



Business Owner's Policy

January 2022



©Hiscox Inc. 2022. All rights reserved.

This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any Insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states. Underwritten by Hiscox Insurance Company Inc. (HICI), a Chicago based insurance company.

BOP Policy Basics

- Occurrence-based
- Minimum occurrence limit of \$300,000
- Maximum: \$5 million/\$5 million limits with Underwriting approval
- General Liability deductible: \$0 to \$25,000 options available depending on class of business
- 300+ classes of business
- Tailored coverages based on Industry Segment
- 14-day cancellations for most classes of business*

***This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any Insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states. Underwritten by Hiscox Insurance Company Inc. (HICI), a Chicago based insurance company.**



BOP Classes of Business

Hiscox offers BOP for 300+ professions in industries, such as:

- Allied Health
- Architects & Engineering
- Consulting
- Creative
- Financial Services
- Legal Services
- Marketing & Public Relations
- Medical & Dental Offices
- Miscellaneous Services
- Pet Care Services
- Printers & Publishers
- Real Estate
- Retail
- Technology

Monoline Business Owner's Policy

Business Owner's Policy (BOP)

Offers coverage for bodily injury, associated medical costs and damaged property (GL), plus coverage for business equipment.

Offers liability coverage for property damage or bodily injury to third parties and business property

- Up to \$2 million per occurrence limit online (\$5 million available upon request)
- Max limits of \$250,000 for business contents
- Max limits of \$500,000 for buildings, requires Underwriting referral
- Loss of electronic data covered up to \$10,000* ^
- Interruption of computer operations covered up to \$10,000* ^
- Loss of business income covered up to 6 months*
- Crime, Primary Non-Contributory, Terrorism and HNOA upgrades available
- BOP property deductible ranges from \$500 to \$25,000
- Coverage of Business Personal Property starts at \$495 a year

*Subject to Standard Upgrade Package Endorsement

^Higher limits available by contacting the Call Center

Offered coverage details

- Automatic renewal
- Admitted
- Monoline product
- Automatic blanket AI included at no charge*

*Blanket AI coverage ends once an operation is completed or a lease agreement ends

©Hiscox Inc. 2022. All rights reserved.

This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any Insurance policy, nor does it imply that any claims is covered. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states. Underwritten by Hiscox Insurance Company Inc. (HICI), a Chicago based insurance company.



Thank you

©Hiscox Inc. 2022. All rights reserved.

This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any Insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all States. Underwritten by Hiscox Insurance Company Inc. (HICI), a Chicago based insurance company.