

AmTrust Small Business Appetite Guide – Business Owner's Policy (BOP)

AmTrust is one of the nation's largest writers of workers' compensation insurance for small businesses across multiple industries. Our specialized coverage is supported by tools and resources to help prevent and minimize the impact of employee injuries. AmTrust's Businessowners Policy (BOP) continues to grow adding new classes, expanded coverages and limits, and competitive pricing. It's the perfect complement to AmTrust workers compensation policy and get a 10% discount on the BOP just for combining policies. You can even add Cyber coverage and Umbrella while you quote in our ezBOP quoting system.



Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Contractors	Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio)(electronic install)	■	■	■	■	■	■
	Carpentry - Interior	■	■	■	■	■	■
	Dry Wall or Wallboard Installation	■	■	■	■	■	■
	Electrical Work - Within Buildings	■	■	■	■	■	■
	Fence Erection Contractors (Only applies to risks that install or erect fences.)	■	■	■	■	■	■
	Floor Covering Installation - Not Ceramic Tile or Stone	■	■	■	■	■	■
	Glass Dealers and Glaziers – Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass.)	■	■	■	■	■	■
	Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair	■	■	■	■	■	■
	House Furnishings Installation – Not Otherwise Classified (Includes incidental upholstering and floor covering installation)	■	■	■	■	■	■
	Landscape Gardening - No Tree Removal or Excavation	■	■	■	■	■	■
	Painting - Interior Buildings or Structures	■	■	■	■	■	■
	Plumbing - Commercial (Not Industrial)	■	■	■	■	■	■
	Plumbing - Residential or Domestic	■	■	■	■	■	■
	Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - No LPG - Commercial	■	■	■	■	■	■

BOP: Businessowners Policy - WC: Workers' Compensation - UMB: Umbrella - AUTO: Auto - IM: Inland Marine - Cyber: Cyber

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Habitation

Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Habitation - Apartments	Apartment Building - 4 families or fewer, with mercantile or office occupancy (No boarding houses, assisted living or more than 10% undergraduate student at any location)	Preferred	N/A	Preferred	Preferred	Preferred	Preferred
	Apartment Building - Over 4 families with mercantile or office occupancy - (No assisted living or more than 10% undergraduate student at any location)	Preferred	N/A	Preferred	Preferred	Preferred	Preferred
	Apartment Building - Over 4 families with no mercantile or office occupancy (No boarding houses, assisted living or more than 10% undergraduate student housing at any location)	Preferred	N/A	Preferred	Preferred	Preferred	Preferred
Habitation - Condominium	Condominium - Residential Condominium (Association risk only)*	Preferred	N/A	Preferred	Preferred	Preferred	Preferred
Habitation - Townhouse	Townhouses or Similar Associations - Over 4 families with mercantile or office occupancy - (No daycare, eldercare, assisted living or professional care operations, undergraduate student housing, rooming or boarding housing)	Preferred	N/A	Preferred	Preferred	Preferred	Preferred
	Townhouses or Similar Associations - Over 4 families with No mercantile or office occupancy - (No daycare, eldercare, assisted living or professional care operations, undergraduate student housing, rooming or boarding housing)	Preferred	N/A	Preferred	Preferred	Preferred	Preferred

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.

Note: Silver, Gold and Platinum endorsements do not apply to CA

Businessowners Eligibility

- Total Property Value Per Location
 - Retail, Office, Service and wholesale up to \$10M per location, \$30M per policy
 - Restaurant up to \$5M. (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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Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Office	Accounting Services - Office - CPAs	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Accounting Services - Office - Except CPAs	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Advertising and Related Services - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Bookkeeping Services - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Credit Reporting Agencies - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Engineers or Architects - Office - Consulting - Not engaged in actual construction.	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Insurance Agents - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Interior Decorators - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Lawyers - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Medical - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Offices - Billing Services - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Offices - Claims Adjusters—Independent	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Offices - Commercial Artists Offices	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Offices - Graphic Design Services Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Offices - Medical - Acupuncturists - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Offices - Medical - Audiologists Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Offices - Medical - Chiropractors - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Offices - Medical - Dentists and Dental Surgeons - Office	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred

