



**BOP  
ENDORSEMENT  
COVERAGE  
PACKAGES**

# BUSINESS SELECT<sup>SM</sup> ENDORSEMENT

## CONTRACTORS

BUSINESS SELECT<sup>SM</sup>

### PROGRESSIVE BASE BOP<sup>1</sup>

### CONTRACTORS (WITH PROPERTY) (\$275)

### CONTRACTORS (LIABILITY) (\$175)

| BUILDING LEVEL COVERAGES                                                                                             |                                                  |                                                   |                   |
|----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------------------------|-------------------|
| Accounts Receivable                                                                                                  | \$10,000 on premises<br>\$5,000 off premises     | \$25,000 on premises<br>\$5,000 off premises      | —                 |
| Appurtenant Structures <sup>2</sup>                                                                                  | Not Available                                    | 10% of building coverage<br>limit, up to \$50,000 | —                 |
| Utility Services Business Income                                                                                     | Not Included                                     | \$10,000                                          | —                 |
| Utility Services Direct Damage                                                                                       | Not Included                                     | \$10,000                                          | —                 |
| LOCATION LEVEL COVERAGES                                                                                             |                                                  |                                                   |                   |
| Backup or Overflow Sewer, Drain, Sump                                                                                | Not Included                                     | \$10,000                                          | —                 |
| Business Income and Extra Expense <sup>2</sup>                                                                       | 72-hour waiting period                           | 24-hour waiting period                            | —                 |
| Civil Authority (Business Income) <sup>2</sup>                                                                       | 72-hour waiting period                           | 24-hour waiting period                            | —                 |
| Fire Department Service Charge <sup>2</sup>                                                                          | \$5,000                                          | \$10,000                                          | —                 |
| Outdoor Property/any one tree, shrub or plant <sup>2</sup>                                                           | \$5,000 (max. \$2,500<br>per tree, shrub, plant) | \$10,000 (max. \$2,500<br>per tree, shrub, plant) | —                 |
| Outdoor Signs <sup>2</sup>                                                                                           | \$2,500                                          | \$5,000                                           | —                 |
| Personal Effects <sup>2</sup>                                                                                        | \$2,500                                          | \$5,000                                           | —                 |
| Preservation of Property <sup>2</sup>                                                                                | 30 days                                          | 60 days                                           | —                 |
| POLICY LEVEL COVERAGES                                                                                               |                                                  |                                                   |                   |
| Business Income from Dependent Properties <sup>2</sup>                                                               | \$5,000                                          | \$10,000                                          | —                 |
| Contractors Tools and Equipment Blanket Limit<br>(\$2,000 per tool)                                                  | \$3,000 <sup>3</sup>                             | \$10,000                                          | \$10,000          |
| Employee Dishonesty                                                                                                  | Not Included                                     | \$5,000                                           | —                 |
| Employees' Tools Coverage                                                                                            | Not Available                                    | \$1,000                                           | \$1,000           |
| Money Orders and Counterfeit Money <sup>2</sup>                                                                      | \$5,000                                          | \$10,000                                          | —                 |
| Newly Acquired Buildings (30-day limit) <sup>2</sup>                                                                 | \$250,000                                        | \$500,000                                         | —                 |
| Newly Acquired Business Personal Property<br>(30-day limit) <sup>2</sup>                                             | \$100,000                                        | \$250,000                                         | —                 |
| Non-owned Tools and Equipment                                                                                        | Not Available                                    | \$10,000                                          | \$10,000          |
| Property at a Temporary Storage Location                                                                             | \$5,000 <sup>3</sup>                             | \$10,000                                          | \$10,000          |
| Property at Each Covered Job Site and Property<br>at all Covered Job Sites Combined                                  | \$3,000/\$9,000 <sup>3</sup>                     | \$10,000/\$30,000                                 | \$10,000/\$30,000 |
| Property in Transit                                                                                                  | \$5,000 <sup>3</sup>                             | \$10,000                                          | \$10,000          |
| Rental Reimbursement for Contractors' Tools<br>and Equipment                                                         | Not Available                                    | \$10,000                                          | \$10,000          |
| OTHER BENEFITS                                                                                                       |                                                  |                                                   |                   |
| Additional Insured—owners, lessees or<br>contractors with additional insured<br>requirement in construction contract | Not Included                                     | Included                                          | Included          |
| Primary and non-contributory—other insurance<br>condition                                                            | Not Included                                     | Included                                          | Included          |
| Waiver of transfer of rights of recovery<br>against others to us                                                     | Not Included                                     | Included                                          | Included          |

<sup>1</sup>A liability only policy may be purchased without the Business Select<sup>SM</sup> endorsement.

