



# BOP-Pro businessowners policy



## Make it simple to insure your work

Running a small business is no small task. Picking the right insurance coverage doesn't need to be one of the complex challenges.

Meet BOP-Pro, a simple solution from the pros at UFG Insurance for the pros in the small business world. BOP-Pro offers more than 35 property and liability coverages, so you can worry less and focus more on the business you've built from the ground up.

**MORE THAN 35**  
PROPERTY AND LIABILITY  
COVERAGES

### Available through:



#### Business income.

One of the most important coverages for a business owner to consider, business income insurance may pick up the slack when covered property damage causes a company to lose revenue.



#### Electronic data liability.

Business operations that rely on computer technology will appreciate the peace of mind that may come with this coverage if data is lost.



#### Outdoor property.

Peril can strike outside as easily as it can inside; outdoor property coverage helps protect open-air elements of a small business, such as signs or fences.



#### Accounts receivable.

Accounts receivable coverage is an important element for a business that invoices customers—this coverage may step in when a client fails to pay for reasons like bankruptcy or going out of business.

*This flyer is for informational purposes only and is accurate as of the publication date, may not reflect subsequent revisions, and is intended for use only by UFG agents and their customers and UFG Service Center employees. The terms and language in the insurance policy shall govern. UFG does not undertake any obligation to update the information contained in this brochure between publications.*

*If there are any discrepancies between this flyer and the actual policy, the provisions of the policy shall prevail. Some states may not allow all coverages listed. Consult your agent about specific coverages available in your state.*



# BOP-Pro Select and BOP-Pro Plus

BOP-Pro endorsements, Select and Plus, broaden coverage to help small businesses find the right fit.

Get a little lift with **BOP-Pro Select** or a big boost with **BOP-Pro Plus**.

Key coverages in **BOP-Pro Select** and **BOP-Pro Plus** include:



### Business income from websites.

UFG is proud to offer this emerging, new protection that may offer aid if your website vendor suffers a loss that causes an interruption in your online business operations.



### Water backup and sump overflow.

Like the coverage name says, this element aims to help mop up those covered-property messes.



### Product recall expense.

The expense of recalling a product can be hefty and stressful for retail businesses—that’s why a coverage like this one can be critical.



### Undamaged tenants' improvements and betterments.

Businesses that operate out of a leased space may find themselves in a jam if damage elsewhere within the building causes the need to relocate; this coverage may be able to reimburse a business for interior upgrades—like cabinets or fixtures for example—that would be left behind.



### More “additional insured” statuses when it comes to liability coverage, including:

- Vendors.
- Lessors of leased equipment.
- Managers or lessors of premises.
- Grantor of franchise.



**Special BOP-Pro products have been tailored for the unique industry needs of restaurant owners and contractors, too. Contractors can also level up coverage with a Plus endorsement.**

Endorsements have higher limits than standard BOP-Pro on some coverages like:

#### Debris removal.

BOP-PRO SELECT

**20%  
HIGHER**

BOP-PRO PLUS

**100%  
HIGHER**

#### Business income ordinary payroll.

BOP-PRO SELECT

**COVERED  
DAYS:  
30 MORE**

BOP-PRO PLUS

**COVERED  
DAYS:  
120 MORE**

#### Business income waiting period.

**ONLY 24 HOURS;**

THAT’S POTENTIALLY DAYS SOONER WITH BOTH ENDORSEMENTS.

#### Electronic data.

BOP-PRO SELECT

**\$5K.**

BOP-PRO PLUS

**\$50K**

NOT COVERED IN THE STANDARD POLICY

**Learn more about BOP-Pro products; contact your UFG agent today.**



# BOP-Pro businessowners policy:

## PROPERTY AND LIABILITY COVERAGES

Compare the coverages of UFG BOP-Pro products.