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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

Office Platinum

Choose the Office Platinum for any office risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$250,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Computer Fraud
- \$1,000 Contract Penalty
- \$25,000 Emergency Management Additional Expense
- \$10,000 Lost Lease – Lessor Interest
- \$5,000 Unauthorized Business Card Use
- Incidental Medical Malpractice
- \$50,000 Product Recall

Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Offices - Medical - Nutritionists - Office		■	■	■	■	■	■
Offices - Medical - Ophthalmologists - Office		■	■	■	■	■	■
Offices - Medical - Optometrists - Office*		■	■	■	■	■	■
Offices - Medical - Orthodontist Office		■	■	■	■	■	■
Offices - Medical - Osteopaths - Office		■	■	■	■	■	■
Offices - Medical - Physical Therapists - Office		■	■	■	■	■	■
Offices - Medical - Podiatrists - Office		■	■	■	■	■	■
Offices - Medical - Psychologists - Office		■	■	■	■	■	■
Offices - Real Estate Appraisers - Office		■	■	■	■	■	■
Offices - Tax Preparation Services - Office		■	■	■	■	■	■
Offices - Actuarial Consultants		■	■	■	■	■	■
Offices - Consultants—Comm/Media/PR/Image - Office		■	■	■	■	■	■
Offices - Consultants—Educational - Office		■	■	■	■	■	■
Offices - Consultants—Executive Coaching, Training & Development - Office		■	■	■	■	■	■
Offices - Drafting Services Office		■	■	■	■	■	■
Offices - Court Reporting Services - Office		■	■	■	■	■	■
Offices - Consultants—Business & Management Processes		■	■	■	■	■	■
Offices - Market Research Firms - Office		■	■	■	■	■	■

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Medical / Dental Offices Platinum

Choose the Medical / Dental Platinum for medical or dental office risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$350,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Black Bag Coverage
- \$25,000 Unauthorized Business Card Use
- \$50,000 Business Income for Websites
- \$25,000 Lock and Key Replacement
- \$50,000 Spoilage – Perishable Medicines and Medical Supplies
- \$5,000 Theft of Patterns, Dies and Molds
- \$25,000 Theft of Precious Metals and Other Valuables

Professional Coverage

Do you need professional coverage? AmTrust has got you covered by offering several professional coverages including:

- Barber shop Professional
- Beauty Shop Professional
- Condo D&O
- Denturist Professional
- Funeral Directors Professional
- Nail Salon Professional
- Hearing Aid Professional
- Opticians Professional
- Optometrist Professional
- Printers E&O
- Veterinarian Professional

* Available in most states

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Office

Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Offices -Mortgage Brokers - Office		■	■	■	■	■	■
Offices -Secretarial/Stenographic Services - Office		■	■	■	■	■	■
Offices -Speech Therapists - Offices		■	■	■	■	■	■
Offices -Stockbrokers - Office		■	■	■	■	■	■
Offices -Telemarketing and Research Services - Office		■	■	■	■	■	■
Offices -Telephone Answering Services - Office		■	■	■	■	■	■
Offices -Translation & Interpretation Services - Office		■	■	■	■	■	■
Offices -Travel Agencies - office		■	■	■	■	■	■
Offices -Wedding Consultants		■	■	■	■	■	■
Payroll Accounting Services - Office		■	■	■	■	■	■
Real Estate Agents - Office		■	■	■	■	■	■
Ticket Agencies - Office - Other Than Theatrical		■	■	■	■	■	■
Ticket Agencies - Theatrical - Office		■	■	■	■	■	■
Title Agents - Office		■	■	■	■	■	■
Veterinarians - Office*		■	■	■	■	■	■

