

# biBERK Appetite Guide - Commercial Lines



Edition: March 1, 2022 (To perform a search, press CTRL + F on your keyboard.)

Key: Y=Yes N=No O=Maybe N/A=Not Applicable to Industry

BOP Available: AZ, CA, CO, CT, FL, IA, IL, IN, KS, MA, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NV, NY, OH, PA, SC, TN, TX, VA, WA

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Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
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## AUTO SERVICES & DEALERS

<b>Dealerships</b>								
	Dealership - All Other		Y	N	N	N/A	N	
	Dealerships - Commercial Truck or RV		Y	N	N	N/A	N	
<b>Sales</b>								
	Auto Parts and Supplies		Y	Y	Y	N/A	Y	
	Gas Stations - Gas Only - No Convenience Store		Y	Y	Y	N/A	Y	
	Rental/Leasing		Y	N	N	N/A	N	
	Rubber Tire Dealer		Y	N	N	N/A	N	
<b>Service/Repair</b>								
	Auto Recycling/Salvage		Y	N	N	N/A	N	
	Auto Body Shops - Repair and Painting		Y	Y	Y	N/A	Y	
	Auto Parts and Supplies Retail Stores - With Repair or Service		Y	O	O	N/A	Y	GL and BOP not eligible in NY
	Auto Repair - Auto and Truck		Y	O	O	N/A	Y	GL and BOP not eligible in NY
	Auto Repair - Auto Glass		Y	O	O	N/A	Y	GL and BOP not eligible in NY
	Auto Specialty Shops - Conversion and Customization		Y	O	O	N/A	Y	GL and BOP not eligible in NY
	Car Washes - Full Service with Attendant (Includes Detailing)		Y	O	O	N/A	Y	GL and BOP not eligible in NY
	Gas Stations - With Service & Repair - No Convenience Store		Y	O	O	N/A	Y	GL and BOP not eligible in NY
	Storage - Parking Garage / Auto or Truck Storage / Valet		Y	N	N	N/A	N	
	Towing or Roadside Assistance		Y	N	O	N/A	N	

## CONSTRUCTION & SPECIALTY TRADE CONTRACTORS

<b>Carpentry</b>								
	Carpentry		Y	Y	Y	N/A	Y	
	Cabinetmakers - with installation		Y	Y	Y	N/A	Y	
	Drywall		O	Y	Y	N/A	Y	WC not eligible: CA, NJ
	Floor Installation - Including Carpet		Y	Y	Y	N/A	Y	
	Floor Installation - No Carpet (Tile, Stone, etc)		Y	Y	Y	N/A	Y	
	Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood		Y	Y	Y	N/A	Y	
	Gutter Installation		O	Y	Y	N/A	Y	WC not eligible: HI, MA
	Interior Decorators - include Office		Y	Y	Y	N/A	Y	
	Metal Erection - Decorative or Artistic		Y	Y	Y	N/A	Y	
	Siding Installation		Y	Y	Y	N/A	Y	
	Television or Radio Installation or Repair		Y	N	N	N/A	Y	