| Property coverages  | BOP-Pro (base) | BOP-Pro Select  | BOP-Pro Plus  | BOP-Pro Restaurant  | BOP-Pro Restaurant Plus   | BOP-Pro Contractor  | BOP-Pro Contractor Plus   |
|---|----------------|---|---|---|---|---|---|
| <b>General</b>  |                |   |   |   |   |   |   |
| <b>100 ft. replaced with 1,000 ft.</b>  | -              | Included  | Included  | Included  | Included  | Included  | Included  |
| <b>Covered property</b>   |                |   |   |   |   |   |   |
| <b>Added to building coverage: canopies, awnings, decks and walls that are part of an outdoor patio dining area</b> | -              | -   | -   | Included  | Included  | -   | -   |
| <b>Additional coverages</b>   |                |   |   |   |   |   |   |
| <b>Brands and labels</b>  | -              | \$5K  | \$25K   | \$25K   | \$25K   | -   | -   |
| <b>Business income from dependent properties</b>  | \$5K           | \$25K or ALS for 15-day period (lesser)<br>24-hour waiting period | \$25K or ALS for 15-day period (lesser)<br>24-hour waiting period | \$25K or ALS for 15-day period (lesser)<br>24-hour waiting period | \$50K or ALS for 15-day period (lesser)<br>24-hour waiting period | \$25K or ALS for 15-day period (lesser)<br>24-hour waiting period | \$25K or ALS for 15-day period (lesser)<br>24-hour waiting period |
| <b>Business income ordinary payroll</b>   | 60 days        | 90 days   | 180 days  | 180 days  | 180 days  | 90 days   | 90 days   |
| <b>Business income to include rental value</b>  | -              | Included  | Included  | Included  | Included  | Included  | Included  |
| <b>Business income—special event cancellation on- and off-premises</b>  | -              | -   | -   | Lesser of ALS or \$25K  | Lesser of ALS or \$25K  | -   | -   |
| <b>Business income to include tips and franchise fees/royalties</b>   | -              | -   | -   | Included  | Included  | -   | -   |
| <b>Catering penalty expense reimbursement</b>   | -              | -   | -   | \$10K   | \$10K   | -   | -   |
| <b>Computer fraud and funds transfer fraud</b>  | -              | \$5K occ.   | \$25K occ.  | \$25K occ.  | \$25K   | \$10K occ.  | \$10K occ.  |
| <b>Contractual penalties</b>  | -              | -   | -   | -   | \$15K   | \$5K occ.   | \$5K occ.   |
| <b>Cost to prepare inventory</b>  | -              | \$5K  | \$5K  | \$5K  | \$5K  | -   | -   |

Additional coverages cont.

|   |                 |   |  |   |   |  |  |
|---|-----------------|---|--|---|---|--|--|
| <b>Credit card slip theft, disappearance or destruction</b> | -               | \$2.5K occ.                             | \$5K occ.                              | \$5K occ.   | \$5K occ.   | -                                      | -                                      |
| <b>Debris removal</b>                                       | \$25K           | \$30K                                   | \$50K                                  | \$50K   | \$50K   | \$50K                                  | \$100K                                 |
| <b>Deferred payments</b>                                    | -               | -                                       | -                                      | -   | \$25K   | -                                      | -                                      |
| <b>Electronic data</b>                                      | \$10K           | \$25K                                   | \$50K                                  | \$50K   | \$50K   | \$50K                                  | \$50K                                  |
| <b>Employee dishonesty</b>                                  | -               | \$10K                                   | \$25K                                  | \$25K   | \$25K   | \$25K                                  | \$25K                                  |
| <b>Employee theft of customer's property</b>                | -               | \$2.5K occ.                             | \$2.5K occ.                            | \$2.5K occ.   | \$50K occ.  | -                                      | -                                      |
| <b>Extended business income</b>                             | 60 days         | 60 days                                 | 60 days                                | 90 days   | 90 days   | 90 days                                | 90 days                                |
| <b>False pretense</b>                                       | -               | \$2.5K occ.<br>\$5K agg.<br>\$500 ded.  | \$5K occ.<br>\$10K agg.<br>\$500 ded.  | -   | -   | -                                      | -                                      |
| <b>Fine arts</b>  | -               | \$1K/premises                           | \$10K/premises                         | \$15K/premises  | \$15K   | -                                      | -                                      |
| <b>Fire department service charge</b>                       | \$2.5K/premises | \$3K/premises                           | \$5K/premises                          | \$5K/premises   | \$15K   | \$5K/premises                          | \$5K/premises                          |
| <b>Fire extinguisher systems recharge expense</b>           | \$5K occ.       | \$7.5K occ.                             | \$10K occ.                             | \$10K occ.  | \$10K   | \$10K occ.                             | \$10K occ.                             |
| <b>Food contamination</b>                                   | -               | -                                       | -                                      | \$10K occ.<br>\$3K for additional advertising expense | \$25K occ.<br>\$3K for additional advertising expense | -                                      | -                                      |
| <b>Forgery or alteration</b>                                | \$2.5K          | \$3K                                    | \$5K                                   | \$5K  | \$25K   | \$5K                                   | \$5K                                   |
| <b>Interruption of computer operations</b>                  | \$10K           | \$15K                                   | \$25K                                  | \$25K   | \$25K   | \$25K                                  | \$25K                                  |
| <b>Key employee replacement</b>                             | -               | -                                       | \$25K/employee<br>\$50K agg.           | \$25K/employee<br>\$50K agg.                          | \$25K/employee<br>\$50K agg.                          | \$5K/employee<br>\$10K agg.            | \$5K/employee<br>\$10K agg.            |
| <b>Lost key and lock replacement</b>                        | -               | Key: \$1K occ.<br>Lock: \$1K occ.       | Key: \$1K occ.<br>Lock: \$1K occ.      | Key: \$1.5K occ.<br>Lock: \$1K occ.                   | Key: \$2.5K occ.<br>Lock: \$1K occ.                   | Key: \$1K occ.<br>Lock: \$1K occ.      | Key: \$1K occ.<br>Lock: \$1K occ.      |
| <b>Money and securities</b>                                 | -               | \$5K on premises<br>\$2.5K off premises | \$15K on premises<br>\$5K off premises | \$15K on premises<br>\$5K off premises                | \$25K/employee<br>\$10K off premises                  | \$15K on premises<br>\$5K off premises | \$15K on premises<br>\$5K off premises |
| <b>Money orders and counterfeit money</b>                   | \$1K            | \$5K                                    | \$10K                                  | \$10K   | \$10K   | \$10K                                  | \$10K                                  |

