

1 Business Categorization Summary

Name	Code	Status
Accounting & Financial Services	73938	acceptable
Actuarial & Appraisal Services	17514	acceptable
Advertising Agencies	34500	acceptable
Air Conditioning & Heating	54544	limited
(Sales/Service/Manufacturing)		
Alarm System Installation	42817	limited
Ambulance & Emergency Services	74359	acceptable
Animal & Veterinary Services	42563	limited
Answering & Telemarketing Services	25625	limited
Antique & Collectible Stores	77433	acceptable
Appliance Sales & Repair	10864	limited
Army/Navy/Military Surplus Stores	61442	limited
Art Galleries & Art Supply Stores	97850	limited
Artificial Flowers & Floral Supplies	86710	acceptable
Artists & Craft Studios	80468	limited
Asphalt & Paving Services	70879	limited
Assembly & Packaging Services	64315	limited
Audio & Visual Equipment Sales/Service	62926	acceptable
Auto Parts & Accessories	48046	acceptable
Auto Services & Repair (including body shops)	45196	acceptable
Bakeries & Bagel Shops	30517	limited
Banks & Credit Unions	44619	limited
Barber & Beauty Salons	96660	acceptable
Bath & Bedding Shops	72254	acceptable
Beverage Distributors & Retailers (including Beer, Liquor, Wine)	91524	limited
Bicycle Sales & Service	22200	acceptable

Name	Code	Status
Binderies & Printing Services	17678	acceptable
Boiler & Furnace Installation/Repair	37264	limited
Bookstores & Magazines	45578	acceptable
Bridal Shops	61449	acceptable
Building Materials & Supplies	96262	limited
Business & Management Consultants	92323	limited
Cable & Telecommunications	15212	limited
Camera & Photo Supply Stores	21128	acceptable
Camping & Outdoor Equipment Stores	96769	acceptable
Candy & Confectionery Stores	83389	limited
Catering & Food Preparation Services	64307	limited
Cellular Phone Sales/Service	84427	acceptable
Cemeteries & Funeral Services	65848	acceptable
Churches & Religious Organizations	58915	limited
Clothing & Apparel (Retail & Wholesale)	88194	limited
Clubs & Recreation Facilities	23479	limited
Coffee Shops & Tea Houses	85695	limited
Computer & Technology Services	85319	limited
Concrete & Masonry Services	11051	limited
Convenience Stores	40617	limited
Cosmetics & Toiletries	37181	limited
Countertop & Surface Installation	52960	acceptable
Craft & Hobby Stores	13164	limited
Dairy & Ice Cream Shops	19350	acceptable
Dance, Drama, & Music Schools	69702	limited

Name	Code	Status
Day Care & Child Care Centers	53554	limited
Delicatessens & Sandwich Shops	90356	limited
Department & Discount Stores	22867	limited
Detective & Security Services	37548	acceptable
Diaper & Linen Services	19256	acceptable
Door & Window Installation/Sales	63600	limited
Dry Cleaning & Laundry Services	50667	acceptable
Educational & School Supply Stores	21682	acceptable
Electrical Equipment & Supplies	40207	acceptable
Electronics Stores & Repair	15684	acceptable
Embroidery & Custom Apparel	75868	acceptable
Employment Agencies	34123	limited
Engineering & Surveying	32597	limited
Fabric & Sewing Stores	86442	acceptable
Fast Food & Family Restaurants	27403	limited
Financial Planners & Investment Firms	83630	limited
Floor Covering & Carpet Installation	67613	limited
Florists	44412	acceptable
Food & Grocery Stores	16331	limited
Dessert Shops	99484	limited
Fruit & Vegetable Markets	85091	acceptable
Furniture Stores & Installation	97361	limited
Garden & Landscaping Services	97198	acceptable
General Contractors & Builders	53867	limited
Gift & Souvenir Shops	76002	limited
Glass & Window Services	24347	limited
Golf & Sporting Equipment Stores	86978	acceptable

