

Commercial Lines Appetite Guide



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

Questions can be directed to your Producer Relations Advisor or Field Representative.

Be sure to review our **Automatic Underwriting** flyer for Comm. Auto, BOP, and Workers' Comp. classes that are eligible for straight-through processing.

KEY: Yes Maybe No Specialty Program (See the ASC) Incidental Exposure Considered w/CPP ABQ (See ABQ for WC flyer)

COMMERCIAL PACKAGE POLICY (CPP)

Components: Commercial Property, General Liability, EPLI (excluding NY), Commercial Umbrella. Targeted Industries: Most business types with a single building plus business personal property valued at greater than \$20 million will be considered. Certain other conditions apply in NY. Availability: IL/IN/MI/NC/NJ/NY/PA. This note does NOT apply to Specialty Programs.

Industry Sub-Industry Type of Business	Workers' Comp	Businessowner's Policy OCC	LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package Policy (CPP)	Notes
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AGRICULTURE

Animal/Fish								
Animal and Dairy Farms								WC - Dairy farms in AZ, CA, CO, CT, HI, ID, MA, MN, MT, NH, NY, PA, and TX only
Animal Breeders								
Fish Hatcheries								
Stables/Horse Boarding								
Crop/Land								
Crop Production								
Forestry and Logging								
Nurseries or Garden Centers								
Orchards & Vineyards								WC - Risks in AZ, CA, CO, CT, HI, ID, MA, MN, MT, NH, NY, PA, and TX only, berry crops excluded

AUTO SERVICE & DEALERS

Dealerships								
Dealerships								SPECIALTY PROGRAM - Used car/truck dealers only
Sales								
Gas Stations - With and Without Convenience Store								BOP-OCC - NY risks not eligible
Parts/Supplies								BOP-OCC - NY risks with service/repair not eligible
Tires								AUTO - Parts and maintenance, no towing
Truck Stops/Service Plaza								
Service/Repair								
Car Washes								Full service and automatic with attendant; BOP-OCC - NY risks not eligible; AUTO - Maintenance vehicles only; CPP - Must have single building plus business personal property valued at greater than \$20 million
Dismantling								
Service/Repair/Body Shop - Automobile*								BOP-OCC - NY service/repair risks not eligible; AUTO - Parts and maintenance, no for-hire towing exposure
Service/Repair/Body Shop - Other than automobile								
Towing Operations	/ABQ							

*Certain risks not entertained under our traditional appetite may be eligible via our Garage+ Specialty Program.

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CIVIC & RELIGIOUS ORGANIZATIONS

Civic Organizations								
Civic Organization	✘	✘	✘	✘	✘	✘	○	
Religious Organizations								
Churches/Houses of Worship	★	✘	★	✘	✘	✘	○	BOP-LRO - Non-traditional church buildings only, use Funeral Home or Chapel code

CPP - Must have single building plus business personal property valued at greater than \$20 million.

CONTRACTING/LANDSCAPING

Carpentry								
Carpentry - Residential Property and Interior	○	★	★	★	★	✘	✘	WC - Limited appetite in NY, all other states max 2 stories
Carpentry - Shop Only	○	★	★	★	★	✘	✘	WC - Excluding carpenters that build and haul finished product to job site
Cleaning/Maintenance Services								
Janitorial/Commercial Cleaning Services	○/ABQ	★	★	★	★	★	✘	WC - Excluding window washing and property preservation; ABQ - Pressure washing (ground level residential)
Drywalling								
Drywall Installation	ABQ	★	★	★	★	✘	✘	
Electrical Contractors								
Electrical Work - Within Buildings	★	★	★	★	★	✘	✘	WC/BOP-OCC - Excluding high voltage work
Excavation								
Excavation	○	✘	★	✘	✘	✘	✘	AUTO - Not a market for excavation or land grading
General Contractors								
General Contractors	✘	✘	★	✘	★	✘	✘	*BOP-LRO - Use Contractor NOC code (shop)/(office)
HVAC								
Heating or HVAC Systems/Equipment	★	★	★	★	★	✘	✘	WC/BOP-OCC - Excluding large commercial/industrial freezer work; AUTO - Excluding CA risks
Installation Services								
Burglar/Fire/Security Alarm Installation	★	✘	★	✘	★	★	✘	
Cable Installation - TV and Internet	✘	★	★	★	★	✘	✘	
Door, Window, or Assembled Millwork - Installation	○	★	★	★	★	✘	✘	WC - Excluding overhead/garage door installation
Fence Erection	○	★	★	★	★	✘	✘	

