Automatic Status When Required In Written Contract Or Agreement
 - Additional Insured – Co-Owner Of Insured Premises
 - Additional Insured–Concessionaires Trading Under Your Name
 - Additional Insured – Controlling Interest
 - Additional Insured – Designated Person Or Organization
 - Additional Insured – Engineers, Architects, Or Surveyors
 - Additional Insured – Engineers, Architects Or Surveyors Not Engaged By The Named Insured
 - Additional Insured–Executors, Administrators, Trustees Or Beneficiaries
 - Additional Insured – Grantor Of Franchise
 - Additional Insured–Grantor Of Licenses
 - Additional Insured–Grantor Of Licenses – Automatic Status When Required By Licensor
 - Additional Insured – Lessor Of Leased Equipment
 - Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You
 - Additional Insured – Managers Or Lessors Of Premises
 - Additional Insured – Mortgagee, Assignee, Or Receiver
 - Additional Insured – Owners, Lessees Or Contractors – Completed Operations
 - Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties When Required In Written Construction Agreement (Completed Operations)
 - Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required In A Written Construction Agreement With You (Completed Operations)
 - Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization
 - Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required In A Written Construction Agreement With You
 - Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties when Required In A Written Construction Agreement

- Additional Insured – Owners Or Other Interests From Whom Land Has Been Leased
- Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations
- Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations Relating To Premises
- Additional Insured – Unit-Owners Of Townhouse Associations
- Additional Insured – Vendors
- Additional Insured – Vendors – Automatic Status When Required In Agreement
- Hired Auto And Non-owned Auto Liability – Is designed to provide excess liability coverage with respect to bodily injury or property damage:
 - Arising out of the maintenance or use of a hired auto by the named insured or the named insured's employees in the course of business; and/or
 - Arising out of the use of a non-owned auto in the named insured's business by a person.
- Exclusion – Hired Auto Liability – Excludes bodily injury or property damage arising out of the maintenance, use or entrustment to others of any hired auto.
- Limitation Of Coverage To Designated Premises, Project, Or Operation – Designed to limit liability coverage to premises, operations and/or projects that are specified in the Schedule.
- Employment-Related Practices Exclusion – Designed to exclude bodily injury and personal and advertising injury arising out of employment-related practices.
- Protective Safeguards – If this endorsement is attached, the named insured is required to maintain the protective services or devices that are indicated in the Schedule. Additionally, an automatic fire alarm or other automatic system listed in the Schedule must be actively engaged and maintained in the "on" position at all times
- Burglary And Robbery Protective Safeguards – If this endorsement is attached, the named insured is required to maintain the automatic burglary alarm or other automatic system listed in the schedule. The system must be actively engaged and maintained in the "on" position during all non-work hours and whenever the premises are unoccupied.
- Exclusion – Personal And Advertising Injury – Designed to exclude for personal and advertising injury coverage from Section II – Liability.
- Medical Expenses – Exclusion – Designed to exclude medical expenses coverage from Section II – Liability.
- Coverage For Injury To Leased Workers – The Employers Liability exclusion is amended to provide that the definition of employee does not include leased employees; thereby this endorsement is designed to provide liability coverage with respect to leased workers.
- Business Income Changes – Time Period – The 72 hour time period deductible in the definition of period of restoration and in the Civil Authority and Business Income From Dependent Properties Additional Coverages are replaced by zero (0) hours.
- Business Income, Extra Expense And Related Coverages Limit Of Insurance – Is designed to provide business income and extra expense coverage subject to a specific single limit of insurance shown in the Schedule of the endorsement, rather than on an actual loss-sustained basis.

