



Agent Information

Agency Name:

Agency Code:

Producer/CSR:

Phone:

Email:

New

Renewal

Policy Number:



BUSINESS OWNERS POLICY APPLICATION

Your Name _____ Date _____

Company Name _____

Address _____

City _____ State (or Province) _____ Country _____ ZIP _____

Phone Number () _____ Fax Number () _____ Email _____

Date new coverage needs to be effective ____ / ____ / ____ For internal use only. Email address will never be sold or shared.

DESCRIBE YOUR BUSINESS

Legal Entity ☐ **Corporation** ☐ **Limited Liability Company** ☐ **Partnership** ☐ **Individual** ☐ **Other** _____

Please provide a complete description of your business _____

Annual Sales/Receipts \$ _____ Year Business Purchased/Began _____ Federal Employer ID Number _____ (If applicable)

Are there any other businesses that are owned or operated by you that are not to be covered by this policy? ☐ **Yes**

Number of employees _____ Full-time: _____ Part-time: _____

Market Segment: ☐ **Office** ☐ **Retail** ☐ **Business Services**

PROPERTY AND COVERAGE INFORMATION

Please tell us about each of your locations.

(Copy this section and complete for each additional location, use as many pages as needed.)

How many stories? _____ Location Number: _____ of _____

Location Address: Same as the company address: ☐ **Yes** ☐ **No**

If **No**, please enter the building address:

Street: _____

City: _____ County: _____ State: _____ Zip: _____

Square Feet Occupied: _____ sq. ft. What year was the building built? _____

If older than 20 years, please enter the year any updates were made to the building:

Re-wired _____ Re-roofed _____ Re-plumbed _____ HVAC _____

Approx. total building sq. ft.: _____

Are there other businesses in the same building? ☐ **Yes** ☐ **No**

If **Yes**, please provide a complete description of the other businesses.

Please check the type of building construction (check only one): ☐ **Frame**

☐ **Joisted Masonry** ☐ **Non-Combustible** ☐ **Masonry Non-Combustible** ☐ **Fire Resistive**

Is your building 100% sprinklered? ☐ **Yes** ☐ **No**

COVERAGE REQUESTED

General Liability Limits: ☐ **1M/2M** ☐ **2M/4M**

For this building, are you the: ☐ **Owner** ☐ **Tenant**

☐ **Deductible:** (check only one) ☐ \$500 ☐ \$1,000 ☐ \$2,500 ☐ \$5,000

Tenant's Improvements and Betterments: \$ _____

Business Contents: \$ _____

(Indicate the cost to replace with new equipment in the event of a total loss)

TOTAL BUSINESS CONTENTS: \$ _____

***Please see following pages for Coverages included in the
Business Property Expansion and
Business Liability Expansion Endorsements***

\$

ADDITIONAL INTERESTS (MORTGAGE, LOSS, PAYEE, ADDITIONAL INSURED)

Name: _____

Address: _____

Relationship With Insured: _____

Within the past five years have you had any claims on any line of coverage for which you are applying? ☐ **Yes** ☐ **No**

BUSINESS OWNERS POLICY APPLICATION

I UNDERSTAND THAT ANY FALSE OR MISLEADING INFORMATION ON A QUESTIONNAIRE MAY BE SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

I hereby represent and confirm that the above information, to the best of my knowledge, is true and correct and further certify that I have read all of the questions and answers of this questionnaire.

I confirm that I have read and understand the individual state fraud notices which are a part of this American Specialty questionnaire for coverage. I acknowledge and understand that any person or persons who knowingly and with intent to defraud any insurance company commits a fraudulent insurance act, which is a crime, is subject to criminal and civil penalties.

IT IS UNDERSTOOD AND AGREED THAT THE COMPLETION OF THIS QUESTIONNAIRE SHALL NOT BE BINDING EITHER TO THE PROPOSED INSURED OR TO THE COMPANY UNTIL ACCEPTED BY THE COMPANY OR COMPANIES IN WRITING.

Any person who knowingly and with the intent to defraud any insurance company or another person files an application containing materially false information, or conceals for the purpose of misleading, information concerning any fact material there to, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and (NY: substantial) civil penalties.

Duty of Disclosure: In addition to providing all basic information necessary to enable us to place the risk, you must ensure that you are complying with your legal duty of disclosure of all material matters relating to the risk. In particular, you must satisfy yourself as to the accuracy and completeness of the information you provide the insurers. In this respect, you must provide all information relating to the risk whether favorable or not, which would influence the judgment of prudent insurer in determining whether they will take the risk, and, if so, for what premium and on what terms. If all such information is not disclosed by you, insurers have the right to void the contract from its commencement, which may lead to claims not being met.

Signature

Date

PLEASE SIGN AND DATE



LIABILITY AND PROPERTY EXPANSION ENDORSEMENT INSIGHTS

BUSINESS LIABILITY EXPANSION ENDORSEMENT

SB BP 83 00 Includes over 20 coverage enhancements, see form for all terms and conditions

Prior knowledge or Notice of Occurrence

Continuation, Change, or Resumption of Injury or Damage

Time of Knowledge of Occurrence

Expected or Intended Injury – Exception for Property Damage Caused by Reasonable Use of Force

Pollution – Exception for Damage to Rented Premises Caused by Hostile Fire

Damage to Property – Exception for Equipment Loaned or Rented to the Insured

Electronic Data – Exception for Physical Injury to Tangible Property

Personal and Advertising Injury Coverage – Contractual Liability Exception for Insured Contracts

