

Underwriting Appetite - All Lines

Please consult our operating area map for availability of coverages by state.



To perform a search, press CTRL + F on your keyboard.

ARTISAN CONTRACTORS

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|--|-----------------------|------------------------|------------------------------------|-----------------|------------------------|--|
| Air Conditioning Systems or Equipment | ★ | ★ | ★ | ★ | ⊗ | Installation, service, repair |
| Burglar/Fire/Security Alarm Installation | ★ | ⊗ | ⊗ | ★ | ★ | |
| Cabinet Installers | ★ | ★ | ★ | ★ | ⊗ | |
| Cabinet Makers | ○ | ○ | ○ | ★ | ⊗ | WC - Jobsite cabinet making only; BOP - No large scale manufacturing |
| Cable Installation (TV and Internet) | ★ | ★ | ★ | ★ | ⊗ | WC - Excluding satellite installation |
| Carpentry - Residential Property and Interior | ★ | ★ | ★ | ★ | ⊗ | WC - Excluding NY risks, 2 stories max all other; BOP - 3 stories max |
| Carpet, Rug, Furniture, Upholstery Cleaning | ○ | ★ | ★ | ★ | ⊗ | Excluding excessive residential exposures |
| Chimney Services | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Crane Operators/Services | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Demolition Work | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Door, Window, or Assembled Millwork - Installation | ○ | ★ | ★ | ★ | ⊗ | WC - Excluding commercial door/window installation |
| Drilling - Gas or Water | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Driveway, Parking Area, Sidewalk Repair | ★ | ★ | ★ | ★ | ⊗ | Paving or repaving |
| Electrical Work - Within Buildings | ★ | ★ | ★ | ★ | ⊗ | WC and BOP - Excluding high voltage work |
| Excavation | ○ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Fence Erection | ○ | ★ | ★ | ★ | ⊗ | |
| Fire Restoration | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Fire Sprinkler - Installation and Service | ○ | ⊗ | ⊗ | ★ | ⊗ | WC - Excluding chemical fire suppression systems |
| Flat Concrete | ★ | ★ | ★ | ★ | ⊗ | WC - Excluding NY risks |
| Floor Covering Installation | ○ | ★ | ★ | ★ | ⊗ | WC - Excluding carpet delivery |
| Fumigation Services | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Furniture and Fixtures - Installation in Offices or Stores | ★ | ★ | ★ | ★ | ⊗ | WC - Excluding furniture delivery |
| General Contractors | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Glass Dealers and Glaziers - Sales and Installation | ★ | ★ | ★ | ★ | ⊗ | |
| Grass Cutting | ★ | ★ | ★ | ★ | ⊗ | |
| Heating or HVAC Systems or Equipment | ★ | ★ | ★ | ★ | ⊗ | |
| House Furnishings Installation | ★ | ★ | ★ | ★ | ⊗ | |
| Intercom Installation | ○ | ★ | ★ | ★ | ⊗ | |
| Iron or Steel Erectors | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Janitorial/Commercial Cleaning Services | ○ | ★ | ★ | ★ | ★ | Excluding window washers and property preservation; BOP/Umbrella not available in VA |
| Landscape Gardening | ★ | ★ | ★ | ★ | ⊗ | WC and BOP - Excluding tree services or heavy excavation |
| Lawn Sprinkler Installation | ★ | ★ | ★ | ★ | ⊗ | |
| Loggers | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Masonry | ○ | ★ | ★ | ★ | ⊗ | WC - Premium >\$35,000; BOP - flatwork preferred |
| Overhead/Garage Door Installers | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Painting - Interior or Exterior | ★ | ★ | ★ | ★ | ⊗ | WC - Excluding NY risks, 2 stories max all other; BOP - 3 stories max |
| Permanent Yards - Maintenance or Storage | ★ | ★ | ★ | ★ | ⊗ | |

ARTISAN CONTRACTORS (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|--|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---|
| Pipeline Contractors | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Plastering or Stucco Work | ⊗ | ★ | ★ | ★ | ⊗ | |
| Plumbing - Residential or Domestic | ★ | ★ | ★ | ★ | ⊗ | |
| Pressure Washing Services | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Refrigeration Systems or Equip. - Service & Repair | ○ | ○ | ○ | ★ | ⊗ | BOP and WC - Excluding large commercial/industrial freezer work |
| Remediation Contractor | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Roofing | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Satellite Installation | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Scaffolding Installation/Removal Services | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Shop Carpenters | ○ | ★ | ★ | ★ | ⊗ | WC - Excluding carpenters who build & haul finished product to job site |
| Siding Installation | ★ | ★ | ★ | ★ | ⊗ | WC - 2 stories max; BOP - 3 stories max |
| Sign Installation | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Sign Painting or Lettering | ★ | ★ | ★ | ★ | ⊗ | Shop only; excluding spray painting |
| Solar Installation | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Sound System Installation | ★ | ★ | ★ | ★ | ⊗ | |
| Street and Road Construction | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Stucco | ⊗ | ★ | ★ | ★ | ⊗ | |
| Tile, Stone, Marble, Mosaic, or Terrazzo Work | ○ | ★ | ★ | ★ | ⊗ | Interior construction only |
| Tree Services (Cutting, Trimming, Stump Removal, etc.) | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Wallpapering | ★ | ★ | ★ | ★ | ⊗ | WC - 2 stories max; BOP - 3 stories max |
| Window Cleaning | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |

WC - Construction and landscaping risks require a minimum payroll of \$25,000 (plus an owner), two years of prior coverage or management experience (or a combination of the two), and a reliable means of verifying the exposure (i.e., website, experience modification factor, loss runs, etc.) BOP - Maximum payroll for contractors is \$1 million (\$400,000 in NY).

AUTO SERVICES

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|---|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---|
| Auto Body Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Auto Dealers | ★ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Auto Parts/Supplies - Retail | ★ | ★ | ★ | ★ | ⊗ | |
| Auto Service/Repair (With and Without Gas Sales) | ★ | ★ | ★ | ★ | ⊗ | |
| Auto Specialty Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Car Washes | ★ | ★ | ★ | ★ | ⊗ | Full-service and automatic with attendant |
| Car/Truck Audio Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Gas Stations (With and Without Convenience Store) | ★ | ★ | ★ | ★ | ⊗ | |
| Motorcycle Sales and Service | ★ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Quick Lube Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Roadside Assistance/Towing/Wrecker Services | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Smog Shop Emissions Testing | ★ | ★ | ★ | ★ | ⊗ | |
| Towing/Wrecker Services | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |

All lines - Incidental towing only.

ENTERTAINMENT, SPORTS, & LEISURE

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|--------------------------------------|-----------------------|------------------------|------------------------------------|-----------------|------------------------|------------------------------------|
| Amusement Parks, Carnivals, Circuses | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Arcades | ★ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Archery Ranges | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Athletic Teams | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Batting Cages | ★ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Billiard Halls | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Bounce Houses | ○ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Bowling Centers | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Camps | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Convention Centers | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Country Clubs/Golf Courses | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Dance Instructors | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Driving Ranges | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Escape Rooms | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Go-Kart Tracks | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Gun Ranges | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Gymnastics | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Gyms | ○ | ⊗ | ⊗ | ★ | ⊗ | WC - Excluding fitness instructors |
| Hunting Clubs | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Ice/Roller Skating Rinks | ○ | ⊗ | ⊗ | ★ | ⊗ | |
| Libraries | ○ | ⊗ | ⊗ | ★ | ⊗ | WC - Limited volunteer exposure |
| Marinas | ⊗ | ⊗ | ⊗ | ○ | ⊗ | |
| Martial Arts | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Miniature Golf | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Movie Theaters | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Museums | ○ | ⊗ | ⊗ | ★ | ⊗ | WC - Limited volunteer exposure |
| Race Tracks | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Ski Slopes | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Skydiving | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Social Clubs (i.e., VFW's) | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Tennis Clubs | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Theaters - Live Entertainment | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Zoos | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |

Comm Auto - Maintenance vehicles only.

HABITATIONAL

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|--|-----------------------|------------------------|------------------------------------|-----------------|------------------------|--|
| Apartments/Townhouses | ★ | ★ | ★ | ★ | ⊗ | |
| Bed & Breakfasts | ★ | ★ | ★ | ★ | ⊗ | |
| Building Operation/Property Management | ★ | ★ | ★ | ★ | ⊗ | WC - Limited commercial building operation exposure. |
| Condominiums | ★ | ★ | ★ | ★ | ⊗ | |

HABITATIONAL (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|---------------------|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---|
| Hotels/Motels | ★ | ★ | ★ | ★ | ⊗ | Comm Auto - Shuttle service will be entertained when written with BOP |
| Housing Authorities | ○ | ⊗ | ⊗ | ★ | ⊗ | WC - Population < 250,000 |

BOP - Habitational risks other than hotels/motels are not yet available in FL. Comm Auto - Maintenance vehicles only.