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<b>Concrete/Masonry</b>								
	Concrete Construction		Y	Y	Y	N/A	Y	
	Driveway, Parking Area or Sidewalk Repair or Paving		Y	Y	Y	N/A	Y	
	Masonry		Y	Y	Y	N/A	Y	
	Plastering or Stucco Work		Y	Y	Y	N/A	Y	
	Tile, Stone, Marble, Mosaic, or Terrazzo Work		Y	Y	Y	N/A	Y	
<b>HVAC</b>								
	HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair		Y	Y	Y	N/A	Y	
<b>Mechanical Services</b>								
	Ceiling or Wall Installation - Metal only		Y	Y	Y	N/A	Y	
	Door and Window Installation - Metal only		O	Y	Y	N/A	Y	WC not eligible: FL, IL, ME, NH, NV, VA
	HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair		Y	Y	Y	N/A	Y	
	Metal Erection - Decorative or Artistic		Y	Y	Y	N/A	Y	
	Plumbing		Y	Y	Y	N/A	Y	
	Refrigeration Systems or Equipment - Dealers and Distributors and Installation or Repair		Y	Y	Y	N/A	Y	
	Welding or Cutting		Y	N	N	N/A	N	
<b>Specialty Trade</b>								
	Demolition		Y	N	N	N/A	N	
	Electrical Work - Within Buildings		O	Y	Y	N/A	Y	WC not eligible: CA, DE, NY, VT, WV
	Excavation		O	Y	Y	N/A	N	WC not eligible: FL, IL, ME, NH, NV, VA
	Fence Erection Contractors		Y	Y	Y	N/A	Y	
	Glass Dealers and Glaziers - Sales and Installation		Y	Y	Y	N/A	Y	
	Grading of Land		O	N	N	N/A	N	WC not eligible: FL, IL, ME, NH, NV, VA
	Installation		Y	Y	Y	N/A	Y	
	Lathing Contractor		Y	Y	Y	N/A	Y	
	Painting - Exterior - Buildings or Structures - 3 stories or less in height		Y	Y	Y	N/A	Y	
	Painting - Interior Buildings or Structures		Y	Y	Y	N/A	Y	
	Paper Hanging		Y	Y	Y	N/A	Y	
	Plumbing		Y	Y	Y	N/A	Y	
	Shop Carpenters		Y	Y	Y	N/A	Y	
	Street/Road Paving		Y	Y	Y	N/A	N	
<b>Roofing</b>								
	Roofing		O	Y	Y	N/A	N	WC available: AZ, ND, NV, OH, WA, WY only   BOB GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX 35% of their work can be related to solar panel installation

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## EDUCATION & PUBLIC WORKS/ORGANIZATIONS

<b>Education</b>								
	After School Enrichment		N	N	N	N/A	N	
	Child Daycare		Y	N	N	N/A	N	
	Colleges/Schools		Y	Y	Y	O	N	PL-Referrals
	Consultants - Computer and Management		Y	Y	Y	N/A	Y	
	Vocational Schools - Classroom Only		O	N	N	O	N	PL-Referrals
<b>Public Organizations</b>								
	Office (Not otherwise classified) Political/Religious		Y	Y	Y	N/A	N	No municipality or township
<b>Public Works</b>								
	Construction Site Clean-Up		Y	N	N	N/A	N	
	Garbage, Ashes or Refuse Collection		Y	N	N	N/A	N	
	Iron/Steel Scrap Dealer		Y	Y	Y	N/A	N	
	Junk Removal (Non-Construction)		O	Y	Y	N/A	N	WC not eligible: FL, IL, ME, NH, NV, VA
	Recycling - No scrap metal		Y	N	N	N/A	N	
	Sewage Disposal		Y	N	N	N/A	N	
	Street Sweeping		Y	N	N	N/A	N	
	Waterworks		Y	N	N	N/A	N	

## HEALTH CARE & SOCIAL ASSISTANCE

<b>Health Care Providers</b>								
	Ambulance Service Cos & EMS		Y	N	N	N	N	
	Dental Laboratory		Y	Y	Y	N	N	
	Dentists (Office)		Y	Y	Y	N	N	
	Diagnostic Testing, X-Ray or Imaging Laboratory		Y	Y	Y	N	N	
	Medical Offices (Office)		Y	Y	Y	N	Y	
	Urgent Care Centers		Y	N	N	N	N	
<b>Hospitals</b>								
	Hospital - General - All Other		Y	N	N	N	N	No mental health hospital
	Hospital - Veterinary		Y	Y	Y	N	Y	
	Humane Society		O	N	N	N	N	WC not eligible: FL, IL, ME, NH, NV, VA
<b>Nursing &amp; Residential Care Facilities</b>								
	Assisted Living Facility		Y	N	N	N	N	
	Domestic Workers - Full Time or Live-In		Y	N	N	N/A	N	
	Domestic Workers - Part Time		Y	N	N	N/A	N	

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	Group Home - All Other		Y	N	N	Y	N	
	Group Home - Homeless or Domestic Violence Shelter		O	N	N	Y	N	WC not eligible: FL, IL, ME, NH, NV, VA
	Nursing Home		Y	N	N	N	N	
	Retirement Living Centers - Including Nonmedical Care or Supervision		Y	N	N	N	N	
	Retirement Living Centers - No Care or Supervision		Y	N	N	N	N	

