



**Business
Insurance**

Appetite Guide

Workers' Compensation | General Liability | Business Owners (BOP)
Professional Liability - E&O | Umbrella | Allied Healthcare

August 2024

Contact our dedicated Agency Team:

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This appetite guide is provided for informational purposes only and is subject to change.
Please contact biBERK for further guidance.

biBerk Appetite Guide - Commercial Lines



Edition: August 15, 2024

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

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

CONSTRUCTION & SPECIALTY TRADE CONTRACTORS

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

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		Television or Radio Installation or Repair	O	N	N	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		Concrete/Masonry						
		Concrete Construction	O	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI If build new structures must have at least 2 years in business to be eligible.
		Driveway, Parking Area or Sidewalk Repair or Paving	O	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		Masonry	O	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI If build new structures must have at least 2 years in business to be eligible.
		Plastering or Stucco Work	O	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI; 5022: Exterior; 5480: Interior
		Tile, Stone, Marble, Mosaic, or Terrazzo Work	O	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		HVAC						
		HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair	O	Y	Y	N/A	Y	WC not eligible: NY
		Mechanical Services						
		Ceiling or Wall Installation - Metal only	O	Y	Y	N/A	Y	WC not eligible: NY
		Door and Window Installation - Metal only	O	Y	Y	N/A	Y	WC not eligible: NY
		HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair	O	Y	Y	N/A	Y	WC not eligible: NY
		Metal Erection - Decorative or Artistic	O	Y	Y	N/A	Y	WC not eligible: NY
		Plumbing	O	Y	Y	N/A	Y	WC not eligible: NY
		Refrigeration Systems or Equipment - Dealers and Distributors and Installation or Repair	O	Y	Y	N/A	Y	WC not eligible: NY
		Welding or Cutting	O	N	N	N/A	N	WC not eligible: NY
		Specialty Trade						
		Demolition	O	N	N	N/A	N	WC not eligible: NY
		Electrical Work - Within Buildings	O	Y	Y	N/A	Y	WC not eligible: NY
		Excavation	O	Y	Y	N/A	N	WC not eligible: NY
		Fence Erection Contractors	O	Y	Y	N/A	Y	WC not eligible: NY
		Glass Dealers and Glaziers - Sales and Installation	O	Y	Y	N/A	Y	WC not eligible: NY
		Grading of Land	O	N	N	N/A	N	WC not eligible: NY
		Installation	O	Y	Y	N/A	Y	WC not eligible: NY
		Lathing Contractor	O	Y	Y	N/A	Y	WC not eligible: NY
		Painting - Exterior - Buildings or Structures - 3 stories or less in height	O	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		Painting - Interior Buildings or Structures	O	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		Paper Hanging	O	Y	Y	N/A	Y	WC not eligible: NY
		Plumbing	O	Y	Y	N/A	Y	WC not eligible: NY
		Shop Carpenters	O	Y	Y	N/A	Y	WC not eligible: NY
		Street/Road Paving	O	Y	Y	N/A	N	WC not eligible: NY

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Roofing								
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 Roof inspectors are ineligible in all states

EDUCATION & PUBLIC WORKS/ORGANIZATIONS

Education	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
Education						
After School Enrichment	O	N	N	N/A	N	WC not eligible: NY
Child Daycare	O	N	N	N/A	N	WC not eligible: NY
Colleges/Schools	O	Y	Y	O	N	WC not eligible: NY PL-Referrals
Consultants - Computer and Management	O	Y	Y	N/A	Y	WC not eligible: NY
Vocational Schools - Classroom Only	O	N	N	O	N	WC not eligible: NY PL-Referrals
Public Organizations						
Office (Not otherwise classified) Political/Religious	O	Y	Y	N/A	N	WC not eligible: NY No municipality or township: 9061: Political: 8868: Religious
Public Works						
Construction Site Clean-Up	O	N	N	N/A	N	WC not eligible: NY
Garbage, Ashes or Refuse Collection	O	N	N	N/A	N	WC not eligible: NY Haz mat placard transportation is still ineligible
Iron/Steel Scrap Dealer	O	Y	Y	N/A	N	WC not eligible: NY
Junk Removal (Non-Construction)	O	Y	Y	N/A	N	WC not eligible: NY
Recycling - No scrap metal	O	N	N	N/A	N	WC not eligible: NY
Sewage Disposal	O	N	N	N/A	N	WC not eligible: NY
Street Sweeping	O	N	N	N/A	N	WC not eligible: NY
Waterworks	O	N	N	N/A	N	WC not eligible: NY

