BOP Coverage
Office Guidelines

Eligible

Building:

- ISO Public Protection Classes: 1-8
- Total Insured Value (TIV): $10 million total of buildings and personal property per location and $30,000,000 per policy
- Height: Three stories for frame construction, six stories for all other insured buildings plus the basement, and no specific limit for tenants
- Coastal Guidelines: Use the general property coastal guidelines
- Age: Buildings system updates must be within the last 40 years for HVAC, electrical and plumbing
- Roofing: Asphalt and built-up roofing systems up to 20 years old (25 years if on a 30-year warranty), metal panel roofs up to 40 years and clay tile roofs up to 50 years old

Operations:

- Years of experience: Owners must have three years of recent experience as an owner or general manager in this or similar operation of the same size and type
- Occupants besides offices include wholesaler, mercantile, processing and service occupancies (less than 20,000 square feet of the total building)
- Home-based businesses or offices up to $50,000 BPP

Ineligible

Building

- Vacant buildings or buildings more than 30% unoccupied for more than 60 days
- Buildings 130 years and older

Operations:

- Government offices
- HNOA for real estate representatives
- Manufacturing representatives
- Medical urgent care owned or operated by a health system, abortion clinics, surgery centers of any type with 24 hour operations, laboratories, home health services, ambulatory, birth centers, blood banks, dialysis centers, hospitals, mental health, addiction centers, nursing homes, infirmaries and sanatoriums
- HMO offices
- Organizations engaged in counseling, social or life issues, educational, political or union activities
- Real estate management and homeowner associations – with the exception of real estate agencies and condo associations
- Utility offices (including electric, garbage, gas, telephone, water, etc.)
- Website hosting, internet service providers or any contracting of computer programming
- Call centers
- Employment agencies
- Financial-related offices including banks, building and loan associations, savings and loan associations, credit unions, auto lenders or brokers, and finance companies or counselors
- Office classes not specifically listed

* Subject to additional information and Underwriter approval