



AmeriTrust Group's BOPEdge product offers a comprehensive Business Owners' Policy for a wide variety of classes at competitive rates.

*A.M. Best Rated Carriers
Admitted & Non-Admitted Solutions*

Target Classes

- Accounting Services CPAs (Office)
- Accounting Services Except CPAs (Office)
- Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only
- Air Conditioning Equipment - Retail Only
- 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)
- Antique Stores
- Appliance Distributors Household and Home Furnishings
- Appliance Distributors Household Types - Radio, Television or Compact Disc Players
- Appliance Stores Household Appliances and Home Furnishings
- Appliance Stores Radio, Television and Phonographic Store (including parts and supplies)
- Army and Navy Stores
- Art Galleries Not-For-Profit
- Art Galleries Other Than Not-for-profit
- Auctioneers - Sales conducted away from the insured's premises
- Auctions - On premises owned or rented by the insured
- Automobile Parts and Supplies Distributors
- Automobile Parts and Supplies Retail Stores (Including Tires)
- Automobile Repair or Service Shops
- Automobile Repair Shops - Self-Service
- Bakeries - Distributors - No baking on premises
- Bakeries Retail - No baking on premises
- Bakeries Retail - With baking on premises
- Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for own brand retail sale)
- Barber Shops
- Beauty Parlors and Hair Styling Salons (Including Nail Salons)
- Bicycle Shops Repair and Maintenance Shops without Retail
- Bicycle Shops Retail
- Bone, Horn and Ivory Products - Retail only
- Bookbinding and Printers Supplies Distributors
- Bookbinding and Printing Supplies Retail
- Bookkeeping Services (Office)
- Books and Magazines Stores New
- Books and Magazines Stores Used
- Camera and Photographic Equipment - Retail Only
- 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
- Catalog or Premium Coupon Redemption Stores
- Ceramics - Retail only
- Clothing or Wearing Apparel - Distributors Men's and Boy's Clothing and Furnishings
- Clothing or Wearing Apparel - Distributors Women's, Children's and Infants' Clothing and Accessories
- Clothing or Wearing Apparel - Retail Clothing Ladies' and Girls' (Coats, Suits and Dresses)
- Clothing or Wearing Apparel - Retail Clothing Men's and Boys' (Coats and Suits)

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Availability

Most States | Not Available: AK & HI

Ineligible Classes

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

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

Contact Us Today

SEND NEW BUSINESS SUBMISSIONS TO:

quotes@ameritrustgroup.com

For additional information contact:

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Target Classes ...continued

- Clothing or Wearing Apparel - Retail Fabric
- Stores (Including Millinery and Trimmings)
- Clothing or Wearing Apparel - Retail Family Clothing Stores
- Clothing or Wearing Apparel - Retail Furs (Including Pelts)
- Clothing or Wearing Apparel - Retail Leather Products or Hide Stores
- Clothing or Wearing Apparel - Retail Men's and Boys' Hats and Caps
- Clothing or Wearing Apparel - Retail Shoe Stores - Children's, Ladies' and Men's
- Clothing or Wearing Apparel - Retail Sporting Goods and Athletic Apparel
- Coffee Bars or Shops
- Collectibles and Memorabilia Distributors
- Collectibles and Memorabilia Retail
- Collection Agencies (Office)
- Computer Stores
- Concession Stands/Snack Bars
- Copying and Duplicating Stores
- Cosmetic, Hair or Skin Preparation - Retail Only
- Credit Reporting Agencies (Office)
- Dairy Products or Butter and Egg Stores (Including Ice Cream)
- Delicatessens - Primarily retailing a range of grocery items and meats
- Delicatessens and Sandwich Shops
- Dental Laboratories
- Department Stores
- Donut Shops
- Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale)
- Drugstores
- Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods (New Goods Only)
- Electrical Lighting Stores
- Electronics Stores
- Employment Agencies (Office)
- Engineers or Architects - Consulting - Not engaged in actual construction (Office)
- Engraving
- Equipment, Fixtures or Supplies Distributors, Office and Store Equipment
- Equipment, Fixtures or Supplies Distributors, Restaurant, Bars and Hotel Equipment
- Fabric Distributors
- Fabric Stores
- Fence Dealers
- Floor Covering Distributors
- Floor Covering Stores - Except Wood or Ceramic Tile Only
- Floor Covering Stores - Wood or Ceramic Tile Only
- Florists Retail
- Fruit or Vegetable Dealers
- Fruit or Vegetable Distributors
- Funeral Homes or Chapels
- Fur - Garments and Pelts - Retail Only
- Furniture, Upholstered - Retail Only
- Furniture, Wood or Metal - Retail Only
- Gift Shops
- Glass Dealers and Glaziers - Retail Only
- Hardware and Tools, Retail
- Health Maintenance Organizations (Office)
- Health or Natural Food Stores With an area at least 4,000 square feet
- Health or Natural Food Stores With an area less than 4,000 square feet
- Hearing Aid Distributors
- Hearing Aid Retail
- Hobby, Craft or Artists' Supply Distributors
- Hobby, Craft or Artists' Supply Retail
- Home Furnishings Stores
- Home Improvement Stores
- Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes (Office)
- Insurance Agents (Office)
- Interior Decorators (Office)
- Interior Decorators (Shop)
- Janitorial Supplies Distributors
- Janitorial Supplies Retail
- Jewelry Distributors
- Jewelry Repair
- Jewelry Retail - Costume
- Jewelry Retail - Precious
- Junk Dealers
- Laundromat (Self Service) - Supervised
- Laundry and Dry Cleaning or Dyeing Receiving Stations
- Laundry and Dry Cleaning Stores - Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations
- Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations
- Lawn Sprinkler Installation (Office)
- Lawn Sprinkler Installation (Shop)
- Lawyers (Office)
- Leather Products or Hide Stores - Retail only
- Lithographing