HEALTH CARE & SOCIAL ASSISTANCE

Health Care Providers	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
Health Care Providers						
Ambulance Service Cos & EMS	O	N	N	Y	N	WC not eligible: NY
Dental Laboratory	O	Y	Y	Y	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Dentists (Office)	O	Y	Y	Y	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI PL includes periodontist and exodontists but not orthodontists. Jaw or bit surgeries not eligible.
Diagnostic Testing, X-Ray or Imaging Laboratory	O	Y	Y	N	N	WC not eligible: NY

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	Medical Offices (Office)		O	Y	Y	N	Y	WC not eligible: NY
	Urgent Care Centers		O	N	N	N	N	WC not eligible: NY
Hospitals								
	Hospital - General - All Other		O	N	N	N	N	WC not eligible: NY No mental health hospital
	Hospital - Veterinary		O	Y	Y	O	Y	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
	Humane Society		O	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Nursing & Residential Care Facilities								
	Assisted Living Facility		O	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
	Domestic Workers - Full Time or Live-In		O	N	N	N/A	N	WC not eligible: NY
	Domestic Workers - Part Time		O	N	N	N/A	N	WC not eligible: NY
	Group Home - All Other		O	N	N	Y	N	WC not eligible: NY
	Group Home - Homeless or Domestic Violence Shelter		O	N	N	Y	N	WC not eligible: NY
	Nursing Home		O	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
	Retirement Living Centers - Including Nonmedical Care or Supervision		O	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI WC not eligible: NY
	Retirement Living Centers - No Care or Supervision		O	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI

HOSPITALITY & ENTERTAINMENT/RECREATION

Entertainment								
	Art Gallery		O	Y	Y	N/A	Y	WC not eligible: NY
	Amusement Parks, Carnivals, Circuses		O	N	N	N/A	N	WC not eligible: MI, NY
	Live Theaters		O	N	N	N/A	N	WC not eligible: NY
	Motion Picture Studio		O	N	N	Y	N	WC not eligible: NY
	Movie Theaters		O	N	N	N/A	N	WC not eligible: NY
	Museums		O	N	N	N/A	N	WC not eligible: NY
	Libraries		O	N	N	N/A	N	WC not eligible: NY
	Radio/TV Broadcasting		O	N	N	Y	O	WC not eligible: NY
Hospitality								
	Camps		O	N	N	N/A	N	WC not eligible: NY
	Casinos - no hotel		O	N	N	N/A	N	WC not eligible: NY
	Hotels - No Restaurant		O	Y	Y	N/A	Y	WC not eligible: NY

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	Hotels - With Full Service Restaurant		O	Y	Y	N/A	Y	WC not eligible: NY
Recreation								
	Archery/Gun Ranges		O	N	N	N/A	N	WC not eligible: NY
	Civic Association		O	Y	Y	N/A	Y	WC not eligible: NY
	Country Clubs - membership		O	N	N	N/A	N	WC not eligible: NY
	Dance		O	Y	Y	Y	N	WC not eligible: NY, WI
	Fraternities/Sororities		O	Y	Y	N/A	Y	WC not eligible: NY
	Golf Course - public		O	N	N	N/A	N	WC not eligible: NY
	Golf/Fishing/Yacht Clubs		O	N	N	N/A	N	WC not eligible: NY
	Gyms		O	Y	Y	Y	N	WC not eligible: NY
	Hunting/ Gun Clubs		O	N	N	N/A	N	WC not eligible: NY
	Indoor Amusement		O	N	N	Y	N	WC not eligible: NY
	Outdoor Amusement		O	N	N	N/A	N	WC not eligible: NY WC not eligible for scuba or surf instructor zoo
	Professional Sports - Non Contact		O	N	N	N/A	N	WC not eligible: MI, NY

