



ISO Business Owners (BOP)

Coverage Form

- BOP Coverage Form BP 00 03
- All risk coverage except what is excluded.



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BOP - ARTISAN CONTRACTORS

Contractors are subject to the following eligibility requirements:

- No more than \$1,000,000 of annual payroll
- No work at a height over three stories
- Subcontracted work cannot exceed 25% of annual gross sales
- No General Contractors
- No renting or leasing of equipment to others
- Sales unrelated to installation, service or repair cannot exceed 25% of annual gross sales

ARTISAN CONTRACTOR ELIGIBLE CLASSES	ISO BOP CLASS CODE	SIC CODE	2022 NAICS
Air Conditioning Systems or Equipment Contractor - Dealer or Distributors & Installation, Servicing or Repair	74011 - Office 74021 - Shop	1711	238220
Appliances and Accessories Contractor - Installation or Service or Repair - Commercial (Not including TV or Radio)	74071 - Office 74081 - Shop	1799	238990
Carpentry Contractor - Construction of Residential Property - Not exceeding 3 stories in height (Limited Appetite)	74161 - Office 74171 - Shop	1751	238130
Carpentry Contractor - Interior	74221 - Office 74231 - Shop	7217	238350
Carpet, Rug, Furniture or Upholstery Cleaning Contractor - On customer's premises	74251 - Office 74261 - Shop	1761	561740



BOP - ARTISAN CONTRACTORS CONTINUED

ARTISAN CONTRACTOR ELIGIBLE CLASSES	ISO BOP CLASS CODE	SIC CODE	2022 NAICS
Ceiling or Wall Installation Contractor - Metal only (Other than Metal see Dry Wall or Carpentry)	74281 - Office 74291 - Shop	1761	238390
Concrete Construction Contractor	74341 - Office 74351 - Shop	1771	238110
Door, Window or Assembled Millwork - Installation Contractor - Metal only (Other than metal see Carpen- try) (Limited Appetite)	74411 - Office 74421 - Shop	1751	238350
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving Contractor	74471 - Office 74481 - Shop	1771	238110
Dry Wall or Wallboard Installation Contractor	74501 - Office 74511 - Shop	1742	238310
Electrical Work - Within Buildings Contractor	74561 - Office 74541 - Shop	1731	238210
Fence Erection Contractors	74591 - Office 74601 - Shop	1799	238990
Floor Covering Installation Contractor - Not Ceramic Tile or Stone	74651 - Office 74661 - Shop	1752	238330
Furniture or Fixtures - Installation in Offices or Stores Contractor	74681 - Office 74691 - Shop	1799	238390
Glass Dealers and Glaziers - Sales and Installation Contractor (Limited Appetite)	74741 - Office 74751 - Shop	1793	238150
Heating or Combined Heating & Air Conditioning Systems or Equipment - Dealers or Distributors & Installation, Servicing or Repair Contractor - No LPG	74771 - Office 74781 - Shop	1711	238220
House Furnishings Installation Contractor	74831 - Office 74841 - Shop	1799	238390
Interior Decorators - Contractor	74861 - Office 74871 - Shop	7389	541410
Janitorial Contractor - Residential Cleaning Service	76221 - Office 76231 - Shop	7349	561720
Landscape Gardening & Lawn Care Services Contractor - No Tree Removal or Excavation	74891 - Office 74901 - Shop	0782	561730



BOP - ARTISAN CONTRACTORS CONTINUED

ARTISAN CONTRACTOR ELIGIBLE CLASSES	ISO BOP CLASS CODE	SIC CODE	2022 NAICS
Lawn Sprinkler Installation Contractor	74951 - Office 74861 - Shop	1711	238220
Masonry Contractor	75511 - Office 75521 - Shop	1741	238140
Metal Erection Contractor - Decorative or Artistic	75541 - Office 75551 - Shop	1791	238190
Painting Contractor - Exterior - Buildings or Structures - 3 stories or less in height (Limited Appetite)	75601 - Office 75611 - Shop	1721	238320
Painting Contractor - Interior Buildings or Structures	75631 - Office 75641 - Shop	1721	238320
Paper Hanging Contractor	75691 - Office 75701 - Shop	1721	238320
Plastering or Stucco Work Contractor	75751 - Office 75761 - Shop	1742	238310
Plumbing Contractor - Commercial (Not Industrial)	75781 - Office 75791 - Shop	1711	238220
Plumbing Contractor - Residential or Domestic	75811 - Office 75821 - Shop	1711	238220
Refrigeration Systems or Equipment Contractor - Dealers and Distributors & Installation, Servicing or Repair - Commercial	75871 - Office 75881 - Shop	1711	238220
Septic Tank Systems Contractor - Cleaning	75961 - Office 75971 - Shop	7699	562991
Sign Painting or Lettering Contractor - Inside of Building - No Spray Painting	76051 - Office 76061 - Shop	7389	541890
Tile, Stone, Marble Mosaic or Terrazzo Contractor - Interior Work	76111 - Office 76121 - Shop	1743	238340



