

Attune Businessowners' Appetite

Businessowners' Policy Appetite Guide (All classes of business)

- Available in all states except AK, CT, HI, MA, and WA
- \$4.75M Total Insured Value (TIV) for the entire account
- Loss history - maximum of three claims in the past five years or total incurred (paid and reserved) of all losses less than \$20K (catastrophe claims not included)
- Employment Practices Liability (EPL) available except for franchises, lawyers, and employee-management risks
- Building updates (eg. HVAC, electric, and/or roofing) are not required if no building coverage is requested
- Roof updates - metal roofs over 30 years of age can be submitted for approval
- Wind coverage is required in FL, LA, NY, and TX
- All businesses must close by 1 a.m.
- Hired and Non-Owned Auto Coverage (HNOA) is not available for any business with a delivery exposure

Artisan Contractors

- Liability rated on gross payroll
- Payroll up to \$1M, revenue up to \$2M are eligible
- Up to 30% of subcontracted costs are eligible
- Hired and Non-Owned Auto Coverage (HNOA) is not available for contractors
- For operations with multiple trades (plumbing and electric), quote with the majority class code
 - If one trade is ineligible, the whole risk is ineligible
- Applicants performing work in the five boroughs of New York City, or counties of Nassau, Suffolk, and Westchester are ineligible
- Ineligible: general contractors, roofers, handypersons, excavators, and tree removal/stump grinding services

Professional Services (Offices)

- Liability rated on Business Personal Property (BPP)
- Condominium Association Risk Only - Rate as a Lessor' Risk Only (LRO) to ensure proper pricing based on building value
- Condominium Unit Owner risks should be rated as BPP only, no building limit
 - Contact our [Customer Care Team](#) to have the "Condominium Commercial Unit Owner" form added
- Offices and office condominiums six stories or less are eligible when seeking building coverage
- Tenant professional services - all building heights that are sprinklered with two means of egress
- Ineligible: property management, property development firms, and engineers or architects performing any build or project management services.

Restaurants

- Liability rated on total gross receipts (food and liquor)
- Locations up to 10K square feet are eligible
- Annual sales of up to \$10M per account and up to \$5M per location are eligible
- Frame restaurants must be 100% sprinklered
- Liquor Liability is available for fine dining (up to 75%) and casual dining (up to 50%)
- Up to 20% of catering is permissible
- Hired and Non-Owned Auto Coverage (HNOA) is not available for restaurants
- Ineligible: new venture (less than three years in business) restaurants, applicants with dance floors, bars or taverns, live entertainment, fast-food burger restaurants, and hibachi cooking

Retail and Wholesale Distributors

- Liability rated on Business Personal Property (BPP) (100% replacement cost value).
- Applicants with more than \$500K in contents/inventory require a central alarm system
- Meat/Fish markets with more than 30% sales in prepared food are classified as a Restaurant
- For operations with both retail and installation (e.g., curtain stores), quote as retail and contact our [Customer Care Team](#) to add contractor code to capture installation with associated payroll
- Incidental (10%) repair operations is acceptable for all retail classes, except in the five boroughs of New York City, or counties of Nassau, Suffolk and Westchester
- Ineligible: Hardware stores in Florida & Louisiana, supermarkets/grocery stores, convenience stores, self-storage, pawnshops, tobacconists, adult-themed businesses, business selling repackaged, relabeled, or private-label products, and businesses with >75% of revenue coming from online sales

Processing and Service

- Liability rated on Business Personal Property (BPP) (100% replacement cost value)
- Applicants with more than \$500K in contents and inventory require a central alarm system
- Ineligible: Photographers using drones, spas, schools, massage parlors, bodywork services, tanning salons, tattoo parlors, and waxing services behind screens, curtains or closed doors. Services customary to medi-spa or cosmetic enhancement services including but not limited to surgical and nonsurgical remedies, dermabrasion, botox and filler injections, coolsculpting, chemical peels, laser hair removal, tattoo removal, laser skin resurfacing, hair transplant, or eyelash extensions

Lessors' Risk Only (LRO)

- Liability rated on Building Value (100% replacement cost value)
- All tenants must be BOP eligible, if unsure, submit rent roll/tenant list for review to our [Customer Care Team](#)
- Must be less than 50,000 square footage with a Total Insurable Value (TIV) under \$5M
- Owners must occupy less than 10% of the building
- Tenant vacancy cannot exceed more than 60 days or 30% of occupancy
- LRO with a restaurant is acceptable up to 10,000 square feet
- Restaurant LROs can be entered as having at least 3 years in business

Frequently Asked Questions About Our BOP

Our team is here to help. Don't hesitate to reach out to your Attune Representative or our Customer Care Team [via email](#), phone (888-530-4650), or live chat. While we have a comprehensive [Attune Help Center](#) addressing common questions, here are the top five questions we get about our BOP:

Who is the carrier?

Blackboard Insurance Company is an admitted "A" rated carrier backed by AIG. Blackboard has a Risk-Based Capital (RBC) ratio of 400%.

What are common declines at Attune?

- Building Quality Score: Risks can be reviewed if interior/exterior photos and ACORD or new business app is submitted to our [Customer Care Team](#)
- Any risk declined a third party data source can be reviewed by submitting acords/applications to our [Customer Care Team](#)
- Crime Score Decline: Not reviewable

Does Attune audit BOP policies?

All accounts are subject to review post bind to ensure correct classification and proper exposure values. Continual misclassifications/under reporting of exposures may result in the inability to place new accounts across all lines of business.

Where can I find the full BOP Underwriting Guidelines?

You can download a copy directly through the [Attune Portal](#).

Get admitted bindable quotes for your [small business clients in minutes](#).