Additional coverages cont.

|  |   |   |   |   |   |   |   |
|--|---|---|---|---|---|---|---|
| <b>Ordinance or law</b>                                | Increased cost of construction (Coverage 3) only \$10K/building | <i>Coverage 1:</i> Building limit<br><i>Coverage 2:</i> 10% of building limit or \$50K (lesser)<br><i>Coverage 3:</i> 10% of building limit or \$50K (lesser)<br>\$25K for improvements and betterments if tenant | <i>Coverage 1:</i> Building limit<br><i>Coverage 2:</i> 10% of building limit or \$50K (lesser)<br><i>Coverage 3:</i> 10% of building limit or \$50K (lesser)<br>\$25K for improvements and betterments if tenant | <i>Coverage 1:</i> Building limit<br><i>Coverage 2:</i> 10% of building limit or \$50K (lesser)<br><i>Coverage 3:</i> 10% of building limit or \$50K (lesser)<br>\$25K for improvements and betterments if tenant | <i>Coverage 1:</i> Building limit<br><i>Coverage 2:</i> 10% of building limit or \$100K (lesser)<br><i>Coverage 3:</i> 10% of building limit or \$100K (lesser)<br>\$25K for improvements and betterments if tenant | <i>Coverage 1:</i> Building limit<br><i>Coverage 2:</i> 10% of building limit or \$50K (lesser)<br><i>Coverage 3:</i> 10% of building limit or \$50K (lesser)<br>\$25K for improvements and betterments if tenant | <i>Coverage 1:</i> Building limit<br><i>Coverage 2:</i> 10% of building limit or \$100K (lesser)<br><i>Coverage 3:</i> 10% of building limit or \$100K (lesser)<br>\$25K for improvements and betterments if tenant |
| <b>Pair or sets coverage</b>                           | -   | -   | -   | -   | \$5K  | -   | -   |
| <b>Pollutant cleanup and removal</b>                   | \$10K/location  | \$15K/location  | \$25K/location  | \$25K/location  | \$25K/location  | \$25K/location  | \$50K/location  |
| <b>Rental reimbursement for contractor's equipment</b> | -   | -   | -   | -   | -   | \$5K occ.   | \$5K occ.   |
| <b>Reward payment</b>                                  | -   | <i>Lesser of:</i> -amount of reward paid -\$1K  | <i>Lesser of:</i> -amount of reward paid -\$10K   | <i>Lesser of:</i> -amount of reward paid -\$10K   | <i>Lesser of:</i> -amount of reward paid -\$10K   | <i>Lesser of:</i> -amount of reward paid -\$10K   | <i>Lesser of:</i> -amount of reward paid -\$10K   |
| <b>Security breach and identity services</b>           | -   | Included  | Included  | Included  | Included  | Included  | Included  |
| <b>Spoilage</b>  | -   | \$5K  | \$10K   | \$25K   | \$50K   | -   | -   |
| <b>Tenant's building glass liability</b>               | -   | -   | -   | -   | Included in BPP limit   | -   | -   |
| <b>Theft damage to building</b>                        | -   | -   | -   | -   | Included in building limit  | -   | -   |
| <b>Unauthorized business card use</b>                  | -   | -   | \$5K occ.   | \$10K occ.  | \$10K occ.  | \$5K occ.   | \$5K occ.   |
| <b>Undamaged tenants improvements and betterments</b>  | -   | \$5K occ.   | \$25K occ.  | \$25K occ.  | \$25K   | \$25K occ.  | \$25K occ.  |
| <b>Water backup and sump overflow</b>                  | -   | \$5K/location<br>\$10K agg.   | \$25K/location<br>\$50K agg.  | \$25K/location<br>\$50K agg.  | \$25K/location<br>\$50K agg.  | \$25K/location<br>\$50K agg.  | \$25K/location<br>\$50K agg.  |