## HOSPITALITY & ENTERTAINMENT/RECREATION

<b>Entertainment</b>								
	Art Gallery		Y	Y	Y	N/A	Y	
	Amusement Parks, Carnivals, Circuses		O	N	N	N/A	N	WC not eligible: MI
	Live Theaters		Y	N	N	N/A	N	
	Motion Picture Studio		Y	N	N	Y	N	
	Movie Theaters		Y	N	N	N/A	N	
	Museums		Y	N	N	N/A	N	
	Libraries		Y	N	N	N/A	N	
	Radio/TV Broadcasting		Y	N	N	Y	O	
<b>Hospitality</b>								
	Camps		Y	N	N	N/A	N	
	Casinos - no hotel		Y	N	N	N/A	N	
	Hotels - No Restaurant		Y	Y	Y	N/A	Y	
	Hotels - With Full Service Restaurant		Y	Y	Y	N/A	Y	
<b>Recreation</b>								
	Archery/Gun Ranges		Y	N	N	N/A	N	
	Civic Association		Y	Y	Y	N/A	Y	
	Country Clubs - membership		Y	N	N	N/A	N	
	Dance		Y	Y	Y	Y	N	
	Fraternities/Sororities		Y	Y	Y	N/A	Y	
	Golf Course - public		Y	N	N	N/A	N	
	Golf/Fishing/Yacht Clubs		Y	N	N	N/A	N	
	Gyms		Y	Y	Y	Y	N	
	Hunting/ Gun Clubs		Y	N	N	N/A	N	
	Indoor Amusement		Y	N	N	Y	N	
	Outdoor Amusement		O	N	N	N/A	N	WC not eligible for scuba or surf instructor   zoo
	Professional Sports - Non Contact		O	N	N	N/A	N	WC not eligible: MI

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## LANDSCAPING & FARMING

Farming								
	Berries		Y	N	N	N/A	N	
	Cattle Raising		Y	N	N	N/A	N	
	Dairy		Y	N	N	N/A	N	
	Farm Machinery Operator		Y	N	N	N/A	N	
	Field Crops		Y	N	N	N/A	N	
	Grape Vineyards		Y	N	N	N/A	N	
	Horseback Riding		Y	N	N	N/A	N	
	Livestock Dealer		Y	N	N	N/A	N	
	Livestock Raising		Y	N	N	N/A	N	
	Nurseries Including Trees		O	N	N	N/A	N	WC not eligible in CA
	Nurseries No Trees		Y	N	N	N/A	N	
	Orchards		Y	N	N	N/A	N	
	Poultry		Y	N	N	N/A	N	
	Vegetables		Y	N	N	N/A	N	
Landscaping								
	Commercial Cleaning Services		Y	Y	Y	N/A	Y	
	Landscape Gardening - No Tree Removal or Excavation		Y	Y	Y	N/A	Y	
	Landscape Gardening -include Tree Service		O	O	O	N/A	N	WC not eligible: FL, HI, ID, MA, NY, WI   GL&BOP: less than 25% excavation
	Lawn Sprinkler Installation		Y	Y	Y	N/A	Y	
	Parks/Gardens (no tree service)		Y	N	N	N/A	N	

## MANUFACTURING

Chemical								
	Chemical Blending		Y	N	N	N/A	N	
	Chemical Manufacturing		Y	N	N	N/A	N	
	Cosmetics		Y	N	N	N/A	N	
	Electroplating		Y	N	N	N/A	N	
	Ink/Paint Manufacturing		Y	N	N	N/A	N	
	Oxygen or Hydrogen		Y	N	N	N/A	N	
	Pharmaceutical		Y	N	N	N/A	N	
Electronic/Electrical								
	Computer and Electronic Products		Y	N	N	N/A	N	
	Electrical Equipment, Appliance and Components		Y	N	N	N/A	N	