LANDSCAPING & FARMING

Farming								
	Berries		O	N	N	N/A	N	WC not eligible: NY
	Cattle Raising		O	N	N	N/A	N	WC not eligible: NY
	Dairy		O	N	N	N/A	N	WC not eligible: NY
	Farm Machinery Operator		O	N	N	N/A	N	WC not eligible: NY
	Field Crops		O	N	N	N/A	N	WC not eligible: NY
	Grape Vineyards		O	N	N	N/A	N	WC not eligible: NY
	Horseback Riding		O	N	N	N/A	N	WC not eligible: NY
	Livestock Dealer		O	N	N	N/A	N	WC not eligible: NY
	Livestock Raising		O	N	N	N/A	N	WC not eligible: NY
	Nurseries Including Trees		O	N	N	N/A	N	WC not eligible: NY
	Nurseries No Trees		O	N	N	N/A	N	WC not eligible: NY
	Orchards		O	N	N	N/A	N	WC not eligible: NY
	Poultry		O	N	N	N/A	N	WC not eligible: NY
	Vegetables		O	N	N	N/A	N	WC not eligible: NY
Landscaping								
	Commercial Cleaning Services		O	Y	Y	N/A	Y	WC not eligible: NY

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	Landscape Gardening	- No Tree Removal or Excavation	O	Y	Y	N/A	Y	WC not eligible: NY
	Landscape Gardening	- include Tree Service (less than 25% excavation)	O	O	O	N/A	N	WC not eligible: FL, HI, ID, MA, NY, WI GL & BOP not eligible in FL
	Lawn Sprinkler Installation		O	Y	Y	N/A	Y	WC not eligible: NY
	Parks/Gardens (no tree service)		O	N	N	N/A	N	WC not eligible: NY

MANUFACTURING

Chemical								
	Chemical Blending		O	N	N	N/A	N	WC not eligible: NY
	Chemical Manufacturing		O	N	N	N/A	N	WC not eligible: NY
	Cosmetics		O	N	N	N/A	N	WC not eligible: NY
	Electroplating		O	N	N	N/A	N	WC not eligible: NY
	Ink/Paint Manufacturing		O	N	N	N/A	N	WC not eligible: NY
	Oxygen or Hydrogen		O	N	N	N/A	N	WC not eligible: NY
	Pharmaceutical		O	N	N	N/A	N	WC not eligible: NY
Electronic/Electrical								
	Computer and Electronic Products		O	N	N	N/A	N	WC not eligible: NY
	Electrical Equipment, Appliance and Components		O	N	N	N/A	N	WC not eligible: NY
Machinery and Heavy Equipment								
	Machinery and Heavy Equipment		O	N	N	N/A	N	WC not eligible: NY
Food and Beverage								
	Brewery		O	N	N	N/A	N	WC not eligible: NY
	Food Products		O	N	N	N/A	N	WC not eligible: NY
	Meat Products		O	N	N	N/A	N	WC not eligible: NY
Metal								
	Die Casting		O	N	N	N/A	N	WC not eligible: NY
	Iron/Steel Fabrication: Non-Structural		O	N	N	N/A	N	WC not eligible: NY
	Iron/Steel Fabrication: Structural		O	N	N	N/A	N	WC not eligible: NY
	Jewelry		O	N	N	N/A	N	WC not eligible: NY
	Metal Stamped NOC		O	N	N	N/A	N	WC not eligible: NY
	Precision Machined Parts		O	N	N	N/A	N	WC not eligible: NY
	Screw		O	N	N	N/A	N	WC not eligible: NY
	Sheet Metal		O	N	N	N/A	N	WC not eligible: NY
	Signs		O	N	N	N/A	N	WC not eligible: NY

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		Tools NOC - not drop or machine forged	O	N	N	N/A	N	WC not eligible: NY
		Wire Goods	O	N	N	N/A	N	WC not eligible: NY
		Miscellaneous						
		Concrete	O	N	N	N/A	N	WC not eligible: NY
		Glass	O	N	N	N/A	N	WC not eligible: NY
		Hardware	O	N	N	N/A	N	WC not eligible: NY
		Monuments	O	Y	Y	N/A	Y	WC not eligible: NY
		Newspaper Publishing	O	N	N	N/A	N	WC not eligible: NY
		Paper/Paper Goods	O	N	N	N/A	N	WC not eligible: NY
		Plumbing	O	N	N	N/A	N	WC not eligible: NY
		Printing	O	Y	Y	N/A	Y	WC not eligible: NY
		Plastics/Rubber						
		Plastics - Fabricated or Molded Products	O	N	N	N/A	N	WC not eligible: NY
		Rubber Products	O	N	N	N/A	N	WC not eligible: NY
		Textile						
		Cloting, Textile & assessories	O	N	N	N/A	N	WC not eligible: NY
		Embroidery	O	N	N	N/A	N	WC not eligible: NY
		Wood						
		Corrugated or Fiberboard Container	O	N	N	N/A	N	WC not eligible: NY
		Furniture & Cabinets	O	N	N	N/A	N	WC not eligible: NY
		Pallet or Box	O	N	N	N/A	N	WC not eligible: NY
		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: FL, HI, ID, MA, NY, WI

