

# Attune's Businessowners' Policy

## PROFESSIONAL SERVICES AND OFFICES

Attune provides coverage to a wide range of professional service classes and offices on Main Street, USA. From lawyers to dentists, you are sure to find the perfect fit. With our admitted Accredited BOP, auto-renewal, and paperless direct billing, we're **insurance as easy as it should be.**



### Rating highlights

- Professional Services classes are rated by annual revenue
- Risk should be valued at 100% replacement cost

### Eligibility highlights

- New Ventures are eligible
- Locations can be up to 50,000 sqft
- Removal of employee count limits for the core BOP

### Account parameters

- \$4.75M per location
- \$9.5M per account
- No more than three claims in the last five years, and no more than \$20,000 total incurred (CAT claims not counted)

### Coverage highlights

- Business Income from Dependent Properties: \$10,000
- Forty-eight hour time deductible for Business Income
- Electronic Data: \$25,000
- Stackable limits on enhancement form

**Recent big binds from Attune brokers:**

<b>Class Code</b>	<b>Premium</b>
Dental Office	\$25, 239
Accounting Services	\$14,686
Consultants	\$10,554
Manufacturers' Representatives	\$10,157

**Top class codes:**

1. Medical Offices
2. Insurance Agents
3. Accounting Services
4. Office Condominiums
5. Health Maintenance Organizations
6. Interior Decorators

**Target States:**

1. Connecticut
2. Arizona
3. Ohio
4. Kentucky
5. Colorado
6. Michigan

**Eligible:**

- Accounting Services
- Advertising
- Appraisal Companies
- Arbitration and Mediation Services
- Bookkeeping Services
- Claims Adjuster
- Consultants
- Data Processing Services
- Dental Offices
- Employment Agencies
- Engineers/Architects
- Health Maintenance Organizations
- Insurance Agents

- Labor Union
- Lawyers
- Life / Career Coach
- Medical Offices
- Payroll Accounting Services
- Real Estate Agents
- Not-for-profit
- Veterinarians Offices
- Ticket Agencies
- Website design and online marketing
- Writer – Grant or Resume
- Commercial Condominium (Association

**Ineligible:**

- Places or operations of worship
- Human Services
- Daycares
- Crisis centers of any kind
- Property Management services