



Section **Businessowners (BOP) Program**

Limits of Coverage Authority

The maximum limits that may be written are:  
**(higher limits must be referred to CBIC prior to binding)**

**Property**

Building(s)	<b>\$1,000,000</b>
Business Personal Property	\$500,000

**Inland Marine**

Inland Marine	included in BPP limit
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**Business Liability**

General Aggregate Limit	\$2,000,000
Products/Compl Op Agg Limit	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Legal	\$300,000
Medical Expense Limit	\$5,000

**Commercial Automobile**

Occurrence Limits	no authority
Uninsured Motorists	no authority
Underinsured Motorists	no authority
Physical Damage	no authority
Non-owned & Hired Auto	\$1,000,000

- *Risks not meeting criteria listed above, must be referred to CBIC prior to binding coverage.*

**In Addition Refer to Company**

- Any account requiring a filing
- Any account with premium exceeding \$5,000
- Any modification of standard forms or coverages resulting in change in coverage or policy condition
- Coverage back dating
- Coverage interpretation letters
- Manuscript forms
- **Inquiries from the Department of Insurance or other consumer complaint agency**
- Multiple Named Insureds (entities)
- Unique and unusual risks, prior to binding, even if the risk is within agents authority