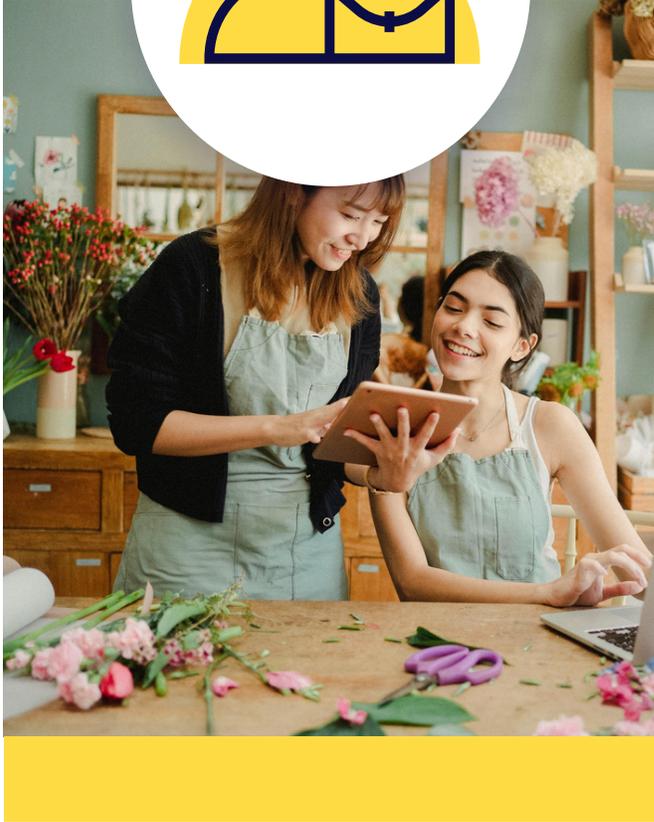


Business Owner's Policy (BOP) Product Highlights for Agents and Brokers



Our Business Owner's Policy (BOP) conveniently combines property and liability coverages, catering to a wide range of small businesses. With our endorsement packages, you can customize this coverage to fit your unique business needs perfectly.

Criteria

Qualification

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



BOP Property Highlights:

Special Causes of Loss Form BP 00 03

Replacement Cost Valuation on Building and Business Personal Property 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

- 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 Liability Highlights:

Coverages Included In Coterie's Base Policy

- ✓ Liability and Medical Expenses (Per Occurrence Limit) – Up to \$2,000,000**
 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 \$4,000,000**
 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 \$4,000,000**
 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

- 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/\$2,000,000
Damage to Premises Rented to You	Up to 50 (15 for Contractors)
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

*Note - \$2,000,000/\$4,000,000 Liability Limits are not available for contractors in CA, CO, FL, NY, or TX or when Liquor Liability coverage is selected.



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
BP 15 60 02 21	Cyber Incident Exclusion
BP 15 91 12 23	Perfluoroalkyl and polyfluoroalkyl substances (PFAS)



Mandatory Countrywide BOP Policy Forms (Continued)

BP 18 03 12 23	Cyber Incident Liability Exclusion
BP 18 04 12 23	Exclusion - Violation of Law Addressing Data Privacy

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