

AmTrust Small Business Appetite Guide

AmTrust is one of the nation's largest writers of workers' compensation insurance for small business. Our specialized coverage is supported by tools and resources to help prevent and minimize the impact of employee injuries. And we have these same resources for all your other small business insurance needs. Whether it's a Businessowners policy, Package policy, Umbrella coverage, Commercial Auto, Inland Marine, Cyber or Employment Practices coverage AmTrust has got you covered. Our expanded guidelines with broad coverage and competitive rates combined with our "ez" quoting systems will help you grow your business.



Segment	AmTrust Business Type	BOP	PKG	WC	UMB	Auto	IM	Cyber	EPLI
Professional Services	Lawyers Office	■	■	■	■	■	■	■	■
	Engineers or Architects*	■	■	■	■	■	■	■	■
	Accountants	■	■	■	■	■	■	■	■
	Photographers / Videographers	■	■	■	■	■	■	■	■
	Real Estate Agents	■	■	■	■	■	■	■	■
	Funeral Services	■	■	■	■	■	■	■	■
	Insurance Agents	■	■	■	■	■	■	■	■
Technology	Computer Programmers	■	■	■	■	■	■	■	■
	Website Design	■	■	■	■	■	■	■	■
Medical	Medical Offices	■	■	■	■	■	■	■	■
	Dentists and Orthodontists	■	■	■	■	■	■	■	■
	Physical Therapy	■	■	■	■	■	■	■	■
Personal Services	Barber / Beauty / Nail Salons	■	■	■	■	■	■	■	■
	Printing	■	■	■	■	■	■	■	■
	Copy / Duplicating	■	■	■	■	■	■	■	■
	Electronics Shops (No cell phone stores)	■	■	■	■	■	■	■	■
	Tailor Shops and Shoe Repair	■	■	■	■	■	■	■	■
	Dry Cleaning Receiving Stores	■	■	■	■	■	■	■	■
	Photographers	■	■	■	■	■	■	■	■
	Pet Grooming	■	■	■	■	■	■	■	■

This is a small sample of total classes

BOP: Businessowners Policy - **PKG:** Package - **WC:** Workers' Compensation - **UMB:** Umbrella - **IM:** Inland Marine - **EPLI:** Employment Practices

■ Preferred ■ Eligible ■ Ineligible or Not Available at this time

*Subject to state construction defect guidelines.

Enjoy the backing and resources of a leading small business insurance company.

AmTrust puts the "ez" in quoting (ezWC, ezBOP, ezPac, ezAuto)

- Competitive rates, expanding offerings and a first class digital platform
- ezBOP quotes can be quoted in about 3-4 minutes on average.
- Automatic BOP and Cyber quotes when quoting WC
- Prefilled information when available

Workers' Compensation

- Nation's 3rd largest writer of WC
- More than 500 eligible classes and over 300 eligible to bind online
- Easy, 24/7/365 access for agents to: quote an account in minutes
- Bind coverage same day as quote, offer online policy issuance and generate workers' compensation policy issuance documents in real-time after binding.
- View and manage policies and claims and pay the premium online.
- Partnered APIs to quote AmTrust WC for fast, accurate competitive quotes



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Retailers	Clothing	■	■	■	■	■	■	■	■
	Bakeries & Coffee Shops	■	■	■	■	■	■	■	■
	Florists	■	■	■	■	■	■	■	■
	Gift and Hobby	■	■	■	■	■	■	■	■
	Pet Stores and Supply	■	■	■	■	■	■	■	■
	Optical and Hearing Aid	■	■	■	■	■	■	■	■
	Candy / Confectionary	■	■	■	■	■	■	■	■
	Auto Parts	■	■	■	■	■	■	■	■
	Household Appliance & Home Furnishings	■	■	■	■	■	■	■	■
Restaurants	Fine Dining	■	■	■	■	■	■	■	■
	Fast Food	■	■	■	■	■	■	■	■
	Family Sit-Down	■	■	■	■	■	■	■	■
	Pizzerias	■	■	■	■	■	■	■	■
	Limited Cooking & Sandwich	■	■	■	■	■	■	■	■
	Fast Casual	■	■	■	■	■	■	■	■
	Beverage, Deli, & Snack Shops	■	■	■	■	■	■	■	■
Contractors	Commercial Janitorial	■	■	■	■	■	■	■	■
	HVAC & Plumbing	■	■	■	■	■	■	■	■
	Carpentry Interior*	■	■	■	■	■	■	■	■
	Painting (Interior)	■	■	■	■	■	■	■	■
	Landscaping & Lawn Care	■	■	■	■	■	■	■	■
	Electrical (Interior)	■	■	■	■	■	■	■	■
	Drywall	■	■	■	■	■	■	■	■
	Flooring	■	■	■	■	■	■	■	■

