

# **ABOUT THIS COVERAGE**

A Businessowners Policy or "BOP", is designed for small-to medium-sized businesses. It protects company assets from 3rd-party legal liabilities, assets from damage by perils, and can also provide reimbursement for business interruption. Coverage types include general liability, products liability, property, and sometimes professional liability.



# **AVAILABLE PRODUCT LINES**

- Business Interruption
- General Liability
- Products Liability
- Property
- Excess / Umbrella

### SUBMISSION REQUIREMENTS

- ACORD application, fully completed and signed
- Supplemental application
- If a New Business, Provide Ownership Experience and Business Operational Summary
- Existing Business, Provide 3-5 Years of Loss Runs
- Send submissions to quotes@ospreyuw.com

# **OSPREY RELATED PRODUCTS**

Commercial Auto • 1- 4 Family Dwelling • Vacant Building

Apartments • Condominiums



**EXPERIENCE THE OSPREY DIFFERENCE** 

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### **TARGET CLASSES**

- Auto Parts and Supplies Wholesale
- Auto Parts and Supplies (excluding installation and repair)
- Bakeries Retail / Wholesale
- Barber or Beauty Shop Supplies
- Beverage Stores Coffee, Soft Drinks and Water
- Beverage Stores Liquor and Wine
- Books and Magazine Stores New and Used
- Building Materials
- Camera and Photographic Equipment
- Cell Phone Stores
- Clothing Stores Retail / Wholesale
- Coffee Shops
- Coffee/Tea and Supplies
- Convenience Stores
- Delicatessens no cooking
- Drug Stores
- Dry Cleaners (no Bailee or Transit Coverage)
- Electronics
- Floor Covering Stores
- Florist Wholesale
- Florists
- Food Products Distributor (no private labels)
- Food-Related Businesses
- Furniture (new only) and Office Furniture
- Gardening Stores
- Gas Stations (excluding repair or garage operations)
- General Stores
- Gift Shops

- Grocery/Supermarkets
- Hardware and Tools Retail / Wholesale
- Hobby, Craft or Artists' Supplies Retail / Wholesale
- Home Furnishings
- Ice Cream Store
- Jewelry Costume & Precious Retail / Wholesale
- Newsstands
- Office Machines and Supplies
- Packing and Shipping retail, drop locations only (i.e., Mailbox Etc.)
- Paint, Wall Paper, or Wall Covering
- Painting, Pictures, or Frames
- Party and Supplies
- Pet Stores
- Printers
- Restaurant Supplies
- Sandwich Shop No Cooking
- Shoes
- Signs
- Smoke Shops (no smoking on premises; no vape and/ or e-cigarette shops)
- Snack Bar
- Sporting Goods or Athletic Equipment (Including Apparel)
- Stationery or Paper ProductsRetail / Wholesale
- Toys
- Variety and \$.99 Stores

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