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Fire Sprinkler - Installation and Service	○	✘	★	✘	★	✘	✘	WC - Excluding chemical fire suppression systems
Floor Covering Installation	○	★	★	★	★	✘	✘	WC - Incidental carpet installation services only
Glass Dealers and Glaziers - Sales and Installation	★	★	★	★	★	✘	✘	
House Furnishings Installation	○	★	★	★	★	✘	✘	WC - Excluding furniture delivery
Lawn Sprinkler Installation	★	★	★	★	★	✘	✘	
Overhead/Garage Door Installers	✘	✘	★	✘	★	✘	✘	
Satellite Installation	✘	✘	★	✘	★	✘	✘	
Scaffolding Installation/Removal Services	✘	✘	★	✘	○	✘	✘	AUTO - Only vehicles used to bring materials to/from job site; no erection vehicles such as cranes, bucket trucks, etc.
Sign Installation	✘	✘	★	✘	✘	✘	✘	
Solar Installation	✘	✘	★	✘	★	✘	✘	
Sound System Installation	★	★	★	★	★	✘	✘	
Tile, Stone, Marble, Mosaic, or Terrazzo Work	○	★	★	★	★	✘	✘	
Lawn and Landscaping								
Landscape Gardening/Grass Cutting	★	★	★	★	★	✘	✘	WC/BOP-OCC/AUTO - Excluding tree services or heavy excavation
Tree Services	✘	✘	★	✘	✘	✘	✘	
Miscellaneous								
Blasting Operations	✘	✘	✘	✘	✘	✘	✘	
Crane Operators/Services	✘	✘	★	✘	✘	✘	✘	
Drilling - Gas or Water	✘	✘	★	✘	✘	✘	✘	
Iron or Steel Erectors	✘	✘	★	✘	✘	✘	✘	
Underground Mining	✘	✘	✘	✘	✘	✘	✘	
Painting								
Painting - Interior or Exterior	★	★	★	★	★	✘	✘	WC - Excluding NY risks; BOP-OCC - Max exterior 3 stories
Plumbing								
Plumbing - Residential or Commercial	★	★	★	★	★	✘	✘	AUTO - Excluding CA risks
Restoration, Remediation and Demolition								
Restoration, Remediation and Demolition	✘	✘	★	✘	○	✘	✘	AUTO - Restoration work only, no asbestos, black mold, hazardous waste removal or remediation
Roofing								
Roofing	ABQ	✘	★	✘	★	✘	✘	WC-ABQ - Commercial
Stone/Concrete Work								
Flat Concrete	★	★	★	★	★	✘	✘	WC - Excluding NY risks
Masonry	○	★	★	★	★	✘	✘	WC - Premium >\$35,000; BOP-OCC - Flat work preferred

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Plastering or Stucco Work	✘	★	★	★	★	✘	✘	*BOP-LRO - Use Contractor NOC (shop)/(office); <i>Exterior Insulation & Finish Systems Exclusion</i> will be added for owners
Street Work								
Street and Road Construction	ABQ	✘	★	✘	✘	✘	✘	

WC - Contractor and landscaping risks require a reliable means of verifying the exposure (i.e., website, experience modification factor, loss runs, etc.) and, in DE, FL, HI, MA, OR, and WI, also two years of prior coverage and/or management experience. BOP - Maximum payroll for contractors is \$2 million (\$1.5 million in CA; \$1million in NY). *BOP LRO - Some state exceptions apply.

EDUCATION & HEALTH SERVICES

Education								
Colleges/Schools	○	✘	✘	✘	✘	✘	○	WC - Excluding public schools
Tutoring Centers	★	✘	★	✘	✘	★	○	WC - Excluding in-home services; *BOP LRO - Use Schools NOC
Vocational Schools	✘	✘	★	✘	✘	✘	○	*BOP-LRO - Use Schools NOC
Health Services								
Hospitals	✘	✘	✘	✘	✘	✘	✘	
Medical Offices/Physicians	★	★	★	★	○	✘	○	AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible
Urgent Care Centers	✘	✘	✘	✘	✘	✘	✘	

*BOP LRO - Some state exceptions apply. CPP - Must have single building plus business personal property valued at greater than \$20 million.

