

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.

AmTrust Small Business Appetite Guide

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

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.

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)
 - Residential 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

AmTrust Small Business Appetite Guide

Segment	AmTrust Business Type	BOP	PKG	WC	UMB	Auto	IM	Cyber	EPLI
Auto Service	General Auto Service and Repair	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Transmission Repair	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Muffler Shops	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Collision and Auto Body	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Glass and Windshield	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Upholstery Repair	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
Wholesale	Clothing	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Automobile parts and supplies (new)	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Bakeries	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Electrical - Equipment / Supplies	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Preferred
	Plumbing Equipment / Supplies	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred	Preferred
Manufacturing	Metal Goods Mfg	Ineligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Preferred	Preferred
	Electrical Parts, Components or Accessories Mfg	Ineligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Preferred	Preferred
	Plumbing Fixtures and Supplies Mfg	Ineligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Preferred	Preferred
	Bakery Plants	Ineligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Preferred	Preferred
Real Estate and Habitation	Commercial and Office Lessors Risk	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Apartment Buildings	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Commercial Condominium Associations	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred
	Homeowner Associations	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Preferred

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.

AmTrust is AmTrust Financial Services, Inc., located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its affiliated property and casualty insurance companies. Consult the applicable policy for specific terms, conditions, limits and exclusions to coverage. For full legal disclaimer information, including Texas and Washington writing companies, visit: www.amtrustfinancial.com/about-us/legal-disclaimer. © 2024, AmTrust Financial Services, Inc.

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