RESTAURANTS & TAVERNS

		Restaurant						
		Catering Services	O	Y	Y	N/A	O	WC not eligible: NY
		Concession Stands/Snack Bars - Ltd. Cooking (no smoke or grease vapors)	O	Y	Y	N/A	Y	WC not eligible: NY
		Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)	O	Y	Y	N/A	Y	WC not eligible: NY
		Delicatessens and Sandwich Shops w/ Deep Frying	O	Y	Y	N/A	Y	WC not eligible: NY
		Family-style Restaurant - No Sales of Alcoholic Beverages	O	Y	Y	N/A	Y	WC not eligible: NY
		Family-style Restaurant - Sales of Alcoholic Beverages up to 50% of Total Sales	O	Y	Y	N/A	Y	WC not eligible: NY
		Fast Food Restaurant -Take Out Only	O	Y	Y	N/A	Y	WC not eligible: NY

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		Fine Dining Restaurant - No Sales of Alcoholic Beverages	O	Y	Y	N/A	Y	WC not eligible: NY
		Fine Dining Restaurant - Sales of Alcoholic Beverages > 30% up to 75% of Total Sales	O	Y	Y	N/A	Y	WC not eligible: NY
		Ice Cream and Yogurt Shops	O	Y	Y	N/A	Y	WC not eligible: NY
		Mobile Concession Stands & Food Trucks	O	Y	Y	N/A	N	WC not eligible: NY
		Pizza Shops - Ltd. Cooking (no smoke or grease vapors)	O	Y	Y	N/A	Y	WC not eligible: NY
		Pizza Shops w/ Deep Frying	O	Y	Y	N/A	Y	WC not eligible: NY
		Take Out Only Fast Food Restaurant	O	Y	Y	N/A	Y	WC not eligible: NY
		Take Out Only Restaurant - Ltd. Cooking (no smoke or grease vapors)	O	Y	Y	N/A	Y	WC not eligible: NY
Tavern								
		Bars/Tavern	O	N	N	N/A	N	WC not eligible: NY
		Lounge & Night Clubs	O	N	N	N/A	N	WC not eligible: NY

RETAIL/WHOLESALE STORES (includes Food Stores)

Building and Garden Materials								
		Building Material Dealer	O	Y	Y	N/A	Y	WC not eligible: NY
		Electrical Lighting and Supplies Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Equipment, Fixtures or Supplies Distributor	O	Y	Y	N/A	Y	WC not eligible: NY
		Fence Dealer	O	Y	Y	N/A	Y	WC not eligible: NY
		Gardening and Light Farming Supply Retail	O	Y	Y	N/A	Y	WC not eligible: NY
		Hardware Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Heating and Air Conditioning Equipment - Retail Only	O	Y	Y	N/A	Y	WC not eligible: NY
		Heating or Combined Heating and Air Conditioning Equipment - Distributors Only	O	Y	Y	N/A	Y	WC not eligible: NY
		Home Improvement Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Paint, Wallpaper or Wallcovering Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Plumbing and Refrigeration Equipment - Retail Only	O	Y	Y	N/A	Y	WC not eligible: NY
		Plumbing Supplies and Fixtures Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
Clothing Apparel and Accessories								
		Clothing Distributor	O	Y	Y	N/A	Y	WC not eligible: NY
		Clothing Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Fabric Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Fur - Garments and Pelts - Retail Only	O	Y	Y	N/A	Y	WC not eligible: NY
		Jewelry Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Jewelry Repair	O	Y	Y	N/A	Y	WC not eligible: NY

