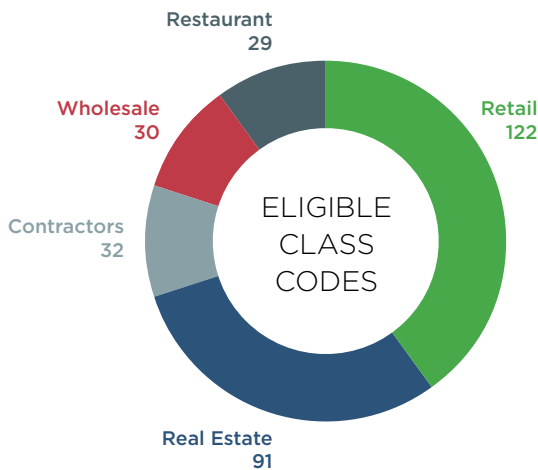




Arrowhead Advantage BOP brings forward current BOP coverage, and of course a full complement of supporting lines including Business Auto, Workers' Comp, Umbrella, Employment Practices Liability, Cyber and industry segment enhancements to specialize coverage to meet customer needs in a wide range of eligible business. Accounts are generally eligible up to \$10M in Total Insured Values.



Available exclusively through the industry leading **Arrowhead Exchange** e-commerce platform to rate, quote, bind and service your BOP customer online.



FAST AND EFFICIENTLY RATE, QUOTE AND BIND ONLINE

Risks with up to \$10M in Total Insured Values are eligible for the following lines of business:

- BOP (Property, Liability, Crime, IM, Industry Segment Endorsements)
- Business Auto
- Worker's Compensation
- Umbrella
- Cyber Risk
- Employment Practices

Visit ARROWHEADEXCHANGE.COM to get started.

SEGMENT AND RISK TYPE EXAMPLES	
Retail	Hardware, Grocery, Gift shops, Furniture
Real Estate	Lessors risk, Office (medical, professional)
Contractors*	HVAC, Plumbing, Electrical, Drywall, Carpentry
Distributors	Grocery, Hardware, Floor covering, Florist, Furniture
Restaurant	Family, Fine Dining, Deli, Franchises
Offices	Dental, Chiro, Optical, Accounting, Legal, Engineering

*Not available in all states

COVERAGE	BUSINESSOWNERS ELITE*
Appurtenant Structures	\$50,000
Back up of Sewers, Drains & Sumps	\$25,000
Employee Theft Including ERISA compliance	\$15,000
Extended Business Income	90 Days
Forgery or Alteration, Money & Securities	\$25,000
Identity Fraud Expense	\$50,000
Newly Acquired or Constructed Property Building	\$1,000,000
Ordinance or Law Loss to Undamaged Portion of Building	Included up to building limit
Personal Property Off Premises or In Transit	\$25,000
Rewards Arson, Theft & Vandalism	\$50,000 for arrest, \$25,000 for return of property
Utility Services Time Element	\$25,000

*Hundreds more included and available to add by Industry Segment

COVERAGE DESCRIPTIONS:



BOP:

The Arrowhead Advantage BOP is underwritten by QBE, an "A" rated global insurance company with highly rated claims services. Arrowhead Advantage BOP is available only to contracted producers, it operates on the Arrowhead Exchange e-commerce platform (along with many other outstanding products) in a rate/quote/bind online environment, and fits a broad segment of risks with less than \$10M in total insured values. The Advantage BOP coverage form is specifically filed in all states to be contemporary in today's fast paced and competitive world. The substantial base coverage can be enhanced to offer broader limits and coverage when policyholders require more coverage. Another benefit of the Arrowhead Advantage BOP is customized coverage endorsements designed for specific industries, such as Retail, Real Estate, Contractors, Wholesale, Restaurant, Medical and Professional. And, the traditionally underwritten Arrowhead Advantage Package is available for larger and more complex risks. Finally, the supporting lines most important for a complete offering are available as part of the program, including Commercial Auto, Workers Compensation, Umbrella, Employment Practices, and even Cyber.



BOP Property:

The property coverage found within the Arrowhead Advantage BOP contains all of the features and benefits needed for the producer and policyholder to rest assured that needs are met, as well as endorsements and limits to extend coverage for customized policies to match specific needs. In addition to Building including Ordinance and Law endorsements, Personal Property is covered, including off premise and Crime coverage, and Business Income coverage is included on a 12 month actual loss sustained basis, including losses from dependent properties. Equipment Breakdown is a covered cause of loss for the Arrowhead Advantage BOP, so things like power surges and mechanical breakdowns that damage your equipment will be covered claims. Also, Accounts Receivable and Employee Dishonesty are optionally available.



BOP General liability:

Liability coverage within the Arrowhead Advantage BOP provides business liability coverage for injuries or property damage to others that the policyholder is legally obligated to pay. In addition to losses occurring on the policyholder's premise, coverage extends to business activities arising elsewhere, or caused by products sold. For those cases where a person might be injured and need only immediate medical attention Medical Expense coverage is included to provide medical care without regard to fault. Coverage is extended for Personal Injury such as libel, slander, false arrest, and more, as well as Advertising Injury to cover allegations of infringement of trade, slogan or copyright in advertising. Perhaps most importantly, coverage for defense costs are provided 'outside the limit', meaning that any amounts spent on legal defense do not reduce the amount of insurance purchased and available to pay for settlements.



Business Auto Coverage:

Tailored coverage for liability and physical damage for owned, hired and borrowed autos. In addition to base coverage the business Auto Coverage Extension endorsement is available for no additional charge to eligible accounts and state-of-the-art coverage protections including blanket additional insured, Fellow Employee Coverage, Limited Pollution Liability, Loss of Use Expenses and Rental Reimbursement, Glass Repair Deductible Waiver, Personal Effects, Loan/Lease Payoff Coverage, Custom Paint, Waiver of Subrogation, Mental anguish, Mental injury and through individual endorsements including, but not limited to Additional Insured by Contract/Agreement, Non-owned Trailer Coverage, Downtime "Net Income" Loss Coverage, and Primary and Non-contributory Liability Coverage.



Other Important Coverage:

Commercial Umbrella: Broadened coverage with liability limits above and beyond your standard policies. Available in \$1,000,000 increments up to \$10,000,000 that applies in addition to underlying coverage.

Workers' Compensation: Coverage required by statute for your employees' injuries arising out of, and in the course and scope of, their employment.



Cyber Risk Coverage:

Provides broad coverage to help pay loss for computer attack, also known as cyber attack and to address the growing threat of information security exposures. Examples include a failure to change passwords after an employee who has left on bad terms later deletes large amounts of data, or other unauthorized person gaining access to the insured's computer system, or a virus or other malware attack, and 'denial of service' attacks. Helps pay the costs associated with Data Recovery from electronic sources, Data Recreation from nonelectronic sources, System Recovery, Business Income, and Public Relations, and also protects against third party liabilities.



Employment Practices Liability:

Provides insurance for employment liability damages and defense costs due to claims brought by full-time, part-time, seasonal or temporary employees who allege employment discrimination, wrongful termination, or sexual harassment. An employment practices charge or suit can cost thousands of dollars in damages, and even though 75 percent of all claims are found to be groundless, they still require significant expenditures to defend. Coverage provides for claim specialists and high quality legal representation from law firms experienced in employment practices liability. In addition, also included is online EPL risk management training, including model employment policies and procedures.