

REMINDER: +3 BONUS POINTS THROUGH 10/15/25!

Goodthings
ARE HAPPENING @



Berkshire Hathaway
GUARD Insurance
Companies



22%
NEW BUSINESS
COMMISSION*

+3
POINTS BONUS
(NEW BUSINESS)
THROUGH 10/15/25*

20%
RENEWAL
COMMISSION*

Refreshed BOP Appetite & PRICE DROP!

Retail Stores, Limited-Cooking Restaurants, and Professional Offices

We are bringing the first segments of our refreshed appetite to the market. After a thorough analysis, we are confident in our competitiveness within the retail store, limited-cooking restaurant, and professional office space for BOP! In select states, we are also sharpening our "pricing pencil" for properties with favorable crime risk scores, applying reductions up to 30% depending upon score, location, and class of business.

See the next few pages for details!

UP TO
30%
PRICE
REDUCTION
BASED ON
FAVORABLE
CRIME RISK
SCORE



For new BOP business!

*Commissions apply to retail agents and wholesale brokers and targeted BOP classes only. Standard commission applies to policies with effective dates of August 15, 2025, and later in MA, MN and RI or April 15, 2025 in other states where Businessowner's Policies are offered excluding California. Bonus commission applies to new policies with effective dates of April 15, 2025, through October 15, 2025 in all states where Businessowner's Policies are offered excluding California.

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In addition to competitive rates, further price reductions for **new BOP policies** may include:

30%
PRICE
DROP



Up to 30% reduction for the classes shown right located in CT, IA, KY, MA, MI, MS, OR, or RI and based on favorable crime risk score

15%
PRICE
DROP



Up to 15% reduction for the classes shown right located in DE, GA, KS, OH, NJ, PA, or TN and based on favorable crime risk score

Note: Price reductions are applicable to tenants/contents only and owner occupants with building coverage

Refreshed Appetite!

- Art Supplies/Hobby Shops
- Bakeries
- Beauty Supplies
- Beverage (non-alcoholic)
- Books & Magazines
- Candy & Confectionary
- Clock Shop with Repair
- Clothing
- Coffee/Coffee Supplies
- Electrical Lighting & Supplies
- Fabric
- Floor Covering
- Florists
- Fur - Garments & Pelts
- General Stores
- Gift Shops
- Kitchen Accessories
- Leather Products or Hide Store
- Locksmiths
- Luggage Goods
- Music (pre-recorded)
- Musical Instruments
- Newsstands
- Paint, Wallpaper, Wallcovering
- Party Supplies
- Pet Stores
- Pictures/Frames
- Religious Articles
- Shoes
- Signs & Banners
- Stationery/Paper Products
- Trophies
- Tuxedo Rentals
- Wigs

See reverse side for general guidelines.

BUSINESSOWNER'S POLICY

Retail Stores

General Eligibility Guidelines

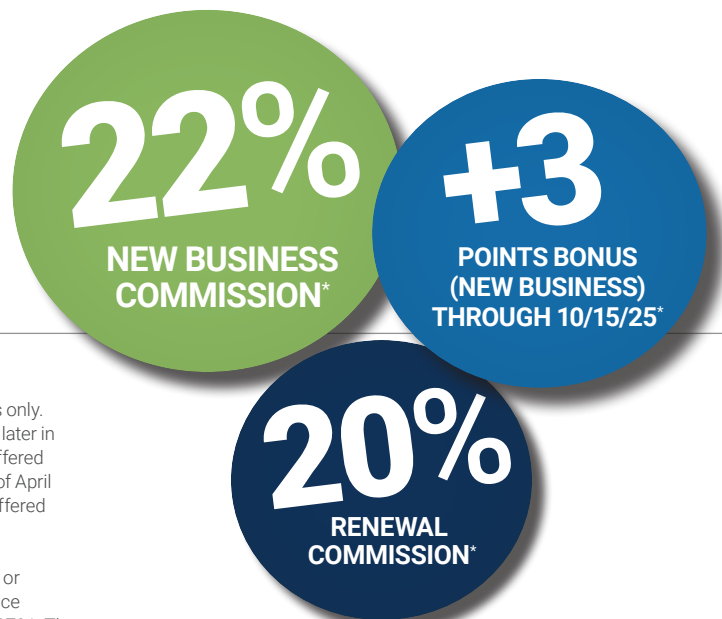
- Minimum contents coverage of \$50,000 for insured-occupied risks
- Less than 75% online sales permitted
- Mall kiosk vendors, 24-hour risks, and seasonal operations considered on a case-by-case basis

