

# The weSure BOP Insurance Appetite Guide

Covering Your Clients Has  
Never Been So Convenient

With weSure, you can quickly and digitally  
**quote & bind** for more than 450 business classes.  
Here are just a few of our best selling...



## Commercial or Residential Apartments & Condominiums

Apartment Buildings  
Condominiums  
Townhouses or Similar Associations

## Contractors

Carpet, Rug, Furniture or Upholstery  
Cleaning  
DryWall or Wallboard Installation  
Fence Erection  
Floor Covering Installation  
House Furnishings Installation  
Interior Decorators  
Interior Painters  
Paper Hanging

## Offices

Accounting Services  
Advertising and Related Services  
Bookkeeping Services  
Collection Agencies

Credit Reporting Agencies  
Engineers or Architects  
Inspection and Appraisal Companies  
Insurance Agents & Agencies  
Interior Decorators  
Lawyers  
Marine Appraisers or Surveyors  
Medical Offices  
Payroll Accounting Services  
Real Estate Agents  
Ticket Agencies  
Title Agents  
Veterinarians

## Services

Barber Shops & Hair Styling Salons  
Beauty Parlors & Nail Salons  
Dental Laboratories  
Engraving, Photoengraving &  
Lithographing  
Funeral Homes or Chapels  
Laundry and Dry Cleaning

Photographers  
Printing  
Self-Storage Facilities  
Taxidermists

## Restaurants

Bistros, Brasseries and Cafes  
Coffee Bars & Shops With  
Limited Cooking  
Concession Stands/Snack Bars  
Delicatessens and Sandwich Shops  
Diners  
Donut Shops  
Family-style Restaurants  
Fast Food  
Fine Dining  
Hamburger/Malt Shops  
Hotdog Shops  
Ice Cream and Yogurt Stores  
Pizza Shops  
Salad Bars

## Retail

Antique Stores  
Appliance Stores  
Automobile Parts and Supplies  
Bakeries  
Boat Dealers  
Bookbinding and Printing Supplies  
Books and Magazines Stores  
Building & Contractors Equipment  
Candy or Confectionery Stores  
Ceramics Stores  
Clothing or Wearing Apparel  
Collectibles and Memorabilia  
Computer Stores  
Copying and Duplicating Stores  
Cosmetic, Hair or Skin Preparation  
Dairy Products & Butter and Egg Stores  
Department Stores  
e-Commerce (e.g. Amazon, Etsy, eBay sellers)  
Electrical Lighting Stores  
Fabrics, Yarn and Piece Goods Stores  
Farm Machinery or Equipment Stores  
Fence Dealers  
Fertilizer Dealers  
Floor Coverings Stores  
Florists  
Fruit & Vegetable Stores  
Fur & Leather Stores  
Furniture Stores  
Gardening and Light Farming Supply Stores  
Gift Shops

Glass Dealers and Glaziers  
Hardware and Tools  
Health or Natural Food Stores  
Hobby, Craft & Artists Supplies  
Home Improvement Stores  
HVAC Distributors  
Janitorial Supplies  
Locksmiths  
Luggage Goods  
Mail Box or Packaging Stores  
Mail Order Houses  
Meat, Fish, Poultry & Seafood  
Medical, Hospital and Surgical Supply  
Musical Instrument Stores  
Newsstands  
Office Machines & Appliances  
Other Stores  
Paint, Wallpaper or Wallcoverings  
Painting, Picture or Frame Stores  
Pet Stores  
Photographic Equipment Stores  
Plumbing Supplies and Fixtures  
Powered Equipment Dealers  
Precision and Scientific Tools and Instruments  
Refrigeration Equipment  
Secondhand or Salvage Dealers  
Sewing Machine Stores  
Shoe Stores  
Sporting Goods and Athletic Apparel Stores  
Stationery or Paper Products Stores  
Swimming Pools Stores

Tailoring & Dressmaking  
Tire Dealers  
Toy Stores  
Trophy Stores  
Video & Music Stores  
Wig Stores  
Wood Products

## Wholesale

Air Conditioning and Heating  
Appliance Distributors  
Automobile Parts and Supplies  
Bakeries Supplies  
Barber or Beauty Shop Supplies  
Clothing or Wearing Apparel  
Equipment Distributors  
Equipment, Fixtures & Supplies Distributors  
Fabrics Distributors  
Fruit or Vegetable Distributors  
Gardening and Light Farming Supply Distributors  
Grocery Distributors  
Hardware and Tools Distributors  
Janitorial Supplies Distributors  
Office Machines or Appliances Distributors  
Plumbing Supplies and Fixtures Distributors  
Refrigeration Equipment Distributors  
Stationery or Paper Products Distributors  
Toys Distributors

## Eligible BOP Risks

- Total Insured Property Values up to \$5 million per location / \$15 million per policy
- Total Annual Revenues up to \$7 million per location
- Building Occupancy up to 70,000 square feet
- PPC 1-8

## General BOP Eligibility:

### ISO Public Protection Classes

- PPC 7 – 1 are eligible for all classes
- PPC 8 eligible for all classes except restaurants

### Number of Locations

- Up to 6 locations for restaurants, residential, convenience stores and wholesalers
- Up to 8 locations for all other risk types

### Years of Experience

- Minimum of 3 years of recent experience as an owner or general manager in a similar operation of the same size and type if a new venture

### Losses- risks with any the following are ineligible:

- More than 2 losses
- Any weather loss >25\$k or
- Any non-weather loss >10\$k in the past 3 years

### Framed sprinklered locations must be fully and adequately sprinklered

### Building Age

- Buildings over 50 years old must have upgraded heating, electrical and plumbing systems within the last 40 years