ENTERTAINMENT, SPORTS & LEISURE

Clubs								
Fraternities/Sororities	✘	✘	✘	✘	✘	✘	✘	
Golf Courses/Tennis, Raquetball Clubs	★	✘	✘	✘	○	✘	★	
Hunting/Gun Clubs	✘	✘	✘	✘	○	✘	✘	
Social Clubs	★	✘	✘	✘	○	✘	○	CPP - Must have single building plus business personal property valued at greater than \$20 million
Sports & Entertainment								
Amusement Parks, Carnivals, Circuses	✘	✘	✘	✘	✘	✘	✘	
Archery/Gun Ranges	✘	✘	✘	✘	✘	✘	✘	
Athletic Teams	✘	✘	✘	✘	✘	✘	✘	
Camps	ABQ	✘	✘	✘	✘	✘	✘	
Convention Centers	✘	✘	✘	✘	✘	✘	★	
Dance Instructors	✘	✘	★	✘	✘	★	✘	*BOP-LRO - Use Recreational NOC

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Gyms	○	✘	★	✘	○	✘	✘	WC - Excluding fitness instructors; *BOP-LRO - Use Recreational NOC
Indoor Amusement	○	✘	○	✘	○	✘	✘	*BOP-LRO - Use Recreational NOC
Libraries	○	✘	★	✘	○	✘	✘	WC - Limited volunteer exposure; *BOP-LRO - Use Processing & Services NOC
Marinas	✘	✘	✘	✘	○	✘	■	AUTO - No vehicles used for the towing or launching of boats
Movie Theaters	★	✘	✘	✘	○	✘	✘	
Museums	○	✘	★	✘	○	✘	■	WC - Limited volunteer exposure; *BOP-LRO - Use Processing & Services NOC
Outdoor Amusement	○	✘	✘	✘	✘	✘	✘	
Theaters - Live Entertainment	✘	✘	★	✘	○	✘	✘	*BOP-LRO - Use Processing & Services NOC, limited to 350 seats
Zoos	✘	✘	✘	✘	✘	✘	✘	

*BOP LRO - Some state exceptions apply. AUTO - Maintenance vehicles or those used to conduct business only for certain classes.

HABITATIONAL (Apartments & Condo/Townhome Associations)

Habitational	Workers' Comp	Businessowner's Policy OCC	Businessowner's Policy LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package Policy (CPP)	Notes
Apartments/Townhouses	★	✘	★	★	○	✘	★	
Bed & Breakfasts	★	★	✘	★	○	✘	○	
Condominiums	★	✘	★	★	○	✘	★	
Housing Authorities	○	✘	✘	✘	○	✘	✘	WC - Population < 250,000

BOP - Habitational risks are not being entertained in FL at this time. AUTO - Maintenance vehicles only. CPP - Must have single building plus business personal property valued at greater than \$20 million.

LESSORS RISK/PROPERTY MANAGEMENT

Lessors Risk	Workers' Comp	Businessowner's Policy OCC	Businessowner's Policy LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package Policy (CPP)	Notes
Lessors of Buildings	★	★	★	★	✘	✘	★	
Property Management								
Building Operation/Property Management	○	○	○	○	★	✘	★	WC - Limited commercial building operations exposure; BOP/UMB - Coverage limited to office premises only; AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible

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MANUFACTURING

Building & Glass							
Building Materials							
Gardening and Light Farming Supplies							
Masonry and Glass Products							WC - Considered with CPP
Electronics and Appliances							
Computer and Electronic Products							
Electrical Equipment, Appliance and Components							
Food, Beverage and Tobacco							
Bakeries							
Breweries							*BOP-LRO - Use Light Mfg NOC
Non-Perishable Products							
Perishable Products							WC - Considered with CPP
Tobacco and Similar Products							
Furniture							
Furniture and Fixtures							WC - Considered with CPP
Textile and Furnishings							WC - Considered with CPP
Medical Products							
Medical Equipment and Supplies							AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible
Precision Instruments							
Miscellaneous							
All Other Manufacturing							WC - Considered with CPP
Jewelry and Silverware							WC - Considered with CPP
Kitchen Accessories							
Sign							WC - Considered with CPP
Spas and Saunas							WC - Considered with CPP
Petroleum, Coal, Chemicals, Plastics and Rubber							
Plastics - Fabricated or Molded Products							WC - Considered with CPP; AUTO - Excluding petroleum, coal, chemical distribution (finished plastics and rubber products will be considered)
Rubber Products							WC - Considered with CPP; AUTO - Excluding petroleum, coal, chemical distribution (finished plastics and rubber products will be considered)

