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# Business Owners Policy



Small businesses are the engine of our economy and no two small businesses are alike. Whether you're advising a home-based sole proprietor, or working with a successful growing enterprise, our Business Owners Policy (BOP) offers a broad appetite for clients in over 130 diversified classes. You can also select from a range of enhanced coverage options based on the needs of your clients.

## Broad Appetite. Fast Turnaround. Scalable.

Your time is valuable and so are your clients. Our BOP is crafted to make it fast and easy to get the broad coverage your small business clients need with just a handful of underwriting questions.

### Broad Appetite

- Available in all states
- Admitted coverage
- Over 130 BOP business class codes
- Non-auditable

### For micro businesses with

- Minimum business personal property of only \$1,000
- Minimum annual premium as little as \$250

### For bigger enterprises with

- Sales up to \$6,000,000 per location
- Occupancies up to 35,000 sq. Ft.
- Property values up to:
  - \$1,000,000 in building limits
  - \$500,000 in business personal property



**Our Business Owners Policy is tailored to micro and small retail, service and consulting businesses.**

Our BOP is designed to grow with your client as they move from home-based to successful enterprise.



## TARGET CLIENTS

- Retail and Service businesses
- Start-ups
- Consultants
- Home-based businesses



## FLEXIBLE PAYMENT PLANS. NO FEES.

C&F Digital Partners offers both Agency and Direct Billing arrangements. Installment plans are available on policies with premium over \$1000. No installment fees apply.

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## Coverage Your Clients Need to Grow and Succeed

A small business incident could be the difference between business success or closure. Our Business Owners coverage bundles Property, General Liability and Business Interruption Coverage into a standard policy, and offers additional protection for a minimal investment. From Cyber to Professional Liability and Equipment Breakdown, our BOP provides enhanced protection for the unexpected.

### Standard Coverage:

- Property
- General Liability – occurrence limits: \$300,000, \$500,000, \$1,000,000 and \$2,000,000
- Business Interruption and Extra Expense – Actual Loss Sustained for 12 months

### Enhanced Coverage:

- Enhanced Equipment Breakdown (includes micro circuitry)
- Employment Practices Liability
- Cyber Risk (Not available in CA or NY)
- Employee Benefits Liability
- Hired and Non-Owned Auto (subject to additional underwriting)
- Liquor Liability (subject to additional underwriting)
- Miscellaneous Professional Liability (available for most clients)
- Additional Interests, including Blanket Additional Insured
- Scheduled Property Floater

## Why C&F Digital Partners

C&F Digital Partners is part of Crum & Forster, a subsidiary of Fairfax Financial Holdings Limited. Crum & Forster has been offering insurance for almost 200 years and is backed by a strong financial foundation (A rated from A.M. Best) and deep insurance expertise. We offer a selection of standard and enhanced insurance products for small business owners, including on-demand coverage for freelance and gig economy workers in a broad spectrum of industries. Our digital insurance platform makes it fast and easy to rate, quote and bind small business insurance in real-time through a touchless, online experience.

To learn more, visit [cfdigitalpartners.com](https://cfdigitalpartners.com)