

Property & Casualty-BOP FAQs

What is a Business Owner's Policy (BOP)?

BOP (Business Owners' Policy) combines property and casualty coverage into one package. Business owners' policies provide industry-specific P&C coverage to protect equipment and facilities.

Who is eligible for property and casualty coverage?

Architects and engineers, land surveyors, landscape architects, and many other construction industry consultants.

What is the minimum premium for BOP policies?

In the majority of states, it is a minimum of \$500 for a one-year policy.

How do I obtain an application for property and casualty coverage?

Submit the Acord® Property & General Liability application along with the supplemental application.

Where can I find the supplemental application for P&C?

The supplemental application can be found on the [Applications](#) page.

Can my certificate holder be added as an additional insured to my auto policy?

There is no need for an endorsement; this coverage is included in the auto coverage form. See page 2 of form CA0001, Section II, Item 1.5c.

Can a loss payee be added to my auto policy?

Loss payees can be added to your auto policy, but they must be specifically requested by your agent.

My Business Owners' Policy (BOP) has the Blanket Additional Endorsement SB146968. Do I need to contact my broker to add an additional insured?

Your policy automatically includes additional insureds if you have this endorsement.

If I am on a business trip, is my laptop covered?

Off-premises laptop computers are covered under the Business Owners' Policy for up to \$25,000. Laptops are covered on a worldwide basis.

Where do you mail the workers' compensation kit?

We forward it to your broker, who should send it on to you.

Who do I call for billing questions?

Please call 877-276-7507.

Where do I report BOP, business auto, or workers' compensation claims?

Please call 833-366-5262 or email ReportClaim@FNOLCNA.com.

Can I obtain a copy of my policy?

Yes, please contact your agent.

Is professional liability coverage included in my Business Owners' Policy (BOP)?

No, professional liability must be purchased separately. Please contact your broker to purchase professional liability through our Architects, Engineers, Surveyors & Consultants program.