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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
	Jewelry Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Leather Products or Hide Store - Retail only		O	Y	Y	N/A	Y	WC not eligible: NY
	Shoe Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Tailoring or Dressmaking Establishments - Custom		O	Y	Y	Y	Y	WC not eligible: NY
	Electronics and Appliances							
	Appliance Stores Household Appliances and Home Furnishings		O	Y	Y	N/A	Y	WC not eligible: NY
	Computer Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Electronics Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Kitchen Accessories Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Food/Drinks							
	Bakeries - Distributors - No baking on premises		O	Y	Y	N/A	Y	WC not eligible: NY
	Bakery		O	Y	Y	N/A	Y	WC not eligible: NY
	Beverage Store - Liquor and Wine		O	Y	Y	N/A	Y	WC not eligible: NY
	Beverage Store - Non-Alcoholic Beverages		O	Y	Y	N/A	Y	WC not eligible: NY
	Cafes - Ltd. Cooking (no smoke or grease vapors)		O	Y	Y	N/A	Y	WC not eligible: NY
	Candy or Confectionary Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Convenience Store w/ Fast Food Restaurant & Gasoline Sales		O	O	O	N/A	Y	WC, GL & BOP not eligible in NY
	Convenience Store w/ Fast Food Restaurant - No Gasoline Sales		O	O	O	N/A	Y	WC, GL & BOP not eligible in NY
	Convenience Store w/ Ltd. Cooking (no smoke or grease vapors) & Gasoline Sales		O	O	O	N/A	Y	WC, GL & BOP not eligible in NY
	Convenience Stores - No Gas Sales - No Restaurant		O	O	O	N/A	Y	WC, GL & BOP not eligible in NY
	Convenience Stores w/ Gasoline Sales - No Restaurant		O	O	O	N/A	Y	WC, GL & BOP not eligible in NY
	Dairy Products Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Delicatessens - Primarily retailing a range of grocery items and meats		O	Y	Y	N/A	Y	WC not eligible: NY
	Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)		O	Y	Y	N/A	Y	WC not eligible: NY
	Delicatessens and Sandwich Shops w/ Deep Frying		O	Y	Y	N/A	Y	WC not eligible: NY
	Donut Shops - Ltd. Cooking (no smoke or grease vapors)		O	Y	Y	N/A	Y	WC not eligible: NY
	Grocery Distributors		O	Y	Y	N/A	Y	WC not eligible: NY
	Grocery Store - With Gasoline Sales		O	Y	Y	N/A	Y	WC, GL & BOP not eligible in CA, NY
	Grocery Store - Without Gasoline Sales		O	Y	Y	N/A	Y	WC, GL & BOP not eligible in CA, NY
	Meat, Fish, Poultry or Seafood Retail		O	Y	Y	N/A	Y	WC not eligible: NY
	Furniture and Home Furnishings							
	Clock Shop with Repair		O	Y	Y	N/A	Y	WC not eligible: NY
	Fabric Distributors		O	Y	Y	N/A	Y	WC not eligible: NY

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	Floor Covering Distributors		O	Y	Y	N/A	Y	WC not eligible: NY
	Floor Covering Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Furniture Store		O	O	O	N/A	Y	WC, GL & BOP not eligible in NY
	Home Furnishings Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Musical Instrument Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Sporting Goods Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Toys - Distributors		O	Y	Y	N/A	Y	WC not eligible: NY
	General Merchandise							
	Antique Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Department Stores		O	O	O	N/A	Y	WC, GL & BOP not eligible in NY
	Drugstore		O	Y	Y	N/A	Y	WC not eligible: NY
	General Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Office Machines or Appliances Retail - No Repair		O	Y	Y	N/A	Y	WC not eligible: NY
	Retail Store (Not otherwise classified)		O	Y	Y	N/A	Y	WC not eligible: NY
	Variety Store		O	O	O	N/A	Y	WC, GL & BOP not eligible in NY
	Health and Personal Care							
	Beauty Supply Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Drugstore		O	Y	Y	N/A	Y	WC not eligible: NY
	Optical and Hearing Aid Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Medical Marijuana Dispensary		O	N	N	N/A	N	WC not eligible: NY
	Miscellaneous Store Retailers							
	Army and Navy Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Florists - Retail Only		O	Y	Y	N/A	Y	WC not eligible: NY
	Florists Distributors		O	Y	Y	N/A	Y	WC not eligible: NY
	Gift Shop		O	Y	Y	N/A	Y	WC not eligible: NY
	Janitorial Supplies - Retail Only		O	Y	Y	N/A	Y	WC not eligible: NY
	Luggage Goods - Retail Only		O	Y	Y	N/A	Y	WC not eligible: NY
	Monuments		O	Y	Y	N/A	Y	WC not eligible: NY
	Newsstand		O	Y	Y	N/A	Y	WC not eligible: NY
	Party Supplies Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Pet Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Picture or Frame Store		O	Y	Y	N/A	Y	WC not eligible: NY
	Retail Store (Not otherwise classified)		O	Y	Y	N/A	Y	WC not eligible: NY