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<b>Machinery and Heavy Equipment</b>								
	Machinery and Heavy Equipment		Y	N	N	N/A	N	
<b>Food and Beverage</b>								
	Brewery		Y	N	N	N/A	N	
	Food Products		Y	N	N	N/A	N	
	Meat Products		Y	N	N	N/A	N	
<b>Metal</b>								
	Die Casting		Y	N	N	N/A	N	
	Iron/Steel Fabrication: Non-Structural		Y	N	N	N/A	N	
	Iron/Steel Fabrication: Structural		Y	N	N	N/A	N	
	Jewelry		Y	N	N	N/A	N	
	Metal Stamped NOC		Y	N	N	N/A	N	
	Precision Machined Parts		Y	N	N	N/A	N	
	Screw		Y	N	N	N/A	N	
	Sheet Metal		Y	N	N	N/A	N	
	Signs		Y	N	N	N/A	N	
	Tools NOC - not drop or machine forged		Y	N	N	N/A	N	
	Wire Goods		Y	N	N	N/A	N	
<b>Miscellaneous</b>								
	Concrete		Y	N	N	N/A	N	
	Glass		Y	N	N	N/A	N	
	Hardware		Y	N	N	N/A	N	
	Monuments		Y	Y	Y	N/A	Y	
	Newspaper Publishing		Y	N	N	N/A	N	
	Paper/Paper Goods		Y	N	N	N/A	N	
	Plumbing		Y	N	N	N/A	N	
	Printing		Y	Y	Y	N/A	Y	
<b>Plastics/Rubber</b>								
	Plastics - Fabricated or Molded Products		Y	N	N	N/A	N	
	Rubber Products		Y	N	N	N/A	N	
<b>Textile</b>								
	Cloting, Textile & accessories		Y	N	N	N/A	N	
	Embroidery		Y	N	N	N/A	N	
<b>Wood</b>								
	Corrugated or Fiberboard Container		Y	N	N	N/A	N	

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	Furniture & Cabinets		Y	N	N	N/A	N	
	Pallet or Box		Y	N	N	N/A	N	
	Planing or Molding Mill		O	N	N	N/A	N	WC not eligible: FL, HI, ID, MA, NY, WI
	Sawmill		O	N	N	N/A	N	WC not eligible: HI, ID, MA, WI

## RESTAURANTS & TAVERNS

Restaurant	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
Catering Services	Y	Y	Y	N/A	O	
Concession Stands/Snack Bars - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	
Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	
Delicatessens and Sandwich Shops w/ Deep Frying	Y	Y	Y	N/A	Y	
Family-style Restaurant - No Sales of Alcoholic Beverages	Y	Y	Y	N/A	Y	
Family-style Restaurant - Sales of Alcoholic Beverages up to 50% of Total Sales	Y	Y	Y	N/A	Y	
Fast Food Restaurant -Take Out Only	Y	Y	Y	N/A	Y	
Fine Dining Restaurant - No Sales of Alcoholic Beverages	Y	Y	Y	N/A	Y	
Fine Dining Restaurant - Sales of Alcoholic Beverages > 30% up to 75% of Total Sales	Y	Y	Y	N/A	Y	
Ice Cream and Yogurt Shops	Y	Y	Y	N/A	Y	
Mobile Concession Stands & Food Trucks	Y	Y	Y	N/A	N	
Pizza Shops - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	
Pizza Shops w/ Deep Frying	Y	Y	Y	N/A	Y	
Take Out Only Fast Food Restaurant	Y	Y	Y	N/A	Y	
Take Out Only Restaurant - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	
Tavern						
Bars/Tavern	O	N	N	N/A	N	WC not eligible: DE, NY, VT, WV
Lounge & Night Clubs	Y	N	N	N/A	N	

## RETAIL/WHOLESALE STORES (includes Food Stores)

Building and Garden Materials	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
Building Material Dealer	Y	Y	Y	N/A	Y	
Electrical Lighting and Supplies Store	Y	Y	Y	N/A	Y	
Equipment, Fixtures or Supplies Distributor	Y	Y	Y	N/A	Y	
Fence Dealer	Y	Y	Y	N/A	Y	
Gardening and Light Farming Supply Retail	Y	Y	Y	N/A	Y	
Hardware Store	Y	Y	Y	N/A	Y	
Heating and Air Conditioning Equipment - Retail Only	Y	Y	Y	N/A	Y	