| Coverage extensions                                | BOP-Pro (base)                                 | BOP-Pro Select   | BOP-Pro Plus   | BOP-Pro Restaurant   | BOP-Pro Restaurant Plus  | BOP-Pro Contractor   | BOP-Pro Contractor Plus  |
|--|--|--|--|--|--|--|--|
| <b>Accounts receivable</b>                         | \$10K occ.<br>on premises<br>\$5K off premises | \$25K on premises<br>\$5K off premises   | \$50K on premises<br>\$10K off premises  | \$50K on premises<br>\$10K off premises  | \$50K on premises<br>\$10K off premises  | \$50K on premises<br>\$10K off premises  | \$100K on premises<br>\$25K off premises   |
| <b>Alcohol inventory at menu selling price</b>     | -  | -  | -  | \$25K occ.   | \$25K  | -  | -  |
| <b>Appurtenant buildings and structures</b>        | -  | Lesser of:<br>-10% of building limit at premises<br>-\$10K   | Lesser of:<br>-10% of building limit at premises<br>-\$50K   | Lesser of:<br>-10% of building limit at premises<br>-\$50K   | Lesser of:<br>-10% of building limit at premises<br>-\$50K   | Lesser of:<br>-10% of building limit at premises<br>-\$50K   | Lesser of:<br>-10% of building limit at premises<br>-\$50K   |
| <b>Business income from websites</b>               | -  | \$5K for 7 days  | \$10K for 7 days   | \$10K for 7 days   | \$10K for 7 days   | \$10K for 7 days   | \$10K for 7 days   |
| <b>Chef's tools</b>                                | -  | -  | -  | \$5K occ.<br>\$10K agg.  | \$5K occ.<br>\$10K agg.  | -  | -  |
| <b>Data processing equipment</b>                   | -  | \$25K on premises<br>\$10K portable devices off premises   | \$50K on premises<br>\$25K portable devices off premises   | \$50K on premises<br>\$25K portable devices off premises   | \$50K on premises<br>\$25K portable devices off premises   | \$50K on premises<br>\$25K portable devices off premises   | \$50K on premises<br>\$25K portable devices off premises   |
| <b>Expediting expenses</b>                         | -  | \$2.5K   | \$5K   | \$5K   | \$5K   | \$5K   | \$5K   |
| <b>Newly acquired or constructed property</b>      | Buildings: \$250K<br>BPP: \$100K<br>30 days    | Buildings: \$250K<br>BPP: \$100K<br>30 days  | Buildings: \$500K<br>BPP: \$250K<br>180 days   | Buildings: \$500K<br>BPP: \$250K<br>180 days   | Building: \$1M<br>BPP: \$500K<br>180 days  | Buildings: \$500K<br>BPP: \$250K<br>180 days   | Buildings: \$1M<br>BPP: \$500K<br>180 days   |
| <b>Outdoor property additional perils</b>          | -  | Fire, lightning, explosion, riot or civil commotion, aircraft.<br>Applicable to detached signs and outdoor fences only:<br>windstorm, hail, vandalism, malicious mischief, struck by automobile. | Fire, lightning, explosion, riot or civil commotion, aircraft.<br>Applicable to detached signs and outdoor fences only:<br>windstorm, hail, vandalism, malicious mischief, struck by automobile. | Fire, lightning, explosion, riot or civil commotion, aircraft.<br>Applicable to detached signs and outdoor fences only:<br>windstorm, hail, vandalism, malicious mischief, struck by automobile. | Fire, lightning, explosion, riot or civil commotion, aircraft.<br>Applicable to detached signs and outdoor fences only:<br>windstorm, hail, vandalism, malicious mischief, struck by automobile. | Fire, lightning, explosion, riot or civil commotion, aircraft.<br>Applicable to detached signs and outdoor fences only:<br>windstorm, hail, vandalism, malicious mischief, struck by automobile. | Fire, lightning, explosion, riot or civil commotion, aircraft.<br>Applicable to detached signs and outdoor fences only:<br>windstorm, hail, vandalism, malicious mischief, struck by automobile. |
| <b>Outdoor property limit</b>                      | \$2.5K   | \$5K (no sublimit)   | \$5K (no sublimit)   | \$5K (no sublimit)   | \$25K  | \$5K (no sublimit)   | \$5K (no sublimit)   |
| <b>Personal effects</b>                            | \$2.5K/premises                                | \$5K (no sublimit)   | \$5K/premises  | \$5K/premises  | \$5K/premises  | \$5K/premises or jobsite   | \$5K/premises or jobsite   |
| <b>Personal effects—customer's property</b>        | -  | \$2.5K occ.<br>\$500 ded.  | \$2.5K occ.<br>\$500 ded.  | \$5K occ.<br>\$500 ded.  | \$5K occ.<br>\$500 ded.  | -  | -  |
| <b>Property off premises (includes in transit)</b> | \$10K  | \$10K  | \$25K  | \$25K  | \$25K  | \$25K  | \$25K  |