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		Signs & Banners Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Stationery or Paper Products Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Tobacco Products	O	N	N	N/A	N	WC not eligible: NY
		Toy Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Trophy Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Wood Products	N	N	N	N/A	N	WC not eligible: NY
		Wig Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Rental and Servicing Retailers						
		Check Cashing /Exchange	O	N	N	N/A	N	WC not eligible: NY
		Copying and Duplicating Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Printing	O	Y	Y	N/A	Y	WC not eligible: NY
		Tuxedo Rental	O	Y	Y	N/A	Y	WC not eligible: NY
		Video Rental Store (no adult videos)	O	Y	Y	N/A	Y	WC not eligible: NY
		Sporting Goods & Hobby Based						
		Art Supplies and Hobby Shop	O	Y	Y	N/A	Y	WC not eligible: NY
		Bicycle Shop	O	Y	Y	N/A	Y	WC not eligible: NY
		Books and Magazines Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Camera and Photographic Equipment - Retail Only	O	Y	Y	N/A	Y	WC not eligible: NY
		Collectibles and Memorabilia Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Music Store - Pre-recorded	O	Y	Y	N/A	Y	WC not eligible: NY
		Musical Instrument Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Retail Store (Not otherwise classified)	O	Y	Y	N/A	Y	WC not eligible: NY
		Sporting Goods Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Wholesalers						
		Appliance Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling)	O	Y	Y	N/A	Y	WC not eligible: NY
		Bookbinding and Printers Supplies Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Clothing Distributor	O	Y	Y	N/A	Y	WC not eligible: NY
		Collectibles and Memorabilia Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	O	Y	Y	N/A	Y	WC not eligible: NY
		Ecommerce - internet or online sales	O	Y	Y	N/A	N	WC not eligible: NY
		Electrical Supplies	O	N	N	N/A	N	WC not eligible: NY
		Equipment, Fixtures or Supplies Distributor	O	Y	Y	N/A	Y	WC not eligible: NY

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		Fruit or Vegetable Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Gardening and Light Farming Supply Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Grocery Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Hardware and Tools, Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Hobby, Craft or Artists' Supply Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Janitorial Supplies Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Meat, Fish, Poultry or Seafood Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Medical Equipment	O	N	N	N/A	N	WC not eligible: NY
		Office Machines or Appliances Distributors - No Repair	O	Y	Y	N/A	Y	WC not eligible: NY
		Optical and Hearing Aid Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Stationery or Paper Products Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
		Toys - Distributors	O	Y	Y	N/A	Y	WC not eligible: NY

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
Agencies								
		Advertising and Related Services (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Credit Reporting Agencies (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Professional Trade Associations (Office)	O	Y	Y	Y	O	WC not eligible: NY
		Public Relations (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Real Estate Agents (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Ticket Agencies (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Travel Agencies (Office)	O	Y	Y	O	Y	WC not eligible: NY PL not eligible: CA, DE, VT, WV
Business and Admin								
		Collection Agencies (Office)	O	Y	Y	N	O	WC not eligible: NY
		Consultants - Computer and Management	O	Y	Y	Y	Y	WC not eligible: NY
		Copying and Duplicating Store	O	Y	Y	Y	Y	WC not eligible: NY
		Employment Agencies (Office)	O	Y	Y	N	Y	WC not eligible: NY
		Engineers or Architects - Consulting - Not engaged in actual construction (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Interior Decorators	O	Y	Y	Y	Y	WC not eligible: NY
		Event Planner	O	Y	Y	O	Y	WC not eligible: NY PL not eligible: DE, VT, WV
		Interior Decorators (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Lawyers (Office)	O	Y	Y	Y	Y	WC not eligible: NY Securities Law in Legal Malpractice - PL available (4/15/2024)
		Notaries Public (Office)	O	Y	Y	Y	Y	WC not eligible: NY

