CHUBB®

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Ohio Bar Liability Insurance Co.

Chubb BOP Enhancements

Chubb's business owner's policy (Chubb BOP) is designed specifically for small businesses with up to $30M in revenue. With broad insurance protection for property and liability exposures, Chubb BOP serves as the foundation for your client's insurance portfolio.

For coverage details, please contact your Chubb Small Commercial Insurance territory sales leader.

Property Features and Benefits	$50,000 Limit Option	$100,000 Limit Option	$250,000 Limit Option	$500,000 Limit Option
Coverages Subject to the Blanket Limit of Insurance				
Accounts receivable	Included	Included	Included	Included
Electronic data (other than computer virus)	Included	Included	Included	Included
Fine arts	Included	Included	Included	Included
Fire department service charge	Included	Included	Included	Included
Fire extinguisher system recharge expense	Included	Included	Included	Included
Leaseholders interest - bonus payments, prepaid rent, sublease profit, and tenants' lease interest	Included	Included	Included	Included
Leaseholders interest - undamaged tenants' improvements and betterments	Included	Included	Included	Included
Non-owned detached trailers	Included	Included	Included	Included
Outdoor property (trees, shrubs, plants, or lawns)	Included	Included	Included	Included
Pair and set	Included	Included	Included	Included
Patterns, molds, and dies	Included	Included	Included	Included
Personal effects	Included	Included	Included	Included
Valuable papers and records	Included	Included	Included	Included
Coverages Subject to Separate Limits of Insurance				
Appurtenant buildings and structures	$50,000	$50,000	$100,000	$100,000
Business income extension for websites	$10,000	$25,000	$50,000	$50,000
Business income from dependent property	$50,000	$100,000	$100,000	$250,000
Computer fraud and funds transfer fraud	$5,000	$5,000	$10,000	$10,000
Contractual penalties	$2,500	$5,000	$10,000	$15,000
Debris removal	$25,000	$50,000	$100,000	$500,000
Deferred payments	$5,000	$10,000	$25,000	$50,000

Property Features and Benefits	$50,000 Limit Option	$100,000 Limit Option	$250,000 Limit Option	$500,000 Limit Option
Electronic data recovery costs (computer virus)	$10,000	$10,000	$10,000	$10,000
Employee dishonesty	$25,000	$25,000	$25,000	$25,000
Fine jewelry	$5,000	$5,000	$10,000	$10,000
Food contamination - business income and extra expense	$25,000	$25,000	$25,000	$25,000
Forgery or alteration	$25,000	$25,000	$25,000	$25,000
Hired car physical damage	$10,000	$20,000	$50,000	$75,000
Identity theft expense	$15,000	$15,000	$15,000	$15,000
Installation - any jobsite and in transit	$5,000	$10,000	$25,000	$50,000
Loss of master key	$5,000	$10,000	$15,000	$25,000
Mobile communication property	$15,000 with $2,500 deductible	$15,000 with $2,500 deductible	$25,000 with $2,500 deductible	$25,000 with $2,500 deductible
Money and securities	$5,000 on-premises/ $5,000 off-premises	$10,000 on-premises/ $10,000 off-premises	$15,000 on-premises/ $15,000 off-premises	$25,000 on-premises/ $25,000 off-premises
Newly acquired or constructed property - buildings	$500,000	$1,000,000	$2,500,000	$5,000,000
Newly acquired or constructed property - business income	$100,000	$250,000	$250,000	$250,000
Newly acquired or constructed property - business personal property	$250,000	$500,000	$1,000,000	$2,500,000
Ordinance or law - demolition cost	$25,000	$50,000	$100,000	$100,000
Ordinance or law - increased cost of construction	$25,000	$50,000	$100,000	$100,000
Outdoor signs	$15,000	$25,000	$50,000	$75,000
Paved surfaces	$15,000	$15,000	$25,000	$25,000
Personal property off-premises	$15,000	$25,000	$50,000	$75,000
Pollutant clean-up and removal	$10,000	$15,000	$25,000	$50,000
Precious metals	$25,000	$25,000	$50,000	$50,000
Preparation of loss fees	$10,000	$10,000	$15,000	$20,000
Refrigeration breakdown expense - vehicles owned or leased	$10,000	$15,000	$25,000	$50,000
Reward coverage	$5,000	$5,000	$10,000	$10,000
Temperature or humidity change	$25,000	$25,000	$50,000	$50,000
Unauthorized business card use	$5,000	$5,000	$10,000	$10,000
Utility services - business income and extra expense	$25,000	$25,000	$50,000	$50,000
Utility services - business income and extra expense - overhead lines	$5,000	$10,000	$25,000	$50,000
Utility services - direct damage	$25,000	$25,000	$50,000	$50,000

Coverages Subject to the Applicable Building, Personal Property, or Business Income Limit of Insurance				
Brands and lables	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance
Business personal property enhancements	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance
Ordinance or law - increased period of restoration	Included in applicable building or personal property limit of insurance	Included in applicable building or personal property limit of insurance	Included in applicable building or personal property limit of insurance	Included in applicable building or personal property limit of insurance

Property Features and Benefits	$50,000 Limit Option	$100,000 Limit Option	$250,000 Limit Option	$500,000 Limit Option
Ordinance or law - undamaged portion of building	Included in applicable building limit of insurance	Included in applicable building limit of insurance	Included in applicable building limit of insurance	Included in applicable building limit of insurance
Preservation of property	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance
Tenants' building and business personal property	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance

Other Property Enhancements and Provisions				
Extended business income	90 days	90 days	120 days	120 days
Green standards	90 days	90 days	120 days	120 days
Marring and scratching exclusion removed	Included	Included	Included	Included
Ordinary payroll	365 days	365 days	365 days	365 days
Removal of insurance to value provision	Included	Included	Included	Included
Seasonal increase	33%	33%	33%	33%

Liability Features and Benefits Available
Additional insured - lessor of leased equipment
Additional insured - managers or lessors of premises
Additional insured - other persons or organizations pursuant to contract or agreement
Additional insured - vendors
Bodily injury including resulting mental anguish
Coverage territory - limited worldwide
Damage to premises rented to you - $1,000,000
Damage to property - exception for equipment loaned or rented to insured
Knowledge/notice of occurrence
Medical expenses - three years to report expenses
Non-owned aircraft
Non-owned watercraft under 55 feet
Other insurance including primary provision
Per location general aggregate limit with combined total aggregate limit
Personal injury including discrimination, harassment, and segregation
Supplementary payments - bail bonds and bonds to appeal judgments - no sublimit
Unintentional failure to disclose hazards
Waiver of subrogation required by contract
Who is an insured - employees (including CPR and first aid) and volunteer workers
Who is an insured - subsidiaries or newly acquired or formed organizations

For more information call or email:

Nick Scharbach
Business Development Representative
(614) 572-0616
insurance@oblic.com

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Ohio Bar Liability Insurance Co.

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