BOP - OFFICES

Offices are subject to the following eligibility requirements:

- Buildings cannot exceed 6 stories unless the applicant is the only tenant in the building

OFFICE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Accounting Services - CPAs - Office	63631 63641 - Condo	8721	541211
Accounting Services - Except CPAs - Office	63611 63621 - Condo	8721	541219
Actuarial Consultants - Office	65171 65231 - Condo	6411	524298
Advertising & Related Services - Office	63651 63661 - Condo	7311	541810
Bookkeeping Services - Office	63671 63681 - Condo	8721	541219
Chiropractor - Office	63981 63991 - Condo 03181 - TX 03191 - TX - Condo	8041	621310
Credit Reporting Agencies - Condominium - Office	63721 63731 - Condo	7323	561450
Dentist and Oral Surgeon - Office	63981 63991 - Condo 03221 - TX 03231 - TX - Condo	8021	621210
Engineers or Architects - Consulting - Not engaged in actual construction - Office	63781 63791 - Condo	8711	541330
Financial Planners - Office	65171 65231 - Condo	6282	523940
Graphic Designer	65171 65231 - Condo 03241 - TX 03251 - TX - Condo	7336	541430
Health Maintenance Organizations - Office	63811 63821 - Condo	6324	524114
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Office	63831 63841 - Condo	6411	524298



BOP - OFFICES CONTINUED

OFFICE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Insurance Agents - Office	63851 63861 - Condo	6411	524210
Interior Decorators - Office Only	63871 63881 - Condo	7389	541410
Lawyers - Office	63921 63931 - Condo	8111	541110
Manufacturers' Representatives - Office	63941 63951 - Condo	8611	813910
Marine Appraisers or Surveyors - Office	63961 63971 - Condo	7389	541990
Medical Offices - Office	63981 63991 - Condo	8011	621111
Mortgage Brokers - Office	65171 65231 - Condo	6163	522310
Notaries - Office	65171 65231 - Condo	7389	541199
Optometrists - Office	63981 63991 - Condo 03281 03291 - TX - Condo	8042	621320
Payroll Accounting Services - Office	64011 64021 - Condo	8721	541214
Physical Therapists - Office	63981 63991 - Condo 03301 - TX 03311 - TX - Condo	8049	621340
Physicians & Surgeons - Office	63981 63991 - Condo 03331 - TX 03341 - TX - Condo	8011	621111
Podiatrists - Office	63981 63991 - Condo 03351 - TX 03361 - TX - Condo	8043	621391



BOP - OFFICES CONTINUED

OFFICE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Public Relations - Office	65171 65231 - Condo	8743	541820
Real Estate Agents - Office	64061 64071 - Condo	6531	531210
Speech Therapists - Office	63981 63991 - Condo 03371 - TX 03401 - TX - Condo	8049	621340
Stenographic Service - Office	65171 65231 - Condo 03391 - TX 03401 - TX - Condo	7338	561492
Stockbroker - Office	65171 65231 - Condo	7389	541990
Telemarketing & Research Services - Office	65171 65231 - Condo	7389	561422
Ticket Agencies - Other Than Theatrical - Office	64141 64151 - Condo	7999	561599
Ticket Agencies - Theatrical - Office	64161 64171 - Condo	7922	561599
Title Agents - Office	64161 64171 - Condo	6541	541191
Travel Agents - Office	65171 65231 - Condo 03411 - TX 06421 - TX - Condo	4724	561510
Veterinarians Office - Office	64181 64191 - Condo	0742	541940
Water Companies - Office	65111 65161 - Condo	4941	221310



BOP - RESTAURANTS

Restaurants are subject to the following eligibility requirements:

Limited Cooking

- Definition: Foods are prepared cold or cooked using appliances which do not admit smoke or grease-laden vapors that require an exhaust system
- No open grilling, deep fat frying, roasting, barbecuing or solid fuel cooking
- No 24-hour operations (open after 11:00 PM)
- Limited coverage for Frame construction - no building coverage, limited contents