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Businessowners Policies

- 10% discount on BOP policy when AmTrust WC is also written
- Recent expanded appetite and eligibility
- Silver, Gold, and Platinum enhancements provide 40+ increased coverage limits and additional coverages.
- 5 market specific enhancements to customize your quotes: Medical/Dental, Office, Service, Retail and Restaurant enhancement endorsements. Includes all the platinum coverages plus market specific coverages.

Businessowners Eligibility

- Total Property Value
 - Retail, Office, Service and wholesale up to \$10M per building, \$30M per policy.
 - Restaurant up to \$5M per location. (Frame construction up to \$3M and > \$2M frame must be sprinklered)
 - Habitational up to \$4M per building, \$10M per location and \$15M per policy.
- Total Revenue
 - Retail, Service and Wholesale up to \$7.5M
 - Restaurant up to \$5M

AmTrustCyber

- Simple online quoting process where agents can bind up to \$1M limit in minutes.
- Superior coverage
 - First party loss coverage includes: Ransom Payments, Data & System Recovery, Business Interruption, Business Interruption from Suppliers, Reputational Harm, Cyber Incident Response, Cyber Deception and Cryptojacking
 - Third-party Liability coverage includes Privacy and Network Liability, Regulatory Fines, Payment Card Penalties, and Media Liability



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Auto Service	General Auto Service and Repair	■	■	■	■	■	■	■	■
	Transmission Repair	■	■	■	■	■	■	■	■
	Muffler Shops	■	■	■	■	■	■	■	■
	Collision and Auto Body	■	■	■	■	■	■	■	■
	Glass and Windshield	■	■	■	■	■	■	■	■
	Upholstery Repair	■	■	■	■	■	■	■	■
Wholesale	Clothing	■	■	■	■	■	■	■	■
	Automobile parts and supplies (new)	■	■	■	■	■	■	■	■
	Bakeries	■	■	■	■	■	■	■	■
	Electrical - Equipment / Supplies	■	■	■	■	■	■	■	■
	Plumbing Equipment / Supplies	■	■	■	■	■	■	■	■
Manufacturing	Metal Goods Mfg	■	■	■	■	■	■	■	■
	Electrical Parts, Components or Accessories Mfg	■	■	■	■	■	■	■	■
	Plumbing Fixtures and Supplies Mfg	■	■	■	■	■	■	■	■
	Bakery Plants	■	■	■	■	■	■	■	■
Real Estate and Habitation	Commercial and Office Lessors Risk	■	■	■	■	■	■	■	■
	Apartment Buildings	■	■	■	■	■	■	■	■
	Commercial Condominium Associations	■	■	■	■	■	■	■	■
	Homeowner Associations	■	■	■	■	■	■	■	■

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Extensive Loss Control Services

- We specialize in occupancy-specific risk management solutions.
- A dedicated team of Loss Control representatives delivers our solutions, committed to protecting your assets and keeping your properties in operation.
- Loss prevention support or risk management assistance, our experienced team offers the individualized attention your business needs.

Flexible Payment Options & Plans

- Multiple payment plan options:
 - Standard payment plans - up to 10 installments
 - Direct debit payment plans - up to 12 installments
 - Payment options include: - AutoPay - direct debit/EFT - Credit card - online or by phone
 - Check - pay by mail, online or by phone

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