



## BUSINESS OWNERS INSURANCE (BOP)

Granada Indemnity's BOP is an affordable option for main street businesses and office risks in New York. Purchasing BOP from Granada Indemnity is designed to be simple:

- **Innovative Online Portal** – A.M. Best “Excellent” rated, comprehensive BOP coverages can be quoted and bound in five minutes or less. Only six underwriting questions to answer.
- **Direct Bill Payments** – Secure online payments can be made by credit card or bank account.
- **Continuous Policy\***

Get the comprehensive protection your clients need...all it takes is a few clicks.

## BOP CLASSES

We offer BOPs for a variety of classes:

### Retail Stores & Services

- Appliance Stores (includes Cell Phone Stores)
- Auto Part Stores
- Barber Shops
- Beauty Shops
- Clothing Stores – No Bridal Shops
- Convenience Stores – No Gas Stations; No Vape/Smoke Shops
- Dental Laboratories
- Dry Cleaners – No Plants
- Fabric Stores
- Gift Shops
- Hobby, Craft or Artist Supply Stores
- Jewelry Stores
- Mail Box or Packaging Stores
- Nail Salons
- Shoe Stores
- Stationery Stores
- Pet Supply Stores – No Sales of Pets
- Photo Studios
- Printing Shops
- Variety Stores

### Professional Offices

- Accounting Services
- Advertising and Related Services
- Bookkeeping Services
- Collection Agencies – No Repo
- Dental Offices
- Insurance Businesses
- Law Firms
- Medical Offices – No Veterinarians
- Mortgage Brokers
- Realtors
- Travel Agencies – No Guided Tours

### Food & Beverage Stores

- Bakery/Bagel Shops
- Beverage Stores w/Liquor
- Candy Stores
- Delis
- Fruit & Vegetable Stores
- Grocery Stores
- Meat and/or Poultry Stores
- Seafood Stores

## ELIGIBILITY REQUIREMENTS

In order to be eligible for this program, the insured must meet the following requirements:

- Maximum 10 employees
- Maximum sales of \$750k
- Maximum square footage of 3,000 sq. ft.
- Business is not open past midnight
- Business does not operate out of a residence (no home businesses)
- Business is not located on a barrier island; not less than ¼ mile to an ocean, bay, and/or canal; not east of Mattituck or Amagansett
- No products sold are directly imported to the insured's business
- The building the business operates out of is not frame construction (wood, stucco, brick veneer)
- Business does not have an off premises operation, such as installation and/or delivery
- Business has a central station burglar alarm to protect against theft
- Business does not sell any infant/children's products
- Business has a central heating source with the temperature maintained at no less than 50 degrees Fahrenheit (no portable heaters)
- Business does not have any property and/or general liability losses in the past 5 years
- If cooking of any kind is done (other than microwave or panini press), business is protected by a UL 300 wet automatic fire suppression system that is professionally serviced semi-annually, and the hoods/ducts/filters are professionally cleaned semi-annually (quarterly in the 5 boroughs of New York City)
- Risk has never been cancelled/non-renewed by Granada Indemnity

Additionally, the insurance broker must have a valid email address for the risk so that policy documents can be digitally delivered to the insured immediately after binding.

For more information about our BOP products, please contact us at:

**516-431-9191** or

**[BOP@granadainsurance.com](mailto:BOP@granadainsurance.com)**.



**Granada Indemnity Company**

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