Not currently eligible:

- ⊗ In New York, bakeries, beauty supplies, beverage (alcoholic and non-alcoholic), clothing, department, furniture, general, and variety stores
- ⊗ Flea markets, antique stores, and art galleries
- ⊗ Manufacturing, mixing, relabeling, or repackaging of any products
- ⊗ Firearm/gun sales, even if incidental
- ⊗ Smoke shops/vape shops or paraphernalia/head shop exposures
- ⊗ Any high-fire load risks such as mattress stores, fireworks stores, or tire dealers
- ⊗ High product liability exposures such as cannabis/synthetic cannabinoid sales, infant clothing or infant furniture sales, vehicle dealerships, or medical supplies



Classes shown on page one are all eligible for Automatic Underwriting.



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Goodthings ARE HAPPENING!



Restaurants

LIMITED COOKING

In addition to competitive rates, further price reductions for **new BOP policies** may include:

30%
PRICE
DROP



Up to 30% reduction for the classes shown right located in AL, CT, DE, GA, IN, MA, ME, MI, MS, ND, NH, NJ, OK, PA, RI, SC, TN, or WV and based on favorable crime risk score

15%
PRICE
DROP



Up to 15% reduction for the classes shown right located in AR, AZ, IA, KS, KY, MD, MO, NE, OR, or WI and based on favorable crime risk score

Note: Price reductions are applicable to tenants/contents only and owner occupants with building coverage

Refreshed Appetite!

Restaurants with limited food preparation, utilizing microwave or toaster ovens, warming stations, or sandwich presses.

- Cafes
- Coffee & Juice Shops (beverage only)
- Concession Stands
- Delicatessens/Sandwich Shops
- Donut Shops
- Ice Cream and Yogurt Shops
- Pizza Shops
- Snack Bars
- Take-Out Only

See reverse side for general guidelines.

BUSINESSOWNER'S POLICY

Restaurants

LIMITED COOKING

General Eligibility Guidelines

- Protection Class 1-8 locations
- New ventures with three+ years of prior industry experience considered
- Alcohol sales up to 30% of gross revenue
- Minimum \$200 per square foot sales
- Rates on sales: subject to annual sales audit
- When building coverage is requested:
 - Frame, joisted masonry and non-combustible buildings constructed \geq 2000
 - Masonry non-combustible (and better) buildings built \geq 1985

Not currently eligible (for limited-cooking restaurants):

- ⊗ Risks with open-flame cooking, grills, or fryers
- ⊗ Food trucks, including incidental exposure
- ⊗ Risks with prior health code violations that led to a shutdown within the past three years
- ⊗ Seasonal restaurants closed more than three consecutive months

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Professional Offices

In addition to competitive rates, further price reductions for **new BOP policies** may include:

25%
PRICE
DROP



Up to 25% reduction for the classes shown right located in MI, MS, PA, or RI and based on favorable crime risk score

15%
PRICE
DROP



Up to 15% reduction for the classes shown right located in CT, DE, GA, KY, MD, and OK and based on favorable crime risk score

Note: Price reductions are applicable to tenants/contents only

Refreshed Appetite!

- Accountants
- Advertising & Related Services
- Collection Agencies
- Credit Reporting Agencies
- Dentists
- Diagnostic Testing, X-Ray, Imaging Labs
- Employment Agencies
- Financial Planners
- Inspection/Appraisal Companies
- Insurance Agents
- Interior Decorators
- Lawyers
- Medical Offices
- Notaries Public
- Offices NOC
- Professional Trade Associations
- Public Relations Firms
- Stenography, Typing, Court Reporting
- Stockbrokers
- Telemarketing/Research Services
- Ticket Agencies
- Title Agents
- Travel Agencies
- Veterinarians

See reverse side for general guidelines.

BUSINESSOWNER'S POLICY

Professional Offices

General Eligibility Guidelines

- Maximum sales of \$20 million per location
- New ventures considered

Not currently eligible:

- ⊗ High-risk exposures such as clinics, bail bonds/bounty hunting operations, document shredding services, financial institutions, government services, rehabilitation clinics, hospitals or urgent care centers
- ⊗ Medical offices with cryotherapy exposures or home health care services
- ⊗ Risks with a high off-site exposure that are not contemplated for, such as construction supervisors, staffing agencies, lobbyists, or civic organizations
- ⊗ Non-profit organizations
- ⊗ Logistics companies and manufacturer representatives
- ⊗ High-liability exposures, such as web hosting, animal breeding, freight forwarding, labor unions, loss control services, security or patrol services, or publishing companies



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