| Coverage extensions cont.                         |   |   |   |   |   |   |  |
|---|---|---|---|---|---|---|--|
| <b>Salespersons' samples</b>                      | -   | \$1K occ.                               | \$5K occ.                               | -                                       | \$15K                                   | -                                       | -  |
| <b>Security expense after loss</b>                | -   | \$2.5K                                  | \$2.5K                                  | \$2.5K                                  | \$2.5K                                  | \$2.5K                                  | \$2.5K                                   |
| <b>Tenant lease assessment</b>                    | -   | \$2.5K                                  | \$5K                                    | \$5K                                    | \$5K                                    | \$5K                                    | \$5K                                     |
| <b>Utility services—direct damage</b>             | -   | \$10K (no overhead transmission)        | \$25K (no overhead transmission)        | \$25K (no overhead transmission)        | \$50K (no overhead transmission)        | \$25K (no overhead transmission)        | \$50K (no overhead transmission)         |
| <b>Utility services—time element</b>              | -   | \$10K (no overhead transmission)        | \$25K (no overhead transmission)        | \$25K (no overhead transmission)        | \$50K (no overhead transmission)        | -                                       | -  |
| <b>Valuable papers and records</b>                | \$10K occ. on premises<br>\$5K off premises | \$25K on premises<br>\$10K off premises | \$50K on premises<br>\$10K off premises | \$50K on premises<br>\$10K off premises | \$50K on premises<br>\$10K off premises | \$50K on premises<br>\$10K off premises | \$100K on premises<br>\$25K off premises |
| Limits of insurance                               | BOP-Pro (base)                              | BOP-Pro Select                          | BOP-Pro Plus                            | BOP-Pro Restaurant                      | BOP-Pro Restaurant Plus                 | BOP-Pro Contractor                      | BOP-Pro Contractor Plus                  |
| <b>Outdoor signs</b>                              | \$1K attached                               | \$5K detached<br>\$5K attached          | \$5K detached<br>\$10K attached         | \$10K detached<br>\$25K attached        | \$10K detached<br>\$25K attached        | \$5K detached<br>\$10K attached         | \$5K detached<br>\$10K attached          |
| Loss conditions                                   | BOP-Pro (base)                              | BOP-Pro Select                          | BOP-Pro Plus                            | BOP-Pro Restaurant                      | BOP-Pro Restaurant Plus                 | BOP-Pro Contractor                      | BOP-Pro Contractor Plus                  |
| <b>Loss payment issued to first named insured</b> | Included                                    | Included                                | Included                                | Included                                | Included                                | Included                                | Included                                 |
| Property definitions                              | BOP-Pro (base)                              | BOP-Pro Select                          | BOP-Pro Plus                            | BOP-Pro Restaurant                      | BOP-Pro Restaurant Plus                 | BOP-Pro Contractor                      | BOP-Pro Contractor Plus                  |
| <b>Waiting period (business income)</b>           | 72 hours                                    | 24 hours                                | 24 hours                                | 24 hours                                | 24 hours                                | 24 hours                                | 24 hours                                 |

