

EssentialBOP highlights

3 levels of coverage

Base level available for all insureds.

Essential

Essential +1
(additional \$100)

Essential +2
(additional \$200)

Low minimum premiums

\$500

minimum premium for
non-contracting class codes

\$650

minimum premium for
contracting class codes

Maximums

5 locations

maximum 5 locations

\$7.5 million

aggregate total insured value (TIV),
with no location over \$4.5 million

Umbrella

\$500 per million

Umbrella policy available starting at \$500 per million. Certain class codes apply. Contact your sales manager for more information.

Ease of doing business

70%

auto-decision on
submitted policies with no
underwriting referral*

- Instant quote
- Same day turnaround time
- Direct access to underwriter via online message board

1 commission statement

for EssentialBOP and workers
compensation policies

1 bill

for EssentialBOP and workers
compensation policies

Discounts and promotions

10%

Multi-policy discount** to the
EssentialBOP policy when workers
compensation policy is bound.

Policies must have a common FEIN

Markel® Rewards

Contact your local sales manager
or visit [markelinsurance.com/
markelrewards](https://www.markelinsurance.com/markelrewards) for more information

*Data based on inforce nationwide BOP premium from 1/1/18-2/8/19 from all Markel Specialty Commercial insuring companies.

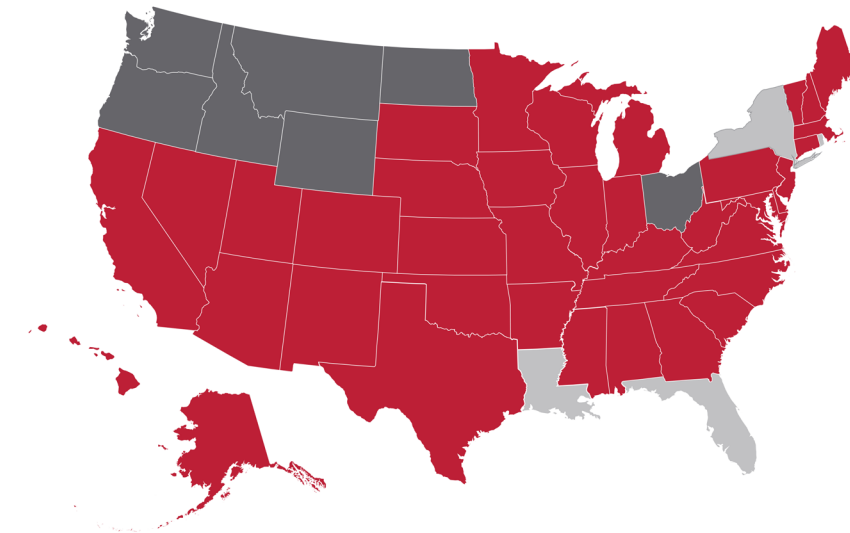
**Multi-policy discount not applicable to Equipment Breakdown Protection and Employee Practices Liability Insurance endorsements.

Submit, quote, and bind quickly and easily

EssentialBOP is there to grow with the needs of your client with three levels of coverage and flexible payment options. Submit, quote, and bind quickly and easily through mPortal: portal.markelinsurance.com.

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 11/16/20.

[markelinsurance.com/smallbusiness](https://www.markelinsurance.com/smallbusiness) +1.888.500.3344

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EssentialBOP

Insuring America's
Small Business®



EssentialBOP provides coverage for many small businesses, including:

Retail

Eligible

- Beauty supply stores
- Bicycle shops
- Books and magazine stores
- Candy stores
- Clothing stores
- Florists
- Gift shops
- Hardware stores
- Jewelry stores
- Musical instrument stores

Not a market for

- Auto parts stores
- Gun stores
- Hardware stores with equipment rental
- Pet stores



Medical offices

Eligible

- Chiropractors
- Dentists
- Optometrists
- Physical therapists
- Psychologists

Not a market for

- Offices without professional liability coverage in place
- Emergency rooms/Hospitals
- Veterinarians



Contractors

Eligible

- Carpet and rug cleaning
- Electrical work
- Fence erection
- Finish and trim carpentry
- Glaziers
- Landscape gardening and lawn sprinkler installation

Not a market for

- 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



Restaurants and eateries

Eligible

- Bakeries
- Cafés
- Casual dining restaurants
- Delis
- Donut and bagel shops
- Ice cream and yogurt shops
- Sandwich shops

Not a market for

- National franchises
- Establishments with more than 25% sale of alcohol
- Operations with more than two fryer baskets
- Seasonal establishments – if closed for more than 30 consecutive days



Personal care

Eligible

- Barber shops
- Beauty parlors
- Nail salons

Not a market for

- Eyebrow/eyelash threading, curling, or extending
- Tanning
- Tattooing
- Hair removal/implanting
- Chemical application, invasive surgical or needle based procedures



Office/professional services

Eligible

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

*Pair with our *Miscellaneous errors and omissions coverage*

Not a market for

- Real estate agents
- Detective agencies
- Political campaigns



Grocery

Eligible

- Grocery stores and supermarkets
- Retail sale of limited amounts of canned goods, dairy products, prepackaged meats, and incidental grocery items

Not a market for

- 24 hour operations
- Alcohol sales exceeding 25%
- Auto service or repairs
- Gasoline, propane, or kerosene filling operations
- Repackaged or relabeled food sales



Processing and services

Eligible

- Copy stores
- Engravers
- Jewelry repair
- Mailbox and packaging
- Photographers
- Shoe repair
- Tailors

Not a market for

- Funeral homes
- Dental laboratories
- Laundry and dry cleaners
- Pharmacies
- Taxidermy



Wholesale and distribution

Eligible

- Appliance distributors
- Barber or beauty shop supply distributors
- Floral distributors
- Floor covering distributors
- Hardware distributors

Not a market for

- Auto parts distributors
- Food distributors
- Manufacturers representatives
- Material alterations to manufacturing
- Meat distributors
- Outdoor power equipment or power tool rentals distributors
- Tobacco distributors
- Toy distributors