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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
		Office (Not otherwise classified)	O	Y	Y	Y	Y	WC not eligible: NY
		Stenography, Typing, Court Reporting and Word Processing (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Telemarketing and Research Services (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Title Agents (Office)	O	Y	Y	O	Y	WC not eligible: NY PL not eligible: CA and NJ
		Financial Professionals						
		Accounting (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Consultants - All Other	O	Y	Y	Y	Y	WC not eligible: NY
		Financial Planners (Office)	O	Y	Y	O	Y	WC not eligible: NY PL not eligible: CA
		Insurance Agents (Office)	O	Y	Y	O	Y	WC not eligible: NY PL not eligible: CA P&C Agents allowed in CA
		Stockbrokers (Office)	O	Y	Y	Y	N	WC not eligible: NY
		Installation/Repair						
		Appliances and Accessories - Installation or Service or Repair	O	Y	Y	N/A	Y	WC not eligible: NY
		Burglar and Fire Alarm	O	Y	Y	N/A	N	WC not eligible: NY
		Carpentry	O	Y	Y	N/A	Y	WC not eligible: NY
		Ceiling or Wall Installation - Metal only	O	Y	Y	N/A	Y	WC not eligible: NY
		Computer Repair Service	O	Y	Y	N/A	Y	WC not eligible: NY
		Damage Restoration	O	N	N	N/A	N	WC not eligible: FL, ID, MA, NY, WI
		Electronic Equipment (stage)	O	N	N	N/A	N	WC not eligible: NY
		Elevators	O	N	N	N/A	N	WC not eligible: NY
		Event Setup and Teardown	O	N	N	N/A	N	WC not eligible: NY
		House Furnishings Installation	O	Y	Y	N/A	Y	WC not eligible: NY
		Millwright Work	O	N	N	N/A	N	WC not eligible: NY
		Plumbing and Refrigeration Equipment - Retail Only	O	Y	Y	N/A	Y	WC not eligible: NY
		Shoe Repair	O	Y	Y	N/A	Y	WC not eligible: NY
		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	O	Y	Y	N/A	Y	WC not eligible: NY
		Swimming Pools	O	N	N	N/A	N	WC not eligible: NY
		Television or Radio Installation or Repair	O	Y	Y	N/A	Y	WC not eligible: NY
		Vending Machines	O	N	N	N/A	N	WC not eligible: NY
		Personal Services						
		Barber Shop and Beauty Salon	O	Y	Y	O	Y	WC not eligible: NY \$250k sublimit for operations performing Brazilian blow outs or keratin hair straightening PL for these services not eligible in CA, NY, WA

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		Nail/Tanning/Tattoo	O	Y	Y	Y	O	WC not eligible: NY
Property Management and Janitorial/Cleaning Services								
		Property Mgmt-Commercial Buildings Only	O	Y	Y	Y	O	WC not eligible: NY
		Property Mgmt-Condos and Apartment Complexes	O	Y	O	Y	O	WC not eligible: NY Not eligible for habitational in NY (apartments, condos, etc.) - mixed use is eligible BOP - no new business for 1-4 Family Rental in NJ
		Property Mgmt-Mobile Home or Trailer Park	O	Y	Y	Y	O	WC not eligible: NY
		Property Mgmt-Residential/Commercial	O	Y	Y	Y	O	WC not eligible: NY
		Residential Cleaning Services/Janitorial	O	Y	Y	Y	Y	WC not eligible: NY
		Shopping Center - More than 10% of area occupied by Full Cooking Restaurants	O	Y	Y	Y	Y	WC not eligible: NY
		Shopping Center - No Full Cooking Restaurants	O	Y	Y	Y	Y	WC not eligible: NY
		Townhouses or Similar Associations - Over 4 families - NO office occupancy	O	Y	Y	Y	Y	WC not eligible: NY
		Townhouses or Similar Associations - Over 4 families with office occupancy	O	Y	Y	Y	Y	WC not eligible: NY
Specialist								
		Analytical Laboratory	O	N	N	N	N	WC not eligible: NY
		Auctions and Auctioneers	O	Y	Y	Y	Y	WC not eligible: NY
		Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises	O	Y	Y	N/A	Y	WC not eligible: NY
		Ceiling or Wall Installation - Metal only	O	Y	Y	Y	Y	WC not eligible: NY
		Cemetery Operations	O	N	N	N/A	N	WC not eligible: NY
		Commercial Cleaning Services	O	Y	Y	N/A	Y	WC not eligible: NY
		Detective or Investigative Agencies - Private (Office)	O	Y	Y	Y	Y	WC not eligible: NY
		Engraving	O	Y	Y	N/A	Y	WC not eligible: NY
		Exterminator/Pest Control	O	N	N	N/A	N	WC not eligible: NY
		Funeral Home or Chapel	O	Y	Y	Y	Y	WC not eligible: NY
		Inspection of Risks	O	Y	Y	Y	Y	WC not eligible: DE, PA, NY
		Kennels - Breeding/Boarding/Sales	O	N	N	N/A	N	WC not eligible: NY
		Land Surveyor	O	N	N	Y	N	WC not eligible: NY
		Laundromat (Self Service) - Supervised	O	Y	Y	N/A	Y	WC not eligible: NY
		Laundry and Dry Cleaning Stores - Using synthetic solvents (perchloroethylene)	O	O	O	N/A	Y	WC not eligible: NY GL & BOP not eligible in NY
		Locksmith	O	Y	Y	N/A	Y	WC not eligible: NY
		Mailing or Addressing Companies	O	Y	Y	N/A	Y	WC not eligible: NY
		Pet Groomers	O	Y	Y	N/A	Y	WC not eligible: NY
		Photographer	O	Y	Y	Y	Y	WC not eligible: NY
		Sewer or Hazardous Spill Cleaning	O	N	N	N/A	N	WC not eligible: NY

