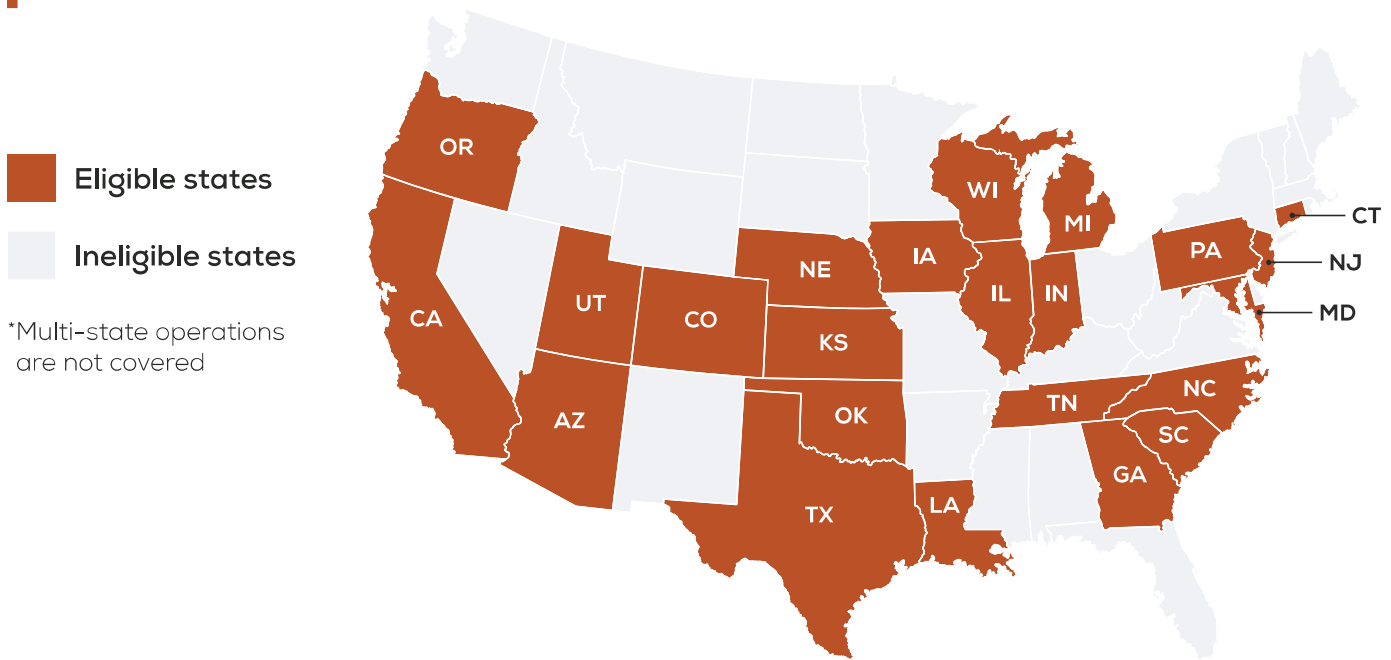


COMMON DECLINES.



Please review this form to determine preliminary eligibility before submitting to THREE.



Exposures to avoid in eligible classes

Contractors:

- GCs
- Roofing contractors
- Contractors working on new construction
- Work done 5+ feet below ground
- Solar installation
- Demolition services

Bars:

- Charges a cover
- Nightclubs
- Has a dance floor or bouncers

Convenience Stores:

- More than 90% of sales are from gas
- No 24-hour operations
- Convenience stores in Georgia

Landscaping & Tree Services:

- Businesses where spraying of bushes/lawns with pesticides, herbicides, and fertilizers generates gross sales >20%
- Logging

Electricians:

- Repairing/installing/servicing of burglar alarm systems, automatic fire extinguishing systems, elevators, or escalators

Cleaning & Janitorial:

- Swimming pool cleaning
- Hazardous spill cleanup/work with hazardous materials
- Asbestos removal
- Pollution abatement

Retail Stores:

- Heavy equipment sales/rentals (heavy machinery, forklifts, construction equipment, etc.)
- Janitorial supplies
- Wood products
- Marijuana, tobacco products, or vape stores
- Firearms/ammunitions stores