



# State Auto BOP Flashcards

# BOP Eligibility

332 Eligible Classes



## Property Values

Building and contents  
up to \$5 million per location



## Number of Locations

Qualifying risks can have  
up to five locations



## Payroll

Up to \$500,000  
with up to 25% for sub contracting



## Square Footage

- Up to 35,000 square feet
- 7,500 square feet for Restaurants
- 100,000 square feet for Offices
- No square foot limitations on Habitation risks



## Number of Employees

Up to 49 full-time and/or  
part-time employees are eligible  
for the State Auto BOP



## Sales

State Auto BOP Policies can  
have up to \$6 million in  
sales at each location



## Years in Business

Contractors & Restaurants  
3 years

# Contractors

68 Eligible Classes



## Where We Win

- AC system installation service and repair
- Carpentry
- Carpet cleaning
- Concrete
- Electrical work within buildings
- Flooring
- Household appliance and accessories – installation service and repair
- Interior decorator
- Landscape gardening
- Lawn sprinkler installation
- Masonry
- Painting Interior and Exterior (3 stories or less)
- Residential plumbing
- Sign painting inside buildings
- Tile, stone, marble, mosaic
- Window cleaning (3 stories or less)

\*check state manual for eligible classes



## Key Coverages to Consider

- Contractors' E&O
- Contractors' Installation
- Contractors' Tools and Equipment Coverage – scheduled and blanket options available
- Employee's Tools
- Non-Owned Tools
- Care, Custody and Control
- Per Project Aggregate
- Additional Insureds
- Waiver of Subrogation
- Primary and Noncontributory – other insurance
- Equipment Breakdown with TechAdvantage

\*check state manual for eligible classes



## Eligibility

- Five locations or fewer
- Property values of \$5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to \$6 million per location
- In business 3 or more years



## Classes to Avoid

- New multifamily housing construction (tract home builders)
- Oil and gas pipeline construction
- Roofing contractors
- Crane operations
- Road construction
- Excavation, grading of land or construction site surveying



# Distributors

34

Eligible Classes



## Where We Win

- Auto Parts
- Bakeries
- Barber and Beauty Shop Supplies
- Clothing
- Fabrics
- Floor Covering
- Flowers
- Hardware and Tool
- HVAC
- Office Supplies
- Plumbing



## Key Coverages to Consider

- Spoilage and Contamination
- Business income on dependent properties
- Equipment Breakdown with TechAdvantage
- Utility services time element and direct damage
- Fellow employee coverage (available on BAP Plus)
- Telematics for Auto and/or Property (Fleet Safety 360® & Connected Business 360)



## Eligibility

- Five locations or fewer
- Property values of \$5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to \$6 million per location



## Classes to Avoid

- Energy/Fuel Wholesalers (coal, petroleum)
- Machinery and Equipment Dealers
- Chemical Wholesalers
- Pharmaceuticals
- Risks with more than 25% location open to public – check to see if qualifies for retail operations



# Hospitality

36

Eligible Classes



## Where We Win

- Affinity Groups Available
- Bistros
- Cafes
- Cafeterias/Bufets
- Deli/Sub Shops
- Diners
- Donut Shops
- Family Style Dining
- Fast Food
- Fine Dining
- Ice Cream/Yogurt Shops
- Pizza Shops



## Key Coverages to Consider

- Spoilage and Contamination
- Medical Payments applicable to the Products and Completed Operations Hazard
- Business Income and Extra Expense
- Coverage due to foodborne disease
- Customers Outerwear
- Loss or Damage to Customers Autos
- Back Up of Sewers and Drains
- Credit Card Theft
- Employee Theft
- Ordinance or Law
- Outdoor Signs
- Utility Services Direct Damage and Time Element
- Liquor Liability
- Equipment Breakdown with TechAdvantage
- CyberSecure or Data Compromise Plus®
- Employment Practices Liability – Including Third Party
- Telematics for Auto and/or Property (Fleet Safety 360® & Connected Business 360)



## Eligibility

- Five locations or fewer
- Property values of \$5 million or less per location
- Up to 49 full and/or part-time employees
- 7,500 square feet or less
- Sales up to \$6 million per location
- In business 3 or more years



## Classes to Avoid

- Bars
- Night Clubs
- 24-hour Operations
- Casinos
- Risks open past midnight



# Mercantile/Retail

105

Eligible  
Classes



## Where We Win

- Appliance Stores
- Auto Parts and Supply
- Bike Shops
- Book Stores
- Clothing and Accessories
- Drug Stores
- Floor Covering Stores
- Florists
- Furniture Stores
- Gift Shops
- Hardware/Home
- Improvement Stores
- Hearing Aid Stores
- Hobby and Craft Stores
- Household Furniture Stores
- Lawn and Garden Stores
- Meat, Fish, Poultry Stores
- Office Supply Stores
- Pet Stores
- Sporting Goods Stores
- Wine Shops



## Key Coverages to Consider

- Business Income and Extra Expense and Business Income for Dependent Properties
- Equipment Breakdown with TechAdvantage
- Exhibition, Fairs & Sales Samples
- Money and Securities
- Ordinance or Law
- Outdoor Signs
- Utility Services Time Element or Direct Damage
- Spoilage and Contamination
- Employment Practices Liability (including third party)
- Data Compromise Plus® or CyberSecure
- Professional liability for Pharmacists
- Telematics for Auto and/or Property (Fleet Safety 360® & Connected Business 360)



## Eligibility

- Five locations or fewer
- Property values of \$5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to \$6 million per location



## Classes to Avoid

- New/Used Car Dealers
- Recreational Vehicle Dealers (includes Boats)
- Tobacco Stores



