

Affinity Nonprofits – Business Owners Policy (BOP) Program Overview

Property

Building coverage available for owned buildings. Business Personal property available at replacement cost.

Business Interruption

Business income, extra expense, rental income.

Business Liability

Products/completed operations, personal and advertising injury, fire damage, legal liability, medical payments, host liquor liability.

Automobile Liability

Owned, hired or non-owned autos, comprehensive and collision, hired car physical damage.

Crime/Employee Dishonesty

Employee dishonesty, forgery and alteration, ERISA Compliance.

Special Event Liability

For fundraisers, networking events, receptions and wine tasting events (subject to underwriting review, all other types of events excluded)

Cultural Organization Enhancement Endorsement

Available to all eligible classes this endorsement provides additional coverage noted below, please see endorsement for all features:

- Newly Acquired or Constructed Property
 - \$500,000 Building
 - \$500,000 Business Personal Property
 - \$250,000 Business Income & Extra Expense
- \$75,000 Accounts Receivable
- \$75,000 Valuable Papers & Records
- \$50,000 Computers & Media
- \$50,000 Electronic Data

Eligible Classes, Submission Requirements and Other Products

Eligible Classes:

- Art Conservators
- Art Dealers/Suppliers
- Art Galleries
- Chambers of Commerce
- Civic/Social Organizations
- Economic Development Organizations Educational/ Research Organizations Foundations
- Historical Societies
- Museums

Note: For larger organizations and additional classes such as social/ human service organizations we have a full package program available.

Submission Requirements:

- BOP Application or ACORD applications
- 3 years of currently valued loss runs

Other Products we offer:

- Management Liability (D&O/Employment Practices Liability)
- Cyber Liability
- Volunteer/Participant Accident
- Event Cancellation Insurance



Email or have your broker/agent email socialservice@affinitynonprofits.com or visit us online at affinitynonprofits.com



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Coverage not available in all states. Please note that the precise coverage afforded is subject to the terms, conditions, and exclusions of the policy as issued.

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