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	Heating or Combined Heating and Air Conditioning Equipment - Distributors Only		Y	Y	Y	N/A	Y	
	Home Improvement Store		Y	Y	Y	N/A	Y	
	Paint, Wallpaper or Wallcovering Store		Y	Y	Y	N/A	Y	
	Plumbing and Refrigeration Equipment - Retail Only		Y	Y	Y	N/A	Y	
	Plumbing Supplies and Fixtures Distributors		O	Y	Y	N/A	Y	WC not eligible: DE, NY, VT, WV
	<b>Clothing Apparel and Accessories</b>							
	Clothing Distributor		Y	Y	Y	N/A	Y	
	Clothing Store		Y	Y	Y	N/A	Y	
	Fabric Store		Y	Y	Y	N/A	Y	
	Fur - Garments and Pelts - Retail Only		Y	Y	Y	N/A	Y	
	Jewelry Distributors		Y	Y	Y	N/A	Y	
	Jewelry Repair		Y	Y	Y	N/A	Y	
	Jewelry Store		Y	Y	Y	N/A	Y	
	Leather Products or Hide Store - Retail only		Y	Y	Y	N/A	Y	
	Shoe Store		Y	Y	Y	N/A	Y	
	Tailoring or Dressmaking Establishments - Custom		Y	Y	Y	Y	Y	
	<b>Electronics and Appliances</b>							
	Appliance Stores Household Appliances and Home Furnishings		Y	Y	Y	N/A	Y	
	Computer Store		Y	Y	Y	N/A	Y	
	Electronics Store		Y	Y	Y	N/A	Y	
	Kitchen Accessories Store		Y	Y	Y	N/A	Y	
	<b>Food/Drinks</b>							
	Bakeries - Distributors - No baking on premises		Y	Y	Y	N/A	Y	
	Bakery		Y	Y	Y	N/A	Y	
	Beverage Store - Liquor and Wine		Y	Y	Y	N/A	Y	
	Beverage Store - Non-Alcoholic Beverages		Y	Y	Y	N/A	Y	
	Cafes - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	Y	
	Candy or Confectionary Store		Y	Y	Y	N/A	Y	
	Dairy Products Store		Y	Y	Y	N/A	Y	
	Delicatessens - Primarily retailing a range of grocery items and meats		Y	Y	Y	N/A	Y	
	Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	Y	
	Delicatessens and Sandwich Shops w/ Deep Frying		Y	Y	Y	N/A	Y	
	Donut Shops - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	Y	
	Grocery Distributors		Y	Y	Y	N/A	Y	
	Grocery Store - With Gasoline Sales		Y	Y	Y	N/A	Y	BOP/GL - no large grocery stores in NY



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	Grocery Store - Without Gasoline Sales		Y	Y	Y	N/A	Y	
	Meat, Fish, Poultry or Seafood Retail		Y	Y	Y	N/A	Y	
<h2>biBERK Appetite Guide - Commercial Lines</h2> <p>Edition: June 8, 2022 (To perform a search, press CTRL + F on your keyboard.)</p> <p>Key: Y=Yes N=No O=Maybe N/A=Not Applicable to Industry</p> <p>BOP Available: AZ, CA, CO, CT, FL, IA, IL, IN, KS, MA, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NV, NY, OH, PA, SC, TN, TX, VA, WA</p> <p>All submissions are subject to standard underwriting policies and review. This document should be used as a guide only.</p>								
	Clock Shop with Repair		Y	Y	Y	N/A	Y	
	Fabric Distributors		Y	Y	Y	N/A	Y	
	Floor Covering Distributors		Y	Y	Y	N/A	Y	
	Floor Covering Store		Y	Y	Y	N/A	Y	
	Furniture Store		Y	O	O	N/A	Y	GL and BOP not eligible in NY
	Home Furnishings Store		Y	Y	Y	N/A	Y	
	Musical Instrument Store		Y	Y	Y	N/A	Y	
	Sporting Goods Store		Y	Y	Y	N/A	Y	
	Toys - Distributors		Y	Y	Y	N/A	Y	
<b>General Merchandise</b>								
	Antique Store		Y	Y	Y	N/A	Y	
	Department Stores		Y	O	O	N/A	Y	GL and BOP not eligible in NY
	Drugstore		Y	Y	Y	N/A	Y	
	General Store		Y	Y	Y	N/A	Y	
	Office Machines or Appliances Retail - No Repair		Y	Y	Y	N/A	Y	
	Retail Store (Not otherwise classified)		Y	Y	Y	N/A	Y	
	Variety Store		Y	O	O	N/A	Y	GL and BOP not eligible in NY
<b>Health and Personal Care</b>								
	Beauty Supply Store		Y	Y	Y	N/A	Y	
	Drugstore		Y	Y	Y	N/A	Y	
	Optical and Hearing Aid Store		Y	Y	Y	N/A	Y	
	Medical Marijuana Dispensary		Y	N	N	N/A	N	
<b>Miscellaneous Store Retailers</b>								
	Army and Navy Store		Y	Y	Y	N/A	Y	