<sup>2</sup>Coverage will not show on the system, but will appear on the quote sheet.

<sup>3</sup>This is a separate line item; additional premium applies.

# BUSINESS SELECT<sup>SM</sup> ENDORSEMENT

RETAIL, SERVICES, WHOLESALE, OFFICES & RESTAURANTS

BUSINESS SELECT<sup>SM</sup>

**PROGRESSIVE  
BASE BOP**

**RETAIL, SERVICES,  
WHOLESALE & OFFICES**  
(\$200 for first location;  
\$150 each additional)

**RESTAURANTS**  
(\$250)

| BUILDING LEVEL COVERAGES                                     |                                                  |                                                   |                                                   |
|--------------------------------------------------------------|--------------------------------------------------|---------------------------------------------------|---------------------------------------------------|
| Accounts Receivable                                          | \$10,000 on premises<br>\$5,000 off premises     | \$25,000 on premises<br>\$5,000 off premises      | \$25,000 on premises<br>\$5,000 off premises      |
| Appurtenant Structures*                                      | Not Available                                    | 10% of building coverage<br>limit, up to \$50,000 | 10% of building coverage<br>limit, up to \$50,000 |
| Spoilage                                                     | Not Included                                     | \$5,000                                           | \$10,000                                          |
| Utility Services Business Income                             | Not Included                                     | \$10,000                                          | \$25,000                                          |
| Utility Services Direct Damage                               | Not Included                                     | \$10,000                                          | \$25,000                                          |
| LOCATION LEVEL COVERAGES                                     |                                                  |                                                   |                                                   |
| Backup or Overflow sewer, drain, sump                        | Not Included                                     | \$10,000                                          | \$10,000                                          |
| Business Income and Extra Expense*                           | 72-hour waiting period                           | 24-hour waiting period                            | 24-hour waiting period                            |
| Civil Authority (Business Income)*                           | 72-hour waiting period                           | 24-hour waiting period                            | 24-hour waiting period                            |
| Fire Department Service Charge*                              | \$5,000                                          | \$10,000                                          | \$10,000                                          |
| Money and Securities*                                        | Not Available                                    | \$5,000 on premises<br>\$2,500 off premises       | \$5,000 on premises<br>\$2,500 off premises       |
| Outdoor Property/any one tree, shrub<br>or plant*            | \$5,000 (max. \$2,500<br>per tree, shrub, plant) | \$10,000 (max. \$2,500<br>per tree, shrub, plant) | \$10,000 (max. \$2,500<br>per tree, shrub, plant) |
| Outdoor Signs*                                               | \$2,500                                          | \$5,000                                           | \$5,000                                           |
| Personal Effects*                                            | \$2,500                                          | \$5,000                                           | \$5,000                                           |
| Preservation of Property*                                    | 30 days                                          | 60 days                                           | 60 days                                           |
| POLICY LEVEL COVERAGES                                       |                                                  |                                                   |                                                   |
| Business Income from Dependent<br>Properties*                | \$5,000                                          | \$10,000                                          | \$10,000                                          |
| Electronic Data*                                             | \$10,000                                         | \$25,000                                          | \$25,000                                          |
| Employee Dishonesty                                          | Not Included                                     | \$5,000                                           | \$5,000                                           |
| Fire Extinguisher Recharge*                                  | \$15,000                                         | \$15,000                                          | \$25,000                                          |
| Money Orders and Counterfeit Money*                          | \$5,000                                          | \$10,000                                          | \$10,000                                          |
| Newly Acquired Buildings (30-day limit)*                     | \$250,000                                        | \$500,000                                         | \$500,000                                         |
| Newly Acquired Business Personal<br>Property (30-day limit)* | \$100,000                                        | \$250,000                                         | \$250,000                                         |
| Sales Representative Samples*                                | Not Available                                    | \$5,000                                           | —                                                 |

\*Coverage will not show on the system, but will appear on the quote sheet.