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Primary Metal, Fabricated Metal and Machinery								
Fabricated Metal Products	○	✘	✘	✘	★	✘	★	
Machinery and Heavy Equipment	○	✘	✘	✘	★	✘	○	WC - Considered with CPP
Metal Works and Mills	○	✘	✘	✘	★	✘	★	WC - Considered with CPP
Sporting Goods and Hobbies								
Sporting Goods, Collectibles, Hobbies	○	✘	✘	✘	★	✘	★	
Textiles, Leather and Apparel								
Clothing, Textile & Accessories	★	✘	✘	✘	★	✘	★	
Transportation Products								
Aerospace	✘	✘	✘	✘	★	✘	○	CPP - Property only
Motor Vehicle	✘	✘	✘	✘	★	✘	○	CPP - Property only
Nautical	✘	✘	✘	✘	★	✘	○	CPP - Property only
Wood, Paper and Printing								
Paper, Paperboard and Containers	○	✘	✘	✘	★	✘	★	
Wood Products	✘	✘	✘	✘	★	✘	★	

*BOP LRO - Some state exceptions apply.

PROFESSIONAL OFFICES

Architect/Engineer								
Architects, Engineers & Consultants	○	★	★	★	★	★	✘	
Broadcasting								
Radio or Television Broadcasting Stations	✘	○	○	○	○	○	○	BOP-OCC - Excluding personal/adv injury liability; AUTO - Excluding vehicles used to do on-site televising
Business/Consumer Services								
Advertising	★	★	★	★	○	★	○	
Collection Agencies	○	★	★	○	○	★	✘	WC - Excluding repossession services; BOP-OCC - Excluding personal/adv injury liability, no tax collection
Computer/Data Processing Consulting	★	○	★	○	○	★	○	
Consultants	○	★	★	★	○	★	○	
Employment/Staffing Agencies	✘	○	★	○	○	★	○	
Graphic Designers	★	★	★	★	○	★	○	
Internet or Web Application Developers	★	✘	★	✘	○	★	○	
Telemarketing and Research Services	★	★	★	★	○	★	○	

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Ticket/Travel Agent	★	★	★	★	○	★	✘	BOP-OCC - Office exposure only
Finance and Insurance								
Accountants/Bookkeepers/Actuaries	★	★	★	★	○	★	✘	AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible; PL - CPA firms in AZ, GA, IL, PA, NJ & TX only at this time
Banking	★	✘	★	✘	★	✘	✘	AUTO - Excluding armored car exposure; *BOP-LRO - Use Office NOC
Credit Reporting	★	★	★	★	○	✘	✘	
Financial Consulting	★	★	★	★	○	✘	✘	
Insurance Agencies/Services	★	★	★	★	○	★	○	PL - Ancillary non-agent services only (i.e., loss control, claims, TPA, etc.)
Mortgage or Loan Brokers	★	★	★	★	○	★	✘	
Real Estate Agencies	★	★	★	★	○	✘	○	
Stockbrokers	★	○	★	○	○	✘	✘	BOP-OCC - Professional liability must be excluded
Legal								
Law or Legal Offices	★	★	★	★	○	★	○	
Trade Groups								
Labor Unions	○	✘	★	✘	○	✘	✘	WC - Excluding contracting labor and first responder unions
Professional Trade Associations	○	○	★	○	○	★	✘	WC/BOP-OCC - Excluding lobbying organizations

AUTO - Vehicles used to conduct business for the operation will be mainly considered, vehicles used to commute to work generally not eligible; *BOP LRO - Some state exceptions apply.