Additional Eligibility Requirements:

- No more than 7,500 square feet in total floor area
- Seating capacity no greater than 75
- With or without table service
- Sales of beer & wine only, no greater than 25% of total sales
- No bar or cocktail lounge
- Catering away from premises not to exceed 10% of total sales
- No seasonal operations (closed for more than 30 consecutive days)
- No food trucks
- No converted dwellings
- No entertainment or play areas

RESTAURANT ELIGIBLE CLASSES - LIMITED COOKING	BOP CLASS CODE	SIC CODE	2022 NAICS
Coffee Bars or Shops	09041	5812	722515
Donut Shops	09101	5461	722515
Ice Cream & Yogurt Stores	09171	5812	722515
Restaurant - Cafes	09011	5812	722511
Restaurant - Concession Stands/Snack Bars	09061	5812	722515
Restaurant - Delicatessens & Sandwich Shops	09081	5812	722513
Restaurant - Drive-ins/Service in Car	09121	5812	722513
Restaurant - Pizza Shops	09211	5812	722511



BOP - RESTAURANTS CONTINUED

Restaurants are subject to the following eligibility requirements:

Fast Food

- Definition: May include limited cooking type appliances & only the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing
- No open broiling or solid fuel cooking
- No 24-hour operations (open after 11:00 PM)
- Limited coverage for Frame construction – no building coverage, limited contents, no open grilling, deep fat frying, roasting, barbecuing or solid fuel cooking

Additional Eligibility Requirements:

- No more than 7,500 square feet in total floor area
- Seating capacity no greater than 75
- No table service
- Sales of beer & wine only, no greater than 25% of total sales
- No bar or cocktail lounge
- Catering away from premises not to exceed 10% of total sales
- Installation & maintenance of an automatic extinguishing system for cooking equipment
- No seasonal operations (closed for more than 30 consecutive days)
- No food trucks
- No converted dwellings
- No entertainment or play areas

RESTAURANT ELIGIBLE CLASSES - FAST FOOD	BOP CLASS CODE	SIC CODE	2022 NAICS
Restaurant - Fast Food - Cafes	09001	5812	722513
Restaurant - Fast Food - Cafeteria Style - Buffet	09021	5812	722513
Restaurant - Fast Food - Chicken	09031	5812	722513
Restaurant - Fast Food - Concession Stands/Snack Bars	09051	5812	722513
Restaurant - Fast Food - Delicatessens & Sandwich Shops	09071	5812	722513
Restaurant - Fast Food - Donut Shops	09091	5812	722513
Restaurant - Fast Food - Drive-ins/Service in Car	09111	5812	722513
Restaurant - Fast Food - Hamburger/Malt Shops	09151	5812	722513
Restaurant - Fast Food - Hotdog Shops	09161	5812	722513
Restaurant - Fast Food - Oriental Style	09181	5812	722513
Restaurant - Fast Food - Other Ethnic Style	09191	5812	722513
Restaurant - Fast Food - Pizza Shops	09201	5812	722513
Restaurant - Fast Food - Roast Beef	09221	5812	722513
Restaurant - Fast Food - Seafood	09241	5812	722513



BOP - RESTAURANTS CONTINUED

Restaurants are subject to the following eligibility requirements:

Casual Dining

- Definition: Serve moderately priced food in a casual atmosphere to patrons who generally order & are served while seated
- Take-out service & the use of a buffet may also be available
- No 24-hour operations (open after 11:00 PM)
- Limited coverage for Frame construction – no building coverage, limited contents, no open grilling, deep fat frying, roasting, barbecuing or solid fuel cooking

Additional Eligibility Requirements:

- May serve alcoholic beverages, beer, wine, and liquor with sales not exceeding 50% of total sales
- No more than 15,000 square feet in total floor area
- Seating capacity no greater than 150
- Catering away from premises not to exceed 10% of total sales
- No seasonal operations (closed for more than 30 consecutive days)
- Installation & maintenance of an automatic extinguishing system for cooking equipment
- No entertainment or dancing other than incidental music provided by the establishment
- No bar operations during hours when full table service is not available
- No food trucks
- No converted dwellings
- No play areas

