



Arlington/Roe®

# STANDARD BUSINESS

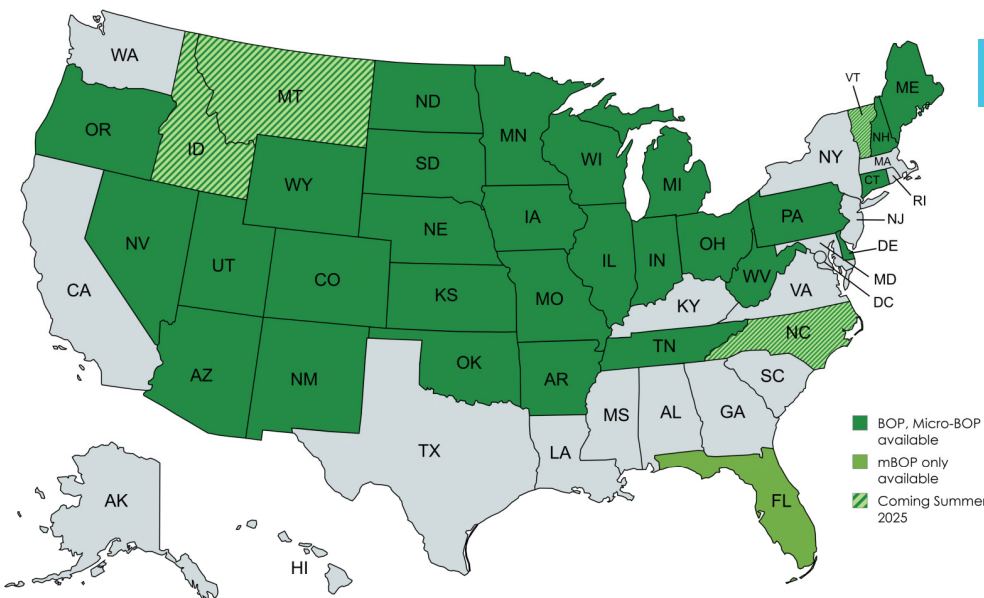
## MICRO BOP

### Let us help you find solutions for your small business clients.

The Micro-BOP is a commercial insurance policy designed for small businesses in the gig economy extending beyond a typical homeowner's policy. It offers property and liability coverage for entrepreneurs with limited business personal property (including stock), focusing on digital platforms, short-term projects, and businesses that are home-based, in shared spaces, or temporary locations.

### Micro-BOP Guidelines

- Products may be sold by Direct Retail Sales or Online Retail Sales.
- Food products must be prepared in a kitchen that meets state and local regulations.
- Licensed building contractors, risks utilizing any subcontracted work, or automobile sales, repair and service operations are ineligible.
- Operations in a commercial space that is owned or leased for over 90 days, unless it is a shared space, are ineligible.
- Any business that rents or leases equipment to others are ineligible.



### Eligibility

The business must operate out of a home, a shared space, a temporary commercial location, or a mobile commercial space like a kiosk or cart

Businesses with no more than \$500,000 in gross annual sales

Maximum four employees, including the owner

Business Personal Property limits \$2,500-\$25,000

### Contact:

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[ArlingtonRoe.com](http://ArlingtonRoe.com)

# CLASSES OF BUSINESS

## Artisan Manufacturing (Retail Sales)

- Baking
- Gifts & Home Décor
- Pet Supplies
- Clothing and Accessories
- Jewelry

*\*\*Personal care products are ineligible*

## Direct Retail Sales

- Art Dealers
- Grocery Specialties
- Consignment Shops
- Clothing and Accessories
- Cosmetics
- Gifts and Home Décor
- Pet Supplies
- Snacks / Non-Alcoholic Drinks

*\*\*Wholesale distribution is ineligible*

## Online Retail Sales

- Clothing and Accessories
- Consignment Shops
- Cosmetics
- Gifts and Home Décor
- Grocery Specialties
- Jewelry
- Pet Supplies

## Service

- Accounting Services – CPAs
- Acting or Musicians, Freelance
- Advertising & Related Services
- Appraisal Services
- Aquarium Cleaning Services
- Artist, Freelance
- Auctioneer, Independent
- Building Inspections
- Catering
- Clothing Alterations
- Computer Repair, Software Website Services\*
- Concession Stand Food Contractor
- Data Entry Services\*
- Dietician
- Disc Jockey
- Document Preparation Services\*
- Drafting
- Editorial Services

- Estate Sale Management
- Event Performance, Freelance
- Event Planning
- Fitness Instruction
- Furniture Repair
- Genealogy Investigation
- Graphic Design Services
- Hair Services
- House Cleaning
- House Sitting
- Interior Decorators – No construction activities
- Job Recruiter
- Key Duplication
- Language Instruction
- Lawn & Yard Maintenance – No pesticide/herbicide application
- Life / Career Coaching
- Local Delivery
- Locksmith
- Makeup Services
- Masseur – licensed (professional liab. excluded)
- Music Lessons
- Office Machine Repair
- Personal Concierge / Assistant
- Personal Organization
- Pet Grooming
- Pet Walking and Sitting
- Photo Booth Rental
- Photography
- Resume Writing Services
- Shoe Shine and Repair
- Sports Coach – amateur
- Taxidermist
- Translation or Interpretation
- Travel Planning
- Tutoring and Exam Prep
- Watch and Jewelry Repair
- Wedding Officiant
- Window Display Decorating
- Writing, Freelance
- Yoga Instruction

\*Eligible for Tech E&O

*Sales of alcohol is ineligible.*