Name	Code	Status
Graphic Design & Commercial Artists	89227	acceptable
Hardware & Home Improvement Stores	38069	limited
Health Food & Vitamin Stores	59734	limited
Heating & Refrigeration Services	13995	limited
Hobby & Model Shops	42723	acceptable
Hotels, Motels, Bed & Breakfasts	32821	limited
Interior Decorating & Design	11317	limited
Janitorial & Cleaning Services	93529	acceptable
Jewelry & Watch Stores	43623	acceptable
Kitchen & Home Accessories Stores	43158	limited
Laundromats & Laundry Services	44302	acceptable
Leather Goods & Luggage Stores	88646	limited
Libraries & Museums	59853	acceptable
Lighting Fixtures & Supplies	20215	acceptable
Locksmiths	47621	acceptable
Mail & Packaging Services	54225	limited
Medical & Dental Offices	31040	acceptable
Medical & Hospital Supply Stores	75459	acceptable
Monument & Tombstone Sales	75442	acceptable
Musical Instrument Sales & Repair	70426	limited
Office Supplies & Equipment	67538	acceptable
Optical Goods & Services	62969	acceptable
Paint & Wallpaper Stores	98275	acceptable
Pet Stores & Pet Grooming	43908	acceptable
Photography Studios & Supplies	69428	limited
Plumbing & HVAC Contractors	75435	limited

Name	Code	Status
Post Office & Shipping Centers	80569	limited
Printing & Copying Services	85925	acceptable
Real Estate Agencies	84666	acceptable
Restaurants (Various Types: Full Service, Limited Service, Fast Food)	64086	limited
Self Storage Facilities	33545	acceptable
Shoe Stores & Repair	14148	limited
Shopping Centers & Strip Malls	95130	limited
Sporting Goods Stores	44118	acceptable
Stationery & Paper Products	67357	acceptable
Supermarkets & Grocery Stores	25201	limited
Tailors & Dressmakers	18609	acceptable
Tax Preparation & Accounting	47571	acceptable
Tire & Automotive Centers	89411	limited
Toy Stores	31941	acceptable
Travel Agencies	78758	acceptable
Trophy & Awards Shops	20159	acceptable
Upholstery Services	84495	acceptable
Vacuum Cleaner Sales & Service	86798	acceptable
Variety & General Merchandise Stores	40289	limited
Video & Media Stores	59871	limited
Web Design & Online Services	41906	acceptable
Wedding Services & Chapels	83664	limited
Window Treatments & Blinds	64799	acceptable
Woodworking & Carpentry	98994	limited

2 Global Underwriting Requirements (Refined)

Underwriting Guidelines:

2.1 1. Priority of Submissions

- **Description:** The first fully completed submission received by the underwriting department will be accepted for review. A submission is considered fully completed when it contains all the necessary underwriting data required to effectively evaluate the risk.
- **Update:** If a second completed submission is received, the second submitting agent must provide an Agent of Record Letter from the insured authorizing the change of agent.
- **Categorization:** Mandatory
- **Reasoning:** This requirement is necessary to maintain order and efficiency in the underwriting process and to prevent confusion and disputes from multiple submissions.
- **Risks Addressed:** Ensures clear representation, avoids agent conflict, and supports accurate risk evaluation.

2.2 2. Submission Completeness

- **Description:** All submissions for a Business Owner Policy must be accompanied by comprehensive and accurate underwriting data. This includes financial statements, business operations details, and risk management strategies.
- **Categorization:** Mandatory
- **Reasoning:** Complete data is essential for accurate risk and pricing assessment.
- **Risks Addressed:** Mitigates risks of mispricing, miscoverage, and compliance failure.

2.3 3. Written Binding Requirement

- **Description:** Binding requests made over the telephone are not accepted. All binding submissions must be made in writing.
- **Categorization:** Mandatory
- **Reasoning:** Written documentation ensures accuracy and traceability.
- **Risks Addressed:** Reduces disputes, errors, and liability from verbal miscommunication.

2.4 4. Agent of Record Letter

- **Description:** If a second submission is received from a different agent, an Agent of Record Letter from the insured is required.
- **Categorization:** Mandatory
- **Reasoning:** Ensures representation accuracy and protects the insured's interests.
- **Risks Addressed:** Avoids unauthorized changes and conflicts.