RESTAURANTS & HOSPITALITY

Bars/Night Clubs								
Bars & Night Clubs	○	✘	✘	✘	✘	✘	✘	WC - Excluding nightclubs
Hospitality								
Hotels/Motels	★	★	✘	★	★	✘	★	AUTO - Maintenance vehicles only. Shuttle service for hotel resorts may be entertained when written with BOP or CPP
Resorts and Country Clubs	★	✘	✘	✘	○	✘	★	AUTO - Maintenance vehicles only. Shuttle service for hotel resorts may be entertained when written with BOP or CPP
Restaurants								
Catering	○	○	★	○	★	★	○/■	WC/BOP-OCC - Limited off-site catering only; BOP-OCC - not eligible in NY
Catering Services - Banquet Hall	★	★	★	★	★	✘	○/■	WC/BOP-OCC - Limited off-site catering only; BOP-OCC - not eligible in NY
Family Style	★	★	★	★	○	✘	○/■	BOP-OCC - No table side cooking or hibachi; AUTO - When written with companion BOP or CPP
Fast Food	★	★	★	★	○	✘	○/■	AUTO - When written with companion BOP or CPP

Commercial Lines Appetite Guide



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KEY: ★ Yes ○ Maybe ✘ No ➤ Specialty Program (See the ASC) ■ Incidental Exposure Considered w/CPP ABQ (See ABQ for WC flyer)

COMMERCIAL PACKAGE POLICY (CPP)

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Industry Sub-Industry Type of Business	Workers' Comp	Businessowner's Policy OCC	LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package Policy (CPP)	Notes
Fine Dining	★	★	★	★	○	✘	○/■	BOP-OCC - No table side cooking or hibachi; AUTO - When written with companion BOP or CPP
Limited Cooking	★	★	★	★	○	✘	○/■	AUTO - When written with companion BOP or CPP
Mobile Concession Stands & Food Trucks	○	○	○	✘	✘	✘	■	BOP-OCC - Incidental exposure only
Takeout Only	★	★	★	★	○	✘	○/■	AUTO/BOP - Receipts <20%; AUTO - When written with companion BOP or CPP

WC - Delivery <33%, <15% for risks in AZ, CA, DE, PA, NV, and NY class code 9072. 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; BOP - Delivery <30% if Non-Owned Auto Liability is on the policy. AUTO - Excluding non-owned coverage; vehicles used to conduct business for the operation will be mainly considered, vehicles used to commute to work generally not eligible. *BOP LRO - Some state exceptions apply. CPP - Restaurants - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million.

SERVICE INDUSTRIES

Animal Services								
Animal Shelters	✘	✘	✘	✘	★	✘	✘	
Pet Boarding	★	✘	✘	✘	★	★	✘	WC - Daycare only
Pet Groomers	★	★	★	★	★	★	✘	
Pet Trainers	✘	✘	✘	✘	★	★	✘	
Taxidermists	✘	★	★	★	★	✘	✘	
Veterinarians	★	★	★	★	★	(Under BOP)	○	WC - Excluding treatment of farm or wild animals
Audio/Video/Literary								
Audio Post Production - Computer or Electronic	★	✘	★	✘	★	★	○	*BOP-LRO - Use Processing & Services NOC
Bookbinding	✘	✘	✘	○	★	★	○	
Media Duplication	★	★	★	★	★	★	○	
Music Recording Studios	✘	✘	★	✘	★	★	○	*BOP-LRO - Use Processing & Services NOC
Photographers	○	★	★	★	★	★	○	
Printers	○	○	○	○	★	★	★	WC/BOP - Excluding large scale commercial print shops, manufacturing and warehouse exposures
Publishers/Literary Agents	★	✘	★	✘	○	★	○	AUTO - Business use vehicles only
Videotape Editing Services	★	★	★	★	★	★	○	Excluding adult content stores
Diagnostic/Laboratories								
Dental Laboratories	★	★	★	★	★	✘	○	AUTO - Pick-up and delivery of goods/supplies only
Diagnostic Testing Laboratories	✘	○	★	○	★	✘	○	BOP-OCC - Depending upon equipment values; AUTO - Pick-up and delivery of goods/supplies only
Finance, Insurance and Legal								
Inspectors/Appraisers	✘	○	★	○	★	★	○	BOP - Onsite only; PL - Excluding home/property inspectors

