

# SureStep<sup>®</sup> BOP Not your Average BOP

## Better for customers. Easier for agents.

Westfield's SureStep Business Owners Policy is a nimble alternative to your traditional BOP – with clear advantages for your small business customers:

### 1. Traditional BOP coverages + more options

SureStep BOP offers more coverages across classes, such as Commercial Crime Coverage for employee theft, forgery, and counterfeit money – and expanded Inland Marine Coverage with accounts receivable and computer coverages.

### 2. Keep the same policy but add more coverages and higher coverage limits

As your customer's business grows, they can expand coverages under the same policy.

### 3. Discount on personal auto and homeowners' insurance

You can offer small business customers who purchase SureStep BOP up to a 7% discount on Westfield's personal auto and homeowners' insurance.

## Simple as a Traditional BOP – but easy to write with more coverages.

- **Simple Forms:** use the same forms for SureStep BOP as our commercial package
- **Easy Quoting:** streamlined quoting platform for a fast, stress-free experience
- **Rate Stability:** we built our policies to remain competitive for our customers
- **Great pricing:** standard and expanded coverages under one policy at a discounted price
- **Flexible Policy:** write the policy your customer needs now, but easily add coverages when their needs change – all under one policy, for one price

## Added Benefits of SureStep BOP vs Traditional BOP

Simpler Industry Eligibility Criteria



### Contractors

Payroll ≤ \$750,000

Subcontracted work ≤ 25%

3+ years of industry experience



### Hotels

Total locations ≤ 25

Buildings ≤ 5 stories

3+ years of industry experience



### Retail

Shopping centers

Retail stores

3+ years industry experience



### Restaurants

Total locations ≤ 25

3+ years of industry experience

FEATURES AND COVERAGES	TRADITIONAL BOP	WESTFIELD'S SURESTEP BOP
CUSTOMIZE COVERAGE EXTENSIVELY	NO	YES
CUSTOMIZE LIMITS EXTENSIVELY	NO	YES
BETTER PRICING WITH EXPANDED COVERAGES	NO	YES
SIMPLE FORMS	YES	YES
APPURTENANT BUILDINGS \$25,000 INCLUDED AND UP TO \$100,000 AVAILABLE	NO	YES
33 INCIDENTAL CLASS CODES ACCEPTED	NO	YES
BUSINESS OWNERS PROPERTY EXTENSION (CP 72 04)	YES	YES
ACTUAL LOSS SUSTAINED BUSINESS INCOME INSURANCE (CP 72 05 BUSINESS INCOME ALS)	YES	YES
COMMERCIAL GENERAL LIABILITY EXPANDED - CG 71 64	NO	YES
EXPANDED COMMERCIAL CRIME COVERAGE	NO	YES
EXPANDED INLAND MARINE COVERAGE	NO	YES

## SureStep BOP

All the functionality of a traditional BOP – but more coverage under a more flexible policy that grows with your customer's business.

### Additional Coverages Offered by SureStep Across Different Classes

#### Expanded Commercial Crime Coverages:

- Employee Theft
- Forgery or Alteration
- Inside the Premises – Theft of Money and Securities
- Outside the Premises
- Money Orders and Counterfeit Money

#### Expanded Inland Marine Coverages:

- Accounts Receivable Coverage
- Computer Coverage
- Fine Arts Floater
- Valuable Papers and Records Coverage

#### Commercial General Liability Expanded - CG 71 64

- Voluntary Property Damage
- Care, Custody, and Control
- Employee Benefits Coverage
- Damages to Premises Rented to You - Limit \$1M



## Under SureStep BOP

Agents can now offer coverages for 33 incidental business classes in several industries – something you can't do with a traditional BOP.

### The incidental businesses acceptable under SureStep BOP are in these industries:

1. Commercial Lines Real Estate
2. Contractors
3. Habitational
4. Offices
5. Recreational Clubs
6. Restaurants
7. Services



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