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	Florists - Retail Only		Y	Y	Y	N/A	Y	
	Florists Distributors		Y	Y	Y	N/A	Y	
	Gift Shop		Y	Y	Y	N/A	Y	
	Janitorial Supplies - Retail Only		Y	Y	Y	N/A	Y	
	Luggage Goods - Retail Only		Y	Y	Y	N/A	Y	
	Monuments		Y	Y	Y	N/A	Y	
	Newsstand		Y	Y	Y	N/A	Y	
	Party Supplies Store		Y	Y	Y	N/A	Y	
	Pet Store		Y	Y	Y	N/A	Y	
	Picture or Frame Store		Y	Y	Y	N/A	Y	
	Retail Store (Not otherwise classified)		Y	Y	Y	N/A	Y	
	Signs & Banners Store		Y	Y	Y	N/A	Y	
	Stationery or Paper Products Store		Y	Y	Y	N/A	Y	
	Tobacco Products		Y	N	N	N/A	N	
	Toy Store		Y	Y	Y	N/A	Y	
	Trophy Store		Y	Y	Y	N/A	Y	
	Wood Products		N	N	N	N/A	N	
	Wig Store		Y	Y	Y	N/A	Y	
	<b>Rental and Servicing Retailers</b>							
	Check Cashing /Exchange		Y	N	N	N/A	N	
	Copying and Duplicating Store		Y	Y	Y	N/A	Y	
	Printing		Y	Y	Y	N/A	Y	
	Tuxedo Rental		Y	Y	Y	N/A	Y	
	Video Rental Store (no adult videos)		Y	Y	Y	N/A	Y	
	<b>Sporting Goods &amp; Hobby Based</b>							
	Art Supplies and Hobby Shop		Y	Y	Y	N/A	Y	
	Bicycle Shop		Y	Y	Y	N/A	Y	
	Books and Magazines Store		Y	Y	Y	N/A	Y	
	Camera and Photographic Equipment - Retail Only		Y	Y	Y	N/A	Y	
	Collectibles and Memorabilia Store		Y	Y	Y	N/A	Y	
	Music Store - Pre-recorded		Y	Y	Y	N/A	Y	
	Musical Instrument Store		Y	Y	Y	N/A	Y	
	Retail Store (Not otherwise classified)		Y	Y	Y	N/A	Y	
	Sporting Goods Store		Y	Y	Y	N/A	Y	
	<b>Wholesalers</b>							

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		Appliance Distributors	Y	Y	Y	N/A	Y	
		Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling)	Y	Y	Y	N/A	Y	
		Bookbinding and Printers Supplies Distributors	Y	Y	Y	N/A	Y	
		Clothing Distributor	Y	Y	Y	N/A	Y	
		Collectibles and Memorabilia Distributors	Y	Y	Y	N/A	Y	
		Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	Y	Y	Y	N/A	Y	
		Ecommerce - internet or online sales	Y	Y	Y	Y	N	
		Electrical Supplies	Y	N	N	N/A	N	
		Equipment, Fixtures or Supplies Distributor	Y	Y	Y	N/A	Y	
		Fruit or Vegetable Distributors	Y	Y	Y	N/A	Y	
		Gardening and Light Farming Supply Distributors	Y	Y	Y	N/A	Y	
		Grocery Distributors	Y	Y	Y	N/A	Y	
		Hardware and Tools, Distributors	Y	Y	Y	N/A	Y	
		Hobby, Craft or Artists' Supply Distributors	Y	Y	Y	N/A	Y	
		Janitorial Supplies Distributors	Y	Y	Y	N/A	Y	
		Meat, Fish, Poultry or Seafood Distributors	Y	Y	Y	N/A	Y	
		Medical Equipment	Y	N	N	N/A	N	
		Office Machines or Appliances Distributors - No Repair	Y	Y	Y	N/A	Y	
		Optical and Hearing Aid Distributors	Y	Y	Y	N/A	Y	
		Stationery or Paper Products Distributors	Y	Y	Y	N/A	Y	
		Toys - Distributors	Y	Y	Y	N/A	Y	