MANUFACTURING

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|---|-----------------------|------------------------|------------------------------------|-----------------|------------------------|--|
| Bakeries | ★ | ★ | ★ | ★ | ⊗ | |
| Breweries | ★ | ⊗ | ⊗ | ★ | ⊗ | WC - CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT only |
| Clothing | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Computing, Recording or Office Machines | ★ | ⊗ | ⊗ | ★ | ⊗ | WC - CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT only |
| Electric or Gas Lighting Fixtures | ★ | ⊗ | ⊗ | ★ | ⊗ | WC - CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT only |
| Electrical Apparatus | ★ | ⊗ | ⊗ | ★ | ⊗ | WC - CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT only |
| Food Products | ★ | ⊗ | ⊗ | ★ | ⊗ | WC - CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT only |
| Machine Shops | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Meat Products | ★ | ⊗ | ⊗ | ★ | ⊗ | WC only in CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT |
| Metal Products | ★ | ⊗ | ⊗ | ★ | ⊗ | WC only in CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT |
| Plastics - Fabricated Products | ★ | ⊗ | ⊗ | ★ | ⊗ | WC only in CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT |
| Plastics - Molded Products | ★ | ⊗ | ⊗ | ★ | ⊗ | WC only in CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT |
| Plumbers' Supplies | ★ | ⊗ | ⊗ | ★ | ⊗ | WC only in CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT |
| Precision Machined Parts | ★ | ⊗ | ⊗ | ★ | ⊗ | WC only in CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT |
| Tools (Excluding Drop- or Machine-Forged) | ★ | ⊗ | ⊗ | ★ | ⊗ | WC only in CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT |
| TV, Radio, Telephone, or Telecommunications Devices | ★ | ⊗ | ⊗ | ★ | ⊗ | WC only in CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT |
| Wire Goods | ★ | ⊗ | ⊗ | ★ | ⊗ | WC only in CT, IL, MA, NC, NJ, PA (specific counties*), TN, VT |

*PA counties: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Butler, Cambria, Cumberland, Dauphin, Fayette, Franklin, Fulton, Huntingdon, Indiana, Lancaster, Lawrence, Lebanon, Somerset, Washington, Westmoreland, York.

PROFESSIONAL OFFICES

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|-------------------------------------|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---|
| Accountants | ★ | ★ | ★ | ★ | ⊗ | |
| Advertising & Marketing Agencies | ★ | ★ | ★ | ★ | ★ | |
| Architects/Engineers | ★ | ★ | ★ | ★ | ⊗ | |
| Audiologist | ★ | ★ | ★ | ★ | ⊗ | |
| Banking & Investment Firms | ★ | ⊗ | ⊗ | ★ | ⊗ | Comm. Auto - Excluding armored car exposure |
| Bookkeepers | ★ | ★ | ★ | ★ | ★ | |
| Clerical Office/Telecommuters | ★ | ★ | ★ | ★ | ⊗ | Majority of employees working from home preferred |
| Collection Agencies | ★ | ○ | ○ | ★ | ★ | WC - Excluding repossession services; BOP - Excluding personal/advertising injury liability |
| Computer/Data Processing Consulting | ★ | ○ | ○ | ★ | ★ | |
| Consultants | ○ | ★ | ★ | ★ | ★ | |

PROFESSIONAL OFFICES (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|---|-----------------------|------------------------|------------------------------------|-----------------|------------------------|--|
| Credit Counseling | ★ | ★ | ★ | ★ | ⊗ | |
| Credit Reporting Agencies | ★ | ★ | ★ | ★ | ⊗ | |
| Credit Unions | ★ | ⊗ | ⊗ | ★ | ⊗ | Comm. Auto - Excluding armored car exposure |
| Dentists/Orthodontists | ★ | ★ | ★ | ★ | ⊗ | |
| Employment Agencies | ⊗ | ○ | ○ | ★ | ★ | |
| Engineers or Architects - Consulting | ★ | ★ | ★ | ★ | ⊗ | |
| Eye Doctors/Optometrists | ★ | ★ | ★ | ★ | ⊗ | |
| Financial Planners | ★ | ★ | ★ | ★ | ⊗ | |
| Graphic Designers | ★ | ★ | ★ | ★ | ★ | |
| Insurance Agencies/Services | ★ | ★ | ★ | ★ | ★ | PL - Ancillary non-agent services only (i.e., loss control, claims, TPA, etc.) |
| Interior Decorators | ★ | ★ | ★ | ★ | ★ | |
| Internet or Web Application Developers | ★ | ⊗ | ⊗ | ★ | ★ | |
| Labor Unions | ○ | ⊗ | ⊗ | ★ | ⊗ | WC - Excluding contracting labor unions |
| Lawyers/Attorneys | ★ | ★ | ★ | ★ | ★ | |
| Lobbyists | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Marine Appraisers or Surveyors | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Media Buyers | ★ | ★ | ★ | ★ | ★ | |
| Medical Offices/Physicians | ★ | ★ | ★ | ★ | ⊗ | |
| Mortgage Brokers | ★ | ★ | ★ | ★ | ★ | |
| Notaries - Public | ★ | ★ | ★ | ★ | ★ | |
| Office Managers | ★ | ★ | ★ | ○ | ★ | Comm Auto - business use vehicle only |
| Payroll Accounting/Billing Services | ★ | ★ | ★ | ★ | ★ | |
| Professional Trade Associations | ○ | ○ | ○ | ★ | ★ | WC and BOP - Excluding lobbying organizations |
| Public Relations Agencies | ★ | ★ | ★ | ★ | ★ | |
| Radio or Television Broadcasting Stations | ⊗ | ○ | ○ | ★ | ★ | BOP - Excluding personal/advertising injury liability |
| Real Estate Agencies | ★ | ★ | ★ | ★ | ⊗ | |
| Recruiting Agencies | ★ | ★ | ★ | ★ | ★ | WC/BOP/Comm. Auto - Excluding staffing/employment agencies |
| Staffing Agencies (i.e., Employee Leasing) | ⊗ | ⊗ | ⊗ | ★ | ★ | |
| Stenography, Typing, Court Reporting, and Word Processing | ★ | ★ | ★ | ★ | ★ | Excluding risks where all employees work from home |
| Stockbrokers | ★ | ○ | ○ | ★ | ⊗ | BOP - Professional liability must be excluded |
| Tax Services | ★ | ★ | ★ | ★ | ★ | |
| Telemarketing and Research Services | ★ | ★ | ★ | ★ | ★ | |
| Ticket Agencies | ★ | ★ | ★ | ★ | ★ | |
| Title Agents | ★ | ★ | ★ | ★ | ⊗ | |
| Tour Agencies | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Travel Agencies | ★ | ★ | ★ | ★ | ★ | Office exposures only |