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Restaurants	Bagel Shops	■	■	■	■	■	■
	Casual Dining - Family-style Restaurants – With sales of alcoholic beverages up to 45% of total sales	■	■	■	■	■	■
	Casual Dining Restaurants - Bistros, Brasseries and Cafes - With no sales of alcoholic beverages	■	■	■	■	■	■
	Casual Dining Restaurants - Bistros, Brasseries and Cafes – With sales of alcoholic beverages up to 25% of total sales	■	■	■	■	■	■
	Casual Dining Restaurants - Diners - With no sales of alcoholic beverages	■	■	■	■	■	■
	Casual Dining Restaurants - Diners – With sales of alcoholic beverages up to 25% of total sales	■	■	■	■	■	■
	Casual Dining Restaurants - Family-style Restaurants - With no sales of alcoholic beverages	■	■	■	■	■	■
	Cookie Stores	■	■	■	■	■	■
	Fast Food Restaurants - Cafes	■	■	■	■	■	■
	Fast Food Restaurants - Chicken	■	■	■	■	■	■
	Fast Food Restaurants - Concession Stands/Snack Bars	■	■	■	■	■	■
	Fast Food Restaurants - Delicatessens and Sandwich Shops	■	■	■	■	■	■
	Fast Food Restaurants - Donut Shops	■	■	■	■	■	■
	Fast Food Restaurants - Drive-ins/Service in Car	■	■	■	■	■	■
	Fast Food Restaurants - Hamburger/Malt Shops	■	■	■	■	■	■
	Fast Food Restaurants - Hotdog Shops	■	■	■	■	■	■
	Fast Food Restaurants - Oriental Style	■	■	■	■	■	■

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Restaurant Platinum

Choose the Restaurant Platinum for any restaurant risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$250,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Computer Fraud
- \$30,000 per auto, \$100,000 per occurrence Damage to Customers Auto
- \$25,000 Emergency Management Additional Expense
- \$25,000 Franchise Agreement Property Upgrade
- \$10,000 Lost Lease – Lessor Interest
- Incidental Medical Malpractice
- \$50,000 Product Recall

Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Fast Food Restaurants - Other Ethnic Style		Yellow	Green	Yellow	Yellow	Green	Green
Fast Food Restaurants - Pizza Shops (Up to 30% Alcohol) - No Delivery		Yellow	Green	Yellow	Yellow	Green	Green
Fast Food Restaurants - Roast Beef		Yellow	Green	Yellow	Yellow	Green	Green
Fast Food Restaurants - Seafood		Yellow	Green	Yellow	Yellow	Green	Green
Fast Food Restaurants - Take Out Only Restaurants - No on-premises consumption of food		Yellow	Green	Yellow	Yellow	Green	Green
Fine Dining - With sales of alcoholic beverages more than 30% up to 45% of total sales		Yellow	Green	Yellow	Yellow	Green	Green
Fine Dining Restaurants - With no sales of alcoholic beverages		Yellow	Green	Yellow	Yellow	Green	Green
Fine Dining Restaurants - With sales of alcoholic beverages up to 30% of total sales		Yellow	Green	Yellow	Yellow	Green	Green
Fresh Ethnic Food Stands (e.g., Sushi Stand within other retail establishments), no mobile food trucks - No Seasonal		Yellow	Green	Yellow	Yellow	Green	Green
Juice, health drinks and smoothies Bars		Green	Green	Green	Yellow	Green	Green
Limited Cooking Restaurants - Cafes		Green	Green	Green	Yellow	Green	Green
Limited Cooking Restaurants - Coffee Bars or Shops		Green	Green	Green	Yellow	Green	Green
Limited Cooking Restaurants - Concession Stands/Snack Bars		Green	Green	Green	Yellow	Green	Green
Limited Cooking Restaurants - Delicatessens and Sandwich Shops		Green	Green	Green	Yellow	Green	Green
Limited Cooking Restaurants - Donut Shops		Green	Green	Green	Yellow	Green	Green
Limited Cooking Restaurants - Drive-ins/Service in Car		Green	Green	Green	Yellow	Green	Green
Limited Cooking Restaurants - Ice Cream and Yogurt Stores		Green	Green	Green	Yellow	Green	Green