| Liability coverages                              | BOP-Pro (base) | BOP-Pro Select                                      | BOP-Pro Plus  | BOP-Pro Restaurant  | BOP-Pro Restaurant Plus | BOP-Pro Contractor                          | BOP-Pro Contractor Plus                     |
|--|----------------|---|---|---------------------|-------------------------|---|---|
| <b>Care, custody and control property damage</b> | -              | -   | -   | -                   | -                       | \$25K occ.<br>\$50K agg.<br>\$500 occ. ded. | \$25K occ.<br>\$50K agg.<br>\$500 occ. ded. |
| <b>Delivery errors and omissions</b>             | -              | -   | -   | \$10K<br>\$250 ded. | \$10K<br>\$250 ded.     | -   | -   |
| <b>Electronic data liability</b>                 | -              | \$25K occ.  | \$50K occ.  | \$50K occ.          | \$50K occ.              | \$50K occ.                                  | \$50K occ.                                  |
| <b>Product recall expense</b>                    | -              | \$10K/<br>product recall<br>\$10K agg.<br>\$1K ded. | \$25K/<br>product recall<br>\$50K agg.<br>\$1K ded. | -                   | -                       | -   | -   |

|   |                |                            |                          |                          |                            |                          |                            |
|---|----------------|----------------------------|--------------------------|--------------------------|----------------------------|--------------------------|----------------------------|
| <b>Voluntary property damage</b>  | -              | -                          | -                        | -                        | -                          | \$5K occ.<br>\$10K agg.  | \$5K occ.<br>\$10K agg.    |
| <b>Water damage legal liability</b>   | -              | -                          | \$25K/premises           | \$25K/premises           | \$25K/premises             | \$25K/premises           | \$25K/premises             |
| Coverage extension—<br>supplementary payments   | BOP-Pro (base) | BOP-Pro Select             | BOP-Pro Plus             | BOP-Pro<br>Restaurant    | BOP-Pro<br>Restaurant Plus | BOP-Pro<br>Contractor    | BOP-Pro<br>Contractor Plus |
| <b>Loss of earning to help with<br/>claim investigation</b>   | \$250/day      | \$500/day<br>\$2.5K/policy | \$500/day<br>\$5K/policy | \$500/day<br>\$5K/policy | \$500/day<br>\$5K/policy   | \$500/day<br>\$5K/policy | \$500/day<br>\$5K/policy   |
| Modified exclusions   | BOP-Pro (base) | BOP-Pro Select             | BOP-Pro Plus             | BOP-Pro<br>Restaurant    | BOP-Pro<br>Restaurant Plus | BOP-Pro<br>Contractor    | BOP-Pro<br>Contractor Plus |
| <b>Coverage—expanded perils<br/>for damage to premises<br/>rented</b>   | -              | Included                   | Included                 | Included                 | Included                   | Included                 | Included                   |
| <b>Coverage—property<br/>damage to borrowed<br/>equipment while not in use</b>  | -              | -                          | -                        | -                        | -                          | \$25K occ.               | \$25K occ.                 |
| <b>Coverage—property<br/>damage to elevators</b>  | -              | -                          | -                        | -                        | -                          | Included                 | Included                   |
| <b>Redefined—expected or<br/>intended<br/>injury/damage</b>   | -              | Included                   | Included                 | Included                 | Included                   | Included                 | Included                   |
| Who is an insured   | BOP-Pro (base) | BOP-Pro Select             | BOP-Pro Plus             | BOP-Pro<br>Restaurant    | BOP-Pro<br>Restaurant Plus | BOP-Pro<br>Contractor    | BOP-Pro<br>Contractor Plus |
| <b>Additional insured —<br/>controlled insurance<br/>program (wrap-up) off-<br/>premises operations<br/>only—owners, lessees or<br/>contractors</b> | -              | -                          | -                        | -                        | -                          | -                        | Included                   |
| <b>Additional insured —<br/>engineers, architects or<br/>surveyors not engaged by<br/>the named insured</b>   | -              | -                          | -                        | -                        | -                          | Included                 | Included                   |
| <b>Additional insured —<br/>grantor of franchise</b>  | -              | Included                   | Included                 | Included                 | Included                   | -                        | -                          |
| <b>Additional insured — lessor<br/>of leased equipment</b>  | -              | Included                   | Included                 | Included                 | Included                   | Included                 | Included                   |
| <b>Additional insured —<br/>managers or lessors of<br/>premises</b>   | -              | Included                   | Included                 | Included                 | Included                   | Included                 | Included                   |



