

Businessowners policy



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Appetite

Restaurants and eateries

- Bakeries
- Cafes
- Casual dining restaurants
- Ice cream and yogurt shops
- Sandwich shops

Personal care

- Barber shops
- Beauty salons
- Nail salons

Office and professional services

- Accountants/bookkeepers
- Advertising and marketing agencies
- Consulting firms
- Insurance agencies
- Interior decorators
- Ticket agencies
- Title agencies
- Travel agencies

Retail

- Beauty supply stores
- Bicycle shops
- Candy stores
- Clothing stores
- Florists
- Gift shops
- Jewelry stores
- Musical instrument stores

Medical offices

- Chiropractors
- Dentists
- Optometrists
- Orthodontists
- Physical therapists
- Physicians

Contractors*

- Carpet and rug cleaners
- Electrical contractors
- Fence contractors
- Finish and trim carpenters
- Landscape gardening and lawn sprinkler installers

Grocery stores

- Grocery stores
- Supermarket

Processing and services

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

Wholesale and distribution

- Appliance distributors
- Bakery distributors
- Barber or beauty shop supply distributors
- Floral distributors
- Hardware distributors

Multi-policy discount

If you combine our workers compensation and businessowners policies you will earn a 10% multi-policy discount.*

Coverages

EssentialBOP combines the general liability and property coverages needed for your small business. You can choose from three levels of coverage: Essential, Essential +1, and Essential +2 in addition to multiple optional endorsements. Pick the ones that best fit your business and your budget.

Property

Property insurance protects you when fire, theft, or other covered perils destroy your building or equipment. Property insurance also covers your property that isn't brick and mortar, like accounts receivable, business income, and interruption of computer operations, to name a few.

- Buildings - protects your building whether you rent or own
- Business personal property - protects your business contents and equipment

Liability

Liability insurance, also known as general liability or business liability, is an essential coverage that can protect you from unexpected but not uncommon claims arising from your daily business operations such as bodily injury, property damage, and personal injury.

Limits

Up to \$2 million per occurrence/\$4 million aggregate

State availability

Available in all states except for Florida, Louisiana, New York and Rhode Island.

Umbrella policy - NEW!**

Limits

Up to \$3 million

Start your submission today in mPortal – portal.markelinsurance.com

Find your underwriter at markelinsurance.com/contacts

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

**Not available in all states. Please contact your sales person for details.

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