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Loss Control Services	✘	✘	★	✘	★	★	○	
Process Servers	✘	✘	★	✘	✘	★	✘	
Repossession Agencies	✘	✘	★	✘	✘	✘	✘	
Installation/Repair								
Appliance & Accessories - Installation, Service & Repair	★	✘	★	★	★	✘	○	WC - Excluding appliance delivery
Glass Dealers and Glaziers	★	★	★	★	★	✘	○	
Jewelry Repair	★	★	★	★	★	✘	○	AUTO - Pick-up and delivery of goods/supplies only
Lawn Mower Repair	★	✘	★	✘	★	✘	✘	
Office Machine Repair	★	★	★	★	★	✘	○	
Sewing Machine Repair	★	★	★	★	★	✘	○	
Shoe Repair	★	★	★	★	★	✘	○	
Television/Radio Receiving Set - Installation Repair	★	★	★	★	★	✘	○	
Miscellaneous								
Tent Rental/Setup	✘	✘	✘	✘	✘	✘	○	
Office and Document								
Call Centers	★	★	★	★	○	★	○	WC - Employee concentration reviewed for acceptability; AUTO - Business use vehicles only
Copying and Duplicating	★	★	★	★	★	★	○	
Document Shredders	✘	✘	✘	✘	✘	★	✘	
Mail Box or Packaging	★	★	★	★	★	✘	○	
Mail Order Houses	★	★	★	★	★	✘	○	
Mailing or Addressing Companies	★	★	★	★	★	★	○	
Personal and Laundry Services								
Barber Shops	○	★	★	★	○	(Under BOP)	■	WC - \$40,000 minimum payroll required; BOP OCC - \$30,000 minimum business personal property required (\$40,000 minimum in CA)
Beauty Parlors and Hair Styling Salons	○	★	★	★	○	(Under BOP)	■	WC - \$40,000 minimum payroll required; BOP OCC - \$30,000 minimum business personal property required (\$40,000 minimum in CA)
Body Decorating Services (Tattoo and Piercing)	✘	✘	★	○	○	✘	✘	
Laundry & Dry Cleaning - Petroleum/Synthetic Solvents	★	★	★	★	★	✘	✘	BOP-OCC - Not eligible in NY
Laundry & Dry Cleaning or Dyeing - Receiving Stations	★	★	★	★	★	✘	○	BOP-OCC - Not eligible in NY
Masseuse/Massage Services	○	✘	○	○	○	✘	✘	
Nail Salons	✘	✘	★	★	○	✘	■	
Residential Cleaning Services	ABQ	★	★	★	★	★	✘	

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Self-Service Laundromats	★	★	★	★	○	✘	■	BOP-OCC - Not eligible in NY; AUTO - Maintenance vehicles only
Tailoring or Dressmaking - Custom	★	★	★	★	★	✘	○	
Short and Long-Term Care Facilities								
Child Daycare Centers	ABQ	✘	✘	✘	✘	✘	✘	
Home Health Care	➤	✘	✘	✘	✘	✘	➤	
Nursing Homes	➤	✘	✘	✘	✘	✘	➤	
Specialty Services								
Auctioneers	✘	✘	✘	✘	★	★	✘	
Cemeteries	○	✘	✘	✘	★	★	○	AUTO - Maintenance vehicles only
Engraving	★	★	★	★	★	★	○	AUTO - Pick-up and delivery of goods/supplies only
Entertainment Services	✘	✘	○	✘	✘	★	○	
Event Planning	✘	✘	★	✘	★	★	○	*BOP-LRO - Use Processing & Services NOC
Funeral Homes	★	✘	★	★	★	★	○	WC - Excluding crematory operations
Interior Decorators	★	★	★	★	★	★	○	
Lithographing	✘	★	★	★	★	★	✘	AUTO - Pick-up and delivery of goods/supplies only
Locksmiths	★	○	★	○	★	✘	✘	
Pest Control	✘	✘	✘	✘	★	✘	✘	
Pool Services	○	✘	★	✘	★	✘	○	
Security Guards	➤	✘	★	✘	○	✘	✘	AUTO - Unarmed, no residential patrol
Translating	★	○	★	○	★	★	✘	
Waste/Recycling Services								
Asbestos Removal or Related Risks	✘	✘	✘	✘	✘	✘	✘	
Biohazard Cleanup	✘	✘	✘	✘	✘	✘	✘	
Garbage and Waste Haulers	✘	✘	✘	✘	✘	✘	✘	
Hazmat Cleanup	✘	✘	✘	✘	✘	✘	✘	
Recycling Operations	✘	✘	✘	✘	✘	✘	✘	

*BOP LRO - Some state exceptions apply. BOP OCC - \$35,000 minimum business personal property may apply for certain classes in CA. AUTO - Vehicles used to conduct business for the operation will be mainly considered, vehicles used to commute to work generally not eligible.

