

AmTrust Small Business Appetite Guide

AmTrust is one of the nation's largest writers of workers' compensation insurance for small business. Our specialized coverage is supported by tools and resources to help prevent and minimize the impact of employee injuries. And we have these same resources for all your other small business insurance needs. Whether it's a Businessowners policy, Package policy, Umbrella coverage, Commercial Auto, Inland Marine, Cyber or Employment Practices coverage AmTrust has got you covered. Our expanded guidelines with broad coverage and competitive rates combined with our "ez" quoting systems will help you grow your business.



Segment	AmTrust Business Type	BOP	PKG	WC	UMB	Auto	IM	Cyber	EPLI
Professional Services	Lawyers Office	Green	Green	Green	Green	Green	Green	Green	Red
	Engineers or Architects*	Green	Green	Yellow	Green	Green	Green	Green	Yellow
	Accountants	Green	Green	Green	Green	Green	Green	Green	Yellow
	Photographers / Videographers	Green	Green	Green	Green	Yellow	Green	Green	Yellow
	Real Estate Agents	Yellow	Yellow	Green	Yellow	Red	Green	Green	Yellow
	Funeral Services	Green	Green	Green	Green	Yellow	Green	Green	Yellow
	Insurance Agents	Green	Green	Green	Green	Green	Green	Green	Yellow
Technology	Computer Programmers	Red	Yellow	Green	Yellow	Green	Green	Green	Yellow
	Website Design	Red	Yellow	Green	Yellow	Yellow	Yellow	Green	Yellow
Medical	Medical Offices	Green	Green	Green	Green	Green	Green	Green	Yellow
	Dentists and Orthodontists	Green	Green	Green	Green	Green	Green	Green	Yellow
	Physical Therapy	Green	Green	Green	Green	Green	Green	Green	Yellow
Personal Services	Barber / Beauty / Nail Salons	Green	Green	Green	Green	Green	Green	Green	Yellow
	Printing	Red	Yellow	Green	Yellow	Yellow	Yellow	Green	Green
	Copy / Duplicating	Green	Green	Green	Green	Green	Green	Green	Green

This is a small sample of total classes

BOP: Businessowners Policy - **PKG:** Package - **WC:** Workers' Compensation - **UMB:** Umbrella - **IM:** Inland Marine - **EPLI:** Employment Practices

Green Preferred Yellow Eligible Red Ineligible or Not Available at this time

*Subject to state construction defect guidelines.

Enjoy the backing and resources of a leading small business insurance company.

AmTrust puts the "ez" in quoting (ezWC, ezBOP, ezPac, ezAuto)

- Competitive rates, expanding offerings and a first class digital platform
- ezBOP quotes can be quoted in about 3-4 minutes on average.
- Automatic BOP and Cyber quotes when quoting WC
- Prefilled information when available

Workers' Compensation

- Nation's 3rd largest writer of WC
- More than 500 eligible classes and over 300 eligible to bind online
- Easy, 24/7/365 access for agents to: quote an account in minutes
- Bind coverage same day as quote, offer online policy issuance and generate workers' compensation policy issuance documents in real-time after binding.
- View and manage policies and claims and pay the premium online.
- Partnered APIs to quote AmTrust WC for fast, accurate competitive quotes



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	Electronics Shops (No cell phone stores)	■	■	■	■	■	■	■	■
	Tailor Shops and Shoe Repair	■	■	■	■	■	■	■	■
	Dry Cleaning Receiving Stores	■	■	■	■	■	■	■	■
	Photographers	■	■	■	■	■	■	■	■
	Pet Grooming	■	■	■	■	■	■	■	■
Retailers	Clothing	■	■	■	■	■	■	■	■
	Bakeries & Coffee Shops	■	■	■	■	■	■	■	■
	Florists	■	■	■	■	■	■	■	■
	Gift and Hobby	■	■	■	■	■	■	■	■
	Pet Stores and Supply	■	■	■	■	■	■	■	■
	Optical and Hearing Aid	■	■	■	■	■	■	■	■
	Candy / Confectionary	■	■	■	■	■	■	■	■
	Auto Parts	■	■	■	■	■	■	■	■
	Household Appliance & Home Furnishings	■	■	■	■	■	■	■	■
Restaurants	Fine Dining	■	■	■	■	■	■	■	■
	Fast Food	■	■	■	■	■	■	■	■
	Family Sit-Down	■	■	■	■	■	■	■	■
	Pizzerias	■	■	■	■	■	■	■	■

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Businessowners Policies

- 10% discount on BOP policy when AmTrust WC is also written
- Recent expanded appetite and eligibility
- Silver, Gold, and Platinum enhancements provide 40+ increased coverage limits and additional coverages.
- 5 market specific enhancements to customize your quotes: Medical/Dental, Office, Service, Retail and Restaurant enhancement endorsements. Includes all the platinum coverages plus market specific coverages.