| Who is an insured cont.  |                |   |   |   |                         |   |   |
|--|----------------|---|---|---|-------------------------|---|---|
| <b>Additional insured — owners, lessees or contractors — automatic status when required in construction or service agreement with you</b>                            |                | -   | -   | -   | -                       | Included                                      | -   |
| <b>Additional insured — owners, lessees or contractors — automatic status when required in construction or service agreement with you including upstream parties</b> | -              | -   | -   | -   | -                       | -   | Included                                      |
| <b>Additional insured — products-completed operations coverage including upstream parties</b>  | -              | -   | -   | -   | -                       | -   | Included                                      |
| <b>Additional insured — state or governmental agency or subdivision or political subdivision — permits or authorizations</b>   | -              | -   | -   | -   | -                       | Included                                      | Included                                      |
| <b>Additional insured — vendors</b>  | -              | Included                                      | Included                                      | Included                                      | Included                | Included                                      | Included                                      |
| <b>Broadened named insured to include entities which insured owns more than 50% of the voting stock</b>  | -              | Included                                      | Included                                      | Included                                      | Included                | Included                                      | Included                                      |
| <b>Employee injury to another employee</b>   | -              | -   | -   | -   | -                       | Included                                      | Included                                      |
| <b>Newly acquired organizations</b>  | -              | Included (with 180-day reporting requirement) | Included (with 180-day reporting requirement) | Included (with 180-day reporting requirement) | Included                | Included (with 180-day reporting requirement) | Included (with 180-day reporting requirement) |
| Liability and medical expenses limits of insurance   | BOP-Pro (base) | BOP-Pro Select                                | BOP-Pro Plus                                  | BOP-Pro Restaurant                            | BOP-Pro Restaurant Plus | BOP-Pro Contractor                            | BOP-Pro Contractor Plus                       |
| <b>Aggregate limit per location</b>  | -              | Included                                      | Included                                      | Included                                      | Included                | Included                                      | Included                                      |
| <b>Aggregate limit per project</b>   | -              | -   | -   | -   | -                       | Included                                      | Included                                      |
| <b>Knowledge of occurrence redefined</b>   | -              | Included                                      | Included                                      | Included                                      | Included                | Included                                      | Included                                      |

| Liability and medical expense definitions  | BOP-Pro (base) | BOP-Pro Select | BOP-Pro Plus | BOP-Pro Restaurant |          | BOP-Pro Contractor | BOP-Pro Contractor Plus |
|--|----------------|----------------|--------------|--------------------|----------|--------------------|-------------------------|
| <b>Bodily injury redefined to include mental injury and anguish</b>  | -              | Included       | Included     | Included           | Included | Included           | Included                |
| <b>Mobile equipment to include snow removal, road maintenance and street cleaning equipment less than 1,000 lbs. GVW</b> | -              | -              | -            | -                  | -        | Included           | Included                |
| Common policy conditions   | BOP-Pro (base) | BOP-Pro Select | BOP-Pro Plus | BOP-Pro Restaurant |          | BOP-Pro Contractor | BOP-Pro Contractor Plus |
| <b>Blanket waiver of subrogation</b>   | -              | -              | -            | -                  | -        | Included           | Included                |
| <b>Unintentional failure to disclose hazards</b>   | -              | Included       | Included     | Included           | Included | Included           | Included                |

*If there are any discrepancies between this flyer and the actual policy, the provisions of the policy shall prevail. Some states may not allow this form. Consult your agent regarding availability in your state.*

*This flyer is for informational purposes only and is accurate as of the publication date, may not reflect subsequent revisions, and is intended for use only by UFG Insurance agents and their customers and UFG Service Center employees. The terms and language in the insurance policy shall govern. UFG does not undertake any obligation to update the information contained in this brochure between publications.*