

BOP

Business Owner's Liability Plus Coverage Guide



The Business Owner's Liability Plus endorsement provides 13 general liability enhancements in one convenient package. This endorsement is the ideal product for the small business owner looking for a wide range of business liability coverage.

- The Central Business Owner's Liability Plus endorsement form is 14-3845.
- For AZ, CO, and NV contractors, use the Business Owner's Contractor's Liability Plus endorsement form 14-3846.
- The following coverage explanation refers to the 10/21 editions of the forms. These endorsements enhance the Business Owner's Coverage form.

Coverage	BOP Liability Plus	Explanation of Coverage
Additional Insured – Owners, Lessees, or Contractors – Automatic Status	Same as GL limits unless the contract with the additional insured specifies lower limits and only to the extent permitted by law.	Similar to BP 1487 0713 Additional Insured – Owners, Lessees, or Contractors – With Additional Insured Requirement for Other Parties in Construction Contract. Includes completed operations when required by the contract.
Additional Insured – Managers or Lessors of Premises – Automatic Status	Same as GL limits unless the contract with the additional insured specifies lower limits and only to the extent permitted by law.	Similar to BP 0402 0713 Additional Insured – Manager or Lessors of Premises endorsement, except coverage automatically applies when required by a written contract.

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Coverage	BOP Liability Plus	Explanation of Coverage
Additional Insured – Lessor of Leased Equipment – Automatic Status	Same as GL limits unless the contract with the additional insured specifies lower limits and only to the extent permitted by law.	Similar to BP 0416 0713 Additional Insured – Lessor of Leased Equipment – Automatic Status endorsement, except coverage automatically applies when required by a written contract.
Additional Insured – Vendors – Automatic Status	Same as GL limits unless the contract with the additional insured specifies lower limits and only to the extent permitted by law.	Similar to BP 0447 0713 Additional Insured – Vendors endorsement, except coverage automatically applies when required by a written contract.
Additional Insured – Mortgagees, Assignees or Receivers	Same as GL limits unless the contract with the additional insured specifies lower limits and only to the extent permitted by law.	Similar to BP 0409 0713 Additional Insured – Mortgagee, Assignee or Receiver. Automatic Status endorsement coverage automatically applies when required by a written contract.
Waiver of Transfer of Rights of Recovery Against Others to Us	Included	Similar to BP 0497 0106. This waives any right of recovery we may have against a person or organization because of payments we make for injury or damage arising out of your ongoing operations or “your work” done under a contract with that person or organization and included in the “products-completed operations hazard.”



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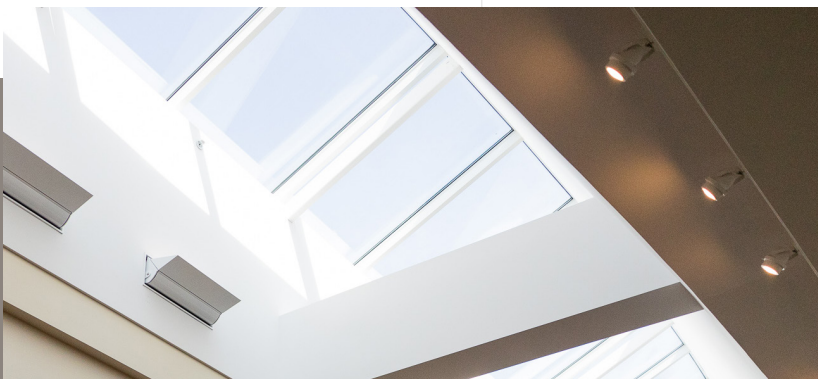
Coverage	BOP Liability Plus	Explanation of Coverage
Newly Formed or Acquired Organizations	180 days (ISO 90 days)	Similar to BP 0454 0106. Any organization you newly acquire or form, other than a partnership, joint venture, or limited liability company, and over which you maintain ownership or majority interest, will qualify as a named insured if there is no other similar insurance available to that organization.
Knowledge of Occurrence, Offense, Claim, Suit, Unintentional Omission, and Unintentional Failure to Disclose Hazards	Included	<p>These three additions to the Duties in the Event of Occurrence, Offense, Claim, or Suit lighten the burden on the named insured. Specifically:</p> <p>a.) Notice of Occurrence: In the case where a Workers' Comp claim later develops into a general liability claim, the delay in general liability loss notice doesn't impair the insured's right to recovery under our policy if we are notified promptly thereafter.</p> <p>b.) Unintentional Errors and Omissions: The insurance afforded by this policy is not invalidated by any unintentional errors, omissions, or improper description of premises or your unintentional failure to disclose all hazards existing at the inception date of the policy.</p> <p>c.) Knowledge of Occurrence: Knowledge of an occurrence by your agent, servant, or employee is not knowledge by you unless an executive officer of your corporation received such notice from its agent, servant, or employee.</p>



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Non-Owned Watercraft and Non-Owned Aircraft Liability	Same as GL limits 60 feet (ISO 51 feet)	<p>This expands coverage in two ways:</p> <ol style="list-style-type: none"> 1.) Covers non-owned watercraft up to 60 feet in length. 2.) Covers non-owned aircraft if not operated by any insured. <p>These enhancements cannot be purchased separately. This is an expansion on coverages already provided in the BOP coverage form (BP 00 03).</p>
Primary and Non-Contributory	Included	<p>Similar to BP 1488 0713.</p> <p>This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:</p> <ol style="list-style-type: none"> 1.) The additional insured is a named insured under such other insurance; and 2.) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.



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Supplementary Payments – Higher Limits	\$2000 – bail bonds \$500 per day – investigation expenses (ISO \$250 – bail bonds \$250 per day – investigation expenses)	Provides higher limits on two supplementary payments. It cannot be purchased separately. This is an expansion on coverages already provided in the BOP coverage form (BP 00 03).
Fire, Sprinkler Leakage, or Explosion	\$300,000	Expands the “fire legal” coverage to include sprinkler leakage and explosion.
Aggregate Limits of Insurance	Included	Combines the benefits of BP 1417 and BP 1418. Applies the general aggregate limit separately to each of the insured’s projects or each of the insured’s locations.

The coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions.
For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

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