



Markel EssentialBOP™ coverage highlights for medical offices

markelinsurance.com/smallbusiness | +1.888.500.3344

| Coverage | Coverage type | Essential | Essential +1 | Medical Essential +2 |
|---|---------------|---|---|---|
| Accounts receivable | Property | \$10,000 on premises \$5,000 off premises | \$25,000 on premises \$10,000 off premises | \$150,000 on premises \$50,000 off premises |
| Additional insured - By written contract, agreement, permit, or authorization | Liability | Included | Included | Included |
| Appurtenant structures - building | Property | \$25,000 | \$25,000 | \$50,000 |
| Appurtenant structures - personal property | Property | \$5,000 | \$5,000 | \$25,000 |
| Bail bonds | Liability | Up to \$250 | Up to \$250 | Up to \$250 |
| Business income – actual loss sustained (ALS) | Property | ALS - 12 months 72 hour waiting period with ability to buy down to 24 or 48 | ALS - 12 months 72 hour waiting period with ability to buy down to 24 or 48 | ALS - 12 months 72 hour waiting period with ability to buy down to 24 or 48 |
| Business income – extended period of indemnity (extended business income) | Property | 60 days | 60 days | 6 months |
| Business income - dependent properties | Property | \$5,000 72 hour deductible | \$5,000 72 hour deductible | \$5,000 72 hour deductible |
| Business income - ordinary payroll coverage | Property | 60 days | 60 days | 60 days |
| Civil authority | Property | 4 consecutive weeks 72 hour deductible 1 mile from damaged property | 4 consecutive weeks 72 hour deductible 1 mile from damaged property | 4 consecutive weeks 72 hour deductible 1 mile from damaged property |
| Collapse | Property | Included | Included | Included |
| Computer fraud and fund transfer | Property | Not included | Not included | \$10,000 |
| Contract penalties | Property | Not included | Not included | \$1,000 |
| Damage to premises rented to you | Liability | \$50,000 | \$100,000 | \$300,000 |
| Debris removal | Property | 25% of covered loss, additional \$25,000 reported within 180 days | 25% of covered loss, additional \$25,000 reported within 180 days | 25% of covered loss, additional \$150,000 reported within 180 days |
| Electronic data | Property | \$10,000 | \$25,000 | \$50,000 |
| Employee dishonesty | Property | Not included | \$5,000 | \$25,000 |
| Exterior building glass (including tenant's glass) | Property | Subject to building or building personal property limit | Subject to building or building personal property limit | Subject to building or building personal property limit |
| Extra expense that occurs during the "period of restoration" | Property | Included | Included | Included |
| Fine arts | Property | Not included | Not included | \$50,000 |
| Fire department service charge | Property | \$2,500 per premises | \$2,500 per premises | \$25,000 per premises |

Medical Essential +2 not available in CA

| Coverage | Coverage type | Essential | Essential +1 | Medical Essential +2 |
|---|---------------|---|---|--|
| Forgery or alteration | Property | \$2,500 | \$2,500 | \$25,000 |
| Glass expenses | Property | Included | Included | Included |
| Increased cost of construction | Property | \$25,000 | \$25,000 | \$50,000 |
| Interruption of computer operations | Property | \$10,000 | \$10,000 | \$10,000 |
| Loss data preparation | Property | Not included | Not included | \$10,000 |
| Money and securities - inside the premises | Property | Not included | \$15,000 | \$50,000 |
| Money and securities - outside the premises | Property | Not included | \$5,000 | \$25,000 |
| Money orders and counterfeit paper currency | Property | \$1,000 | \$1,000 | \$1,000 |
| Newly acquired or constructed property - building | Property | \$250,000 per building | \$250,000 per building | \$1,000,000 per building |
| Newly acquired or constructed property - period of coverage | Property | 30 days | 30 days | 30 days |
| Newly acquired or constructed property - personal property | Property | \$100,000 per building | \$100,000 per building | \$500,000 per building |
| Ordinance or law | Property | \$25,000 (all other states) Not included (select states*) | \$25,000 (all other states) Not included (select states*) | \$50,000 (all other states) Not included (select states*) |
| Outdoor property | Property | \$2,500 subject to \$1,000 per tree, shrub or plant | \$2,500 subject to \$1,000 per tree, shrub or plant | \$20,000 subject to \$1,000 per tree, shrub or plant |
| Outdoor signs - attached | Property | \$1,000 with optional increase in \$10,000 increments available up to \$100,000 | \$2,500 with optional increase in \$10,000 increments available up to \$100,000 | \$10,000 with optional increase in \$10,000 increments available up to \$100,000 |
| Outdoor signs - unattached | Property | \$2,500 with optional increase in \$10,000 increments available up to \$100,000 | \$2,500 with optional increase in \$10,000 increments available up to \$100,000 | \$10,000 with optional increase in \$10,000 increments available up to \$100,000 |
| Personal and advertising injury - caused by an offense | Liability | Included | Included | Included |
| Personal effects | Property | \$2,500 per described premises | \$2,500 per described premises | \$60,000 per described premises |
| Personal property of others | Property | \$2,500 per described premises | \$2,500 per described premises | \$75,000 per described premises |
| Personal property off-premises or in transit | Property | \$10,000 | \$10,000 | \$25,000 |
| Pollutant clean up and removal | Property | \$10,000 reported within 180 days during a 12 month period of policy term | \$10,000 reported within 180 days during a 12 month period of policy term | \$25,000 reported within 180 days during a 12 month period of policy term |
| Premises limitation | Property | 1,000 feet | 1,000 feet | 1,000 feet |
| Preservation of property | Property | Up to 30 days | Up to 30 days | Up to 60 days |