- Business Income And Extra Expense – Revised Period Of Indemnity – Is designed to reduce or expand the consecutive 12-month time period in the BOP Coverage Form with respect to this coverage via Schedule entry.
- Computer Fraud And Funds Transfer Fraud
 - Computer Fraud
 - Coverage is provided with respect to loss of and loss from damage to money, securities, and other property resulting directly from the use of any computer to fraudulently cause a transfer of that property from inside the premises or banking premises to a person or place outside those premises.
 - Funds Transfer Fraud
 - Coverage is provided for loss of money and securities resulting directly from a fraudulent instruction directing a financial institution to transfer, pay or deliver money and securities from the insured's transfer account.
- Ordinance Or Law Coverage – Is designed to provide the following coverage options for ordinance or law coverage:
 - Coverage 1 – Covers the loss in value of the undamaged portion of a building due to demolition pursuant to a building ordinance or law.
 - Coverage 2 – Covers the cost of demolishing and removing the debris of the undamaged portion of the building, if the demolition is required by building ordinance or law.
 - Coverage 3 – Covers the increased cost of construction to repair, reconstruct or remodel damaged or undamaged parts of the building to comply with building ordinance or law, following damage to the building by a covered cause of loss.
 - Post-loss Ordinance Or Law Options – Broadens coverage by including an ordinance or law promulgated or revised after the loss but prior to commencement of reconstruction or repair, provided such ordinance or law requires compliance as a condition precedent to obtaining a building permit or certificate of occupancy. Options are available for Direct Physical Damage and/or Business Income And Extra Expense.
- Named Insured – Building Owner – This endorsement is used to include, as a named insured, a building owner under a tenant's policy with respect to property damage under Section I – Property.
- Water Back-Up And Sump Overflow –Addresses coverage with respect to loss or damage to covered property caused by: water or waterborne material that backs up through sewers or drains or water or waterborne material that overflows from a sump.
- Newly Acquired Organizations – Amends the Who Is An Insured provision in Section II – Liability to include newly acquired or formed organizations for a limited amount of time.
- Broadened Coverage For Damage To Premises Rented To You – Is generally designed to extends the Damage To Premises Rented To You coverage provided in Section II – Liability beyond the peril of fire.
- Utility Services – Direct Damage – Addresses coverage with respect to loss or damage to covered property described in the schedule of the endorsement caused by direct physical loss or damage to off-premises water supply, communication supply or power supply properties.
- Utility Services – Time Element – is designed to provides time element coverage with respect to loss or damage at the described premises resulting from the failure of water supply, wastewater removal, communication supply or power supply properties.

- Year 2000 Endorsements – The following endorsements are available to address year 2000 computer-related and other electronic problems:
 - Business Income And Extra Expense Coverage For Year 2000 Computer-related And Other Electronic Problems
 - Year 2000 Computer-related And Other Electronic Problems – Limited Coverage Options
 - Exclusion – Year 2000 Computer-related And Other Electronic Problems
 - Exclusion – Year 2000 Computer-related And Other Electronic Problems (Products-completed Operations Hazard)
 - Exclusion – Year 2000 Computer-related And Other Electronic Problems – With Exception For Bodily Injury On Your Premises
 - Year 2000 Computer-related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Operations, Products Or Services
- Exclusion – Volunteer Workers As Insureds – Volunteer workers in general are included within the Who is an Insured provision in Section II – Liability. This endorsement allows for coverage to be excluded for volunteer workers.
- Removal Of Insurance-To-Value Provision – This endorsement removes the insurance-to-value requirements contained in the Loss Payment Property Loss Condition in Section I – Property.
- Functional Building Valuation – This endorsement generally provides an alternate method of valuation for specifically scheduled buildings which could be rebuilt or replaced in a less costly manner but still perform the same function.
 - Post – loss Ordinance Or Law Option – This option, when selected, broadens coverage by including an ordinance or law promulgated or revised after the loss but prior to commencement of reconstruction or repair, provided such ordinance or law requires compliance as a condition precedent to obtaining a building permit or certificate of occupancy.
- Functional Business Personal Property Valuation – This endorsement generally provides an alternate method of valuation for specifically scheduled items of business personal property which could be repaired or replaced in a less costly manner but still perform the same function.
- Vacancy Changes – This endorsement, in general, allows for the 31% minimum vacancy requirement to be reduced to a minimum of 10%.
- Vacancy Permit – This endorsement, in general, allows for the period of vacancy to be extended beyond the Vacancy limitations in Section I – Property.
- Loss Payable Clauses – This endorsement, in general, allows for naming a: loss payee; lender's loss payee; loss payee under a contract-of-sale arrangement; or a building owner loss payee.
- Pollution Exclusion Endorsements – The following endorsements are available to modify the pollution exclusion that is provided in Section II – Liability:
 - Pollution Exclusion – Limited Exception For A Short-Term Pollution Event
 - Pollution Exclusion – Limited Exception For Designated Pollutant(s)
 - Total Pollution Exclusion
 - Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception
 - Limited Pollution Liability Extension

- Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) – Addresses that the insurer's right to recovery against designated persons or organizations may be waived under certain circumstances, prior to loss.
- Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) – Automatic – Addresses that the insurer's right to recovery is automatically waived to the extent the insured has waived its rights of recovery in a written contract or agreement prior to loss.
- Employee Benefits Liability Coverage – Designed to provide coverage on a claims-made basis for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefit plan which results in the loss of any or all of an employee's benefits.
- Extended Reporting Period For Employee Benefits Liability Coverage – Designed to provide a 5 year extension for the reporting of claims for negligent acts, errors or omissions committed in the administration of an employee benefit plan.
- Exclusion – Silica Or Silica-Related Dust – Designed to exclude liability arising out of silica or silica-related dust to be excluded.
- Terrorism Endorsements – The following endorsements are available to handle certified and non-certified terrorism exposures:
 - Cap On Losses From Certified Acts Of Terrorism
 - Exclusion Of Certified Acts Of Terrorism
 - Limitations Of Coverage For Certified Acts Of Terrorism
 - Exclusion Of Certified Acts Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism; Cap On Covered Certified Acts Losses
 - Exclusion Of Other Acts Of Terrorism Committed Outside The United States; Cap On Losses From Certified Acts Of Terrorism
 - Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States
 - Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
 - Conditional Exclusion Of Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)
 - Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)
 - Conditional Limitation Of Coverage For Terrorism – Sub-Limit On Annual Aggregate Basis (Relating To Disposition Of Federal Terrorism Risk Insurance Act)
 - Exclusion Of Terrorism
 - Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism
 - Limitation Of Coverage For Terrorism – Sub-Limit On Annual Aggregate Basis
 - Disclosure Of Premium Through End Of Year For Certified Acts Of Terrorism Coverage (Pursuant To Terrorism Risk Insurance Act)
 - Disclosure Of Premium And Estimated Premium For Certified Acts Of Terrorism Coverage (Pursuant To Terrorism Risk Insurance Act)
 - Disclosure Pursuant To Terrorism Risk Insurance Act

- Changes – Limited Fungi Coverage – In general, allows for the fungi, wet rot or dry rot limit provided in Section I – Property to be increased.
- Fungi Or Bacteria Exclusion (Liability) – Excludes liability arising out of fungi or bacteria on or within a building or structure, including its contents.
- Limited Fungi Or Bacteria Coverage (Liability) – Designed to provide limited coverage with respect to liability arising out of fungi or bacteria on or within a building or structure, including its contents. Coverage provided under this endorsement is subject to a Fungi or Bacteria Aggregate Limit.
- Employment-related Practices Liability Coverage – Addresses coverage with respect to liability arising out of a wrongful act caused by an employee, including a duty to defend.
- Loss Of Rental Value – Landlord As Designated Payee – Is designed to provide the insured tenant with loss of rental value coverage for the benefit of the landlord, if such an obligation is required by the lease agreement.
- Electronic Commerce (E-Commerce) – Addresses the following:
 - Coverage with respect to the restoration or replacement of electronic data that is destroyed or corrupted by a covered cause of loss.
 - Coverage with respect to business income and extra expense caused by the suspension of e-commerce activity.
- Earthquake And Volcanic Eruption – Designed to extend the covered causes of loss to include earthquake and volcanic eruption.
- Earthquake And Volcanic Eruption (Sub-limit) – Addresses coverage with respect to earthquake and volcanic eruption on a sub-limit basis.
- Sprinkler Leakage – Earthquake Extension – Addresses coverage with respect to sprinkler leakage that is caused by an earthquake or volcanic eruption.
- Named Perils – Amends Section I – Property to modify the level of coverage to a named perils basis. This endorsement also removes the Collapse and Water Damage, Other Liquids, Powder or Molten Material Additional Coverages.
- Spoilage Coverage – In general addresses coverage with respect to perishable stock caused by breakdown of a refrigerating, cooling or humidity control equipment and contamination by a refrigerant.
- Food Contamination – Addresses coverage with respect to certain expenses and business income losses sustained as a result of the described premises being ordered closed by the Board of Health or any other governmental authority as a result of the discovery or suspicion of food contamination.
- Liquor Liability – This endorsement deletes the liquor liability exclusion in Section II – Liability.
- Liquor Liability Coverage – BOP version of the Commercial General Liability Liquor Liability Coverage Form. In general, coverage is subject to an Each Common Cause Limit of Insurance and a Liquor Liability Aggregate Limit. These limits are designed to be separate from the Liability And Medical Expenses Limit of Insurance in Section II – Liability.
- Liquor Liability Coverage – Bring Your Own Alcohol Establishments – This endorsement is designed to extend Business Liability coverage to include bodily injury or property damage arising out of the selling, serving or furnishing of any alcoholic beverages to insureds who permit any person to bring any alcoholic beverage on their premises, for consumption on the premises, whether or not a fee is charged for such activity.

