



# BUSINESS OWNERS

Protecting the American dream is our specialty. The Midlands Business Owners Policy (BOP) combines various coverages into one convenient package. From accountants and chiropractors to retail and wholesale, our BOP safe guards your clients' livelihood.

## HIGHLIGHTS

- Coverage includes liability and property
- Additional coverages available: EPL, Workers Compensation
- Customizable insurance solution
- Fast turnaround
- Low minimum premiums
- Flexible payment options
- Competitive commissions
- 10% discount when BOP and Workers Compensation bound (single-billed)
- Ineligible risks: 24-hour operations, car washes, auto service/repairs, bars, property managers
- New class codes continuously added

## CLASSES

Retail • Carpet Cleaning • Fence Installation • Bakery • Electrician • Healthcare • Convenience Store • Barber Shop • Cafe • Clerical • Carpentry • Grocery • Sandwich Shop • Landscaping • Ice Cream/ Yogurt Shop • Restaurant • Dentist • Bicycle Shop • Florist • Optometrist • Accountant • Hair Salon • Wholesale • Distribution • Chiropractors • Candy Store • Consulting Firm • Photographers • Doctors • Title Agents • Tailor • Shoe Repair • Physical Therapist • Book Store • Insurance Agents • Orthodontists • Beauty Supply • Interior Decorators • Jewelry Repair • Engravers • Real Estate Agent • Dry Cleaners • Nail Salons • Veterinarian • More



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 **MIDLANDS**

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Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.