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

TRANSPORTATION AND WAREHOUSING

Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
Transportation								
		Aviation	O	N	N	N/A	N	WC not eligible: NY
		Aviation Maintenance	O	N	N	N/A	N	WC not eligible: NY
		Aviation Training	O	N	N	N/A	N	WC not eligible: NY
		Couriers	O	N	N	N/A	N	WC not eligible: NY
		Mail Delivery	O	N	N	N/A	N	WC not eligible: NY
		Messenger or Courier Service	O	N	N	N/A	N	WC not eligible: NY
		Non Medical	O	N	N	N/A	N	WC not eligible: NY
		Trucking - Goods Delivery to Consumer - Incl. Furniture	O	N	N	N/A	N	WC not eligible: NY
		Trucking - Goods Delivery to Consumer - No Furniture	O	N	N	N/A	N	WC not eligible: NY WC - Amazon DSP < 2 yrs in business not eligible
		Trucking - Local Hauling (less than 200 miles)	O	N	N	N/A	N	WC not eligible: NY
		Trucking - Long Distance Hauling (more than 200 miles)	O	N	N	N/A	N	WC not eligible: NY
Warehouse								
		Self Storage	O	N	N	N/A	N	WC not eligible: NY
		Warehousing - with or without refrigeration	O	N	N	N/A	N	WC not eligible: NY

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

PL Available: AK, AL, DE, FL, GA, IL, MI, MN, ND, NH, OH, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV, WY

All submissions are subject to standard underwriting policies and review. This document should be used as a guide only.

Allied Healthcare

Professional
Liability- E/O

Additional UW Guidelines

HEALTHCARE PROFESSIONALS

Acupuncturist	Y	
Aides, Technicians, or Technologists	Y	
Audiologist including IONM	Y	
Audiologist, Hearing Therapist, Speech Therapist, or Speech Pathologist	Y	Excludes IONM
Chiropractor	Y	
Clinical Nurse Specialist: Including Cosmetic Procedures	Y	
Clinical Nurse Specialist: No Cosmetic Procedures	Y	
Clinical Research Associate	Y	
Clinical Research Coordinator	Y	
Colon Hydrotherapist	Y	
Cosmetic Procedures Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	Excludes labor or anesthesia
CPR trainer	Y	
Dental Hygienist	Y	
Dietician/Nutritionist	Y	
Emergency Medical Technician (EMT)	Y	
Heavier End Assistant	Y	
Home Health Aides	Y	
ICU specialist	Y	
Interpreter for the Deaf	Y	
Labor or Anesthesia Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	
Lactation Assistance	Y	
Licensed Clinical Social Worker or Non-Physical Therapists	Y	Excludes Psychology PhDs
Lighter End Assistants	Y	
Nurse Practitioners: Acute Critical Care, Cosmetic/Aesthetic, Family Practice, Pediatric, School Nurse or Neonatal care, OB/GYN, Pain Management, Perinatal Care	Y	
Nurse Practitioners: Dermatology, Geriatric, Womens health care, Oncology, Gynecology, All Other	Y	
Nurse Practitioners: Psychiatric care	Y	
Pedorthist or Podiatric Assistant	Y	
Pharmacist	Y	
Physical Therapist	Y	
Physicians Assistant: P1 - All Other	Y	
Physicians Assistant: P2 - Alternative Medicine, Cardiac Catheterization Lab, OBGYN (non-surgical), Obsterics pre and post natal care, Pain Management Monitoring	Y	
Physicians Assistant: P3 - surgery and anesthesia	Y	
Prosthetist	Y	
Psychologist PhD	Y	

Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	Excludes cosmetic procedures, surgical, labor, or anesthesia
Surgical Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	Excludes cosmetic procedures, surgical, labor, or anesthesia
Veterinarian	Y	