

BIM BOP BAP



A businessowner will need some of the same insurance coverages for the cars, trucks, vans or other vehicles they use in their businesses. A Businessowners Policy (BOP) does not provide any coverage for vehicles, so a separate policy is needed.

Most states require liability insurance for bodily injury and property damage that may result from a vehicle accident occurring while the owner or someone from their organization is driving on business. Many states also require uninsured/underinsured motorists coverage and/or medical payments coverage (known as Personal Injury Protection (PIP) in some states). Non-owned Auto Liability will also cover personal vehicles routinely used for business, such as for sales calls, as well as the occasional use such as a trip to an office supply store. Non-owned auto liability is set forth to protect the business when an employee is using their own personal vehicle to go on a work errand and causes a wreck. This coverage does not protect against any damage done to the employee's vehicle (since this is a liability only coverage), and it does not cover the employee. Rather it protects the business when the business is brought into a lawsuit/named in the lawsuit, due to the employee's negligence.

The insurance purchased on a specific vehicle is always "primary." The policy covering a vehicle pays first before any other policy. If an accident occurs while an employee is operating their car on an errand for the employer, the employee's personal insurance is the primary coverage, and should be looked at to provide protection. The most common exception is "livery" - carrying goods or people for a fee. Most personal auto insurance policies will provide protection for vehicles titled to individuals and used for a business purpose. Routine use should be reported to their insurance company.

Whether routine or occasional it is best to put in place a system of controls for employee-owned vehicles. This could include specifics as to who is approved to drive for business purposes, how they will be qualified by the company (e.g., driver license verification, MVR review), and the type of vehicles that can be used. It should establish policies regarding seat-belt usage, as well as distracted driving that can result from cell phones, smart phones, texting, and inputting data in GPS units while driving. Accident reporting procedures should also be detailed. Chubb has a [flyer covering this in more detail](#).

Chubb's business owner's policy (Chubb BOP) is designed specifically for small businesses. With broad protection for property and liability exposures, Chubb BOP serves as the foundation for your clients' insurance portfolio. Chubb BOP helps protect small businessowners with up to \$30M in revenue, in more than 500 business classes. [Check out the full list of eligible businesses](#).

Why Chubb?

Chubb Small Commercial Insurance (SCI) leverages superior underwriting expertise and world-renowned claims, account services, and financial strength to offer solutions for small businesses with up to \$10M in revenue. Chubb recognizes that not all coverages fit the needs of every business and that is why they have crafted a customizable suite of state-of-the-art insurance products to fit your client's specific needs. Available in all states except AK FL, HI & LA.

Our other Small Commercial carriers:

- **Travelers Select®:** Travelers Select Accounts offers a robust variety of coverages for small businesses. A proprietary BOP product, Master Pac®, Workers' Compensation, Commercial Automobile, and Commercial Umbrella are available, with a broad array of industry-specific coverage options and coverage extensions. Travelers is available in all states except AK, FL, HI, LA, RI & TX.
- **CNA Small Business:** CNA Small Business currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail,

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Real Estate, Wholesalers and Manufacturing. BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability products are available. CNA is available in all states except AK & HI.

ACORD Applications and 3-year loss runs will be required.

If you have any questions about Chubb or the Small Commercial product, please contact Big "I" Markets Commercial Underwriter Tom Spires at tom.spires@iiaba.net or Claire McCormack at claire.mccormack@iiaba.net.