

# BUSINESS OWNERS POLICY (BOP) ELIGIBILITY

## Habitational

Apartments/Cooperatives  
Residential Condominium Associations  
1-4 Family Rental Dwellings  
Mixed Use (*i.e. retail below/apartment above*)



## Office

Office and Office Condominiums (*i.e. lawyers office, dentists office, real estate agency*)

- ◆ May not exceed 6 stories in height
- ◆ Total floor area must not exceed 100,000 sq ft

## Restaurants

- ◆ Total floor area must not exceed 7,500 sq ft
- ◆ Alcohol sales cannot be greater than 25% of total sales
- ◆ Annual gross sales must not exceed \$3,000,000 at any insured location
- ◆ No liquor liability coverage available

## Retail, Service or Processing (*i.e. strip shopping center, mall, retail store*)

Buildings occupied principally by retail, service or processing operations

- ◆ Total floor area must not exceed 25,000 sq ft
- ◆ Service or processing operation businesses must derive at least 75% of annual gross sales from on-premises operations

## Warehouse

- ◆ Solely for private storage of insured's goods
- ◆ Self-storage used to store property of others

## Wholesale

- ◆ Total floor area must not exceed 25,500 sq ft
- ◆ No more than 25% of total floor area can be open to public
- ◆ No more than 25% annual gross sales from retail operations
- ◆ Annual gross sales must not exceed \$3,000,000 at any insured location

## Miscellaneous Eligible Classifications

Convenience Stores

Not eligible for coverage:

- ◆ Gasoline sales of 75% or more of total annual gross sales
- ◆ Propane or kerosene tank filling
- ◆ Auto repair or service
- ◆ Car washes