

Tenant-occupied Preferred Office Program (POP)



Customer Service

(727) 823-4000

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Claims

(800) 765-9700

BANKERS
INSURANCE GROUP

Bankers Insurance Group

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St. Petersburg, FL 33716

Tenant-occupied Preferred Office Program (POP)

Our **Preferred Office Program** is for tenant-occupied offices only. It's a fast, efficient, affordable way to provide low-cost comprehensive coverage for qualifying preferred office occupancies.

The **POP** not only offers you a speedy, no-company-intervention product to quote, but you are also able to **apply Individual Risk Premium Modification (IRPMS) credits or debits upfront** (just call your underwriter for details)!

This program was designed to be quick and easy to use with no hassle and no waiting. **If it fits, it only takes minutes.**

Flat Windstorm or Hail Deductibles of \$1,000, \$2,500, \$5,000, \$7,500 or \$10,000.

Business Income and Extra Expense **Actual Loss Sustained** for 12 months Included
Additionally...

- Up to \$3,000,000 in total property limits
- Business Liability Coverage Optional Limits of 500,000, \$1,000,000 and \$2,000,000
- Medical Expense Payments \$10,000 per person
- Damage to Premises Rented to You \$300,000
- Written on an All Risk Basis at replacement cost
- Help Protect your Business with disaster recovery planning system. Designed by the Institute for Business and Home Safety, the "Open for Business" Online tool (valued at \$2,000) is FREE when you purchase a Businessowners Preferred Office Policy.

Eligibility

- Business Personal Property limit of insurance may not exceed \$3,000,000
- Must occupy less than 35,000 square feet
- No more than 1 loss in the past 3 years (Not including Acts of God)
- Offices located in a converted structure where plumbing, heating and electrical wiring is up to commercial code are acceptable
- Offices located in buildings older than 20 years where plumbing, electrical, and heating and air conditioning have been updated are acceptable
- At least two years of experience is required in applicable trade

Ineligibility

- Building coverage is not eligible under this program
- Tenant-occupied risks that are required to insure any portion of the building they occupy
- Office condominium units
- Any risks located in a PC9 or PC10
- Any tenant-occupied building and/or any business personal property of the tenant located in that building that has existing damage from a hurricane or tropical storm
- More than 30 days lapse in coverage at any time or in business without insurance at any time

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Eligible Classifications

- Accounting Services, CPAs: Office
- Accounting Services Except CPAs: Office
- Advertising & Related Services
- Bookkeeping Services
- Graphic Design: Risk Involved in Brochure, Magazine or Newspaper Layout Only, No Publishers, No Web Design. Personal Injury & Advertising Injury Endorsement BP 04 37 must be attached.
- Credit Reporting Agencies
- Dentists
- Employment Agencies: Office (Personal Injury & Advertising Injury Endorsement BP 04 37 Must Be Attached)
- Engineers or Architects, Consulting, Not Engaged in Actual Construction
- Financial Planning
- Inspection & Appraisal Companies Inspecting for Insurance or Valuation Purposes
- Insurance Agents
- Lawyers (Personal Injury & Advertising Injury Endorsement BP 04 37 Must Be Attached)
- Manufacturers' Representatives
- Medical Offices (No Emergency, Family Planning Clinics or Physical Therapy)
- Payroll Accounting Services
- Real Estate Agents, No Property Management
- Telephone Answering Service (No 900 Numbers)
- Ticket Agencies Other than Theatrical
- Ticket Agencies, Theatrical
- Title Agencies
- Veterinarians Office

Additional Interests

- Additional Insureds
 - Manager or Lessor of Premise
 - Controlling Interest
 - State or Political Subdivisions - Permits Relating To Premises
 - Mortgagee, Assignee or Receiver
 - Owner or Other Interests from Whom Land Has Been Leased
 - Engineers, Architects or Surveyors
 - Designated Person or Organization
 - Engineers, Architects or Surveyors Not Engaged By the Named Insured
 - State or Political Subdivisions – Permits
 - Grantor of Franchise Endorsement
- Loss Payable Provisions
 - Loss Payee
 - Lender's Loss Payable
 - Loss Payee under a Contract-of-sale
- Mortgagee

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COVERAGE	LIMITS
Accounts Receivable	\$250,000 at premises/\$250,000 off premises
Additional Insured – Lessor of Leased Equipment	Included
Business Income - Extended	90 Days
Business Income from Dependent Properties	\$25,000
Debris Removal	25% of the loss up to a maximum of \$25,000
Electronic Data Additional Coverage	\$75,000
Employee Dishonesty	\$25,000 per occurrence
Equipment Breakdown	Up to \$99,999
Fine Arts	\$50,000, with \$500 per item limit (without appraisal)
Fire Department Service Charge	\$25,000
Fire Extinguisher System Recharge	\$10,000
Forgery and Alteration	\$25,000 per occurrence
Hired and Non-owned Auto Liability	Extends the General Liability Limit to Include Coverage
Identity Fraud Expense Coverage	\$25,000
Interruption of Computer Operations	\$25,000
Inventory or Appraisals	\$5,000
Lock and Key Replacement	\$5,000
Money and Securities	\$10,000 Inside / \$2,500 Outside
Money Orders and Counterfeit Paper	\$5,000
Newly Acquired Property Coverage Extension	BPP at \$500,000, Coverage Period – 180 days
Outdoor Property - Named Perils Only: Fire, Lightning, Riot and Civil Commotion, Explosion and Aircraft	\$25,000, but not more than \$2,500 for fences or walls; \$1,000 for any one tree, shrub or plant; \$1,000 for antennae and satellites \$10,000 for signs (unattached)
Patterns, Dies, Molds and Forms	\$5,000
Personal Effects	\$25,000 (\$1,000 maximum for any one employee)
Personal Property Off Premises (Including Transit)	\$25,000
Property Damage Liability - Borrowed Equipment	\$10,000
Reward Coverage	\$10,000
Sales Representative's Samples	\$25,000
Signs - Attached	\$10,000
Spoilage	\$50,000
Unauthorized Business Card Use	\$5,000
Utility Services -Direct Damage	\$25,000
Valuable Papers and Records	\$100,000 at premises/\$100,000 off premises
Water Backup and Sump Overflow	\$25,000
Wind and Hail Added as Covered Causes of Loss for Outdoor Property	Included

Pay plans

Online bill payment, Visa, MasterCard, AMEX, and Discover accepted. 2,4,7, and 10 pay plans available.

Business Owners

Florida Windstorm or Hail Guidelines

Wind Guidelines

Terr	Distance to Coast	Minimun Windstorm or Hail Deductible	TIV Per Location
11&12 (Monroe County/Key West)	NA	Not Acceptable (Must be written X-Wind)	\$3,000,000
Remainder State	<1/2 mile		
	>1/2 mile	\$1000	\$3,000,000