RESTAURANT ELIGIBLE CLASSES - CASUAL DINING	BOP CLASS CODE	SIC CODE	2022 NAICS
Restaurant - Casual Dining - Cafes - With no sales of alcoholic beverages	09611	5812	722511
Restaurant - Casual Dining - Cafes - With sales of alcoholic beverages up to 50% of total sales	09621	5812	722511
Restaurant - Casual Dining - Family-style - With no sales of alcoholic beverages	09651	5812	722511
Restaurant - Casual Dining - Family-style - With sales of alcoholic beverages up to 50% of total sales	09661	5812	722511



BOP - RESTAURANTS CONTINUED

Restaurants are subject to the following eligibility requirements:

Fine Dining

- Definition: Provide quality food & alcoholic beverages prepared by highly trained chefs & served with great attention to customers
- No 24-hour operations (open after 11:00 PM)
- Limited coverage for Frame construction – no building coverage, limited contents, no open grilling, deep fat frying, roasting, barbecuing or solid fuel cooking

Additional Eligibility Requirements:

- May serve alcoholic beverages, beer, wine, and liquor with sales not exceeding 50% of total sales
- No more than 15,000 square feet in total floor area
- Seating capacity no greater than 150
- Catering away from premises not to exceed 10% of total sales
- No seasonal operations (closed for more than 30 consecutive days)
- Installation & maintenance of an automatic extinguishing system for cooking equipment
- No entertainment or dancing other than incidental music provided by the establishment
- No bar operations during hours when full table service is not available
- No food trucks
- No converted dwellings
- No play areas

RESTAURANT ELIGIBLE CLASSES - FINE DINING	BOP CLASS CODE	SIC CODE	2022 NAICS
Restaurant - Fine Dining - With no sales of alcoholic beverages	09421	5812	722511
Restaurant - Fine Dining - With sales of alcoholic beverages more than 30% up to 50% of total sales	09441	5812	722511
Restaurant - Fine Dining - With sales of alcoholic beverages up to 30% of total sales	09431	5812	722511



BOP - RETAIL

RETAIL ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Appliance Stores - Household Small Appliances & Home Furnishings	57224	5722	449210
Appliance Stores - Radio, Television and Phonographic Stores (including parts & supplies)	57326	5064	449210
Automobile Parts & Supplies	55313	5531	441330
Bakeries - Distributor - No baking on premises	50141	5149	424490
Bakeries - Retail - Baking on Premises	71311	5461	311811
Bakeries - Retail - No Baking on Premises	54606	5461	445291
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling)	50171	5087	456120
Bookbinding and Printing Supplies	50812	5943	459410
Candy or Confectionary Stores - Manufacturing or cooking on premises	54457	2064	311340
Candy or Confectionary Stores - No manufacturing or cooking on premises	54457	5441	445292
Ceramics - Retail Only	59999	5099	449129
Clothing or Wearing Apparel - Children's & Infants' Wear	56413	5137	458110
Clothing or Wearing Apparel - Clothing - Ladies' & Girls' (Coats, Suits and Dresses)	56214	5137	458110
Clothing or Wearing Apparel - Clothing - Men's & Boys' (Coats and Suits)	56114	5136	458110
Clothing or Wearing Apparel - Fabric Stores (Including Millinery & Trimmings)	56311	5949	459130
Clothing or Wearing Apparel - Family Clothing Stores	56325	5137	458110
Clothing or Wearing Apparel - Furs (Including Pelts)	56814	5136	458110
Clothing or Wearing Apparel - Haberdashery & Men's Furnishings	56113	5611	458110
Clothing or Wearing Apparel - Hosiery	56313	5136	458110
Clothing or Wearing Apparel - Ladies' Specialty Stores	56319	5136	458110



BOP - RETAIL CONTINUED

RETAIL ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Clothing or Wearing Apparel - Ladies' Undergarments & Lingerie	56312	5137	458110
Clothing or Wearing Apparel - Leather Products or Hide Stores	56992	5948	458320
Clothing or Wearing Apparel - Men's & Boys' Hats and Caps	50333	5611	458110
Clothing or Wearing Apparel - Sporting Goods & Athletic Apparel	59526	5136	458110
Clothing or Wearing Apparel - Wigs	59993	5136	458110
Computer Stores	57326	5045	449210
Copying & Duplicating Stores	71877	7334	561439
Cosmetic, Hair or Skin Preparation - Retail Only	59991	5087	456120
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	5451	445298
Electrical Lighting Stores	59999	5064	444180
Electronics Stores	57326	5064	449210
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars & Hotel Equipment	50813	5046	423440
Fabric - Stores	56311	5949	459130
Florists	59685	5992	459310
Furniture - Upholstered - Retail Only	57121	5712	449110
Furniture - Wood or Metal - Retail Only	57128	5712	449110
Gardening & Light Farming Supply	59698	5261	444240
Gift Shops	59994	5947	459420
Hobby, Craft or Artists' Supply	59995	5945	459120
Home Furnishing Stores - Bath Accessories, Towels, Window Coverings & Linens	57224	5719	449129
Jewelry - Retail - Costume	59715	5944	458310



