



The **Homestead Mutual Insurance Businessowners Policy (BOP)** gives you access to a wide variety of optional coverages in one convenient package. Combining property and general liability insurance, along with optional coverages, a BOP offers comprehensive coverage to you for an affordable price, and protects you and your business in the event of such things as property damage, suspended operations, or lawsuits from bodily injury or property damage to others.

Some of these valuable coverages are:

- Building
- Loss of Income
- Liability
- Automatic Increase – Coverage A and Coverage B
- Condominium Loss Assessment Coverage
- Condominium Unit Owners Coverage
- Employee Dishonesty
- Fire Department Service Charge
- Functional Replacement Cost Valuation – Building
- Money and Securities Coverage
- Outdoor Signs
- Spoilage
- Theft Exclusion
- Utility Services Disruption Coverage A & Coverage B
- Utility Service Disruption – Time Element
- Water Backup and Overflow
- Additional Premium Off-Premises Operations
- Expanded Coverage for Property Damage to Rented Premises
- Expanded Liquor Liability Exclusion
- Expanded Liquor Liability Exclusion – With Exception for Scheduled Activities
- Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
- Expanded Non-Owned Auto Liability
- Business Personal Property
- Equipment Breakdown
- Accounts Receivable
- Fine Arts
- Forgery Coverage
- Ordinance or Law Extension
- Seasonal Increase
- Theft
- Valuable Papers and Records
- Additional Insured
- Barbers’ and Hairstylists’



Some Additional Coverage Endorsements available:

- Accounts Receivable At the described premises \$20,000
- Accounts Receivable Away from the described premises \$5,000
- Business Personal Property - Off Premises \$15,000
- Employee Dishonesty \$10,000
- Forgery \$5,000
- Outdoor Signs \$10,000
- Personal Effects \$5,000
- Spoilage \$10,000
- Valuable Papers and Records At the described premises \$15,000
- Valuable Papers and Records Away from the described premises \$5,000

Generally Accepted Classes of Business:

Office

Medical Offices

Non-Medical Offices

Service

Appliance Service & Repair
Barber / Beauty Shops
Printing, Copy & Duplicating
Dressmakers / Tailors
Engravers

Laundries (receiving only)
Musical Instrument Repair
Photography Studios
Taxidermists
Watch, Clock & Jewelry Repair

Warehouses

General Warehouses

Self-Storage (Mini) Warehouses



Generally Accepted Classes of Business:

Retail

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|--------------------------------------|---------------------------------|
| Antiques | Ice Cream |
| Appliance & Electronic Sales | Jewelry |
| Art Galleries | Kitchen Accessories |
| Lamps & Lighting | |
| Bath & Beauty | Mail Box or Packing |
| Bicycle Sales | Movie & Gaming Stores |
| Books & Magazines (no adult stores) | Musical Instruments |
| Camera / Photo Equipment | Office Supplies & Furniture |
| Candy (no cooking) | Paint & Wallpaper |
| China, Glassware, Pottery & Ceramics | Picture |
| Clocks | Plumbing Fixtures & Supplies |
| Clothing / Tuxedo Rental | Record & Music Stores |
| Coffee Shops | Religious Goods |
| Coin & Stamp | |
| Computer & Software Sales | Sewing Shops |
| Cosmetics & Perfume | Shoe |
| Dairy Products | Souvenir Stores |
| Delicatessens (no cooking) | Sporting Goods & Athletic Equip |
| Fabrics & Wool | Stationary or Paper Products |
| Florists | Toys |
| Framing | |
| Furniture | Trophy |
| Garden or Lawn Supplies | Vacuum Cleaners |
| Gift & Candle Stores | |
| Greeting Cards & Stationary | Wigs |
| Grocery | Wildlife Stores |
| Hardware | Window Coverings |
| Health Food | |
| Hobby, Craft Stores | |