2.5 5. Professional Liability Precondition

- **Description:** Professional liability insurance must be in effect before general liability can be considered.
- **Categorization:** Mandatory

- **Reasoning:** General liability doesn't cover professional errors—this ensures full coverage.
- **Risks Addressed:** Prevents claim denials and loss exposure.

2.6 6. Financial Soundness & Experience

- **Description:** The business must be financially sound and have at least three years of profitable operation at the present location or equivalent experience.
- **Update:** Startups may qualify if they show sufficient capitalization, industry experience, and a strong business plan.
- **Categorization:** Mandatory
- **Reasoning:** Supports underwriting accuracy while expanding access for qualified new businesses.
- **Risks Addressed:** Reduces exposure to business failure and mismanagement claims.

2.7 7. Binding Authority Restriction

- **Description:** Agents cannot bind coverage without underwriting department approval.
- **Categorization:** Mandatory
- **Reasoning:** Ensures the company's risk is properly reviewed and approved.
- **Risks Addressed:** Prevents unauthorized risk exposure.

2.8 8. Timely Binder Submission

- **Description:** Agents must submit any binders invoked within five business days.
- **Categorization:** Mandatory
- **Reasoning:** Promotes timely processing and record accuracy.
- **Risks Addressed:** Avoids coverage lapses and miscommunication.

2.9 9. Prior Adverse Risk Status

- **Description:** Risks previously canceled, declined, or non-renewed by the company are ineligible.
- **Update:** Exceptions may be considered with full disclosure and supporting rationale.
- **Categorization:** Mandatory
- **Reasoning:** Avoids repeat high-risk exposures but allows context-based re-evaluation.
- **Risks Addressed:** Reduces repeat loss exposure.

2.10 10. Minimum Structure Separation

- **Description:** Buildings must be at least 20 feet from other structures.
- **Update:** Properties may qualify with adequate fire-rated barriers or sprinkler systems.
- **Categorization:** Mandatory
- **Reasoning:** Maintains safety while acknowledging urban density.
- **Risks Addressed:** Reduces fire and maintenance-related claim risk.

2.11 11. Roof Type Restrictions

- **Description:** No coverage for buildings with flat, cedar, slate, or rolled roofs.
- **Update:** Exceptions may be granted with proof of roof condition and appropriate mitigation (e.g., drainage systems).
- **Categorization:** Mandatory
- **Reasoning:** Manages roofing-related loss while accommodating modern materials.
- **Risks Addressed:** Controls water damage and weather-related exposure.

2.12 12. Fuel Storage Tank Restrictions

- **Description:** Properties with fuel storage tanks are ineligible, except those used solely for heating.
- **Categorization:** Mandatory
- **Reasoning:** Mitigates fire and explosion hazards.
- **Risks Addressed:** Controls catastrophic exposure from hazardous materials.

2.13 13. Ineligible Classes

- **Description:** Certain classes (e.g., bowling alleys, auto repair, restaurants under 70% food sales) are ineligible.
- **Update:** Exceptions may be considered with strong risk controls and underwriting approval.
- **Categorization:** Mandatory
- **Reasoning:** Enables tailored review of higher-risk classes.
- **Risks Addressed:** Reduces exposure from industries with higher loss ratios.

2.14 14. Business Hours Limit

- **Description:** Businesses must close by 1 a.m.
- **Update:** Later hours may be approved if the business implements enhanced lighting, security, and monitoring.
- **Categorization:** Mandatory
- **Reasoning:** Controls late-night risk while offering operational flexibility.
- **Risks Addressed:** Reduces theft, vandalism, and liability risk.

2.15 15. Delivery Exposure and HNOA

- **Description:** Businesses with delivery exposure are ineligible for Hired and Non-Owned Auto (HNOA) coverage.
- **Update:** Limited delivery use may be accepted with safety protocols and additional underwriting.
- **Categorization:** Mandatory
- **Reasoning:** Balances delivery risk with access to HNOA for low-exposure operations.
- **Risks Addressed:** Reduces accident and liability exposure from delivery operations.

