

## **BUSINESSOWNERS (BOP) APPLICATION CHECKLIST**

### **GENERAL INFORMATION**

1. **Complete all sections of the application. Incomplete applications will be returned.** Duplicate insurance is not permitted.
2. Answer all questions on property damage losses. Buildings with unrepaired damage are not eligible for BOP coverage but may be eligible for a Commercial Fire policy if a fully signed repair contract with a licensed contractor is submitted with the application.
3. Buildings are typically covered on a Replacement Cost basis. Actual Cash Value (ACV) coverage can be requested by the applicant or broker. If the buildings are over 25 years of age, the roof, wiring, plumbing and heating must be updated in the past 25 years to qualify for Replacement Cost coverage.
4. Buildings which are substantially vacant or unoccupied (over 50%) are not eligible for coverage under the BOP program but may be eligible under the Commercial Fire program.
5. A fully completed and signed application can be faxed to (213) 252-8084, emailed to [cfpuw@cfpnet.com](mailto:cfpuw@cfpnet.com) or mailed to P.O. Box 76924, Los Angeles, CA 90076-0924.

### **GENERAL GUIDELINES**

1. The BOP policy is designed for small to medium size businesses. Coverage can be provided for eligible retail, office, service, and processing risks; for either the tenant conducting the business or the owner of the building. Owners of apartment buildings are eligible for coverage provided the building is no more than six (6) stories in height and contains no more than 60 dwelling units.
2. Multiple buildings at the same location can be insured on one policy. Be sure to list all buildings on the application. If insurance is required for buildings, structures, or business personal property at different locations, submit a separate application for each location address.

### **COVERAGES AVAILABLE**

1. Standard Coverages Available include: Fire, Lightning, Explosion, Windstorm or Hail, Smoke, Aircraft or Vehicles, Riot or Civil Commotion, Vandalism, Sprinkler Leakage, Sinkhole Collapse, Volcanic Action, Transportation of Covered Property in Course of Transit, Business Liability, and Medical Expenses. See policy for any limitations of coverage.
2. Additional coverages include: Debris Removal, Preservation of Property, Fire Department Service Charge, Business Income, Extra Expense, and Pollutant Clean Up and Removal. See policy for any limitations of coverage.
3. Optional Coverages Available (subject to meeting any Underwriting requirements): Burglary and Robbery (including Money and Securities). See policy for any limitations of coverage.



# CALIFORNIA FAIR PLAN PROPERTY INSURANCE APPLICATION FOR BUSINESSOWNERS (BOP) INSURANCE

DATE (MM/DD/YYYY)

California FAIR Plan Property Insurance  
P.O. Box 76924, Los Angeles, CA 90076-0924  
725 S Figueroa St., Suite 3900  
Los Angeles, CA 90017  
Telephone: (213) 487-0111  
Web Site: [www.cfpnet.com](http://www.cfpnet.com)

### IMPORTANT - PLEASE READ

THIS DOES NOT CONSTITUTE A BINDER. **DO NOT SUBMIT ANY MONEY WITH THIS APPLICATION.**

THIS APPLICATION WILL BE THE BASIS FOR ANY POLICY ISSUANCE AND THE ACCEPTANCE OR REJECTION OF COVERAGE. IT IS THE RESPONSIBILITY OF THE APPLICANT TO MAKE SURE THAT THE INFORMATION SUBMITTED IS IN ALL RESPECTS ACCURATE. PROPERTY INSPECTIONS WHEN MADE ARE ONLY FOR THE PURPOSE OF DETERMINING THE PHYSICAL CONDITION OF THE PROPERTY.

IT IS YOUR RESPONSIBILITY TO ENSURE THAT THE AMOUNT AND TYPE OF COVERAGE IS APPROPRIATE FOR YOUR NEEDS.

ALL ITEMS MUST BE COMPLETED. INCOMPLETE APPLICATIONS WILL BE RETURNED.

### APPLICANT INFORMATION (If not legal title holder, explain in Remarks)

### BROKER INFORMATION

FIRST	MIDDLE	LAST	NAME		
FIRST	MIDDLE	LAST	ADDRESS		
MAILING ADDRESS			CITY	STATE	ZIP
CITY			TELEPHONE #		
STATE	ZIP		LICENSE #	FED ID OR SOC SEC #	

### GENERAL INFORMATION

Applicant's Operation / Occupancy

Premises / Location  
ADDRESS

CITY COUNTY STATE ZIP (MUST BE INCLUDED)

Named Applicant  
 Individual  Partnership  Corporation  Joint Venture  Other (Explain):

Applicant Interest  
 Lessor  Owner/Occupant  Tenant  Association

Building Updates <input type="checkbox"/> YES <input type="checkbox"/> NO	Year Built	Year Reroofed	Year Rewired	Year Replumbed	Year Heating Updated
--	------------	---------------	--------------	----------------	----------------------

Guard Dog on Premises?  YES  NO Security Guard on Premises?  YES  NO

Is building under renovation? If, "YES", explain.  YES  NO

Has the property been the subject of any health or safety investigations or citations from any governmental authorities within the last three years? If, "YES", please provide a full description.  YES  NO

Any unrepaired damage?  YES  NO

### PRIOR INSURANCE AND LOSS INFORMATION

YEAR	PREVIOUS CARRIER	POLICY NUMBER	CANCELLATION/TERMINATION DATE	REASON FOR TERMINATION

1. Has the FAIR Plan ever refused coverage, cancelled coverage, or non-renewed coverage at this location?  YES  NO  
If "YES", give policy number and reason.