RESTAURANTS

★ Yes ○ Maybe ⊗ No

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|-------------------|-----------------------|------------------------|------------------------------------|-----------------|------------------------|-------|
| Bagel/Donut Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Bars/Taverns | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |

RESTAURANTS (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|----------------------------------|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---|
| Cafes | ★ | ★ | ★ | ★ | ⊗ | |
| Cafeteria Style - Buffets | ★ | ★ | ★ | ★ | ⊗ | |
| Catering | ○ | ○ | ○ | ★ | ⊗ | WC and BOP - Limited off-site catering only |
| Catering Services - Banquet Hall | ★ | ★ | ★ | ★ | ⊗ | |
| Coffee Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Concession Stands/Snack Bars | ★ | ★ | ★ | ★ | ⊗ | |
| Delicatessens and Sandwich Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Drive-in/Service-in Car | ○ | ○ | ○ | ★ | ⊗ | WC and BOP - Excluding carhops on roller skates or blades |
| Family-Style Restaurants | ★ | ★ | ★ | ★ | ⊗ | |
| Fine-Dining Restaurants | ★ | ★ | ★ | ★ | ⊗ | |
| Hamburger/Hotdog/Malt Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Hookah Lounges | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Ice Cream Parlors | ★ | ★ | ★ | ★ | ⊗ | |
| Night Clubs | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Pizza Parlors | ★ | ★ | ★ | ★ | ⊗ | |
| Soda Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Take-Out Only Establishments | ★ | ★ | ★ | ★ | ⊗ | |
| Vape Lounges | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Vending Concessionaires | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |

WC - Delivery < 33%; < 15% for risks in AZ, CA, DE, PA, NV, and NY class code 9072. Comm Auto - Excluding non-owned only coverage; WC - Full-service and fine-dining restaurants in NY require \$40,000 minimum payroll and \$4,000 minimum payroll in the driver class code when delivery exposure exists.

RETAIL

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|---|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---|
| Air Conditioning Equipment | ★ | ★ | ★ | ★ | ⊗ | |
| Appliance | ○ | ★ | ★ | ★ | ⊗ | WC - Excluding appliance delivery |
| Army and Navy | ★ | ★ | ★ | ★ | ⊗ | |
| Art Galleries | ★ | ○ | ○ | ★ | ⊗ | BOP - Excluding high value; Comm Auto - motor cargo/inland marine not available |
| Auto/Truck Accessory or Spare Parts | ★ | ★ | ★ | ★ | ⊗ | |
| Bakeries - with Baking on Premises | ★ | ★ | ★ | ★ | ⊗ | |
| Barber or Beauty Shop Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Baseball Cards | ★ | ○ | ○ | ★ | ⊗ | BOP - Building only, no contents |
| Beverages - Alcoholic and Non-alcoholic | ★ | ★ | ★ | ★ | ⊗ | |
| Bicycles | ★ | ★ | ★ | ★ | ⊗ | Incidental rental and repair |
| Bookbinding and Printing Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Books and Magazines | ★ | ★ | ★ | ★ | ⊗ | WC and BOP - Excluding adult content stores |
| Building Materials | ○ | ★ | ★ | ★ | ⊗ | |
| Camera and Photographic Equipment | ★ | ★ | ★ | ★ | ⊗ | |
| Candy and Confectionery | ★ | ★ | ★ | ★ | ⊗ | |
| Car Stereos | ★ | ★ | ★ | ★ | ⊗ | |
| Ceramics | ★ | ★ | ★ | ★ | ⊗ | |