Medical Expenses Coverage – Three Years to Report Expenses

Supplementary Payments – Increased Limits

Who is An Insured – Exception for Employee First Aid and Incidental Healthcare Professional

Who is An Insured – Additional Organization Insureds, Including New and Existing Subsidiaries, Partnerships, Joint Ventures, and Limited Liability Companies

Additional Insureds

- Controlling Interest
- Lessors of Leased Equipment
- Managers or Lessors of Premises
- Trade Show Event Lessor
- Vendors
- Other Persons or Organizations Pursuant to a Contract or Agreement

Additional Limitations Applicable to Additional Insureds

Limits of Insurance Applicable to Additional Insureds

Damage to premises Rented to You \$1,000,000

Medical Expense Limit \$10,000

Notice to Us in the Event of an Occurrence, Offense, Claim or Suit

Employee Knowledge of Occurrence, Offense, Claim or Suit

Primary and Non-Contributory

Waiver of Subrogation Required by Contract

Coverage Territory Limited Worldwide

This document is not a quotation, offer, or binder of coverage. It is provided for marketing purposes only. It is not intended and should not be relied upon as a representation or description of coverage included in your quotation. The listed endorsements may not be available to all applicants or policyholders, and eligibility for each endorsement is subject to underwriting review and approval. Actual, available, and purchased coverages and features may vary.

BUSINESS PROPERTY EXPANSION ENDORSEMENT

SB BP 83 01 Includes over 50 coverage enhancements, see form for all terms and conditions

POLICY COVERAGE	PROPERTY EXPANSION ENDORSEMENT	BASE FORM
Accounts Receivable (per premises)	\$50,000	\$10,000 on-premises
Accounts Receivable in transit or temporarily stored	\$25,000	\$5,000 off-premises
Broadened Premises Boundary	1,000 ft	100 ft
Business Personal Property – Seasonal Increase	35%	25%
Debris Removal	\$35,000	\$25,000
Fire Department Service Charge	\$15,000	\$2,500
Forgery and Alteration	\$25,000	\$2,500
Money Orders and Counterfeit Money	\$25,000	\$1,000
Newly Acquired or Constructed Property		
• Buildings	\$1,000,000	\$250,000
• Business Personal Property	\$500,000	\$100,000
Ordinance or Law		
• Demolition Cost and Increased Cost of Construction	\$25,000	\$10,000 Increased Cost of Construction
Outdoor Property		
• Outdoor fences and radio or television antennas (including satellite dishes)	\$15,000	\$2,500
• Trees, Shrubs, Plants (subject to \$1,000 max. any one tree, shrub, or plant)	\$5,000	\$2,500
• Retaining walls (not part of building)	\$10,000	
Outdoor Signs	\$10,000 Unattached or Attached to Buildings	\$1,000 Attached to Buildings
Personal Effects and Property of Others	\$10,000	\$2,500
Pollutant Clean Up and Removal	\$25,000	\$10,000
Preservation of Property	90 days	30 days
Property Off-Premises and in Transit (including Client or Virtual Office Premises)	\$25,000	\$10,000
Theft of Furs	\$5,000	\$2,500
Theft of Jewelry, Precious and Semi-Precious Metals / Stones	\$5,000	\$2,500
Theft of Patterns, Dies, Molds and Forms	\$5,000	\$2,500
Theft of Stamps, Tickets (including lottery tickets held for sale) and Letters of Credit	\$5,000	\$250
Valuable Papers and Records (Other Than Electronic Data)	\$50,000	\$10,000 on-premises
Valuable Papers and Records in transit or temporarily stored	\$25,000	\$5,000 off-premises

LIABILITY AND PROPERTY EXPANSION ENDORSEMENT INSIGHTS

BUSINESS PROPERTY EXPANSION ENDORSEMENT, continued

SB BP 83 02 Includes over 50 coverage enhancements, see form for all terms and conditions

PROPERTY EXPANSION ENHANCEMENT	ADDITIONAL COVERAGES
Appurtenant Buildings and Structures	\$50,000
Brands and Labels	\$15,000
Computers, Software and Telephone Systems	\$10,000
• Laptops and Mobile Device(s) (subject to \$5,000 any one item)	\$10,000
Credit Card Forgery	\$10,000
Credit Card Slip Theft, Disappearance or Destruction	\$10,000
Discharge from Sewers, Drains or Sumps	\$10,000
Employee Theft (including ERISA)	\$50,000
Expediting Expenses	\$25,000
Fine Arts At Market Value	\$15,000
Fire Protection Equipment Recharge or Refill	\$10,000
Leasehold Interest – Improvements and Betterments	\$25,000
Loss Data Preparation Cost	\$10,000
Lost Key Consequential Loss (lock & key coverage)	\$10,000
Money and Securities (Including Unauthorized Business Card Use)	
• Inside the “premises” or a “financial institution”	\$25,000
• While in the care and custody of a “messenger”	\$25,000
• Unauthorized Business Card Use	\$5,000
Non-Owned Detached Trailers	\$15,000
Ordinance or Law - Undamaged Portion of Building	Included in Building Limit
Property in Care, Custody and Control of Salespersons	\$10,000
Reward Payment	\$10,000
Spoilage	\$15,000
Temporary Relocation of Property	\$50,000
Tenant Building and Business Personal Property Coverage – Required by Lease	Included in Business Personal Property Limit of Described Premises
Theft Damage to Leased Buildings	\$5,000
Utility Service – Direct Damage (does not include Overhead Lines)	\$25,000