3 Industry-Specific Guidelines

3.1 Accounting & Financial Services

Underwriting Appetite

- **Preferred:**
 - Firms with a clean compliance history, strong cybersecurity, and no regulatory actions or data breaches.
 - Firms that handle sensitive financial data with secure remote protocols and audited internal controls.
 - Offices with professional liability, cyber, and employee dishonesty coverage in place.
- **Acceptable:**
 - Firms with minor past claims or infractions that have taken corrective action.
 - Firms operating in co-working spaces but with documented physical and network security.
- **Not Acceptable:**
 - Firms with a history of regulatory sanctions, fraud, or repeated data breaches.
 - Firms lacking cyber liability or professional liability coverage.
 - Businesses providing invasive services under a financial brand.

Key Risk Considerations

- Firms must maintain strong data security practices, including encryption, firewalls, and regular backups.
- Professional liability insurance is mandatory and must be tailored to the specific services provided (e.g., tax preparation, auditing, financial advising).
- Cyber liability coverage is required and should include phishing, social engineering fraud, and data restoration expenses.
- Employee dishonesty coverage should be included for firms handling client funds or sensitive financial accounts.
- Remote access to client data must be protected with secure protocols.
- Firms with a history of regulatory actions, fraud allegations, or data breaches are subject to enhanced underwriting review and may be declined.

Industry-Specific Restrictions

- Businesses providing medi-spa, cosmetic enhancement, or other invasive procedures under a financial brand are ineligible.
- Firms involved in ongoing regulatory litigation or previously sanctioned by financial authorities may be excluded from coverage.
- Firms operating in shared or public-facing spaces (e.g., co-working with unrelated retail) may require additional security measures or may be deemed ineligible.

Preferred Optional Coverages

- Records and information risk coverage (for both digital and physical file loss)
- Business interruption insurance (especially important for firms without remote work infrastructure)
- Equipment breakdown insurance (to cover failure of servers, storage systems, or secure IT equipment)
- Fiduciary liability insurance (if advising on retirement plans or acting in a fiduciary capacity)

3.2 Actuarial & Appraisal Services

Underwriting Appetite

- **Preferred:**
 - Offices with established valuation practices and documented risk controls.
 - Firms with professional and cyber liability in force.
 - Minimal or no claims history.
- **Acceptable:**
 - Firms with moderate claims history and corrective protocols in place.
 - Field-based appraisers with secured equipment and vehicle coverage.
- **Not Acceptable:**
 - No liability coverage or history of fraud/misstatement claims.
 - Firms performing engineering, architectural, or development services.

Key Risk Considerations

- Professional liability coverage must address valuation errors, misstatements, or omissions.
- Cyber liability is essential due to reliance on data models and electronic client data.
- Employee dishonesty coverage is advisable where client assets or sensitive valuation data is handled.
- Appraisers using field visits or accessing private properties must carry adequate general liability.

Industry-Specific Restrictions

- Businesses engaged in property management, development, engineering, or architectural services are ineligible.
- Businesses with a history of fraudulent or significant professional liability claims are excluded.
- Lack of professional or cyber liability coverage may be grounds for declination.

Preferred Optional Coverages

- Business interruption insurance
- Equipment breakdown insurance (especially for high-value computing and modeling systems)
- Commercial auto insurance (if vehicles are used for field appraisals)
- Employment practices liability insurance (for multi-employee firms)

3.3 Advertising Agencies

Underwriting Appetite

- **Preferred:**
 - Agencies with professional and cyber liability tailored to creative operations.
 - Well-documented approval workflows and IP safeguards.
- **Acceptable:**
 - Agencies with limited litigation history and implemented risk controls.
- **Not Acceptable:**
 - High-profile claims or lacking cyber protections for creative assets.

Key Risk Considerations

- Professional liability should be tailored to advertising content, design work, and brand representation.
- Cyber liability must include creative asset protection and potential breach of client data.
- Intellectual property and advertising injury coverage may be necessary depending on services provided.
- Firms should have clear client approval processes and error prevention protocols.

