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) *
- 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) *#
- Preservation of Property ($5,000)
- Valuable Papers and Records On/Off Premises ($10,000/$5,000) *

***Increased limits are available in our property enhancement endorsements**
#Contractor tools are not included in these limits or in the Business Personal Property Limit of Insurance

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

- BI for Web Sites
- BI Daily Limit Options
- Brands and Labels
- Claim Expenses
- Computer Fraud
- Employee Dishonestly
- Equipment Breakdown
- Fine Arts
- Increased Limits for Contractor Tools
- Laptop Computers
- Off-Premises Utility Services (Incl BI)
- Pairs and Sets
- Restaurants Enhancement
- Salespersons' Samples
- Sewer Backup/Sump Overflow
- Unauthorized Business Card Use

BOP Section II - Liability Highlights:

Coverages Included in Coterie's Base Policy

Liability and Medical Expenses (Per Occurrence Limit) – Up to $1,000,000
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) – Up to $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 $2,000,000
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 $2,000,000
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 (including Blanket WOS and Blanket PNC)
- Individual Additional Insureds
- Employment Practices Liability
- Hired Auto and Non-Owned Auto Liability
- Liquor Liability
- Primary and Non-Contributory - Other Insurance Condition (PNC)
- Unmanned Aircraft/Drone Liability Coverage (does not include hull coverage)
- Waiver of Subrogation (WOS)

Limit Options

Description	Available Limits
Liability and Medical Expenses	$300,000/$500,000/$1,000,000
Damage to Premises Rented to You	$50,000 to $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
BP 04 17 01 10	Employment-Related Practices Exclusion
BP 04 39 07 02	Abuse or Molestation Exclusion
BP 04 71 07 02	Exclusion-Volunteer Workers
BP 04 92 07 02	Total Pollution Exclusion
BP 05 01 07 02	Calculation of Premium
BP 05 15 12 20	Disclosure Pursuant to Terrorism Risk Insurance Act
BP 05 17 01 06	Exclusion-Silica or Silica-Related Dust
BP 05 23 01 15	Cap on Losses from Certified Acts of Terrorism
BP 05 77 01 06	Fungi or Bacteria Exclusion (Liability)
BP 05 98 07 13	Amendment of Insured Contract Definition
BP 14 08 01 10	Exclusion-Exterior Insulation and Finish Systems
BP 14 19 01 10	Exclusion-Damage to Work Performed by Subcontractors
BP 14 86 07 13	Communicable Disease Exclusion
BP 14 91 07 13	Amendment of Personal and Advertising Injury Definition
BP 15 04 05 14	Exclusion-Access or Disclosure of Confidential or Personal Information
BP 15 11 12 16	Exclusion-Unmanned Aircraft
BP 15 30 09 19	Cannabis Exclusion-Property
BP 15 32 09 19	Cannabis Exclusion-Liability

coterie