

If a risk has...

- Less than 50 employees
- Less than \$5,000,000 in sales
- Less than \$5,000,000 Property TIV per location...

**Think of RISCOM Wholesale for a BOP Quote on admitted, A Rated paper.
GL Limits available up to \$2,000,000 per occurrence/\$4,000,000 aggregate.
Quotes are available in all 50 states!**

Information required to quote:

- Class of business
- Details on any losses the insured has incurred over the past 5 years
- Annual sales
- Year the business was established
- Total number of employees
- Building square footage

Frequently Asked Questions:

Is Extra Expense included? Extra Expense is included in Business Income at actual loss sustained for up to 12 months.	Will you write unoccupied property? The building must be 90% occupied to qualify.
Will you write a BOP in coastal areas? Not for risks that are within a mile of the coast.	Is wind included? Yes.
If no prior coverage but they have been in business over three years, can we quote? Yes, contingent upon a signed no loss letter.	Will frame construction be considered? Yes. If TIV exceeds \$350,000, property must be sprinklered and have monitored central station alarm.
If Lessors Risk Only; do we underwrite tenant? Yes.	Will you consider New Venture? Yes.
Is Blanket Additional Insured included? Yes.	Is Primary/Non-Contributory wording included? Yes.
Is Waiver of Subrogation included? It is available.	Are Employee Benefits included? Yes, Employee Benefits is available at an additional charge.
Is there a square footage limitation? Yes. Mercantile buildings must be less than 35,000 square feet. Office buildings must be less than 100,000 square feet and no more than 6 stories in height.	

Submit your application to:

clearance@riscomins.com

Note on your submission email that a BOP quote is requested.
A BOP ACORD application is preferred, if available.



Send your submissions to
 RISCOM Wholesale at:
clearance@riscomins.com

BOP Preferred Business Classes

Description	SIC codes	Description	SIC codes
Accounting Services	7291/8721	Computer Stores	5734
Advertising Agencies	7311	Concrete Construction	1771
Air Conditioning Systems - installation, service or repair	1711	Dairy Products Stores	5451
Appliance Stores - Household	5722	Department Stores	5311
- Radio & Television	5731	Driveway, Parking Area or Sidewalk - repair, paving or re-paving	1771
Auto Parts - new parts only	5531	Drugstores and Pharmacies	5912
Bakeries	5461	Dry Wall or Wallboard Installation	1742
Bakery Distributors	5149	Electrical Work	1731
Barber Shop	7241	Electrical Lighting Stores	5999
Beauty/Hair Salon	7231	Electronic Stores	5731
Beauty Supply Stores	5999	Engineers & Architects	8711/8712
Books & Magazines	5942	Fabric	
Camera Stores	5946	Distributors	5131
Candy/Confectionary Store		Stores	5949
No Manufacturing	5441	Financial Services Offices	6211
Manufacturing w/Chocolate	2066	Floor Covering Installation - not ceramic tile or stone	1752
Manufacturing w/o Chocolate	2064	Floor Covering	
Clothing or Wearing Apparel Distributors	5136/5137	Distributors	5023
Clothing or Wearing Apparel - Stores		Stores	5713
Children	5641	Florists	
Family Clothing Stores	5651	Distributors	5193
Haberdashery & Furnishings	5611	Stores	5992
Hosiery Stores	5632	Framing, Painting or Picture Stores	5999
• Ladies & Girls	5621	Funeral home	7261
Ladies Specialty Stores	5632	Furniture Stores	5712
Ladies Undergarments & Lingerie	5632	Garden Supply Stores	5261
• Men's & Boys	5611	Gift Shops	5947
Men's & Boys Hats and Caps	5611	Glaziers & Glass Dealers	1793
Coffee & Tea Stores - no cooking	5499	Grocery	
Collectibles & Memorabilia		Distributors	5141/5149
Distributors	5092	Stores	5411
Retail	5331	Hardware Stores	5251
Computer Services	7379	Health or Natural Food Stores	5499
Hearing Aid		Office Building Owners	6531
Distributors	5047	Optical Goods	
Stores	5999	Distributors	5048
Heating or Combined Heating and Air Conditioning Systems - No LPG - installation, service or repair	1711	Stores	5995
Hobby, Craft or Artists Supply		Management Consulting Firms	8742
Distributors	5092	Party Supply Stores	5199
Stores	5945	Permanent Yards - Maintenance or Storage	N/A
Home Furnishing Stores	5719	Pet Stores and Grooming	5999
Ice Cream Shops	5812	Photographers	7221
Inspection & Appraisal Companies	6411	Plumbing Contractors - Commercial or Residential (not Industrial)	1711
Insurance Agents & Brokers	6411	Printing, Documenting and Publishing (x-bookbinding)	2711/2721 2731/2732 2741



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Description	SIC codes	Description	SIC codes
Insurance Claims Adjusters	6411	Printing & Bookbinding Supplies	
Jewelry		Distributors	5085
Distributors (No Jeweler's Block)	5094	Stores	2711
Repair	7631	Public Relations Firms & Marketing Offices	8743
Stores (No Jeweler's Block)	5944	Real Estate Agents	6531
Laundry & Dry Cleaning Receiving Stations	7212	Real Estate Managers	6512
Law Offices	8111	Refrigeration Systems or Equipment - installation, service or repair	1711
Locksmiths	7699	Shoe Repair Shops	7251
Luggage Shops	5948	Shoe Stores	5661
Mail Box or Packaging Stores	7389	Specialty foods-meats/cheeses (no cooking delicatessens)	5499
Marine Supply Stores	5999	Sporting Goods or Athletic Equipment Stores	5941
Masonry Contractors	1741	Stationery & Office Supply	
Meat, Poultry, Fish or Seafood Stores	5421	Distributors	5111, 5112, 5113
Medical Offices	8011/8021	Stores	5943
Medical Supply Stores	5999	Tailoring or Sewing Establishments	5949
Metal Erection	1791	Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction	1743
Music Stores - pre-recorded	5735	Title Agents	6541
Musical instruments	5736	Toy	
Nail Salons	7231	Distributors	5092
Newsstands	5994	Stores	5945
Not for profit - associations/charities (offices)		Travel Agents	4724