Industry-Specific Restrictions

- Agencies with a history of significant litigation or major claims may be excluded.
- Agencies handling sensitive client information without robust cybersecurity are ineligible.
- Lack of a documented risk management strategy or internal controls may trigger additional underwriting review.

Preferred Optional Coverages

- Advertising injury insurance
- Errors and omissions insurance
- Crime insurance (for employee dishonesty)
- Business interruption insurance
- Data breach insurance

3.4 Air Conditioning & Heating (Sales/Service/Manufacturing)

Underwriting Appetite

- **Preferred:**
 - Residential or light commercial service-only operations with no manufacturing

- Businesses with documented technician training and no LPG work
- Properties with recent system updates and standard jobsite exposures
- **Acceptable:**
 - Mixed residential/commercial service with limited manufacturing (e.g., custom duct-work)
 - Some emergency service work with adequate liability and employee protocols
 - Use of subcontractors disclosed and contractually managed
- **Not Acceptable:**
 - Significant LPG installation, full-scale manufacturing, or emergency-only operations
 - Poor jobsite safety history or multiple recent claims
 - Operations with outdated or unverified system installations

Key Risk Considerations

- Compliance with system update standards for buildings (HVAC, plumbing, electrical) is essential.
- Significant LPG work, manufacturing, or emergency services introduce higher exposures.
- General liability and property coverage should reflect jobsite exposures and equipment values.

Industry-Specific Restrictions

- HVAC businesses with more than four locations require underwriting review.
- Buildings with outdated core systems or roofing over specified age limits are ineligible.
- Emergency response, LPG work, and manufacturing may trigger higher rating or exclusions.

Preferred Optional Coverages

- Equipment breakdown insurance
- Business interruption insurance
- Professional liability insurance (for consulting or design work)
- Commercial auto insurance
- Cyber liability insurance (for businesses maintaining sensitive customer databases)

3.5 Alarm System Installation

Underwriting Appetite

- **Preferred:**
 - Standard home and small business alarm system installers with no consulting

- Documented compliance with NFPA standards and protective safeguards
- No history of product failure claims or legal disputes
- **Acceptable:**
 - Businesses offering both installation and consulting with professional liability coverage
 - Moderate commercial installation (e.g., retail, light industrial)
 - Limited equipment rental with clear service agreements
- **Not Acceptable:**
 - Non-compliant with NFPA 101 or lacking documentation on installed systems
 - Exclusive focus on large-scale or high-risk properties (e.g., data centers, airports)
 - High claim frequency or failure to maintain/install systems correctly

Key Risk Considerations

- Compliance with NFPA 101 and Protective Safeguard Endorsements is required.
- Professional liability applies if the business provides consulting or custom system design.
- Businesses must maintain alarm systems in full working order with documentation.
- General liability must address exposure from faulty installation or system failure.

Industry-Specific Restrictions

- Non-compliance with NFPA or safeguard endorsements results in ineligibility.
- Lack of an operational alarm system at the insured location disqualifies the risk.
- Equipment rental or consulting services must be disclosed and underwritten appropriately.

Preferred Optional Coverages

- Professional liability insurance (if offering consulting or design services)
- Employment practices liability insurance (if staff size warrants)
- Commercial auto insurance (if company vehicles are used)
- Equipment breakdown insurance
- Cyber liability insurance (if handling sensitive customer data)

3.6 Ambulance & Emergency Services

Underwriting Appetite

- **Preferred:**
 - Non-emergency transport or basic life support services with documented staff training

- Businesses with properly maintained and sanitized vehicles and equipment
- Strong cyber hygiene for protected health information
- **Acceptable:**
 - Emergency services with appropriate liability coverage and response protocols
 - Mixed-use providers offering event standby and transport services
 - Operations with some history of claims but evidence of improved risk management
- **Not Acceptable:**
 - Businesses providing unlicensed medical procedures or cosmetic treatments
 - High malpractice or liability claims history without mitigation measures
 - Inadequate facility security or poor maintenance of vehicles/equipment

Key Risk Considerations

- Businesses must maintain and regularly sanitize medical equipment and vehicles.
- Adequate training and certification of medical staff are required.
- Professional liability coverage must address medical services and transport.
- General liability should cover patient transfer and event standby exposure.
- Cyber liability is essential if storing or transmitting patient records.