2. Has any proposed insured, or the property sought to be insured, been the subject of any claim or suit within the last three years?  YES  NO  
If "YES", complete the following. Explain any open claims in REMARKS.

DATE OF OCCURRENCE	TYPE / DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	CLAIM OPEN	
					YES	NO
					YES	NO
					YES	NO

**LIMITS OF INSURANCE**

Property Coverage - One location per policy. Coverage for multiple buildings at same described premises is available for eligible occupancy.

BLDG.	BPP	COIN.	POL. DED.	A/S	YEAR BUILT	CONST.	# STORIES	OCCUPANCY (Description of Operations)	PERCENT VACANT
#1 \$	\$		\$		X				
#2* \$	\$		N / A						
#3* \$	\$		N / A						
#4* \$	\$		N / A						
TOTAL \$	\$		N / A						

BPP: Business Personal Property    Coinsurance: 80% (std) - 90% - 100%    Deductible: \$500 (std) - \$1,000 - \$2,500    A/S: Fully Sprinklered    P/C: Protection Class  
 Construction: Frame (1) - Joisted Masonry (2) - Noncombustible (3) - Masonry Noncombustible (4) - Fire Resistive (5)

\* If any of the buildings on the property have an address different than that of Building #1, please provide those addresses in the REMARKS section.

**Business Personal Property Coverage - Seasonal Increases**  
 The limit of insurance for BPP will automatically increase by 25% for seasonal variations in stock values while insured at 100% of the average monthly values.

**Average Monthly Value of Stock:** \$ \_\_\_\_\_  
**Maximum Value of Stock:** \$ \_\_\_\_\_

**Business Liability**

Business Liability	- \$300,000 per Occurrence, \$600,000 Aggregate Limit	Medical Payments	- \$5,000 per Person
Products Liability	- \$300,000 per Occurrence, \$300,000 Aggregate Limit	Fire Legal Liability	- \$50,000 per Fire or Explosion

**OPTIONAL COVERAGES: BURGLARY AND ROBBERY**

Check if Burglary and Robbery Coverage is desired    **Burglary and Robbery: (Deductible \$500)**  
 - 25% of Business Personal Property Limit or \$15,000, whichever is less.

**Money and Securities:**  
 - \$5,000 on Premises / \$2,000 off Premises

**SERVICES / RETAIL / PROCESSING**

Nature of Operation / Product Description

Annual Gross Sales \$	Total Square Feet Occupied by Applicant
--------------------------	---

Percentage of Business Done by Applicant in Service and Installation? %	Percentage of Receipts from Off Premises Operations? %
--	---

Any alcoholic beverages sold or consumed on premises?     YES     NO

Do alcohol sales exceed 15% of gross sales? (including beer and wine)     YES     NO

**LESSORS RISK**

Total Building Area	Any Mercantile Occupancies <input type="checkbox"/> YES <input type="checkbox"/> NO
---------------------	--

List Commercial Operations and Area Occupied.

**APARTMENT BUILDINGS**

Number of Units

Swimming Pool? If "YES", how many. <input type="checkbox"/> YES <input type="checkbox"/> NO    # of pools: _____	Pool Areas Fenced with Self-Latching Gate? <input type="checkbox"/> YES <input type="checkbox"/> NO	Safety Rules Posted in Area? <input type="checkbox"/> YES <input type="checkbox"/> NO
---	--	--

Any Business Operations on Premises? If "YES", complete LESSORS RISK section above.     YES     NO

**FIRE PROTECTION INFORMATION**

Responding fire station (city or county): \_\_\_\_\_

Is the property inside City Limits?  YES  NO If "No", provide Assessor Parcel Number (APN) and/or Latitude / Longitude of the property: \_\_\_\_\_

APN: \_\_\_\_\_ Latitude / Longitude: \_\_\_\_\_ / \_\_\_\_\_

Estimated number of miles from fire station: \_\_\_\_\_ Estimated distance from public fire hydrant: \_\_\_\_\_ feet

**MORTGAGEE / LOSS PAYEE / ADDITIONAL INTEREST**

Mortgage  Loss Payee  Additional Insured - Mgrs. or Lessors of Premises  Additional Insured - Co-Owner of Insured Premises

Additional Insured - Lessor of Leased Equipment  Certificate of Insurance Required  Other: \_\_\_\_\_

NAME AND ADDRESS	BUILDING #
	LOAN #

Mortgage  Loss Payee  Additional Insured - Mgrs. or Lessors of Premises  Additional Insured - Co-Owner of Insured Premises

Additional Insured - Lessor of Leased Equipment  Certificate of Insurance Required  Other: \_\_\_\_\_

NAME AND ADDRESS	BUILDING #
	LOAN #

**REMARKS****INSPECTION CONTACT**

Name and daytime telephone number of person who will accompany inspector during normal business hours?

Name	Daytime Phone Number or Cell Phone Number
------	---

**CERTIFICATION (Signature Required)**

I am the applicant or authorized representative of the applicant. I have examined the entire application and provided the required information, which is correct to the best of the applicant's knowledge. **I am submitting this application after having performed a diligent search of the market.**

I hereby certify that I am aware (or, if the broker, that I made the applicant aware) (1) that the FAIR Plan does not pay more for any loss than the policy limits requested in this application and stated in the policy issued; (2) that there are resources available that may help determine the adequacy of the policy limits requested in this application; and (3) that any inadequacy of the insurance ordered by this application is not the responsibility of the FAIR Plan.

\_\_\_\_\_  
Signature of the Broker or Applicant

\_\_\_\_\_  
Date