

# We're big on the small stuff

Small business solutions from EMC Insurance: BOP Edge

At EMC, we believe small businesses are a big deal. That's why we're focused on making insurance simple, fast, and personal — so you can quote and place coverage with ease. We've built tools and support around what you do every day, so nothing slows you — or your customers — down.

## Time is money — let's not waste either

Our online quoting portal on Agent Access has:

- **All lines, all in-appetite classes:** BOP, commercial auto, workers' comp, and umbrella — all available to quote online
- **Fast turnaround:** Submit through our portal and receive a quote within hours — often faster than the industry average
- **Efficient policy management:** Handle everything online — quote, bind, and manage policies all in one place

## Broad appetite. Real opportunity.

- Property values (building + contents) under \$5M per building and under \$15M per policy
- 25 or fewer auto power units
- Less than \$1M in payroll
- Less than \$10M in sales per location

We cover a wide variety of small businesses, including:

- Contractors (with a special contractor enhancement)
- Retail
- Offices
- Restaurants (full service and limited cooking)
- Auto services
- And many more!



## Tech when you want it. A human when you need it.

Our quoting portal makes placing small business fast and simple—but you're never on your own. Behind the tech is a team of dedicated small business underwriters and support staff, ready to help when you need it.

## BOP Edge: More built in

With BOP Edge, we go beyond the basics. In addition to standard property and liability coverages included in a typical business owners policy, all BOP Edge policies include the business owners extension—a complimentary coverage boost that automatically increases limits on many of the most frequently requested protections, at no additional cost. And when your customers need even more robust protection, our optional business owners enhancement takes coverage even further.

## Need to make additional customizations?

We also offer a suite of commonly requested coverages to help you tailor each policy to your customer's specific needs:

- Employment practices liability insurance
- Professional liability
- Cyber Suite
- Commercial auto
- Commercial umbrella
- Workers' compensation

## Big support for small business

We're here for your day-to-day, your bread-and-butter, your small but mighty. Ready to get started? Just log in to Agent Access. If you don't have a log in, your agency administrator can help you get set up.

For more details about eligible classes of business, refer to our Countrywide Appetite Guide on Agent Access or contact your EMC representative.



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