

# Hospitality Insurance Group Announces New BOP Program

*Created in Response to Industry Demand for Streamlined Insurance Coverage Options*

**SOUTHBOROUGH, MA** (January 20, 2022) — Hospitality Insurance Group has announced the creation of its first-ever Businessowners Policy (BOP) for commercial policyholders. Effective January 2022, this specialized insurance coverage is now available to existing liquor liability policyholders as well as a variety of other main street businesses.

Hospitality Insurance Group specializes in providing liquor liability coverage to businesses that serve or sell alcohol. They also offer a CPP policy and Excess liability coverage. These products generally fit well for establishments with higher alcohol sales and where the client may have needs that require special placement of the other lines of business. Liquor liability is available on a monoline basis or as part of the CPP policy. The new BOP was created for clients with lower alcohol sales levels in lower hazard classes of business and for businesses that do not sell alcohol. The program provides Hospitality Insurance Group with the opportunity to now offer coverage to restaurants from fast food to fine dining, with or without alcohol, liquor stores, convenience stores (without gas) and many “Main Street” businesses, whether they sell alcohol or not.

“We are pleased to enhance our commercial insurance coverage options at a time when so many small businesses need trusted guidance,” said Richard Welch, Jr., President & CEO of Hospitality Insurance Group. “The addition of the new BOP program will allow us to further support our existing liquor liability policyholders, and also expand our service to all small businesses looking to safeguard their livelihoods.”

The BOP Program will be available in the following states that Hospitality Insurance Group currently writes insurance, including; Connecticut, Massachusetts, New Hampshire, North Carolina, Pennsylvania, and Rhode Island. Hospitality Insurance Group is now accepting new agency appointments and will be launching an innovative agent portal to provide instant access to quoting, issuance capability, policy documents, and billing and loss information.

Hospitality Insurance Group is also maintaining an FAQ page to answer questions relating to the new BOP Program: <https://hmic.com/about-us/bop-frequently-asked-questions/>.

## **About Hospitality Insurance Group**

Hospitality Insurance Group, headquartered in Southborough, Mass., provides commercial property, general liability, liquor liability, and excess policies to owners of establishments that serve or sell liquor, including bars, taverns, restaurants, social clubs, and liquor stores, as well as caterers and other qualified businesses. Hospitality writes insurance in seven states that include Connecticut, Massachusetts, New Hampshire, North Carolina, Pennsylvania, Rhode Island, and Vermont.