RETAIL (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|--|-----------------------|------------------------|------------------------------------|-----------------|------------------------|--|
| Clocks - Retail and Repair | ★ | ★ | ★ | ★ | ⊗ | |
| Cloth Printing | ○ | ★ | ★ | ★ | ⊗ | WC - Incidental manual heat press printing associated with sporting goods stores; no large scale operations. |
| Clothing - Uniforms | ★ | ★ | ★ | ★ | ⊗ | |
| Clothing or Wearing Apparel | ★ | ★ | ★ | ★ | ⊗ | |
| Coffee/Tea and Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Coins | ★ | ○ | ○ | ★ | ⊗ | BOP - Building only, no contents |
| Computers - Retail and Repair | ★ | ★ | ★ | ★ | ⊗ | |
| Concrete - Ready Mix | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Convenience Food Stores | ★ | ★ | ★ | ★ | ⊗ | |
| Dairy Products | ★ | ★ | ★ | ★ | ⊗ | |
| Dry Goods | ★ | ★ | ★ | ★ | ⊗ | |
| Education and School Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Electronic Cigarettes (E-Cigs) | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Electronics | ★ | ★ | ★ | ★ | ⊗ | |
| Fabric | ★ | ★ | ★ | ★ | ⊗ | |
| Farmer's Markets | ⊗ | ○ | ○ | ★ | ⊗ | |
| Film/Print Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Fireworks | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Flags and Banners | ★ | ★ | ★ | ★ | ⊗ | |
| Floor Covering | ⊗ | ★ | ★ | ★ | ⊗ | |
| Florists | ★ | ★ | ★ | ★ | ⊗ | |
| Fruits/Vegetables | ★ | ★ | ★ | ★ | ⊗ | |
| Fur - Garments and Pelts | ★ | ★ | ★ | ★ | ⊗ | |
| Furniture - Upholstered, Wood or Metal, Patio or Outdoor | ○ | ★ | ★ | ★ | ⊗ | WC - Excluding delivery |
| Gardening and Light Framing Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| General Stores | ★ | ★ | ★ | ★ | ⊗ | |
| Gift Shops | ★ | ★ | ★ | ★ | ⊗ | |
| Glass Dealers and Glaziers | ★ | ★ | ★ | ★ | ⊗ | |
| Grocery / Supermarkets | ★ | ★ | ★ | ★ | ⊗ | |
| Guns | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Hardware and Tools | ★ | ★ | ★ | ★ | ⊗ | |
| Health or Natural Food | ★ | ★ | ★ | ★ | ⊗ | |
| Hearing Aids | ★ | ★ | ★ | ★ | ⊗ | |
| Hobby, Craft or Artists' Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Home Furnishings | ★ | ★ | ★ | ★ | ⊗ | WC - Excluding furniture delivery |
| Home Improvement | ★ | ★ | ★ | ★ | ⊗ | |
| Hookah Shops | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Janitorial Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Jewelry | ★ | ★ | ★ | ★ | ⊗ | BOP - Jewelers Block coverage is not available |
| Kitchen Accessories | ★ | ★ | ★ | ★ | ⊗ | |
| Lawn and Garden Supplies | ★ | ○ | ○ | ★ | ⊗ | |
| Leather Products | ★ | ★ | ★ | ★ | ⊗ | |
| Luggage | ★ | ★ | ★ | ★ | ⊗ | |

RETAIL (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|--|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---|
| Marble Products | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Meat/Fish/Poultry | ★ | ★ | ★ | ★ | ⊗ | Excluding slaughtering services |
| Monuments | ⊗ | ★ | ★ | ★ | ⊗ | |
| Motorcycles | ★ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Musical Instruments | ★ | ★ | ★ | ★ | ⊗ | WC - Excluding heavy delivery exposure |
| Newsstands | ★ | ★ | ★ | ★ | ⊗ | |
| Nurseries | ⊗ | ○ | ○ | ★ | ⊗ | |
| Office Machines or Appliances (No Repair) | ○ | ★ | ★ | ★ | ⊗ | WC - Excluding large office machine delivery |
| Optical Goods & Hearing Aids | ★ | ★ | ★ | ★ | (Under BOP) | |
| Paint, Wall Paper, or Wall Covering | ★ | ★ | ★ | ★ | ⊗ | |
| Painting, Pictures, or Frames | ★ | ★ | ★ | ★ | ⊗ | |
| Party Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Pets and Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Pharmacies/Drug Stores | ★ | ★ | ★ | ★ | ⊗ | Professional liability is not available |
| Photography Equipment | ★ | ★ | ★ | ★ | ⊗ | |
| Plumbing Supplies and Fixtures | ★ | ★ | ★ | ★ | ⊗ | |
| Precision and Scientific Tools and Instruments | ★ | ★ | ★ | ★ | ⊗ | |
| Refrigeration Equipment - Commercial | ○ | ★ | ★ | ★ | ⊗ | WC - Excluding appliance delivery |
| Religious Articles | ★ | ★ | ★ | ★ | ⊗ | |
| Retail Stores, NOC | ★ | ★ | ★ | ★ | ⊗ | |
| Shoes | ★ | ★ | ★ | ★ | ⊗ | |
| Signs | ★ | ★ | ★ | ★ | ⊗ | |
| Ski Shops | ★ | ○ | ○ | ★ | ⊗ | |
| Sporting Goods or Athletic Equipment (Including Apparel) | ★ | ★ | ★ | ★ | ⊗ | |
| Stationery or Paper Products | ★ | ★ | ★ | ★ | ⊗ | |
| Stereos/Radios | ★ | ★ | ★ | ★ | ⊗ | |
| Straw Products | ★ | ★ | ★ | ★ | ⊗ | |
| Tires | ★ | ⊗ | ⊗ | ★ | ⊗ | Comm Auto - Parts and maintenance, no towing exposure |
| Tobacco and Smoke Shops | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Toys | ★ | ★ | ★ | ★ | ⊗ | |
| Trophies | ★ | ★ | ★ | ★ | ⊗ | |
| Vape Stores | ★ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Variety Stores | ★ | ★ | ★ | ★ | ⊗ | |
| Welding Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Wigs | ★ | ★ | ★ | ★ | ⊗ | |
| Window Coverings | ★ | ★ | ★ | ★ | ⊗ | |
| Wood Products, NOC | ○ | ○ | ○ | ★ | ⊗ | WC - Excluding furniture delivery; Comm. Auto - Excluding lumber delivery |