- Amendment – Liquor Liability Exclusion – Is designed to amend the liquor liability exclusion in Section II – Liability to provide liquor liability coverage at the premises.
- Amendment – Liquor Liability Exclusion – Limited Exception For Bring Your Own Alcohol – Provides an exception for liability resulting from the intoxication of any person because alcoholic beverages were permitted on the named insured's premises, for consumption on the named insured's premises.
- Amendment – Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities – Is designed to amend the liquor liability exclusion in Section II – Liability to provide liquor liability coverage at the premises or specific activities scheduled in the endorsement.
- Electronic Data Liability
 - Electronic Data Liability – Limited Coverage Subject To Cyber Incident Exclusion:
 - Addresses coverage with respect to loss of computerized or electronically stored data or software, which results from physical injury to tangible property; and
 - Bodily injury or property damage arising out of a cyber incident are excluded.
 - Electronic Data Liability – Limited Coverage Subject To Cyber Incident Exclusion, Deletion Of Bodily Injury Exception:
 - Addresses coverage with respect to loss of computerized or electronically stored data or software, which results from physical injury to tangible property;
 - Bodily injury or property damage arising out of a cyber incident are excluded; and
 - Does not contain the exception for bodily injury.
 - Electronic Data Liability – Broad Coverage – Addresses coverage on a claims-made basis for damages because of loss of electronic data that is caused by an electronic data incident.
 - Cyber Incident Liability Exclusion For Electronic Data Liability – Broad Coverage – This endorsement, when attached, excludes coverage for loss of electronic data arising out of a cyber incident with respect to Electronic Data Liability Broad Coverage.
 - Extended Reporting Period For Electronic Data Liability Broad Coverage – Is designed to provide an extended reporting period of 3 years for the reporting of claims because of loss of electronic data.
- Amendment Of Insured Contract Definition – Excludes liability arising out of tort liability for which the named insured or anyone acting on behalf of the named insured did not contribute, in whole or in part, to the bodily injury or damage.
- Amendment – Aggregate Limits Of Insurance (Per Project) – Allows for the Liability and Medical Expenses Aggregate Limit of Insurance to apply separately to each project engaged in by the insured contractor that is covered by the policy.
- Property Damage Liability Deductibles – The following property damage liability deductible endorsements are available:
 - Business Liability Coverage – Property Damage Liability Deductible (Per Claim Basis)
 - Business Liability Coverage – Property Damage Liability Deductible (Per Occurrence Basis)
- Business Liability Coverage – Amendment Of Liability And Medical Expenses Limits Of Insurance – Allows for the Products/Completed Operations Aggregate Limit to be increased to 3 times the Liability and Medical Expenses Limit of Insurance.

- Flood Coverage – Addresses coverage for loss by flood, which can be used to write coverage above the federally-insured limits or on a first-dollar basis.
- Flood Coverage Schedule – For use with the Flood Coverage endorsement, to accommodate specific limits as well as blanket limits of insurance in the BP program.
- Identity Fraud Expense Coverage – Includes a \$25,000 aggregate limit for identity fraud expense coverage, and a \$5,000 aggregate limit of coverage for additional advertising expenses incurred by the named insured to generally restore the insured's reputation after an event of identity fraud with options for increased limits.
- Theft Of Clients' Property Coverage – Includes \$5,000 in coverage to pay for loss or damage to money, securities, and other property, as defined in the endorsement, sustained by a client of the insured resulting directly from theft committed by any of the insured's employees while the property is on the client's premises with options to increase amount of coverage to \$10,000 and \$25,000.
- Windstorm Or Hail Losses To Roof Surfacing – Actual Cash Value Loss Settlement – Is designed to provide that loss or damage to roof surfacing caused by windstorm or hail will be settled on an actual cash value basis rather than a replacement cost basis.
- Exclusion – Exterior Insulation And Finish Systems – This endorsement excludes, in part, coverage for bodily injury, property damage or personal and advertising injury arising out of, caused by or attributable to the design, manufacture, construction, fabrication, preparation, distribution and sale, installation, application, maintenance or repair, including remodeling, service, correction or replacement, of any exterior insulation and finish system or any part thereof.
- Debris Removal Additional Insurance – Includes an option to increase the limit of insurance for Debris Removal in the BOP Coverage Form.
- Brands And Labels – Addresses branded or labeled merchandise that is covered property and that is damaged by a covered cause of loss and provides that an insurer may take related damaged property at an agreed or appraised value. In this case, the insured may stamp the word "salvage" on the merchandise or its containers, if the stamp will not physically damage the merchandise, or may remove its brands or labels, if doing so will not physically damage the merchandise. Additionally, the endorsement includes coverage for expenses incurred with respect to reasonable costs associated with these activities.
- Snow Plow Products – Completed Operations Hazard Coverage – Addresses products-completed operations coverage arising out of the use of any auto for snow or ice removal operations.
- Designated Location(s) General Aggregate Limit – Includes an aggregate limit on a location basis. The limit applies to each designated "location".
- Designated Location(s) Products/Completed Operations Aggregate Limit – Amends Businessowners Liability Coverage to provide for a Designated Location Products-Completed Operations Aggregate Limit on a location basis. A separate limit applies to each designated "location".
- Designated Construction Project(s) General Aggregate Limit – This endorsement includes a separate aggregate limit with respect to designated construction project(s).
- Designated Project(s) Products/Completed Operations Aggregate Limit – Amends Businessowners Liability Coverage to provide for a Designated Project Products-Completed Operations Aggregate Limit on a project basis. A separate limit applies to each designated project.
- Exclusion – Damage To Work Performed By Subcontractors On Your Behalf – Amends Section II of the BOP Coverage Form by removing the exception to the exclusion for work performed by a subcontractor at any site or operation.

