



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
- 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





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

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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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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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