SERVICE INDUSTRY

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|--|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---|
| Animal Breeders | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Animal Shelters | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Animal Hospitals | ★ | ○ | ○ | ★ | ⊗ | WC - Excluding farm or wild animals |
| Accrediting Agencies | ★ | ★ | ★ | ○ | ★ | Comm Auto - business use vehicle only |
| Answering Services | ★ | ★ | ★ | ○ | ★ | Comm Auto - business use vehicle only |
| Appliance & Accessories - Installation, Service & Repair | ★ | ★ | ★ | ★ | ⊗ | Commercial or Household; WC - Excluding appliance delivery |
| Auctioneers | ⊗ | ⊗ | ⊗ | ★ | ★ | Comm Auto - business use vehicle only |
| Audio Post Production - Computer or Electronic | ★ | ⊗ | ⊗ | ★ | ★ | |
| Barber Shops | ★ | ★ | ★ | ★ | (Under BOP) | WC - \$40,000 minimum payroll required |
| Beauty Parlors and Hair Styling Salons | ★ | ★ | ★ | ★ | (Under BOP) | WC - \$40,000 minimum payroll required |
| Bookbinding | ⊗ | ○ | ○ | ★ | ★ | |
| Call Centers | ★ | ★ | ★ | ○ | ★ | WC - employee concentration reviewed for acceptability; Comm Auto - business use vehicle only |
| Cemeteries | ○ | ⊗ | ⊗ | ★ | ★ | Comm Auto - Maintenance vehicles only |
| Copying and Duplicating | ★ | ★ | ★ | ★ | ★ | |
| Couriers | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Customs Brokers | ★ | ★ | ★ | ○ | ★ | Comm Auto - business use vehicle only |
| Dental Laboratories | ★ | ★ | ★ | ★ | ⊗ | |
| Diagnostic Testing Laboratories | ⊗ | ○ | ○ | ★ | ⊗ | BOP - Depending upon equipment values |
| Document Shredders | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Engraving | ★ | ★ | ★ | ★ | ★ | |
| Entertainment Services | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Event Planning | ⊗ | ⊗ | ⊗ | ★ | ★ | |
| Funeral Homes | ★ | ★ | ★ | ★ | ★ | |
| Garbage and Waste Haulers | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Inspectors/Appraisers | ⊗ | ○ | ○ | ★ | ★ | BOP - On-site only |
| Jewelry Repair | ★ | ★ | ★ | ★ | ⊗ | |
| Laundromats (Self-Service) | ★ | ★ | ★ | ○ | ⊗ | Comm Auto - Maintenance vehicles only |
| Laundry and Dry Cleaning - Petroleum or Synthetic Solvents | ★ | ★ | ★ | ★ | ⊗ | < 3 pick-up stations |
| Laundry and Dry Cleaning or Dying - Receiving Stations | ★ | ★ | ★ | ★ | ⊗ | |
| Lawn Mower Repair | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Lithographing | ⊗ | ★ | ★ | ★ | ★ | |
| Locksmiths | ★ | ○ | ○ | ★ | ⊗ | |
| Loan Services | ★ | ★ | ★ | ○ | ★ | Comm Auto - business use vehicle only |
| Loss Control Services | ⊗ | ⊗ | ⊗ | ★ | ★ | |
| Mail Box or Packaging | ★ | ★ | ★ | ★ | ⊗ | |
| Mail Order Houses | ★ | ★ | ★ | ★ | ⊗ | |
| Mailing or Addressing Companies | ★ | ★ | ★ | ★ | ★ | |
| Media Duplication | ★ | ★ | ★ | ★ | ★ | |
| Moving Companies/Relocation Services | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Music Recording Studios | ⊗ | ⊗ | ⊗ | ★ | ★ | |
| Nail Salons | ⊗ | ★ | ★ | ★ | ⊗ | |
| Office Machine Repair | ★ | ★ | ★ | ★ | ⊗ | |