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Limited Cooking Restaurants - Pizza Shops		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Limited Cooking Restaurants - Salad Bars		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Popcorn Shops		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Pretzel Shops - (No Food Trucks)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Restaurants - Fast Food Restaurants - Donut Shops - No cooking		Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
Restaurants - Fast Food Restaurants - Pizza Shops No Alcohol - No Delivery		Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
Take-Out Only Restaurants - no on-premises consumption of food		Eligible	Preferred	Eligible	Eligible	Preferred	Preferred

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Retail

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Retail	Air Conditioning Equipment - Retail Only (with installation by employees up to 10%)	Preferred	Preferred	Preferred	Preferred	Eligible	Preferred
	Appliance Stores – Household Appliances and Home Furnishings	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Appliance Stores - Radio, Television and Phonographic Stores (including parts and supplies)	Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
	Athletic Footwear Stores	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Auctioneers - Sales conducted away from the insured's premises	Eligible	Eligible	Eligible	Eligible	Ineligible or Not Available at this time	Preferred
	Audio/Visual Equipment Stores	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Automobile Parts and Supplies - Retail Stores (New parts Including Tires – no used parts) with less than 5% tire sales.	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Bakeries - Retail - With baking on premises	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Bakeries - Retail - No baking on premises	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Balloon and Novelty Stores	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Barber, Beauty Supplies - Retail	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Battery Stores	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Bed and Bath Shops	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Beer or Wine Making Supply Stores (No sale of used equipment and no direct importing of goods)	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Bicycle Shops - Repair and Maintenance Shops without Retail	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Bicycle Shops - Retail	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred

Retail Platinum

Choose the Retail Platinum for any retail risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$250,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Computer Fraud
- \$25,000 Emergency Management Additional Expense
- \$15,000 Food Contamination
- \$50,000 Franchise Agreement Property Upgrade Extension
- \$10,000 Lost Lease – Lessor Interest
- \$5,000 Unauthorized Business Card Use
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Books and Magazines Stores - New		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Books and Magazines Stores - Used		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Bridal Shops		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Camera and Photographic Equipment - Retail Only		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Candle Shops (No candle making)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Candy or Confectionery Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Candy or Confectionery Stores - No Manufacturing on Premises		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Catalog or Premium Coupon Redemption Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Ceramics - Retail Only		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Cheese Shops		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
China and Crystal Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Clothing - Ladies and Girls (Coats, Suits and Dresses) No sale of used merchandise or consignment goods,		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Clothing - Men's and Boys (Coats and Suits)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Family Clothing Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Haberdashery and Men's Furnishings		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Hosiery		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred

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Clothing or Wearing Apparel - Retail - Ladies Specialty Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Ladies Undergarments and Lingerie		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Men's and Boy's Hats and Caps		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Coffee, Tea and Spice Specialty Store		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Computer Service and Repair - On Premises only		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Computer Stores - (No system design)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Cosmetic, Hair or Skin Preparation - Retail Only		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Dairy Products or Butter and Egg Stores (Including Ice Cream)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Dairy Products or Butter and Egg Stores (Including Ice Cream)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Delicatessens - Primarily retailing a range of grocery items and meats		Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Edible Bouquet Stores (Baked Goods, Fresh Fruits or Vegetables)		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Education and School Supplies		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Electrical Lighting Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred