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STORES - RETAIL (Including Food Stores)

Building Materials and Glass								
Building Material and Equipment	○	★	★	★	★	✘	★	AUTO - Excluding cranes/hoist vehicles
Electronics and Appliances								
Electronics	★	○	★	○	★	✘	★	BOP-OCC - Premium >\$2,500 and central station burglar alarm required; NY risks not eligible
Office Machines or Appliances (No Repair)	○	★	★	★	★	✘	★	WC - Excluding large office machine/appliance delivery; BOP-OCC - NY risks not eligible
Vape Store	✘	✘	✘	✘	○	✘	✘	
Food, Beverage and Tobacco								
Bakeries	★	★	★	★	★	✘	★	BOP-OCC - NY risks not eligible
Beverages - Alcoholic and Non-alcoholic	★	★	★	★	★	✘	★	BOP-OCC - Restrictions apply in NY
Farmer's Markets	✘	○	○	○	★	✘	✘	
Grocery/Convenience/Supermarkets	★	★	★	★	★	✘	★	BOP-OCC - Restrictions apply in CA, FL, GA, IL, NY, and PA; CPP - Must have single building plus business personal property valued at greater than \$20 million
Medical Marijuana Collectives	✘	✘	✘	✘	✘	✘	✘	
Tobacco and Smoke Shops	★	✘	★	✘	○	✘	✘	AUTO - Pick-up and delivery of goods/supplies only
Furniture								
Furniture and Fixtures	★	★	★	★	○	✘	★	WC - Excluding furniture delivery or floor covering installation; BOP-OCC - NY risks not eligible
Medical Products								
Optical Goods & Hearing Aids	★	★	★	★	○	(Under BOP)	○	AUTO - Pick-up and delivery of goods/supplies only; CPP - Must have single building plus business personal property valued at greater than \$20 million
Pharmacies/Drug Stores	★	★	★	★	○	✘	○	BOP - CA risks not eligible; AUTO - Pick-up and delivery of goods/supplies only; CPP - Must have single building plus business personal property valued at greater than \$20 million
Precision and Scientific Tools and Instruments	★	★	★	★	○	✘	○	AUTO - Pick-up and delivery of goods/supplies only; CPP - Must have single building plus business personal property valued at greater than \$20 million
Miscellaneous								
Art Galleries	★	○	★	○	★	✘	■	BOP-OCC - Excluding high value; AUTO - motor cargo/inland marine not available
Department Store	★	★	★	★	★	✘	○	BOP-OCC - NY risks not eligible
Fireworks	✘	✘	✘	✘	✘	✘	✘	
Florists	★	★	★	★	★	★	○/■	CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million

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Jewelry	★	★	★	★	○	✘	○/■	BOP - Jewelers Block coverage is not available; AUTO - Pick-up and delivery of goods/supplies only; CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million
Kitchen Accessories	★	★	★	★	○	✘	★	
Newsstands	★	★	★	★	○	✘	■	
Pawn Shops	✘	✘	✘	✘	○	✘	✘	AUTO - Pick-up and delivery of goods/supplies only
Retail Stores, NOC	★	★	★	★	★	✘	○/■	BOP-OCC - Restrictions apply in NY; CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million
Supplies	★	★	★	★	★	✘	○/■	BOP-OCC - Restrictions apply in NY; CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million
Variety Stores	★	★	★	★	★	✘	○/■	BOP - No antiques; BOP-OCC - NY risks not eligible; CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million
Wood Products, NOC	○	○	○	○	○	✘	★	WC - Excluding furniture delivery; AUTO - Excluding lumber delivery
Sporting Goods and Hobbies								
Collectibles and Memorabilia	★	✘	★	○	○	✘	★	BOP-OCC - Building only, no contents; AUTO - Pick-up and delivery of goods/supplies only
Guns	✘	✘	✘	✘	✘	✘	✘	
Musical Instrument Stores	★	★	★	★	★	✘	○	WC - Excluding heavy delivery exposure
Sporting Goods/Athletic Equipment (incl. apparel)	★	★	★	★	★	✘	○	
Textiles, Leather and Apparel								
Clothing or Wearing Apparel	★	★	★	★	★	✘	○	AUTO - Pick-up and delivery of goods/supplies only; BOP-OCC - NY risks not eligible, no second-hand clothing elsewhere
Fabric	★	★	★	★	★	✘	○	