- Exclusion – Damage To Work Performed By Subcontractors On Your Behalf – Designated Sites Or Operations – Amends Section II of the BOP Coverage Form by removing the exception to the exclusion for work performed by a subcontractor for sites or operations listed in the Schedule of the endorsement.
- Exclusion – Designated Work – This endorsement modifies Section II of the BOP Coverage Form to exclude bodily injury and property damage included in the products-completed operations hazard arising out of "your work" described in the Schedule of the endorsement.
- Exclusion – Designated Ongoing Operations – Amends Businessowners Liability Coverage to exclude bodily injury or property damage arising out of the ongoing operations described in the Schedule of the endorsement.
- Exclusion – Products-completed Operations Hazard – Excludes bodily injury or property damage included within the products-completed operations hazard.
- Exclusion – Designated Products – Excludes bodily injury and property damage included in the products-completed operations hazard arising out of "your products" listed in the Schedule of the endorsement.
- Discretionary Payroll Expense – This endorsement enables flexibility with respect to the payroll expense features of Business Income Additional Coverage by including payroll coverage for the entire period of restoration or limited to a specified maximum number of days.
- Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties) – This endorsement explicitly excludes coverage for loss or damage, caused by or resulting from smoke, vapor, gas or any substance released in the course of production operations or processing operations performed at the rental unit(s) described in the Schedule.
- Specified Business Personal Property Temporarily Away From Premises – Addresses coverage with respect to scheduled Business Personal Property temporarily away from the described premises in the course of daily business activities, while in the care, custody or control of the insured or an employee of the insured.
- Optional Outdoor Property Coverage – This endorsement generally provides coverage for outdoor trees, shrubs or plants which are stock, at full policy limits.
- Limitations On Coverage For Roof Surfacing – Addresses options for covering roof surfacing at actual cash value and/or for excluding cosmetic damage to roof surfacing.
- Increase In Rebuilding Expenses Following Disaster (Additional Expense Coverage On Annual Aggregate Basis) – Includes an option for insuring additional expenses when the costs of labor and/or building materials increase as a result of a disaster and the total cost of repair or replacement exceeds the applicable limit of insurance.
- Employee Dishonesty – Named Employee(s) – This endorsement may be used to schedule and permit coverage for certain employee(s) that are known to have previously committed theft or any other dishonest act prior to the effective date of the policy.
- Windstorm Or Hail Exclusion – This endorsement allows loss or damage caused directly or indirectly by windstorm or hail to be excluded.
- Communicable Disease Exclusion – This endorsement allows bodily injury, property damage or personal and advertising injury arising out of the actual or alleged transmission of a communicable disease to be excluded.