Industry-Specific Restrictions

- Businesses providing body piercing, pharmacy, or cosmetic procedures are ineligible.
- High claim frequency in malpractice or general liability may result in declination.
- Lack of alarm systems in locations with high-value equipment may disqualify the risk.
- Services not listed in the application must be disclosed for underwriting review.

Preferred Optional Coverages

- Non-emergency transport liability coverage
- Employment practices liability insurance (especially for larger staff)
- Cyber liability insurance (if storing patient health information)
- Umbrella liability insurance

3.7 Animal & Veterinary Services

Underwriting Appetite

- **Preferred:**
 - General veterinary practices with secure facilities and compliant waste handling

- Clinics with no boarding, or limited boarding with proper enclosures
- No history of regulatory violations or major claims
- **Acceptable:**
 - Mixed-use operations including mobile services, grooming, or boarding
 - Clinics with prior minor claims but current risk management in place
 - Locations with moderate controlled substance inventory and adequate security
- **Not Acceptable:**
 - Exotic animal or breeder-focused operations
 - Facilities without valid licenses, inspections, or security for animals/substances
 - Practices with a pattern of malpractice or injury claims

Key Risk Considerations

- Professional liability should address animal injury, surgical complications, or misdiagnosis.
- Regulatory compliance with veterinary, waste disposal, and controlled substances rules is essential.
- Security for controlled substances, medical records, and animals is critical.
- Mobile services or animal boarding introduce additional liability exposures.

Industry-Specific Restrictions

- Exotic animal, breeder, or zoo-related services are ineligible.
- Unlicensed or poorly maintained facilities are excluded.
- Frequent or severe claims history may result in declination.

Preferred Optional Coverages

- Environmental liability (for handling waste or hazardous materials)
- Commercial auto insurance (for mobile services)
- Virus or bacteria coverage (especially post-COVID-19)
- Business interruption insurance

3.8 Answering & Telemarketing Services

Underwriting Appetite

- **Preferred:**
 - Businesses following strict TCPA and FCRA compliance with secure data handling

- On-site call centers with documented IT security and limited remote access
- Low staff turnover and clear employee monitoring protocols
- **Acceptable:**
 - Mixed in-office and remote workforce with cybersecurity safeguards
 - Smaller operations with strong privacy practices and moderate volume
 - Firms with minor past violations but demonstrated corrections
- **Not Acceptable:**
 - Businesses previously cited for TCPA/FCRA violations
 - Operations with insufficient cybersecurity or high-value electronics unsecured
 - Call centers outsourcing unverified subcontractors or data handling overseas

Key Risk Considerations

- Compliance with TCPA, CAN-SPAM, and FCRA is mandatory.
- Businesses must maintain adequate cybersecurity for call logs and client records.
- Remote work protocols should include secure access and employee monitoring.
- Professional liability should address errors or omissions in client communications.

Industry-Specific Restrictions

- Businesses violating telecommunication or consumer protection laws are ineligible.
- Use of drones, on-site spa/bodywork, or educational services disqualifies the risk.
- Lack of alarm systems in locations with high-value electronics may result in coverage restrictions.

Preferred Optional Coverages

- Business interruption insurance
- Cyber liability insurance
- Equipment breakdown insurance
- Employment practices liability insurance (for multi-employee call centers)
- Umbrella liability insurance

3.9 Antique & Collectible Stores

Underwriting Appetite

- **Preferred:**
 - Brick-and-mortar stores with verified inventory authentication and strong security

- Minimal consignment activity and no online sales, or secure e-commerce setup
- Stable claims history and disaster mitigation in place
- **Acceptable:**
 - Stores with some consignment or appraisal services, properly documented
 - Online presence with encrypted payments and inventory valuation processes
 - Locations with some environmental risks but appropriate coverage (e.g., flood)
- **Not Acceptable:**
 - Stores without valuation or authentication for rare items
 - High theft claims or lack of inventory control
 - Ineligible zoning or disaster exposure without proper protections

Key Risk Considerations

- Valuation and authenticity of inventory must be documented.
- Property coverage must reflect item age, condition, and uniqueness.
- Online sales introduce cyber liability and fraud risks.
- Security systems must protect high-value or rare items.