TRANSPORTATION & WAREHOUSING

Transportation								
Airports/Aviation	✘	✘	✘	✘	✘	✘	✘	
Ambulance Companies	ABQ	✘	○	✘	✘	✘	✘	WC-ABQ - Paratransit only
Couriers	✘	✘	★	✘	✘	★	✘	
Freight Brokers	✘	✘	○	✘	✘	★	✘	
Moving Companies/Relocation Services	✘	✘	★	✘	✘	★	✘	PL - Relocation services/planning only.
Parcel Delivery	ABQ	✘	★	✘	✘	✘	✘	*BOP-LRO - Use Processing & Services NOC
Passenger Transportation	ABQ	✘	✘	✘	✘	✘	✘	
Sand and Gravel Hauling	✘	✘	✘	✘	✘	✘	✘	

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Trucking	ABQ	x		x	x	x	x	
Valets	x	x		x	x	x	x	
Warehousing								
Self-Storage Facilities		x		x	x	x	x	
Warehousing - With and Without Refrigeration	x	x	x	x	x	x		

AUTO - GUARD is not a market for risks that require federal filings or any authorization-to-hire/for-hire operations.

WHOLESALE & DISTRIBUTORS

Building Materials and Glass								
Building Materials						x		BOP - NJ only
Gardening and Light Farming Supplies						x		
Masonry and Glass Products	x	x	x	x		x		
Electronic Appliances								
Computer and Electronic Products						x		
Electrical Equipment, Appliance and Components				x		x		
Food, Beverage and Tobacco								
Bakeries						x		BOP-OCC - NY risks not eligible
Beverage Distributors						x		BOP - NJ only
Non-Perishable Products						x		
Perishable Products						x		BOP - Dairy products & frozen food distributors in NJ only
Tobacco Products	x	x		x		x	x	
Furniture								
Furniture and Fixtures						x		BOP - NJ only
Medical Products								
Drugs/Pharmaceuticals		x	x	x		x	x	
Optical and Hearing Aids						x		
Miscellaneous								
All Other Wholesale Distributors						x		BOP - NJ only
Chemicals	x	x	x	x	x	x		CPP - Light hazard
Fertilizers	x	x	x	x	x	x	x	
Fireworks	x	x	x	x	x	x	x	

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Hot Tubs	✘	✘	✘	✘	★	✘	■	
Jewelry	★	✘	✘	✘	★	✘	○	BOP/CPP - Jewelers Block is not available
Kitchen Accessories	★	★	★	★	★	✘	★	
Livestock	✘	✘	✘	✘	✘	✘	✘	
Slaughter Houses	✘	✘	✘	✘	✘	✘	✘	
Spas/Saunas	✘	✘	✘	✘	★	✘	■	
Supplies	○	★	★	★	★	✘	★	
Petroleum, Coal, Chemicals, Plastics and Rubber								
Plastics - Fabricated or Molded Products	○	✘	✘	✘	★	✘	★	AUTO - Excluding transport of raw materials
Rubber Products	✘	✘	✘	✘	★	✘	★	AUTO - Excluding transport of raw materials
Primary Metal, Fabricated Metal and Machinery								
Fabricated Metal Products	○	✘	✘	✘	★	✘	★	AUTO - Excluding transport of raw materials
Machinery and Heavy Equipment	✘	✘	✘	✘	★	✘	✘	
Sporting Goods and Hobbies								
Collectibles and Memorabilia	★	✘	✘	✘	○	✘	★	
Guns & Ammunition	✘	✘	✘	✘	✘	✘	✘	
Hobby, Craft, or Artists' Supplies	★	★	★	★	○	✘	★	BOP - Excluding toys
Textiles, Leather and Apparel								
Clothing, Textile & Accessories	★	★	★	★	○	✘	★	BOP - Shoe distributors in NJ only; AUTO - Pick-up and delivery of goods/supplies only
Leather Goods	★	★	★	★	○	✘	★	
Textile and Furnishings	○	★	★	★	○	✘	★	
Transportation Products								
Fuel Distribution	✘	✘	✘	✘	✘	✘	✘	
Wood, Paper and Printing								
Paper, Paperboard and Containers	○	★	✘	✘	★	✘	★	
Wood Products	○	✘	✘	✘	○	✘	★	WC - Considered with CPP

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