# Real Estate

40 Eligible Classes



## Where We Win

- Apartments
- Architects and Engineers
- Attorneys
- Condo Associations
- Insurance Agents
- Medical Offices
- Offices - Professional
- Real Estate Agents
- Veterinarians



## Key Coverages to Consider

- Directors, Officers & Trustees Liability Condos
- Debris Removal
- Newly Acquired Property
- Ordinance or Law
- Outdoor Property
- Back up of Sewer and Drains
- Equipment Breakdown with TechAdvantage
- Data Compromise Plus®
- Professional liability for Veterinarians
- Telematics for Auto and/or Property (Fleet Safety 360® & Connected Business 360)



## Eligibility

- Five locations or fewer
- Property values of \$5 million or less per location
- Up to 49 full and/or part-time employees
- 100,000 square feet for Office risks
- No sq ft limitations on Habitation risks
- Sales up to \$6 million per location



## Classes to Avoid

- Offices of Bank Holding Cos.
- Family Planning Centers

# Services

## 47 Eligible Classes



### Where We Win

- Barber Shops, Beauty Salons, Nail Salons
- Engraving
- Funeral Homes
- Laundry and Dry Cleaners
- Mailbox or Package Stores
- Photographers
- Printers
- Tailor/Dressmaking Shops



### Key Coverages to Consider

- Professional Liability for:
  - Barbers and Beauticians
  - Florists
  - Funeral Directors
- Errors and Omissions Liability for:
  - Pre-Funded Funeral Services
  - Exhumation Expenses for Funeral Homes
  - Printers - Including Product Recall and Correction of Work
- Business Income and Extra Expense
- Property Off Premises and In Transit
- Property of Others
- CyberSecure or Data Compromise Plus®
- Equipment Breakdown with TechAdvantage
- Outdoor Signs
- Bailee Personal Property of Others ALS for Dry Cleaners
- Tools and Equipment Coverage for Photographers - On and Off Premises
- Worldwide Coverage for Photo Equipment
- Telematics for Auto and/or Property (Fleet Safety 360® & Connected Business 360)



### Eligibility

- Five locations or fewer
- Property values of \$5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to \$6 million per location



### Classes to Avoid

- Security Guards and Patrol Services
- Solid/Hazardous Waste Collection including landfills
- Child Care / Day Care / Adult Day Care Services



# Featured Coverages

Coverages to consider for any BOP risk

## CyberSecure

Insures against damage to electronic data and computer systems from a virus or other computer attack.

## Data Compromise Plus®

Coverage to help businesses notify and assist clients and other following a data breach.

## Equipment Breakdown with TECHAdvantage

Covers the physical and financial damage that can result from an equipment breakdown

## Employment Practices Liability

Defense and indemnity for damage arising out of “wrongful employment acts” such as hiring and firing.

## Professional Liability

Helps with claims of negligence, whether actual or alleged, defense costs, and personal injury claims such as libel or slander.

- Florists
- Funereal Homes
- Optical & Hearing Aid Store
- Pharmacists
- Photographers
- Veterinarians

## Contractors E&O

E&O coverage helps protect business owners & employees from errors or omissions made when working or acting on behalf of the business.

- Contractors
- Printers
- Restaurant Delivery

# BAP Eligibility



## Driving Record

- Number of years driving experience
- Number and types of violations
- Number of both at-fault and not-at-fault\*
- Status as owner or employee

\* Based on three year history



## Monoline Auto Policies

Monoline auto policies available with our Small Business Auto program



## Vehicle Size

Private passenger  
Light  
Medium



## Radius

Local and intermediate



## Number of Vehicles

Nine power units or less



## Loss History

Fewer than three losses



# Workers' Compensation

Over 95% of BOP classes are eligible for Workers' Compensation.



## Where We Win



### Contractors

- Air Conditioning System Installation, Service and Repair
- Concrete Paving Driveways
- Electrical Work within Buildings
- Finish Carpentry
- Household Appliance and Accessories - Installation, Service and Repair
- Plumbing - Residential



### Distributors

- Auto Parts
- Floor Covering
- Hardware and Tools
- HVAC
- Plumbing
- Monoline Available



### Hospitality

- Cafeteria/Bufkets
- Family Style Dining
- Fast Food
- Fine Dining
- Limited Cooking
- Monoline Available



### Retail

- Auto Parts & Supplies
- Drug Stores
- Floor Covering
- Florists
- Hardware / Home Improvement Stores
- Wine Shops
- Monoline Available



### Real Estate

- Apartments
- Attorneys' Offices
- Condo Associations
- Insurance Agents Offices
- Medical Offices
- Monoline Available



### Services

- Barber Shops, Beauty Salons, and Nail Salons
- Funeral Homes
- Laundry and Dry Cleaners
- Photographers
- Printers
- Monoline Available



## Classes to Avoid

- Framing Contractors
- Concrete - Foundation Work
- Landscape Gardeners
- Masonry

- None

- Catering
- Pizza Delivery

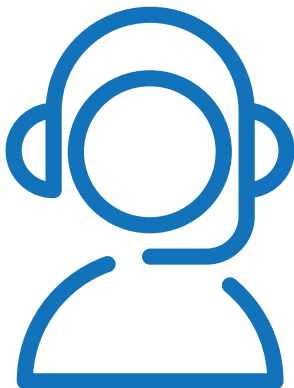
- None

- Architects & Engineers


- None




# Contact Information



## Business Insurance / Commercial Lines Connect Underwriting Team

 614-917-5999

 8:00 am - 6:00 pm EST



[CommercialConnect@StateAuto.com](mailto:CommercialConnect@StateAuto.com)