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Electronics Stores		■	■	■	■	■	■
Fabric - Stores		■	■	■	■	■	■
Flag and Banner Stores		■	■	■	■	■	■
Floor Covering - Stores - Except Wood or Ceramic Tile Only		■	■	■	■	■	■
Floor Covering - Stores - Wood or Ceramic Tile Only		■	■	■	■	■	■
Florists - Retail		■	■	■	■	■	■
Garden Stores and Light Farming Supplies - No Landscaping, No Equipment or Truck rental - (No sale of firearms or ammunition)		■	■	■	■	■	■
Gift Shops		■	■	■	■	■	■
Glass Dealers and Glaziers - Retail Only - (No past or current EXTERIOR work over two stories		■	■	■	■	■	■
Gourmet Food Stores		■	■	■	■	■	■
Greeting Cards Stores		■	■	■	■	■	■
Hardware and Tools - Retail - (No sale of firearms, or ammunition, No rental operations, No sale of used equipment and No propane refilling)		■	■	■	■	■	■
Health or Natural Food Stores - With an area less than 4000 square feet		■	■	■	■	■	■
Hearing Aid - Retail*		■	■	■	■	■	■
Hobby, Craft or Artists Supply - Retail		■	■	■	■	■	■
Holiday Boutiques (Christmas, etc.) – Must have one location open year-round		■	■	■	■	■	■
Home Furnishings Stores - (No used merchandise or consignment goods)		■	■	■	■	■	■

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Retail

Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Janitorial Supplies - Retail		■	■	■	■	■	■
Jewelry - Retail - Costume		■	■	■	■	■	■
Kiosks - non-food		■	■	■	■	■	■
Kitchen Accessories, Including Cutlery		■	■	■	■	■	■
Lawn, Garden Outdoor Fixtures - (No Landscaping or Equipment or Truck rental, No sale of used equipment, No propane refilling)		■	■	■	■	■	■
Lawn, Garden Supplies - No Landscaping or Equipment or Truck rental - (No sale of used equipment, No propane refilling)		■	■	■	■	■	■
Luggage Goods - Retail Only		■	■	■	■	■	■
Mail Order Houses - Retail Only		■	■	■	■	■	■
Maternity Shops		■	■	■	■	■	■
Monuments and Tombstones - Retail		■	■	■	■	■	■
Music Stores - Pre-recorded		■	■	■	■	■	■
Musical Instrument Stores - (No rental operations)		■	■	■	■	■	■
Newsstands		■	■	■	■	■	■
Office Machines or Appliances - Retail - No Repair		■	■	■	■	■	■
Optical Goods - Retail*		■	■	■	■	■	■
Paint, Wallpaper or Wallcovering Stores (no sale of thinner or solvents in bulk – 55-gallon drums)		■	■	■	■	■	■
Painting, Picture or Frame Stores - (No framing or storage of high valued items (\$25,000 or more)		■	■	■	■	■	■

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

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Party Supply Stores - (No rentals operations)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Pet Food and Supplies - (No obedience classes, veterinary, pet boarding or kennel services)		Preferred	Preferred	Preferred	Preferred	Eligible	Preferred
Pet Stores - (No obedience classes, veterinary, pet boarding or kennel services)		Preferred	Preferred	Preferred	Preferred	Eligible	Preferred
Photographic Equipment - Retail only - (Alarm required)		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Plumbing Supplies and Fixtures - Retail - (No sale of fire suppression systems)		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Pool Tables and Billiards Supplies Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Pottery Store - No Kilns		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Refrigeration Equipment - Commercial - Retail - No roof top operations or work exceeding 2 stories, No crane operations and No equipment rental or sales of unused equipment.		Eligible	Eligible	Eligible	Eligible	Preferred	Preferred
Religious Articles Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Sewing Machine Stores		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Shoe Stores - Retail		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Specialty Foods		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Stationery or Paper Products - Retail		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Sunglasses Shops		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Tie Shops		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Trophy Stores		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred

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T-Shirt Shops - No screen printing		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Uniform Stores - No laundry, Dry Cleaning or Rental		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Vacuum Cleaner Sales and Service without Central Installation - (No used merchandise)		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Video Stores - Sales		Eligible	Preferred	Eligible	Eligible	Eligible	Preferred
Wigs - Retail only		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred

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Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Service	Barber Shops*	■	■	■	■	■	■
	Beauty Parlors and Hair Styling Salons*	■	■	■	■	■	■
	Bookbinding and Printing Supplies - Retail	■	■	■	■	■	■
	Cemeteries - Other than Not-For-Profit	■	■	■	■	■	■
	Clock Shop with Repair	■	■	■	■	■	■
	Copying and Duplicating Stores	■	■	■	■	■	■
	Dental Laboratories*	■	■	■	■	■	■
	Engraving	■	■	■	■	■	■
	Funeral Homes or Chapels*	■	■	■	■	■	■
	Laundry and Dry Cleaning - Laundry and Dry Cleaning or Dyeing Receiving Stations	■	■	■	■	■	■
	Locksmiths	■	■	■	■	■	■
	Mailbox or Packaging Stores - Packaging Services (Except packing and crating for transportation)	■	■	■	■	■	■
	Mailbox or Packaging Stores - Packing and Preparing Goods for Shipping	■	■	■	■	■	■
	Mailing or Addressing Companies - Direct Mailing Companies	■	■	■	■	■	■
	Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	■	■	■	■	■	■
	Nail Salons*	■	■	■	■	■	■
	Pet Day Care - No overnight boarding - No kennels	■	■	■	■	■	■

Service Risks Platinum

Choose the Service Risk Platinum for any service risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$250,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Computer Fraud
- \$25,000 Emergency Management Additional Expense
- \$25,000 Franchise Agreement Property Upgrade Extension
- \$25,000 Lock and Key Replacement
- \$10,000 Lost Lease – Lessor Interest
- \$25,000 Unauthorized Business Card Use
- Incidental Medical Malpractice
- \$50,000 Product Recall

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Pet Groomers Only - No other operations		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Photoengraving		Eligible	Preferred	Eligible	Eligible	Eligible	Preferred
Photographers - (No photography sessions using high value props (i.e., sports cars, vehicles, designer gowns, jewelry, etc.)		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Printing*		Eligible	Preferred	Eligible	Eligible	Eligible	Preferred
Shoe Stores - Repair		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Tailoring or Dressmaking Establishments - Custom		Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Taxidermists		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred
Videographers - (No Photography sessions using high value props (i.e., sports cars, vehicles, designer gowns, jewelry, etc.)		Preferred	Preferred	Preferred	Eligible	Preferred	Preferred

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Wholesale

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Wholesale	Appliance Distributors - Household and Home Furnishings	Yellow	Yellow	Yellow	Yellow	Yellow	Green
	Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	Yellow	Yellow	Yellow	Yellow	Yellow	Green
	Bakeries - Distributors - No baking on premises	Green	Green	Green	Green	Green	Green
	Barber or Beauty Shop Supplies Distributors	Green	Green	Green	Green	Yellow	Green
	Bookbinding and Printing Supplies - Distributors	Green	Green	Green	Yellow	Yellow	Green
	Books/Magazines/Stationery/Cards/Paper Products - Wholesale	Green	Green	Green	Yellow	Yellow	Green
	Bottled Water Dealers and Distributors	Yellow	Yellow	Yellow	Yellow	Yellow	Green
	Canned Foods Wholesale - (No repacking or relabeling of goods and no direct importing of goods from outside the United States)	Green	Green	Green	Yellow	Yellow	Green
	Clothing or Wearing Apparel - Distributors - Men's and Boy's Clothing and Furnishings (No sale of children's or infants' clothing/sleepwear)	Green	Green	Green	Green	Yellow	Green
	Coffee, Tea and Spice Distributors	Green	Green	Green	Yellow	Yellow	Green
	Collectibles and Memorabilia - Distributors	Yellow	Green	Yellow	Yellow	Yellow	Green
	Computers - Including Software and Accessories - Wholesale	Yellow	Green	Yellow	Yellow	Yellow	Green
	Cosmetic, Hair or Skin Preparation Distributors	Green	Green	Green	Green	Yellow	Green
	Dry Goods - Linens, Curtains or Draperies - Wholesale	Green	Green	Green	Yellow	Yellow	Green
	Electrical Lighting Fixtures and Fans - Wholesale	Yellow	Green	Yellow	Yellow	Yellow	Green
	Electrical Supplies - Wholesale - Alarm Required	Yellow	Green	Yellow	Yellow	Yellow	Green
	Electronic Equipment, Wiring Suppliers, Construction Material Wholesale- Alarm Required	Yellow	Yellow	Yellow	Yellow	Yellow	Green