- Primary And Noncontributory – Other Insurance Condition – This endorsement revises the Other Insurance Condition to indicate that coverage is provided to an additional insured on a primary and noncontributory basis subject to certain conditions.
- Amendment Of Personal And Advertising Injury Definition – This endorsement deletes the "oral or written publication, in any manner, of material that violates a person's right of privacy" offense from the definition of personal and advertising injury.
- Increased Cost Of Loss And Related Expenses For Green Upgrades – This endorsement includes an option to address green upgrades to real and personal property, and related expenses, including business interruption.
- Off-Premises Interruption Of Business – Vehicles And Mobile Equipment – This endorsement addresses the off-premises business interruption expenses of vehicles and mobile equipment.
- Fire Department Service Contract – This endorsement is for use when maintenance of a service contract with a privately owned fire department is required to apply a Public Protection (Fire) Classification.
- Loss Or Damage To Invitees' Autos (Legal Liability Coverage) – Scheduled Premises – This endorsement provides coverage for loss or damage to invitees' autos while at the described premises.
- Loss Or Damage To Invitees' Autos (Legal Liability Coverage) – Care, Custody Or Control – This endorsement provides coverage for loss or damage to invitees' autos in the care, custody or control of the insured while the insured is attending or operating the autos at or temporarily away from the described premises.
- Limited International Coverage Endorsements – the following endorsements will enable writing coverage for certain exposures outside traditional coverage territory:
 - Business Personal Property Limited International Coverage
 - Property In The Process of Manufacture By Others Limited International Coverage
 - Business Income From Dependent Properties Limited International Coverage
 - Extra Expense From Dependent Properties Limited International Coverage
- Exclusion – Violation Of Law Addressing Data Privacy – Excludes liability arising out of any violation of law addressing any person's or organization's confidential or personal material or information, including financial, health, biometric or other nonpublic material or information.
- Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsements – the following exclusionary endorsements address damages arising out of any access to or disclosure of confidential or personal material or information:
 - Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information
 - Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information (Personal And Advertising Injury Only)
- Cyber Insurance Endorsements – the following endorsements are available to address cyber-related exposures :
 - Information Security Protection
 - Payment Card Industry (PCI) – Provide Coverage For Defense Expenses And Fines Or Penalties

- Provide Coverage For Dishonest, Malicious Or Fraudulent Acts Committed By Employees Cyber Incident Liability Coverage And Electronic Data Liability Coverage Subject To Loss Of Electronic Data, Each Cyber Incident Occurrence And Aggregate Limits
- Cyber Incident Liability Coverage Subject To Each Cyber Incident Occurrence And Aggregate Limits
- Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exception Cyber Incident Exclusion
- Cyber Incident Liability Exclusion
- Unmanned Aircraft Endorsements – the following endorsements are available to address exposures related to unmanned aircraft (drones):
 - Exclusion – Unmanned Aircraft
 - Limited Coverage For Designated Unmanned Aircraft
 - Limited Coverage For Unmanned Aircraft (Scheduled And/Or Blanket Coverage)
 - Amendment Of Coverage Territory For Unmanned Aircraft – Worldwide Coverage
- Cannabis Exclusion And Coverage Endorsements – the following endorsements are available to address cannabis-related exposures:
 - Cannabis Property Exclusion
 - Cannabis Property Exclusion With Hemp Exception
 - Cannabis Liability Exclusion
 - Cannabis Liability Exclusion With Hemp Exception
 - Cannabis Liability Exclusion With Hemp Exception Subject To Hemp Aggregate Limit
 - Cannabis Liability Exclusion With Hemp And Lessors Risk Exception
 - Exclusion – Designated Cannabis Products
 - Exclusion – Cannabis Products
 - Cannabis Liability Exclusion With Designated Product Or Work Exception Subject To Cannabis Products/Completed Operations Aggregate Limit
 - Cannabis Property Coverage
 - Cannabis Activity Liability Coverage Aggregate Limit
- Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) – Amends Businessowners Liability Coverage by excluding bodily injury, property damage and personal and advertising injury arising out of perfluoroalkyl or polyfluoroalkyl substances (PFAS).
- Excess Insurance Provision – Order Of Response – When You Are An Additional Insured On Other Insurance – Provides that the named insured's Businessowners Liability Coverage is excess over any other policy, whether primary, excess, contingent or on any other basis, for which the named insured has been added as an additional insured.
- Genetically Modified Organism Exclusion – Excludes liability arising out of genetic modification.
- Genetically Modified Organism Exclusion For Designated Operations Or Products – Excludes liability arising out of genetic modification for designated operations or products listed in the Schedule.
- Exclusion – Athletic Or Sports Participants – Excludes liability for bodily injury to participants engaged in sports, athletic contests or exhibitions sponsored by the named insured.