SERVICE INDUSTRY (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|---|-----------------------|------------------------|------------------------------------|-----------------|------------------------|--|
| Parcel Delivery | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Pest Control | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Pet Boarding | ★ | ⊗ | ⊗ | ★ | ★ | |
| Pet Groomers | ★ | ★ | ★ | ★ | ★ | |
| Pet Trainers | ⊗ | ⊗ | ⊗ | ★ | ★ | |
| Photoengraving | ⊗ | ★ | ★ | ★ | ⊗ | |
| Photographers | ○ | ★ | ★ | ★ | ★ | |
| Printers | ○ | ○ | ○ | ★ | ★ | Excluding large scale commercial print shops |
| Process Servers | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Publishers/Literary Agents | ★ | ⊗ | ⊗ | ○ | ★ | Comm Auto - business use vehicle only |
| Recycling Operations | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Repossession Agencies | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Residential Cleaning Services | ⊗ | ★ | ★ | ★ | ⊗ | |
| Sand and Gravel Hauling | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Security Guards | ⊗ | ⊗ | ⊗ | ○ | ⊗ | Comm Auto - Unarmed; no residential patrol |
| Seminar Services | ★ | ⊗ | ⊗ | ○ | ★ | Comm Auto - business use vehicle only |
| Sewing Machine Repair | ★ | ★ | ★ | ★ | ⊗ | |
| Shoe Repair | ★ | ★ | ★ | ★ | ⊗ | |
| Standards & Specifications Testing | ⊗ | ⊗ | ⊗ | ★ | ★ | |
| Tailoring or Dressmaking - Custom | ★ | ★ | ★ | ★ | ⊗ | |
| Tax Collectors | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Taxi/Driver Services | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Taxidermists | ⊗ | ★ | ★ | ★ | ⊗ | |
| Television or Radio Receiving Set - Installation Repair | ★ | ★ | ★ | ★ | ⊗ | |
| Tent Rental/Setup | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Tour Guides | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Translating | ★ | ○ | ○ | ★ | ★ | |
| Trucking | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Valets | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Van Pools (Public or Private) | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Veterinarians | ★ | ★ | ★ | ★ | (Under BOP) | WC - Excluding treatment of farm or wild animals |
| Videotape Editing Services | ★ | ★ | ★ | ★ | ★ | WC and BOP - Excluding adult content stores |
| X-Ray or Image Labs | ★ | ★ | ★ | ★ | ⊗ | |

WHOLESALE & DISTRIBUTORS

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|---------------------------------------|-----------------------|------------------------|------------------------------------|-----------------|------------------------|-------|
| Air Conditioning Systems or Equipment | ⊗ | ★ | ★ | ★ | ⊗ | |
| Ammunition | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Appliances | ⊗ | ○ | ○ | ★ | ⊗ | |
| Art Supplies | ★ | ★ | ★ | ★ | ⊗ | |

WHOLESALE & DISTRIBUTORS (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|---|-----------------------|------------------------|------------------------------------|-----------------|------------------------|--|
| Auto Parts & Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Bakeries - with Baking on Premises | ★ | ★ | ★ | ★ | ⊗ | |
| Beauty & Barber Shop Supplies | ★ | ★ | ★ | ★ | ⊗ | No re-packaging or re-labeling |
| Beverages - Alcoholic and Non-alcoholic | ★ | ★ | ★ | ★ | ⊗ | BOP - NJ only |
| Bookbinding and Printers Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Books | ★ | ★ | ★ | ★ | ⊗ | |
| Building Materials | ★ | ★ | ★ | ★ | ⊗ | |
| Cameras | ★ | ★ | ★ | ★ | ⊗ | |
| Candy | ★ | ★ | ★ | ★ | ⊗ | |
| CDs/Cassettes | ★ | ★ | ★ | ★ | ⊗ | |
| Cell Phones | ★ | ★ | ★ | ★ | ⊗ | |
| Chemicals | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Clothing & Fabric | ★ | ★ | ★ | ★ | ⊗ | |
| Coffee | ★ | ★ | ★ | ★ | ⊗ | |
| Collectibles and Memorabilia | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Computers | ★ | ★ | ★ | ★ | ⊗ | |
| Dairy Products | ★ | ★ | ★ | ★ | ⊗ | BOP - NJ only |
| Drugs/Pharmaceuticals | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Electronics | ★ | ★ | ★ | ★ | ⊗ | |
| Fertilizers | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Fireworks | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Floor Covering | ⊗ | ★ | ★ | ★ | ⊗ | |
| Floral | ★ | ★ | ★ | ★ | ⊗ | |
| Frozen Food | ★ | ★ | ★ | ★ | ⊗ | BOP - NJ only |
| Fruits & Vegetables | ★ | ★ | ★ | ★ | ⊗ | |
| Fuel | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Furniture | ⊗ | ★ | ★ | ★ | ⊗ | BOP - NJ only |
| Gardening & Light Farming Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Gifts/Novelties | ★ | ★ | ★ | ★ | ⊗ | |
| Groceries | ★ | ★ | ★ | ★ | ⊗ | |
| Guns | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Hardware and Tools | ★ | ★ | ★ | ★ | ⊗ | |
| Hobby, Crafts, or Artists' Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Hot Tubs | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Housewares | ★ | ★ | ★ | ★ | ⊗ | |
| Janitorial Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Jewelry | ★ | ○ | ○ | ★ | ⊗ | BOP - Jewelers Block coverage is not available |
| Kitchen Accessories | ★ | ★ | ★ | ★ | ⊗ | |
| Lamps/Lighting Fixtures | ★ | ★ | ★ | ★ | ⊗ | |
| Leather Goods | ★ | ★ | ★ | ★ | ⊗ | |
| Liquefied Petroleum Gas | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Livestock | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Luggage | ★ | ★ | ★ | ★ | ⊗ | |
| Magazines | ★ | ★ | ★ | ★ | ⊗ | |