BOP - RETAIL CONTINUED

RETAIL ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Jewelry - Retail - Costume	59715	5944	458310
Music Stores - Pre-recorded	57338	5735	449210
Musical Instrument Stores	57334	5736	459140
Newsstands	59935	5994	459210
Office Machines or Appliances - No Repair	50925	5044	459410
Office Supplies - Stationery or Paper Products	59435	5943	459410
Optical Goods	59954	5995	456130
Paint, Wallpaper or Wallcovering Stores	52322	5231	444120
Painting, Picture or Frame Stores	59999	5719	449129
Pet Stores	59997	5999	459910
Plumbing Supplies & Fixtures	59999	5999	444180
Sewing Machine Stores	57223	5949	459130
Shoe Stores - Children's, Ladies & Men's	56613	5661	458210
Trophy Stores	59996	5999	459999

BOP - SERVICES

SERVICE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Barber Shops	71332	7241	812111
Beauty Parlors and Hair Styling Salons	71952	7231	812112
Copying and Duplicating Stores	71877	7334	561439
Photoengraving	71888	2796	323120
Printing	71912	2759	323111
Shoe Stores - Repair	71926	7251	811430
Tailoring or Dressmaking Establishments – Custom	71961	5699	315220



BOP - WHOLESALERS

Wholesalers are subject to the following eligibility requirements:

- No more than 49% of annual gross annual sales may be derived from retail operations
- No more than 49% of the floor area may be open to the public

WHOLESALE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Appliance Stores - Household Small Appliances & Home Furnishings	50081	5064	423620
Appliance Stores - Radio, Television & Phonographic Stores (including parts and supplies)	50061	5064	423620
Automobile Parts & Supplies	50111	5013	441310
Bookbinding & Printing Supplies	50201	5112	424120
Clothing or Wearing Apparel - Children's & Infants' Wear	50231	5137	424350
Clothing or Wearing Apparel - Clothing - Ladies' & Girls' (Coats, Suits, and Dresses)	50231	5137	424350
Clothing or Wearing Apparel - Clothing - Men's & Boys' (Coats and Suits)	50231	5136	424350
Clothing or Wearing Apparel - Fabric Stores (Including Millinery and Trimmings)	50231	5131	424310
Clothing or Wearing Apparel - Family Clothing Stores	50231	5137	424350
Clothing or Wearing Apparel - Furs (Including Pelts)	50231	5137	424350
Clothing or Wearing Apparel - Haberdashery & Men's Furnishings	50231	5136	424350
Clothing or Wearing Apparel - Hosiery	50231	5137	424350
Clothing or Wearing Apparel - Ladies' Specialty Stores	50231	5137	424350
Clothing or Wearing Apparel - Ladies' Undergarments and Lingerie	50231	5137	424350
Clothing or Wearing Apparel - Leather Products or Hide Stores	50231	5136	424990
Clothing or Wearing Apparel - Men's and Boys' Hats & Caps	50231	5136	424350
Clothing or Wearing Apparel - Sporting Goods & Athletic Apparel	50231	5137	424350
Clothing or Wearing Apparel - Wigs	50231	5137	424350
Dairy Products or Butter & Egg Stores (Including Ice Cream)	50481	5143	424430



BOP - WHOLESALE CLASS CODES CONTINUED

WHOLESALE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Electrical Lighting Stores	50501	5063	423610
Fabric - Stores	50321	5131	424310
Florists	50381	5193	424930
Gardening and Light Farming Supply	50471	5191	424910
Hobby, Craft or Artists' Supply	50641	5092	423920
Jewelry - Retail - Costume	50661	5094	423940
Office Machines or Appliances - No Repair	50691	5044	423420
Office Supplies - Stationery or Paper Products	50801	5112	424120
Optical Goods	50721	5048	423460
Plumbing Supplies and Fixtures	50741	5074	423720
Shoe Stores - Children's, Ladies and Men's	50231	5139	424340