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Target Classes ...continued

- Locksmiths
- Luggage Goods – Retail Only
- Mail Box or Packaging Stores, Packaging Services (Except packing and crating for transportation)
- Mail Box or Packaging Stores, Packing and Preparing Goods for Shipping
- Mailing or Addressing Companies, Direct Mailing Companies
- Mailing or Addressing Companies, Mailing List Compiling Services/ Mailing List Publishers
- Manufacturers' Representatives (Office)
- Marble Products - Retail Only
- Meat, Fish, Poultry or Seafood Retail - Fish or Seafood
- Meat, Fish, Poultry or Seafood Retail - Meat or Poultry
- Medical Offices (Office)
- Medical, Hospital and Surgical Supply - Retail Only
- Music Stores - Pre-recorded
- Musical Instrument Stores
- Nail Salons
- Newsstands
- Office Machines or Appliances Retail - No Repair
- Offices, Not Otherwise Classified (Office)
- Optical Goods Distributors
- Optical Goods Retail
- Paint, Wallpaper or Wallcovering Stores
- Painting, Picture or Frame Stores
- Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand
- Paper Hanging (Office)
- Paper Hanging (Shop)
- Payroll Accounting Services (Office)
- Pet Stores
- Photoengraving
- Photographic Equipment Retail only
- Plastering or Stucco Work (Office)
- Plastering or Stucco Work (Shop)
- Plumbing Supplies and Fixtures Retail
- Precision and Scientific Tools and Instruments - Retail
- Printing
- Real Estate Agents (Office)
- Refrigeration Equipment - Commercial Retail
- 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)
- Residential Cleaning Services (Shop)
- Retail Stores (Not Otherwise Classified)
- Seed Merchants (Including or excluding misdelivery or germination failure)
- Self-storage Facilities
- Sewing Machine Stores
- Ship Chandler Stores
- Shoe Stores, Repair
- Shoe Stores, Retail
- Sporting Goods or Athletic Equipment Stores (Including Apparel)
- Stationery or Paper Products Retail
- Straw and Straw Products - Retail Only
- Swimming Pools - Retail Only
- Tailoring or Dressmaking Establishments - Custom
- Taxidermists
- Television or Radio Receiving Set Installation or Repair
- Ticket Agencies - Other Than Theatrical (Office)
- Ticket Agencies - Theatrical (Office)
- Title Agents (Office)
- Toys - Retail
- Trophy Stores
- Variety Stores Discount Houses
- Variety Stores Five and Ten Cent Stores
- Veterinarians Offices (Office)
- Video Stores Rental
- Video Stores Sales
- Water Companies (Office)
- Wigs - Retail only ■