## SERVICE INDUSTRIES

Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
		<b>Agencies</b>						
		Advertising and Related Services (Office)	Y	Y	Y	Y	Y	
		Credit Reporting Agencies (Office)	Y	Y	Y	N	Y	
		Professional Trade Associations (Office)	Y	Y	Y	Y	O	
		Public Relations (Office)	Y	Y	Y	Y	Y	
		Real Estate Agents (Office)	Y	Y	Y	Y	Y	
		Ticket Agencies (Office)	Y	Y	Y	Y	Y	
		Travel Agencies (Office)	Y	Y	Y	O	Y	PL not eligible: CA, DE, NY, VT, WV
		<b>Business and Admin</b>						
		Collection Agencies (Office)	Y	Y	Y	N	O	
		Consultants - Computer and Management	Y	Y	Y	Y	Y	
		Copying and Duplicating Store	Y	Y	Y	Y	Y	

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		Employment Agencies (Office)	Y	Y	Y	N	Y	
		Engineers or Architects - Consulting - Not engaged in actual construction (Office)	Y	Y	Y	Y	Y	
		Interior Decorators	Y	Y	Y	Y	Y	
		Event Planner	Y	Y	Y	O	Y	PL not eligible: DE< NY, VT, WV
		Interior Decorators (Office)	Y	Y	Y	Y	Y	
		Lawyers (Office)	Y	Y	Y	Y	Y	PL: No securities legal service
		Notaries Public (Office)	Y	Y	Y	Y	Y	
		Office (Not otherwise classified)	Y	Y	Y	Y	Y	
		Stenography, Typing, Court Reporting and Word Processing (Office)	Y	Y	Y	Y	Y	
		Telemarketing and Research Services (Office)	Y	Y	Y	Y	Y	
		Title Agents (Office)	Y	Y	Y	O	Y	PL not eligible: CA and NJ
		<b>Financial Professionals</b>						
		Accounting (Office)	Y	Y	Y	Y	Y	
		Consultants - All Other	Y	Y	Y	Y	Y	
		Financial Planners (Office)	Y	Y	Y	O	Y	PL not eligible: CA
		Insurance Agents (Office)	Y	Y	Y	O	Y	PL not eligible: CA   P&C Agents allowed in CA
		Stockbrokers (Office)	Y	Y	Y	Y	N	
		<b>Installation/Repair</b>						
		Appliances and Accessories - Installation or Service or Repair	Y	Y	Y	N/A	Y	
		Burglar and Fire Alarm	Y	Y	Y	N/A	N	
		Carpentry	O	Y	Y	N/A	Y	Mobile Home Setup - WC - FL, IL, ME, NH, NV, VA
		Ceiling or Wall Installation - Metal only	Y	Y	Y	N/A	Y	
		Computer Repair Service	Y	Y	Y	N/A	Y	
		Damage Restoration	O	N	N	N/A	N	WC not eligible: FL, HI, MA, NY, WI
		Electronic Equipment (stage)	O	N	N	N/A	N	WC not eligible: FL, IL, ME, NH, NV, VA
		Elevators	Y	N	N	N/A	N	
		Event Setup and Teardown	Y	N	N	N/A	N	
		House Furnishings Installation	Y	Y	Y	N/A	Y	
		Millwright Work	Y	N	N	N/A	N	
		Plumbing and Refrigeration Equipment - Retail Only	Y	Y	Y	N/A	Y	
		Shoe Repair	Y	Y	Y	N/A	Y	
		Solar Panel Installation	O	Y	Y	N/A	Y	WC available: AZ and NV only   BOB GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX 35% of work can be solar panel installation
		Sprinkler Installation	Y	Y	Y	N/A	Y	
		Swimming Pools	O	N	N	N/A	N	WC not eligible: FL, IL, ME, NH, NV, VA
		Television or Radio Installation or Repair	Y	Y	Y	N/A	Y	

