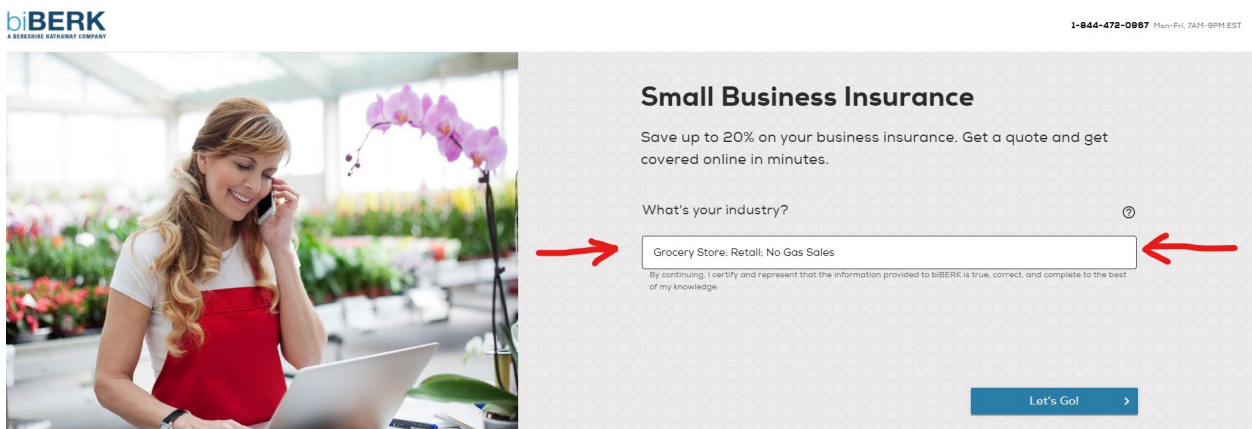


Submit BOP or GL Quotes with Multiple Exposures

When a prospect owns a building and wants to obtain a BOP/GL policy for the building itself, we will want to encompass ALL exposures within the building.

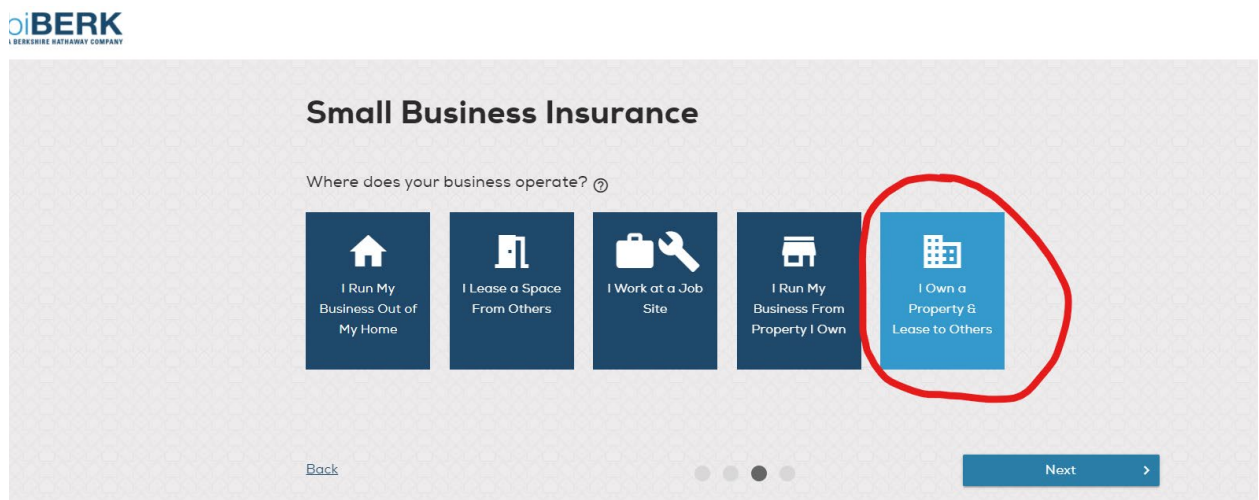
Example: Apartment exposure above a retail business (Ex: Grocery Store, Deli, Restaurant, etc.) on the ground floor

- Make sure to select the industry keyword as the business that will occupy the most square footage within the building.
- If a 50/50 split, then select that of the highest risk exposure.



The screenshot shows the biBERK Small Business Insurance website. On the left is a photo of a woman in a red apron talking on a phone. On the right is a form titled "Small Business Insurance" with the text "Save up to 20% on your business insurance. Get a quote and get covered online in minutes." Below this is the question "What's your industry?" with a search icon. A text input field contains "Grocery Store, Retail, No Gas Sales", with red arrows pointing to it from both sides. Below the input field is a disclaimer: "By continuing, I certify and represent that the information provided to biBERK is true, correct, and complete to the best of my knowledge." At the bottom right is a blue button labeled "Let's Go! >".

After selecting the retail business for the keyword, to accommodate the lessor's risk exposure you will then select the option "I Own a Property & Lease to Others".




The screenshot shows the biBERK Small Business Insurance website at the "Where does your business operate?" step. The title "Small Business Insurance" is at the top. Below it is the question "Where does your business operate?" with a search icon. There are five blue buttons with icons and text: "I Run My Business Out of My Home", "I Lease a Space From Others", "I Work at a Job Site", "I Run My Business From Property I Own", and "I Own a Property & Lease to Others". The last button is circled in red. At the bottom left is a "Back" link, and at the bottom right is a "Next >" button. There are also four small circles in the bottom center, with the third one filled.

Within the quote it should ask a couple of questions like:

- “Does this building have more than one occupant?”
- Later on it will ask “How many residential units are in the building?”

Business Owners

Does this building have more than one occupant?

Yes No 

Is there a restaurant in the building?

Yes No

Please choose the type of restaurant:



A BERKSHIRE RAILWAY COMPANY

Business Owners

Does this building have more than one occupant?

Yes No 

Occupants could be either businesses or residential units.



Estimated annual rental income:



Continue

Later in the quote you will see these questions listed in the screenshot below.


Business Owners

Was the roof updated in the last 25 years?

Yes No

How many residential units are in the building?

Has the property undergone lead abatement procedures?



What type of roof is on your building?

Are there any playgrounds or amusement areas?

Yes No 

Do you have any of the following protective devices? 

The existence of any of the following protective devices will result in a premium credit on your policy. By selecting any below, you agree to the following regarding all selected devices:

- (1) you will maintain them in complete working order to the extent you have control over them
- (2) you will notify us of any suspension or impairment you become aware of

Central Station Burglar Alarm

Central Station Fire Alarm

Local Burglar Alarm

Local Fire Alarm

Continue

- Answering these questions will add the apartment exposure to the policy in addition to the business on the ground floor or within the building.

- If this is an exposure in which there are multiple retail businesses:

- Select the industry keyword for the business that will occupy the most square footage within the building.
- If a 50/50 split, then select the highest risk exposure.

If you are uncertain as to the classification that should be listed for the policy, please force refer and submit a conversation to the Underwriting team for clarification.