- Exclusion – Athletic Or Sports Participants – All Contests Or Exhibitions – Excludes liability for bodily injury to participants engaged in sports, athletic contests or exhibitions.
- Exclusion – Earth Movement – Excludes liability for bodily injury or property damage arising out of earth movement caused by or aggravated by an insured's work.
- Exclusion – Earth Movement – Completed Operations – Excludes liability for bodily injury or property damage arising out of earth movement caused by or aggravated by an insured's work only with respect to completed operations.
- Earth Movement – Exclusion For Designated Operation(s) Or Project(s) – Excludes liability for bodily injury or property damage arising out of earth movement caused by or aggravated by an insured's work for designated operations or projects.
- Exclusion – All Hazards In Connection With An Electronic Smoking Device, Its Vapor, Component Parts, Equipment And Accessories – Provides that liability arising out of an electronic cigarette, its vapor, component parts, equipment and accessories may be totally excluded.
- Exclusion – Health Hazards, Electronic Smoking Device Vapor – Provides that liability for bodily injury arising out of electronic smoking device vapor may be excluded.
- Abuse and Molestation Exclusion and Coverage Endorsements – The following endorsements address liability for damages arising out of abuse or molestation of persons:
 - Broad Abuse Or Molestation Exclusion
 - Sexual Abuse Or Sexual Molestation Exclusion
 - Sexual Abuse Or Sexual Molestation Liability Coverage
 - Sexual Abuse Or Sexual Molestation Of Any Person Committed By The Insured Liability Coverage
 - Sexual Abuse Or Sexual Molestation Liability Coverage (Claims Made)
 - Sexual Abuse Or Sexual Molestation Of Any Person Committed By The Insured Liability Coverage (Claims Made)
 - Supplemental Extended Reporting Period Endorsement For Sexual Abuse Or Sexual Molestation Liability Coverage
- Designated Operations Covered By A Controlled (Wrap-Up) Insurance Program Exclusions – The following endorsements address operations that are covered by a Controlled (Wrap-up) Insurance Program:
 - Exclusion – Designated Operations Covered By A Controlled (Wrap-Up) Insurance Program
 - Limited Exclusion – Designated Operations Covered By A Controlled (Wrap-Up) Insurance Program
 - Exclusion – Designated Operations Covered By A Controlled (Wrap-Up) Insurance Program – Limited Exception For Additional Insureds
 - Limited Exclusion – Designated Operations Covered By A Controlled (Wrap-Up) Insurance Program – Limited Exception For Additional Insureds
- Exclusion – Cross Suits Liability – This endorsement amends Businessowners Liability Coverage to exclude liability arising out of any claim or suit that is brought by any named insured against another named insured covered by the same policy.

- Premium Audit Noncompliance Charge – When a named insured fails to comply with a premium audit, an audit noncompliance charge may be assessed by attaching this endorsement to the policy at the beginning of the policy period.

Class-specific Endorsements:

- Apartment Buildings Supplemental Schedule – May be used when it is necessary to provide additional information that is not contained in the Declarations or Apartment Buildings Endorsements.
- Apartment Buildings – This endorsement addresses apartment buildings risks and modifies Section I – Property and Section II – Liability to include specialized coverages tailored to apartment building risks.
- Auto Service Risks – the following endorsements modify the coverage available for Auto Services Risks:
 - Auto Service Risks – This endorsement addresses auto service risks and modifies Section I – Property and Section II – Liability to include new or enhanced coverages, increased limits for Additional Coverages and Coverage Extensions, expanded Employee Dishonesty coverage, and specialized optional coverages.
 - Auto Service Risks – Canine Exclusion – This endorsement amends Businessowners Liability Coverage by excluding bodily injury or property damage arising out of direct physical contact with a canine that is owned by or in the care, custody or control of an insured.
 - Auto Service Risks–Supplemental Schedule – May be used when it is necessary to provide additional information that is not contained in the Declarations.
- Contractors' Installation, Tools And Equipment Coverage – Is designed to provide Installation Coverage and Tools and Equipment Coverage for contractor risks. Optional coverages available under this endorsement include: Non-owned Tools and Equipment Coverage; and Employees' Tools Coverage.
- Fine Arts Coverage – This optional endorsement, for use with the apartment buildings and restaurants endorsements, includes a new Additional Coverage for loss or damage to fine arts owned by the insured or owned by others and which are in the insured's care, custody or control.
- Restaurants Supplemental Schedule – May be used when it is necessary to provide additional information that is not contained in the Declarations or Restaurants Endorsements .
- Restaurants – This endorsement addresses restaurants risks modifies Section I – Property and Section II – Liability to include specialized coverages tailored to restaurant risks.
- Hotels, Motels And Inns – This endorsement addresses motel risks and modifies Section I – Property and Section II – Liability to include specialized coverages tailored to hotel, motel, and inn risks.
- Hotels, Motels And Inns – Liability For Guests' Property In Safe Deposit Boxes – Optional endorsement for motel risks which addresses coverage for guests' property held in a safe deposit box on the insured's premises.
- Self-Storage Facilities – This endorsement addresses self-storage facilities risks and modifies Section I – Property and Section II – Liability to include specialized coverages tailored to self-storage facilities risks.
- Cleaning Services – This endorsement addresses cleaning services risks and modifies Section I – Property and Section II – Liability to include specialized coverages tailored to cleaning service risks.