Businessowners Eligibility

- Total Property Value
 - Retail, Office, Service and wholesale up to \$10M per building, \$30M per policy.
 - Restaurant up to \$5M per location. (Frame construction up to \$3M and > \$2M frame must be sprinklered)
 - Habitational up to \$4M per building, \$10M per location and \$15M per policy.
- Total Revenue
 - Retail, Service and Wholesale up to \$7.5M
 - Restaurant up to \$5M

AmTrustCyber

- Simple online quoting process where agents can bind up to \$1M limit in minutes.
- Superior coverage
 - First party loss coverage includes: Ransom Payments, Data & System Recovery, Business Interruption, Business Interruption from Suppliers, Reputational Harm, Cyber Incident Response, Cyber Deception and Cryptojacking
 - Third-party Liability coverage includes Privacy and Network Liability, Regulatory Fines, Payment Card Penalties, and Media Liability



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	Limited Cooking & Sandwich	■	■	■	■	■	■	■	■
	Fast Casual	■	■	■	■	■	■	■	■
	Beverage, Deli, & Snack Shops	■	■	■	■	■	■	■	■
Contractors	Commercial Janitorial	■	■	■	■	■	■	■	■
	HVAC & Plumbing	■	■	■	■	■	■	■	■
	Carpentry Interior*	■	■	■	■	■	■	■	■
	Painting (Interior)	■	■	■	■	■	■	■	■
	Landscaping & Lawn Care	■	■	■	■	■	■	■	■
	Electrical (Interior)	■	■	■	■	■	■	■	■
	Drywall	■	■	■	■	■	■	■	■
	Flooring	■	■	■	■	■	■	■	■
Auto Service	General Auto Service and Repair	■	■	■	■	■	■	■	■
	Transmission Repair	■	■	■	■	■	■	■	■
	Muffler Shops	■	■	■	■	■	■	■	■
	Collision and Auto Body	■	■	■	■	■	■	■	■
	Glass and Windshield	■	■	■	■	■	■	■	■
	Upholstery Repair	■	■	■	■	■	■	■	■

*BOP not available in: AK, CA, FL, HI, MA, MD, NJ, NY, NC, PA, RI, TX, WA.

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Extensive Loss Control Services

- We specialize in occupancy-specific risk management solutions.
- A dedicated team of Loss Control representatives delivers our solutions, committed to protecting your assets and keeping your properties in operation.
- Loss prevention support or risk management assistance, our experienced team offers the individualized attention your business needs.

Flexible Payment Options & Plans

- Multiple payment plan options:
 - Standard payment plans - up to 10 installments
 - Direct debit payment plans - up to 12 installments
 - Payment options include: - AutoPay - direct debit/EFT - Credit card - online or by phone - Check - pay by mail, online or by phone



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Wholesale	Clothing	Eligible	Eligible	Preferred	Eligible	Eligible	Eligible	Preferred	Preferred
	Automobile parts and supplies (new)	Eligible	Eligible	Preferred	Eligible	Eligible	Eligible	Preferred	Preferred
	Bakeries	Eligible	Eligible	Preferred	Eligible	Eligible	Eligible	Preferred	Preferred
	Electrical - Equipment / Supplies	Preferred	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred
	Plumbing Equipment / Supplies	Preferred	Preferred	Preferred	Preferred	Eligible	Eligible	Preferred	Preferred
Manufacturing	Metal Goods Mfg	Ineligible or Not Available at this time	Eligible	Eligible	Eligible	Eligible	Ineligible or Not Available at this time	Preferred	Preferred
	Electrical Parts, Components or Accessories Mfg	Ineligible or Not Available at this time	Eligible	Eligible	Eligible	Eligible	Ineligible or Not Available at this time	Preferred	Preferred
	Plumbing Fixtures and Supplies Mfg	Ineligible or Not Available at this time	Eligible	Eligible	Eligible	Eligible	Ineligible or Not Available at this time	Preferred	Preferred
	Bakery Plants	Ineligible or Not Available at this time	Eligible	Eligible	Eligible	Eligible	Ineligible or Not Available at this time	Preferred	Preferred
Real Estate and Habitation	Commercial and Office Lessors Risk	Eligible	Eligible	Preferred	Eligible	Eligible	Eligible	Preferred	Eligible
	Apartment Buildings	Eligible	Eligible	Preferred	Eligible	Eligible	Eligible	Preferred	Eligible
	Commercial Condominium Associations	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Eligible
	Homeowner Associations	Eligible	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred	Eligible

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