



Recent Success Guide E&S Coastal BOP

Target Classes

- Contractors
- ✓ Lessors Risk
- ✓ Office or Professional Services | Office Condominium
- ✓ Mercantile / Retail
- Processing or Services
- Restaurants
- ✓ Wholesale / Distributors

Recent Updates

- Added Hired Non-Owned Auto Liability
- Added Equipment Breakdown Coverage
- Added Cyber Liability Coverage

Recent Bound Accounts

Class	State	County	Year Built	Construction	Distance to Coast	TIV	Liability Limit
Pizza Shop	FL	St. Johns	2013	Joisted Masonry	0-5 miles	\$4.1M	\$1M/1M/1M
Employment Agency Office – LRO	TX	Harris	1984	Masonry Non-Combustible	15-25 miles	\$894K	\$1M/2M/2M
Medical Office	SC	Charleston	1983	Masonry Non-Combustible	5-10 miles	\$735K	\$2M/4M/4M
Family Style Restaurant	FL	Santa Rosa	1972	Modified Fire Resistive	0-5 miles	\$270K	\$1M/1M/1M
HVAC Contractor – LRO	AL	Mobile	2020	Non-Combustible	5-10 miles	\$1M	\$1M/1M/1M
Musical Instrument Store	FL	Indian River	1969	Masonry Non-Combustible	0-5 miles	\$470K	\$1M/2M/2M
Family Style Restaurant	FL	Broward	2007	Masonry Non-Combustible	5-10 miles	\$320K	\$1M/1M/1M
Medical Office – LRO	AL	Baldwin	2008	Frame	5-10 miles	\$1.7M	\$1M/2M/2M
Accounting Services – LRO	FL	Collier	1998	Joisted Masonry	0-5 miles	\$1.7M	\$1M/2M/2M
Condo Office – LRO	TX	Harris	2016	Masonry Non-Combustible	5-10 miles	\$1.7M	\$1M/2M/2M
Drugstore	FL	Bay	1960	Masonry Non-Combustible	5-10 miles	\$1.7M	\$2M/4M/4M
Family Style Restaurant	FL	Hillsborough	1996	Masonry Non-Combustible	5-10 miles	\$470K	\$1M/1M/1M
Auto Parts & Supplies	FL	Orange	2008	Joisted Masonry	25-50 miles	\$869K	\$1M/1M/1M
Insurance Agents Office	MS	Jackson	2008	Joisted Masonry	0-5 miles	\$220K	\$1M/2M/2M
Tailor/Dressmaker – LRO	TX	Harris	1994	Non-Combustible	25-50 miles	\$1.7M	\$1M/2M/2M
Laundromat	FL	Pinellas	2025	Joisted Masonry	0-5 miles	\$1.5M	\$1M/2M/2M
Medical Office	FL	Seminole	2005	Masonry Non-Combustible	25-50 miles	\$4.7M	\$1M/2M/2M
Coffee Bars – LRO	FL	Orange	2025	Joisted Masonry	25-50 miles	\$820K	\$1M/1M/1M
Variety Stores – LRO	TX	Harris	1979	Non-Combustible	15-25 miles	\$3.6M	\$1M/2M/2M
Veterinarians Office	AL	Mobile	1974	Non-Combustible	5-10 miles	\$1.5M	\$1M/2M/2M

Please contact underwriting support if you would like additional information.

Business Owners Insurance is a product offered through CoastLine, which is part of the LineUnderwriters division of Velocity Risk Underwriters, LLC. Velocity Risk Underwriters, LLC. ("Velocity Risk") is a Delaware limited liability company based in Tennessee and a subsidiary of Ryan Specialty, LLC. Velocity Risk works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and products may only be available from surplus lines insurers. In California: Velocity Risk Insurance Agency, LLC (License #0K75926). Velocity Risk also offers claims administrative services which are managed by Velocity Claims, LLC, our world class claims operation, through various third-party claims organizations.

©2025 Ryan Specialty, LLC