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

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

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

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

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Coverage extensions cont.							
Salespersons' samples	-	$1K occ.	$5K occ.	-	$15K	-	-
Security expense after loss	-	$2.5K	$2.5K	$2.5K	$2.5K	$2.5K	$2.5K
Tenant lease assessment	-	$2.5K	$5K	$5K	$5K	$5K	$5K
Utility services—direct damage	-	$10K (no overhead transmission)	$25K (no overhead transmission)	$25K (no overhead transmission)	$50K (no overhead transmission)	$25K (no overhead transmission)	$50K (no overhead transmission)
Utility services—time element	-	$10K (no overhead transmission)	$25K (no overhead transmission)	$25K (no overhead transmission)	$50K (no overhead transmission)	-	-
Valuable papers and records	$10K occ. on premises $5K off premises	$25K on premises $10K off premises	$50K on premises $10K off premises	$50K on premises $10K off premises	$50K on premises $10K off premises	$50K on premises $10K off premises	$100K on premises $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
Outdoor signs	$1K attached	$5K detached $5K attached	$5K detached $10K attached	$10K detached $25K attached	$10K detached $25K attached	$5K detached $10K attached	$5K detached $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
Loss payment issued to first named insured	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
Waiting period (business income)	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
Care, custody and control property damage	-	-	-	-	-	$25K occ. $50K agg. $500 occ. ded.	$25K occ. $50K agg. $500 occ. ded.
Delivery errors and omissions	-	-	-	$10K $250 ded.	$10K $250 ded.	-	-
Electronic data liability	-	$25K occ.	$50K occ.	$50K occ.	$50K occ.	$50K occ.	$50K occ.
Product recall expense	-	$10K/ product recall $10K agg. $1K ded.	$25K/ product recall $50K agg. $1K ded.	-	-	-	-

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

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Who is an insured cont.							
Additional insured — owners, lessees or contractors — automatic status when required in construction or service agreement with you		-	-	-	-	Included	-
Additional insured — owners, lessees or contractors — automatic status when required in construction or service agreement with you including upstream parties	-	-	-	-	-	-	Included
Additional insured — products-completed operations coverage including upstream parties	-	-	-	-	-	-	Included
Additional insured — state or governmental agency or subdivision or political subdivision — permits or authorizations	-	-	-	-	-	Included	Included
Additional insured — vendors	-	Included	Included	Included	Included	Included	Included
Broadened named insured to include entities which insured owns more than 50% of the voting stock	-	Included	Included	Included	Included	Included	Included
Employee injury to another employee	-	-	-	-	-	Included	Included
Newly acquired organizations	-	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
Aggregate limit per location	-	Included	Included	Included	Included	Included	Included
Aggregate limit per project	-	-	-	-	-	Included	Included
Knowledge of occurrence redefined	-	Included	Included	Included	Included	Included	Included

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

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