WHOLESALE & DISTRIBUTORS (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|--|-----------------------|------------------------|------------------------------------|-----------------|------------------------|--|
| Mattresses | ⊗ | ⊗ | ⊗ | ★ | ⊗ | |
| Meat/Fish/Poultry | ★ | ★ | ★ | ★ | ⊗ | Excluding slaughtering services |
| Natural Gas | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Office Furniture, Machines & Appliances | ⊗ | ★ | ★ | ★ | ⊗ | |
| Optical and Hearing Aids | ★ | ★ | ★ | ★ | (Under BOP) | |
| Painting Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Paper | ⊗ | ★ | ★ | ★ | ⊗ | |
| Party Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Pet Supplies | ★ | ★ | ★ | ★ | ⊗ | |
| Plumbing Supplies & Fixtures | ★ | ★ | ★ | ★ | ⊗ | |
| Radios/Stereos | ★ | ★ | ★ | ★ | ⊗ | |
| Refrigeration Systems or Equipment | ★ | ★ | ★ | ★ | ⊗ | BOP and WC - Excluding large commercial/industrial sales or delivery |
| Shoes | ★ | ★ | ★ | ★ | ⊗ | BOP - NJ only |
| Slaughter Houses | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Software | ★ | ★ | ★ | ★ | ⊗ | |
| Spas/Saunas | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Sporting Goods | ★ | ★ | ★ | ★ | ⊗ | |
| Stationery or Paper Products | ★ | ★ | ★ | ★ | ⊗ | |
| Telephones | ★ | ★ | ★ | ★ | ⊗ | |
| Tires | ★ | ⊗ | ⊗ | ○ | ⊗ | |
| Tobacco Products | ★ | ⊗ | ⊗ | ★ | ⊗ | |
| Toys | ★ | ⊗ | ⊗ | ○ | ⊗ | |
| Trophies | ★ | ★ | ★ | ★ | ⊗ | |
| Wallpaper | ★ | ★ | ★ | ★ | ⊗ | |
| Warehousing (With and Without Refrigeration) | ⊗ | ★ | ⊗ | ⊗ | ⊗ | BOP - Lessor's risk only; NJ only |
| Wholesale, NOC | ○ | ○ | ○ | ★ | ⊗ | BOP - NJ Only |

OTHER

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|-----------------------------------|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---------------------------------------|
| Airports/Aviation | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Ambulance Companies | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Archaeologists | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Asbestos Removal or Related Risks | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Biohazard Cleanup | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Blasting Operations | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Child Daycare Centers | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Churches/Houses of Worship | ★ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Colleges/Schools | ★ | ⊗ | ⊗ | ⊗ | ⊗ | WC - Excluding public schools |
| Farm Managers | ⊗ | ⊗ | ⊗ | ○ | ★ | Comm Auto - business use vehicle only |
| Fire Departments | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Fraternities/Sororities | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |

OTHER (continued)

★ Yes ○ Maybe ⊗ No

| Type of Business | Workers' Compensation | Businessowner's Policy | Commercial Umbrella (Excess in NY) | Commercial Auto | Professional Liability | Notes |
|----------------------------|-----------------------|------------------------|------------------------------------|-----------------|------------------------|---------------------------------|
| Freight Brokers | ⊗ | ⊗ | ⊗ | ⊗ | ★ | |
| Hazmat Cleanup | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Home Health Care | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Hospitals | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Municipalities | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Nursing Homes | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Passenger Transportation | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Police Departments | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Political Offices | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Tutoring Centers | ★ | ⊗ | ⊗ | ⊗ | ★ | WC - Excluding in-home services |
| Underground Mining | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Urgent Care Centers | ★ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Vocational Schools | ⊗ | ⊗ | ⊗ | ⊗ | ⊗ | |
| Water Treatment Facilities | ⊗ | ⊗ | ⊗ | ○ | ⊗ | |