- Photography – Supplemental "Photographic Equipment" Schedule – Allows for necessary entries describing individual articles of photographic equipment at scheduled limits.
- Photography – This endorsement addresses the specialized coverage needs of Photographer risks eligible to be written on the ISO BOP.
- Photography – Makeup And Hairstyling – Provides an option relating to liability coverage, indicating the professional services exclusion does not apply, with respect to makeup application or hairstyling services provided in connection with the operation of the Named Insured's business as a photographer.
- Photography – Amendment Of Coverage Territory For "Photographic Equipment" – Worldwide Coverage – This endorsement expands the property coverage territory for photographic equipment to worldwide, except for any countries listed in the schedule and those countries subject to trade or other economic sanction or embargo by the United States of America.
- Pesticide Or Herbicide Applicator – Limited Pollution Coverage – Amends the pollution exclusion so that the exclusion is inapplicable to the operations of a landscape gardener provided that such operations meet any statutory/regulatory standards.
- Barber Shops And Hair Salons Professional Liability – Addresses professional liability coverage arising out of the rendering or failure to render professional services in the operation of a barber shop or hair salon.
- Funeral Directors Professional Liability – Addresses professional liability coverage arising out of the rendering of or failure to render professional services as a funeral director.
- Optical And Hearing Aid Establishments – Addresses professional liability coverage arising out of the rendering of or failure to render professional services by an establishment's certified/licensed opticians or hearing aid specialists.
- Printers Errors And Omissions Liability – Addresses professional liability coverage for the insured's negligent acts, errors or omissions in providing printing services.
- Veterinarians Professional Liability – Addresses professional liability coverage arising out of the rendering of or failure to render professional services as a veterinarian.
- Pharmacists – Addresses professional liability coverage arising out of the rendering of or failure to render professional services in the practice of a retail pharmacist or pharmacy.
- Pharmacists – Broad Coverage – Addresses expanded pharmacists professional liability coverage, , for such services as administering or prescribing any drug consulting, diagnostic, referral or similar service in states where statutes allow for such services.
- Beauty Salons Professional Liability – Addresses liability coverage with respect to bodily injury, property damage, personal and advertising injury or other injury arising out of the rendering of or failure to render specific services in the operation of the insured's beauty salon.
- Exclusion – Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate – Seed Merchants – Excludes property damage liability arising out of the erroneous delivery of seed; an error in mechanical mixture of seed; or the failure of seed to germinate.
- Seed Merchants – Coverage For Erroneous Delivery Or Mixture (Resulting Failure Of Seed To Germinate Not Included) – Removes the Damage To Impaired Property Or Property Not Physically Injured Exclusion applicable to Business Liability Coverage as respects property damage liability that generally results from the erroneous delivery of seed; or an error in mechanical mixture of seed. Also, the endorsement adds an exclusion for property damage liability arising out of the failure of seed to germinate.

- Seed Merchants – Coverage For Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate – Removes the Damage To Impaired Property Or Property Not Physically Injured Exclusion applicable to Business Liability Coverage as respects property damage liability that generally results from the erroneous delivery of seed; or an error in mechanical mixture of seed; or the failure of seed to germinate under certain circumstances.
- Limited Exclusion – Personal And Advertising Injury – Lawyers – Excludes personal and advertising injury arising out of the rendering of or failure to render professional services as a lawyer.
- Condominiums, Co-ops, Associations – Directors And Officers Liability – This endorsement addresses directors and officers (D&O) liability-type coverage for eligible condominiums, co-ops and community associations.
- Condominium Endorsements – The following are available to underwrite condominium risks:
 - Condominium Association Coverage
 - Condominium Commercial Unit-owners Coverage
 - Condominium Commercial Unit-owners Optional Coverages

**For information on ISO Micro-Businessowners Policy, please refer to the ISO Micro-Businessowners Overview.*