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		Vending Machines	Y	N	N	N/A	N	
		<b>Personal Services</b>						
		Barber Shop and Beauty Salon	Y	Y	Y	Y	Y	
		Nail/Tanning/Tatoo	Y	Y	Y	Y	O	
		<b>Property Management and Janitorial/Cleaning Services</b>						
		Property Mgmt-Commercial Buildings Only	Y	Y	Y	Y	O	
		Property Mgmt-Condos and Apartment Complexes	Y	Y	Y	Y	O	
		Property Mgmt-Mobile Home or Trailer Park	O	Y	Y	Y	O	WC not eligible: FL, IL, ME, NH, NV, VA
		Property Mgmt-Residential/Commercial	Y	Y	Y	Y	O	
		Residential Cleaning Services/Janitorial	O	Y	Y	Y	Y	Pressure Washing - No WC available - FL, IL, ME, NH, NV, VA
		Shopping Center - More than 10% of area occupied by Full Cooking Restaurants	Y	Y	Y	Y	Y	
		Shopping Center - No Full Cooking Restaurants	Y	Y	Y	Y	Y	
		Townhouses or Similar Associations - Over 4 families - NO office occupancy	Y	Y	Y	Y	Y	
		Townhouses or Similar Associations - Over 4 families with office occupancy	Y	Y	Y	Y	Y	
		<b>Specialist</b>						
		Analytical Laboratory	Y	N	N	N	N	
		Auctions and Auctioneers	Y	Y	Y	Y	Y	
		Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises	Y	Y	Y	N/A	Y	
		Ceiling or Wall Installation - Metal only	Y	Y	Y	Y	Y	
		Cemetery Operations	Y	N	N	N/A	N	
		Commercial Cleaning Services	Y	Y	Y	N/A	Y	
		Detective or Investigative Agencies - Private (Office)	Y	Y	Y	Y	Y	
		Engraving	Y	Y	Y	N/A	Y	
		Exterminator/Pest Control	Y	N	N	N/A	N	
		Funeral Home or Chapel	Y	Y	Y	Y	Y	
		Inspection of Risks	O	Y	Y	Y	Y	WC not eligible: DE, PA
		Kennels - Breeding/Boarding/Sales	Y	N	N	N/A	N	
		Land Surveyor	Y	N	N	Y	N	
		Laundromat (Self Service) - Supervised	Y	Y	Y	N/A	Y	
		Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene)	Y	O	O	N/A	Y	GL and BOP not eligible in NY
		Locksmith	Y	Y	Y	N/A	Y	
		Mailing or Addressing Companies	Y	Y	Y	N/A	Y	
		Pet Groomers	Y	Y	Y	N/A	Y	
		Photographer	Y	Y	Y	Y	Y	
		Sewer or Hazardous Spill Cleaning	Y	N	N	N/A	N	

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		Sign Painting or Lettering - Inside of Building - No Spray Painting	Y	Y	Y	N/A	Y	
		Sign Painting or Lettering - Outside	O	Y	Y	N/A	Y	WC not eligible: FL, ID, MA, NY, OK, TX, UT, WI
		Taxidermist	N	Y	Y	N/A	Y	
		Telecommunications	Y	N	N	N/A	N	
		Traffic Control	Y	N	N	N/A	N	
		Window Cleaning - 3 stories or less in height	O	Y	Y	N/A	Y	WC not eligible: CA, DE, HI, ID, MA, MI, NY, OR, PA, TX, WI

## TRANSPORTATION AND WAREHOUSING

<b>Transportation</b>								
		Aviation	Y	N	N	N/A	N	
		Aviation Maintenance	Y	N	N	N/A	N	
		Aviation Training	Y	N	N	N/A	N	
		Couriers	Y	N	N	N/A	N	
		Mail Delivery	Y	N	N	N/A	N	
		Messenger or Courier Service	Y	N	N	N/A	N	
		Non Medical	O	N	N	N/A	N	WC not eligible: FL, IL, ME, NH, NV, VA
		Trucking - Goods Delivery to Consumer - Incl. Furniture	O	N	N	N/A	N	WC not eligible: FL, IL, ME, NH, NV, UT, VA
		Trucking - Goods Delivery to Consumer - No Furniture	Y	N	N	N/A	N	
		Trucking - Local Hauling (less than 200 miles)	Y	N	N	N/A	N	
		Trucking - Long Distance Hauling (more than 200 miles)	Y	N	N	N/A	N	
<b>Warehouse</b>								
		Self Storage	Y	N	N	N/A	N	
		Warehousing -with or without refrigeration	Y	N	N	N/A	N	