



August 27, 2014

## **BOP HOME BUSINESS ENDORSEMENTS INTRODUCED IN NEW JERSEY**

### **BACKGROUND**

MSO® is continuing to build its portfolio of specialty products. Our latest addition is the creation of three new endorsements to be used with MSO Businessowners Home Business Policy - BU 08 01. The new endorsements are designed for Home Care providers, Makeup Artists and Personal Fitness Trainers that do not have a commercial location and perform most of their business operations at various locations.

Each endorsement has its own specific Declarations Supplement. The BOP Home Business Manual Supplement has been updated to include the rules and rates that are used with the new endorsements.

### **HIGHLIGHTS**

#### **Coverage For Home Care Services - BU 04 49 (08 14)**

Coverage for Home Care Services is not to be confused with Home Health Care Services. The Home Care Services endorsement is for someone who assists a client in everyday activities, for example washing, cleaning, errands, jobs around the house, etc. Medical activities are not covered under the Home Care Services Enhancement Endorsement.

- **Client's Lock Replacement** – \$1,000 of coverage is provided to replace or rekey locks at the client's premises.
- **Police Department Fees** – \$500 of coverage is provided to pay for any fee charged by a Police Department to respond to an accidental activation of a burglar alarm at a client's premises.
- **Loss of Client's Property Coverage** – \$1,000 of coverage is provided for loss of client's personal property because of dishonest acts of the insured's employees at premises other than the insured premises.
- **Loss of Employees' Equipment** – \$1,000 of coverage is provided for the loss of an employee's tools used in the insured's business operations while in transit or at a location where home care services take place.
- **Home Care Fluids Clean Up Cost** - \$10,000 aggregate limit provided subject to a \$500 deductible. Provides coverage for the cleanup of fluids used in home care services which have spilled, leaked or were released from containers on the described premises.
- **Professional Liability Coverage** – Policy Limit Extends Coverage E (Liability) to include professional liability in connection with a home care service.
- **Property Damage Liability Extension** - \$2,500 (\$250 deductible) Provides care, control, custody coverage if the client's property is damaged while being worked on by the insured or employees of the insured.

### **Coverage For Makeup Artist Services - BU 04 51 (08 14)**

Makeup artist services includes the application of makeup for: bridal parties, theatrical events, television, films, fashion and special events. The Makeup Artist Services coverage is specifically designed for the professional makeup artists who provide their services off site rather than at a beauty salon.

- **Client's Lock Replacement** – \$1,000 of coverage is provided to replace or rekey locks at the client's premises.
- **Police Department Fees** – \$500 of coverage is provided to pay for any fee charged by a Police Department to respond to an accidental activation of a burglar alarm at a client's premises.
- **Loss of Client's Property Coverage** – \$1,000 of coverage is provided for loss of client's personal property because of dishonest acts of the insured's employees at premises other than the insured premises.
- **Loss of Employees' Equipment** – \$1,000 of coverage is provided for the loss of an employee's tools used in the insured's business operations while in transit or at a location where makeup artists services take place.
- **Makeup Artist Fluids Clean Up Cost** - \$10,000 aggregate limit provided subject to a \$500 deductible. Coverage is provided for spills and leaks of makeup artist fluids on the described premises.
- **Professional Liability Coverage** – Policy Limit Extends Coverage E (Liability) to include professional liability in connection with makeup artist services.

### **Coverage For Personal Fitness / Wellness Coaching Services - BU 04 53 (08 14)**

Personal fitness services include: personal fitness training, advice on nutrition and exercise, and wellness coaching. This coverage is designed for an individual or a husband and wife team but not for a business with employees.

- **Client's Lock Replacement** – \$1,000 of coverage is provided to replace or rekey locks at the client's premises.
- **Police Department Fees** – \$500 of coverage is provided to pay for any fee charged by a Police Department to respond to an accidental activation of a burglar alarm at a client's premises.
- **Loss of Client's Property Coverage** – \$1,000 of coverage is provided for loss of client's personal property because of dishonest acts of the insured's employees at premises other than the insured premises.
- **Loss of Employees' Equipment** – \$1,000 of coverage is provided for the loss of an employee's tools used in the insured's business operations while in transit or at a location where personal fitness / wellness coaching services take place.
- **Personal Fitness Fluids Clean Up Cost** - \$10,000 aggregate limit provided subject to a \$500 deductible. Provides coverage for the cleanup of fluids used in personal fitness / wellness coaching services which have spilled, leaked or were released from containers on the described premises.

- **Professional Liability Coverage** – Policy Limit Extends Coverage E (Liability) to include professional liability in connection with personal fitness / wellness coaching services.

### **Declarations Supplements**

The Declarations Supplements are BU 04 50 (08 14) Home Care Services; BU 04 52 (08 14) Makeup Artist Services; and BU 04 54(08 14) for Personal Fitness / Wellness Coaching Services.

The Declarations Supplements display basic limits, revised limits and any specific deductibles.

### **Manual Supplements**

The manual supplement for the BOP Home Business Program has been updated to display the coverages and limits available as well as the rating procedures for the new endorsements. Unless specifically addressed in the BOP Home Business Manual Supplement, the rates & rules in the applicable Businessowners Manual apply.

### **EFFECTIVE DATE**

October 1, 2014  
Previously approved in PA. Pending in DE and MD.

### **DISTRIBUTION**

The Coverage Endorsements, Declarations Supplements and Manual Supplement will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

### **COMPANY MODIFICATIONS**

MSO is available to assist in modifying the new programs to meet individual company needs and to make any needed filings.

### **QUESTIONS**

Contact Pepper Treuvey, AU at (800) 935-6900.