*AL, AR, AZ HI, IN, MD, ME, MI, MN, NC, NE, NM, NV, OK, SC, SD, TN, VA, WY

Medical Essential +2 not available in CA

| Coverage | Coverage type | Essential | Essential +1 | Medical Essential +2 |
|---|---------------|--|--|---|
| Reimbursement of legal expenses for disposal of medical waste | Liability | Not included | Not included | \$50,000 |
| Theft damage to rented property | Property | \$5,000 | \$5,000 | \$5,000 |
| Unauthorized business card use | Property | Not included | Not included | \$5,000 |
| Utility services - direct damage and time element | Property | \$2,500 (not applicable in CA and TX) | \$2,500 (not applicable in CA and TX) | \$2,500 (not applicable in TX) |
| Valuable papers and records | Property | \$10,000 on premises \$5,000 off premises | \$25,000 on premises \$10,000 off premises | \$150,000 on premises \$50,000 off premises |
| Water back up and sump overflow - business income | Property | \$2,500 optional increase available up to \$50,000 (increased limits unavailable in CA and TX) | \$2,500 optional increase available up to \$50,000 (increased limits unavailable in CA and TX) | \$2,500 optional increase available up to \$50,000 (increased limits unavailable in TX) |
| Water back up and sump overflow - property | Property | \$2,500 optional increase available up to \$50,000 (increased limits unavailable in CA and TX) | \$2,500 optional increase available up to \$50,000 (increased limits unavailable in CA and TX) | \$2,500 optional increase available up to \$50,000 (increased limits unavailable in TX) |
| Water damage, other liquids, powder, or molten material damage - discharge from an automatic fire protection system | Property | Included | Included | Included |

*AL, AR, AZ HI, IN, MD, ME, MI, MN, NC, NE, NM, NV, OK, SC, SD, TN, VA, WY

Optional endorsements

| Coverage | Coverage type | Essential | Essential +1 | Essential +2 | Additional coverage available |
|--|---------------|--|--|--|---|
| Amendment of aggregate limits of insurance (per project) | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Barber shops and hair salons professional liability | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Beauty salons professional liability | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Condominium commercial unit owners optional coverages | Property | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Contractors' installation, tools, and equipment coverage | Property | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Damage to premises rented to you | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Designated construction project(s) general aggregate limit | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Electronic commerce | Property | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement up to \$50,000 |
| Employee benefits liability (EBL) | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Employee dishonesty | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Employment practices liability (EPLI) | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Equipment breakdown | Property | Optional endorsement | Optional endorsement | Optional endorsement | a. Pollutants - \$250,000 b. Refrigeration Clean-up - \$250,000 c. Spoilage - \$250,000 |
| Food contamination | Property | Optional endorsement \$10,000 cleanup and replacement \$3,000 advertising expenses | Optional endorsement \$10,000 cleanup and replacement \$3,000 advertising expenses | Optional endorsement \$10,000 cleanup and replacement \$3,000 advertising expenses | Optional endorsement \$10,000 cleanup and replacement \$3,000 advertising expenses |
| Hearing aid and optical professional liability | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Hired auto/ non-owned auto liability | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Limits = per occurrence liability and medical expense limit |
| Increased cost of construction/ ordinance or law | Property | \$25,000 & optional endorsement | \$25,000 & optional endorsement | \$25,000 & optional endorsement | Coverage 1 building limit. Coverage 2 & 3 up to \$100,000 |
| Liquor liability | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Loss payable clause | Property | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Pesticide or herbicide applicator - limited pollution coverage | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Photography | Property | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |

Optional endorsements

| Coverage | Coverage type | Essential | Essential +1 | Essential +2 | Additional coverage available |
|---|---------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Primary and noncontributory - other insurance condition | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Restaurants | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Spoilage | Property | Optional endorsement up to \$50,000 | Optional endorsement up to \$50,000 | Optional endorsement up to \$50,000 | Optional endorsement up to \$50,000 |
| Stop gap | Liability | Optional endorsement | Optional endorsement | Optional endorsement | Optional endorsement |
| Transfer of rights of recovery against others to us | Liability | Optional endorsement | Optional endorsement | Optional endorsement | No additional coverage available |

Optional endorsements - additional insureds

The Markel businessowners policy provides blanket coverage for additional insureds by written contract, agreement, permit or authorization. Endorsing policies to name specific additional insureds as below may result in additional premium charges.

| Coverage | Coverage type | Essential | Essential +1 | Essential +2 |
|--|---------------|--------------------------------|--------------------------------|--------------------------------|
| Amendment of insured contract definition | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Building owners | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Co-owner of insured premises | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Controlling interest | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Designated person or organization | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Engineers, architects, or surveyors | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Engineers, architects, or surveyors not engaged by the named insured | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Grantor of franchise | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Lessor of leased equipment | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Managers or lessors of premises | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Mortgagee, assignee, or receiver | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Owner or other interests from whom land has been leased | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Owners, lessees, or contractors - completed operations | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| State or political subdivision - permits | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| State or political subdivision - permits or authorizations | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| State or political subdivision - permits relating to premises | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |
| Vendors | Liability | Blanket - added by endorsement | Blanket - added by endorsement | Blanket - added by endorsement |

For additional Markel EssentialBOP™ product information, please log in to mPortal at portal.markelinsurance.com.

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