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	Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	Yellow	Green	Yellow	Yellow	Yellow	Green
	Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment (No employee installation or repair)	Yellow	Green	Yellow	Yellow	Yellow	Green
	Fabric - Distributors	Yellow	Green	Yellow	Yellow	Red	Green
	Floor Covering - Distributors	Green	Green	Green	Yellow	Yellow	Green
	Florists - Distributors	Green	Green	Green	Yellow	Yellow	Green
	Footwear and Shoe Wholesalers	Green	Green	Green	Yellow	Yellow	Green
	Gift Items - Wholesale	Green	Green	Green	Yellow	Yellow	Green
	Glass Novelty - Wholesale	Green	Green	Green	Yellow	Yellow	Green
	Hardware and Tools - Distributors	Yellow	Green	Yellow	Yellow	Yellow	Green
	Hearing Aid - Distributors	Green	Green	Green	Yellow	Yellow	Green
	Heating or Combined Heating and Air Conditioning equipment - Distributors Only - (No employee installation or repair)	Green	Yellow	Green	Green	Yellow	Green
	Hobby, Craft or Artists Supply - Distributors	Green	Green	Green	Yellow	Yellow	Green
	Home Furnishing and Accessory Distributors	Green	Green	Green	Yellow	Yellow	Green
	Household Products Distributor	Green	Green	Green	Yellow	Yellow	Green
	Household Products Distributor - Wholesale	Green	Green	Green	Yellow	Yellow	Green
	Janitorial Supplies - Distributors	Yellow	Green	Yellow	Yellow	Yellow	Green
	Monuments and Tombstones - Wholesale	Green	Yellow	Green	Yellow	Yellow	Green
	Office Machines or Appliances - Distributors	Green	Yellow	Green	Yellow	Yellow	Green

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Office Supplies & Stationery Wholesaler		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Optical Goods - Distributors		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Paper Products Distributors		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Pet Supplies - Wholesale		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Plumbing Supplies and Fixtures - Distributors		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Printing and Bookbinding Supplies - Wholesale		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Radio, TV and Audio Equipment - Wholesale		Eligible	Preferred	Eligible	Eligible	Eligible	Preferred
Records, Audio and/or Video Tapes, Compact Discs and Sheet Music - Sales or Rental - Wholesale		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Refrigeration Equipment - Commercial - Distributors		Eligible	Eligible	Eligible	Eligible	Preferred	Preferred
Religious Articles - No Precious Metals or Jewelry - Wholesale		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
School Supplies Wholesalers		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Stationery or Paper Products - Distributors - Paper		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Stationery or Paper Products - Paper (e.g., fine, printing, writing), bulk, wholesale (except office supplies, printing paper, stationery, writing paper)		Preferred	Preferred	Preferred	Eligible	Eligible	Preferred
Telephone, Pagers and Beepers - Wholesale		Eligible	Preferred	Eligible	Eligible	Eligible	Preferred
* Optional Professional Coverage Available							

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