

Small Commercial

Business Owners' Policy (BOP)



Turn to the BOP product from the AmeriTrust Group, Inc. carrier subsidiaries for a Business Owners Policy with a wide variety of target classes at competitive rates.

Target Classes

- Accounting Services CPAs (Office)
- Accounting Services Except CPAs (Office)
- Air Conditioning Systems or Equipment -Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also display rooms and shops) (Office)
- Air Conditioning Systems or Equipment -Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also display rooms and shops) (Shop)
- Automobile Parts and Supplies Distributors
- Automobile Parts and Supplies Retail Stores (Including Tires)
- Automobile Repair or Service Shops
- Automobile Repair Shops Self-Service
- Candy or Confectionary Stores Confectionary Manufacturing from Purchased Chocolate on Premises
- Candy or Confectionary Stores -No Manufacturing on Premises
- Candy or Confectionary Stores Nonchocolate Confectionary Manufacturing on Premises
- Delicatessens Primarily retailing a range of grocery items and meats
- Delicatessens and Sandwich Shops
- Dry Goods Dealers Retail Including Fabrics,
- Yarn and Piece Goods (New Goods Only) • Fence Dealers
- Fence Dealers

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- Floor Covering Distributors
- Floor Covering Stores Except Wood or Ceramic Tile Only
- Floor Covering Stores Wood or Ceramic Tile Only
- Fruit or Vegetable Distributors
- Funeral Homes or Chapels
- Janitorial Supplies Distributors

- Lawn Sprinkler Installation (Office)
- Lawn Sprinkler Installation (Shop)
- Lawyers (Office)
- Meat, Fish, Poultry or Seafood Retail -Fish or Seafood
- Medical Offices (Office)
- Medical, Hospital and Surgical Supply -Retail Only
- Refrigeration Systems or Equipment Dealers and Distributors and Installation, Servicing or Repair - Commercial (Office)
- Refrigeration Systems or Equipment Dealers and Distributors and Installation, Servicing or Repair - Commercial (Shop)
- Residential Cleaning Services (Office)
- Veterinarians Offices (Office)

Additional Coverages

- Umbrella Liability
- Up to \$5,000,000 Per Occurrence Limit
 Minimum premium of \$1,000
- Commercial Automobile Coverage
- Up to \$1,000,000 Combined Single Liability Limit
- Comprehensive and Collision coverages also available. Qualified Customers would have:
- 5 or fewer vehicles
- Private passenger, light truck, and vans
- No high-value or antique vehicles
- No drivers under 25 years of age
- No drivers w/more than 1 moving violation in past 3 years

Availability

Available in all states

Special Features

- Multi-Year Locked-in Rate Capability! (Not available in CA, NY, TX, and WA)
- Use of ISO BOP eligibility guidelines
- Up to 35,000 sq. ft. total floor Offices up to 100,000 sq. ft.
- Minimum premium: \$500
- Sales up to: \$6,000,000
- Professional liability coverage available for applicable service classes
- Optional coverages include:
- Cyber liability
- Workers' Comp, Commercial Auto and Umbrella Coverages also available for select classes

Ineligible Classes

Apartments, contractors, condominium, commercial unit owners, supermarkets, manufacturing, motels, residential condominium associations, party stores, grocery stores, restaurant & wholesale/distribution

Contact Us Today

For underwriting inquiries and new submissions email us:

agentsedge@ameritrustgroup.com

For appointment, sales and appetite inquiries contact:

Dominic Connors AVP Small Commercial (248) 204-8564

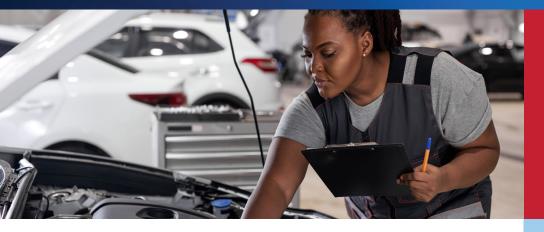
dominic.connors@ameritrustgroup.com



Get the Edge on Your Coverage!"



Small Commercial BOP - Auto Repair & Service



Turn to the BOP product from the AmeriTrust Group, Inc. carrier subsidiaries for a Business Owners Policy specially designed for Auto Repair & Service Businesses.

Target Classes

- Automobile Parts and Supplies Retail Stores (Including NEW Tires Only)
- Automobile Parts and Supplies Distributors
- Automobile Repair or Service Shops
- Auto Electronics Installation & Service
- Auto Glass Repair & Tinting (non-mobile)
- Brake Service & Repair
- General Automotive Repair
- Light Trailer Service
- Transmission Service & Repair

Additional Coverages

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- Up to \$5,000,000 Per Occurrence Limit
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- Commercial Automobile Coverage
- Up to \$1,000,000 Combined Single Liability Limit
- Comprehensive and Collision coverages also available. Qualified Customers would have:
- 5 or fewer vehicles

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- Private passenger, light truck, and vans
- No high-value or antique vehicles
- No drivers under 25 years of age
- No drivers w/more than 1 moving violation in past 3 years

Ineligible Classes

- Auto Collision Repair/Body Shops
- Bus/RV or Recreational Vehicle Repair
- Car Washes
- Gas/Propane Sales
- Guard Dogs on Premises
- Motorcycle or ATV Repair
- New or Used Car Sales
- Quick Lubes/or Oil Change
- Racing Vehicles Repair
- Salvage or Dismantling Operations
- Spray Painting
- Tire Dealer/Sales/Service
- Tire Dealer/Sales/Service
- Towing for Hire
- Truck Repair
- Public Transportation or Emergency Vehicles Repair

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Small Commercial

BOP - Healthcare Offices & Services



Target Classes

- Targeted Healthcare Practices:
- Chiropractors
- Dentists or Orthodontists
- Optometrists
- Physical Therapists
- Small Physician Offices
- Targeted Healthcare Services:
- Drugstores (Pharmacies Performing Compounding are Ineligible)
- Durable Medical Equipment Stores
- Health & Natural Food Stores
- Hearing Aid Stores
- Medical, Hospital & Surgical Supply
- Optical Stores
- Specialized Coverage Enhancements Options Available:
- Cyber Liability Protection
- Pharmacist Professional Liability
- Salesperson Samples
- Spoilage Perishable Medicines & Medical Supplies
- Valuable Papers & Records

Ineligible Classes

- Aids Clinics
- Buildings Built Prior to 1990 Without Updates
- Cancer Treatment
- Dialysis
- Emergency Rooms/Urgent Care
- Free Clinics
- Hospital Premises
- Sleep Studies

We do not provide medical malpractice professional liability insurance.

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- 5 or fewer vehicles
- Private passenger, light truck, and vans
- No high-value or antique vehicles
- No drivers under 25 years of age
- No drivers w/more than 1 moving violation in past 3 years

Turn to the BOP product from the AmeriTrust Group, Inc. carrier subsidiaries for a Business Owners Policy specially designed for small healthcare practice & services.

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Available in all states

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- Use of ISO BOP eligibility guidelinesUp to 35,000 sq. ft. total floor
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