Industry-Specific Restrictions

- Locations in high-risk disaster zones without relevant coverage are ineligible.
- Stores without item authentication processes or cyber security may be declined.
- Consignment and appraisal activities require specific disclosures.

Preferred Optional Coverages

- Valuable items insurance
- Flood or earthquake insurance (location dependent)
- Cyber liability insurance (especially for online sellers)
- Business interruption insurance

3.10 Appliance Sales & Repair

Underwriting Appetite

- **Preferred:**
 - Retailers with secure on-site inventory and limited or no delivery/repair services
 - Properties with central alarm systems and recent electrical upgrades

- Low claim frequency and compliant installation protocols
- **Acceptable:**
 - Businesses with up to 25% off-site service or delivery with commercial auto coverage
 - Online sales <75% of revenue with strong cyber practices
 - Mixed operations with adequate liability for service work
- **Not Acceptable:**
 - Online-only businesses or those with >75% online sales
 - Uninsured off-premises repair services or frequent installation claims
 - Inadequate security for high-value inventory

Key Risk Considerations

- Businesses with off-site service or emergency repair must carry adequate liability and commercial auto coverage.
- Property insurance must reflect inventory value, particularly for high-value appliances.
- Online sales create cyber and fulfillment risk exposures.
- Workers compensation and general liability should address delivery and installation risks.

Industry-Specific Restrictions

- Businesses deriving over 75% of revenue from online sales may be ineligible.
- More than 25% revenue from off-premises services triggers additional underwriting.
- Lack of alarm system for high-value inventory locations may result in restriction.

Preferred Optional Coverages

- Equipment breakdown insurance
- Business interruption insurance
- Commercial auto insurance (for off-premises or emergency services)
- Cyber liability insurance
- Professional liability insurance (if offering consulting or installation advisory)

3.11 Army/Navy/Military Surplus Stores

Underwriting Appetite

- **Preferred:**
 - Retail-only operations with clearly legal inventory and proper documentation

- Stores with active alarm systems and online platforms following export laws
- Minimal history of product liability or theft
- **Acceptable:**
 - Retail/online mix with strong inventory management and shipping policies
 - Sales including restored items with clear disclaimers and no modifications
 - Locations with higher theft exposure but enhanced security measures
- **Not Acceptable:**
 - Sales of restricted military goods or undocumented imports
 - Facilities lacking security or with high historical loss ratios
 - Non-compliance with ITAR or international shipping restrictions

Key Risk Considerations

- Property insurance must reflect the unique inventory including rare or vintage items.
- Cyber liability is required for stores with online sales, especially those handling customer data and payments.
- General liability should cover premises liability and customer injury risks.
- Goods in transit coverage is important if inventory is moved frequently or sold online.
- Strong security measures, including alarm systems and surveillance, are essential to prevent theft or vandalism.

Industry-Specific Restrictions

- Sale of restricted or illegal military items (e.g., weapons, night vision, or equipment needing federal permits) is prohibited.
- Online stores must comply with international shipping restrictions and export laws.
- Stores lacking adequate physical or cyber security may be ineligible.
- Facilities with significant fire safety violations or poor maintenance are not acceptable.
- High claims history or frequent liability incidents may result in declination.

Preferred Optional Coverages

- Employee dishonesty coverage
- Business interruption insurance
- Data breach and cyber liability insurance (for online sellers)
- Product liability insurance (for resale of functional or modified gear)
- Legal liability insurance (related to customer use or product misuse)

3.12 Art Galleries & Art Supply Stores

Underwriting Appetite

- **Preferred:**

- Galleries with professionally appraised inventory and fire/water protections
- Art supply retailers with secure storage and no workshops or public events
- Businesses with cyber and employee theft controls

- **Acceptable:**

- Mixed-use spaces hosting events or workshops with waivers and safety measures
- Locations in moderate-risk zones with appropriate flood/fire endorsements
- Online sales with documented cybersecurity and shipping processes

- **Not Acceptable:**

- High-crime area operations without sufficient security measures
- Repeated claims related to theft, water damage, or internal dishonesty
- Locations lacking fire suppression or inventory appraisals

Key Risk Considerations

- Property insurance should be based on appraised values of inventory and artwork.
- Employee dishonesty and cyber liability are relevant for both physical theft and digital operations.
- General liability should reflect public visitor exposure, especially during events.
- Stores with workshops must have protocols and waivers for participant safety.

