




# Markel EssentialBOP

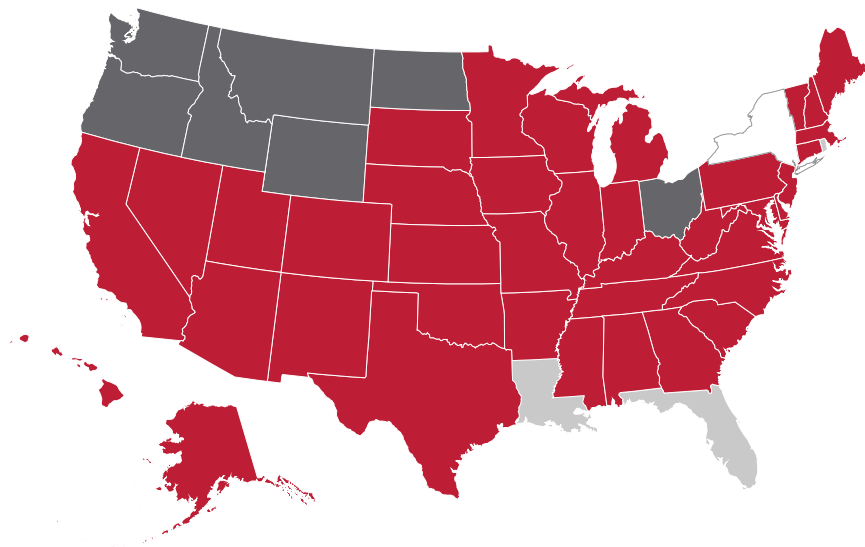
**Insuring America's  
Small Business**

## EssentialBOP highlights:

- New class codes added
- Pricing flexibility
- Customizable insurance solutions depending on your risk
- EssentialBOP – base level available for all insureds
  - +1 endorsement – increases limits for an additional \$100
  - +2 endorsement – increases limits and offers coverages not always offered in EssentialBOP's base level coverage for an additional \$200
- Low minimum premiums
  - \$500 minimum premium for non-contracting class codes
  - \$650 minimum premium for contracting class codes
- Flexible payment options\*
- 10% multi-policy discount\*\* to the EssentialBOP policy when workers compensation policy is bound
  - Policies must have a common FEIN
- Single bill for EssentialBOP and workers compensation policies

## Where we offer BOP and workers compensation

-  Workers compensation and EssentialBOP coverage
-  Workers compensation only coverage
-  EssentialBOP only coverage



EssentialBOP and workers compensation availability as of 02/01/18.

NJ – Workers compensation coverage available on select class codes when written with a businessowners policy.

[markelinsurance.com/smallbusiness](https://www.markelinsurance.com/smallbusiness)

\*Installment fees apply and vary by state and product.

\*\*Multi-policy discount not applicable to Equipment Breakdown Protection and Employee Practices Liability Insurance endorsements.

Markel Specialty Commercial's insurance products and services are offered through Markel Specialty, a business division of Markel Service, Incorporated. Policies are written by one or more Markel insurance companies. Terms and conditions for rate and coverage may vary. FC3018(0218)\_BOP Brochure\_v13





Markel's EssentialBOP is there to grow with the needs of your client with three levels of coverage and flexible payment options.

**The Markel EssentialBOP provides coverage for many small businesses, including:**



**Eateries**

- Bakeries
- Cafés
- Casual dining restaurants
- Deli's
- Donut and bagel shops
- Ice cream and yogurt shops
- Sandwich shops

**Ineligible risks:**

- Bars or cocktail lounges (no more than 25% sale of alcohol)
- More than two fryer baskets
- National franchises and chains (exception: Ice cream and yogurt shops)
- Seasonal operations – closed for more than 30 consecutive days



**Offices**

- Accountants/bookkeepers
- Advertising agents
- Consulting firms
- Insurance agents
- Interior decorators
- Ticket agencies
- Title agents
- Travel agents

**Ineligible risks:**

- In-home offices
- Lawyers, real estate agents, detectives, veterinarians
- Political campaigns



**Contractors**

- Carpet and rug cleaning
- Electrical work (appetite varies by state)
- Fence erection
- Finish and trim carpentry
- Landscape gardening and lawn sprinkler installation

**Ineligible risks:**

- Applicants subcontracting more than 25% of their work
- Any use of uninsured subcontractors
- Work performed above three stories
- New residential construction on tract home, townhome and condo projects
- Snow removal



**Medical offices**

- Chiropractors
- Dentists or orthodontists
- Doctors
- Optometrists
- Physical therapists

**Ineligible risks:**

- Sleep studies
- Emergency room/Hospital
- Professional medical liability policy must be in place.



**Processing and services**

- Barber shops and beauty parlors
- Copy stores
- Engravers
- Jewelry repairers
- Mailbox and packaging
- Photographers
- Shoe repairers
- Tailors

**Ineligible risks:**

- Funeral homes, dental laboratory, pharmacist, taxidermy, veterinarians, laundry and dry cleaners
- Tanning, tattooing, chemical, acid, burning, needle-based procedures, micro-dermabrasion, hair removal/implanting. Any plastic surgery.
- Incidental massage only (<10% of operations)



**Convenience food stores and grocery/supermarkets**

- Retail sale of limited amounts of canned goods, dairy products, prepackaged meats and incidental grocery items. (Examples: newspapers, magazines, refreshment items, cigarettes, beer, wine and novelties may be sold)
- Sale of food – canned, frozen, fresh fruits and vegetables, fresh and prepared meats, fish and poultry

**Ineligible risks:**

- 24 hour operations
- Alcohol sales exceeding 25%
- Auto service or repairs
- Car washes
- Gasoline operations
- National franchises and chains
- Propane or kerosene filling operations
- Repackaged or relabeled food



**Mercantile**

- Sellers of goods such as:
- Beauty supply stores
  - Bicycle shops
  - Books and magazine stores
  - Candy stores
  - Clothing stores
  - Florists
  - Gift shops
  - Jewelry Stores
  - Musical instruments stores

**Ineligible risks:**

- Auto parts stores
- Gun stores
- Hardware stores with equipment rental
- Jeweler's Block not available
- Pet stores



**Wholesale/distribution**

- Appliance distributors
- Bakery distributors
- Barber or beauty shop supply distributors (No re-packaging or re-labeling for "own brand" retail sale)
- Floral distributors
- Floor covering distributors
- Hardware distributors

**Ineligible risks:**

- Auto parts distributors
- Manufacturers representatives
- Material alterations to manufacture any products
- Meat distributors
- Outdoor power equipment or power tool rentals distributors
- Tobacco distributors
- Toy distributors