



Business Owner Policy Product Highlights for Agents and Brokers

Our BOP bundles property and liability coverages for a broad number of small businesses. Our endorsement packages allow this coverage to be tailored to the needs of each specific business.

Criteria	Qualification
Revenue	Up to \$10M (\$5M for Contractors)
Employees	Up to 50 (15 for Contractors)
Building Coverages (Total Insured Value)	Up to \$1M
Business Property (Total Insured Value)	Up to \$500k

Bop Section I - Property Highlights:

Special Causes of Loss Form BP 00 03

Replacement Cost Valuation on Building and Business Personal Property

Business Interruption (BI) on Actual Loss Sustained (ALS) Basis

80% Coinsurance Applies

Coverages Included In Coterie's Base Policy

Accounts Receivable On/Off
Premises (\$10,000/\$5,000)*

Business Income from
Dependent Properties (\$5,000)

Business Personal Property
Temporarily in Storage Units (\$10,000)

Civil Authority (Als-4 Weeks)

Electronic Data (\$10,000)

Fire Department Service
Charge (\$2,500)

Fire Extinguisher Systems
Recharge Expense (\$5,000)

Forgery or Alteration (\$2,500)*

Increased Cost of Construction (\$10,000)*

***Increased Limits are Available for these Coverages**

Interruption of Computer
Operations (\$10,000)

Money and Securities On/Off
Premises (\$5,000)

Newly Acquired or Constructed
Property (\$250,000)*

Outdoor Property (\$2,500)*

Outdoor Signs (\$1,000)*

Personal Effects (\$2,500)*

Personal Property Off-Premises
or In Transit (\$10,000-Does
Not Include Contractor Tools)*

Preservation of Property (\$5,000)

Valuable Papers and Records
On/Off Premises (\$10,000/\$5,000)*

Additional Coverage Extensions and Limits Available (Or Coming Soon!)

Bi for Web Sites

Equipment Breakdown

Pairs and Sets

Bi Daily Limit Options

Fine Arts

Restaurant Enhancement

Brands and Labels

Increased Limit for Contractor
Tools

Salespersons' Samples

Claims Expenses

Laptop Computers (Worldwide)

Sewer Backup/Sump Overflow

Computer Fraud

Off-Premises Utility Svcs. (Incl. BI)

Unauthorized Business Card Use

Employee Dishonesty

Bop Section II - Liability Highlights:

Coverages Included in Coterie's Base Policy

Liability and Medical Expenses (Per Occurrence Limit) - Up to \$1M

This is the most the carrier will pay in any one occurrence, for covered damages the insured is legally obligated to pay, because of bodily injury, property damage, and personal/advertising injury.

Damage to Premises Rented By You (Any One Premises) - \$1,000,000

This is the most the carrier will pay for fire damage to premises rented to or temporarily occupied by the insured.

Medical Expenses (Per Person) - \$5,000

This is the most the carrier will pay, regardless of fault, to any one person for medical expenses from accidental bodily injury caused by your business activities

Products/Completed Operations (Aggregate) – Up to \$2M

This equals two times the Liability and Medical Expenses Limit and is the most the carrier will pay within the policy period for covered bodily injury or property damage from Products or Completed Operations hazards.

Other Than Products/Completed Operations (Aggregate) – Up to \$2M

This equals two times the Liability and Medical Expenses Limit and is the most the carrier will pay within the policy period for all other covered bodily injury, property damage or medical expenses.

Additional Coverage Extensions and Limits Available (or Coming Soon!)

Blanket Additional Insured

Employment Practices Liability

Hired Auto and Non-Owned Auto Liability

Liquor Liability

Primary and Non-Contributory - Other Insurance Condition

Unmanned Aircraft/Drone Coverage

Waiver of Subrogation

Restaurants - Incl. Spoilage And Food Contamination

Higher Limits to Damage to Premises Rented By You

Limit Options

Description	Available Limits
Liability and Medical Expenses	\$300,000/\$500,000/\$1,000,000
Damage to Premises Rented By You	\$1,000,000
Medical Expenses	\$5,000
Products/Completed Operations Aggregate	2x Liability and Medical Expenses Limit
Other than Products/Completed Operations Aggregate	2x Liability and Medical Expenses Limit

Mandatory Countrywide BOP Policy Forms

BP 00 03 07 13	Businessowners Coverage Form (Except in FI 01 06 Version)
BP 04 39 07 02	Abuse or Molestation Exclusion
BP 05 98 07 13	Amendment of Insured Contract Definition
BP 14 91 07 13	Amendment of Personal and Advertising Injury Definition
BP 05 01 07 02	Calculation of Premium
BP 15 32 09 19	Cannabis Exclusion (Liability)
BP 05 23 01 15	Cap on Losses From Certified Acts of Terrorism
BP 14 86 07 13	Communicable Disease Exclusion
BP 05 15 12 20	Disclosure Pursuant to Terrorism Risk Insurance Act
BP 04 17 01 10	Employment-Related Practices Exclusion
BP 15 04 05 14	Exclusion - Access or Disclosure of Confidential or Personal Information
BP 14 19 01 10	Exclusion - Damage to Work Performed by Subcontractors
BP 14 08 01 10	Exclusion - Exterior Insulation and Finish Systems
BP 05 17 01 06	Exclusion - Silica or Silica-Related Dust
BP 15 11 12 16	Exclusion - Unmanned Aircraft
BP 04 71 07 02	Exclusion - Volunteer Workers
BP 05 77 01 06	Fungi or Bacteria Exclusion (Liability)
BP 04 92 07 02	Total Pollution Exclusion