Industry-Specific Restrictions

- Businesses in high-crime areas without adequate security are ineligible.
- Locations without fire suppression, regular safety checks, or water leak protections are subject to review.
- Repeated claims for water damage, cyber breaches, or internal theft may disqualify eligibility.

Preferred Optional Coverages

- Business interruption insurance
- Goods in transit coverage (for shipping high-value items)
- Flood insurance (location dependent)
- Cyber insurance
- Equipment breakdown insurance (for temperature or humidity control systems)

3.13 Artificial Flowers & Floral Supplies

Underwriting Appetite

- **Preferred:**
 - Brick-and-mortar operations with fire protection and limited delivery exposure
 - Businesses with secured storage for bulk inventory and minimal flammability concerns
 - Low-claims history and basic design or consultation offerings
- **Acceptable:**
 - Businesses offering design services, event setup, or moderate delivery services
 - Online sales under 50% with documented cyber protections
 - Operations with seasonal inventory peaks and documented contingency planning
- **Not Acceptable:**
 - No fire safety measures or security protocols for bulk flammable materials
 - No contingency plan for supply chain disruptions
 - Excessive cyber exposure without mitigation

Key Risk Considerations

- Property and inventory coverage must consider flammable or bulk plastic materials.
- Business interruption insurance is essential due to reliance on physical premises.
- General liability applies to customer visits and offsite installations.
- Cyber liability is necessary for online businesses handling customer data.

Industry-Specific Restrictions

- Poor inventory security or absence of fire safety protocols may result in ineligibility.
- Businesses with no contingency plans for supply chain or disruption are higher risk.

Preferred Optional Coverages

- Equipment breakdown insurance
- Employee dishonesty coverage
- Business auto insurance (for deliveries or event setup)
- Workers compensation insurance
- Professional liability insurance (for design or consultation services)

3.14 Artists & Craft Studios

3.15 Artists & Craft Studios

Underwriting Appetite

- **Preferred:**
 - Low-risk studios with controlled materials, proper waivers, and minimal foot traffic
 - Online-only sellers with secure inventory and fulfillment practices
 - Facilities with strong fire and theft protections
- **Acceptable:**
 - Studios offering public workshops with safety protocols and insurance coverage
 - Locations with minor hazardous activities and proper mitigation (e.g., kilns)
 - Mobile participation in events or markets with transport coverage
- **Not Acceptable:**
 - Studios using hazardous materials without mitigation or oversight
 - History of repeated property or liability claims
 - No employee or subcontractor insurance when required

Key Risk Considerations

- Studios must have fire protection, secure storage, and safe handling for valuable or hazardous materials.
- Workshops require waivers and safety protocols.
- Online sales and events participation should be covered with appropriate liability.

Industry-Specific Restrictions

- Studios without safety measures or with recurring claims may be ineligible.
- High-risk activities (e.g., soldering, kiln use) must have mitigation plans.
- Use of subcontractors requires evidence of insurance and oversight.

Preferred Optional Coverages

- Goods in transit insurance
- Cyber liability insurance
- Business interruption insurance
- Flood or earthquake insurance (based on location)
- Employment practices liability insurance

3.16 Asphalt & Paving Services

Key Risk Considerations

- Workers compensation and general liability must address heavy equipment use and fieldwork.
- Environmental liability may be needed due to pollutant exposure.
- Businesses should demonstrate equipment maintenance, employee safety programs, and insurance compliance.

Industry-Specific Restrictions

- Frequent or severe claims history, especially related to injury, disqualifies applicants.
- Lack of documented safety protocols or equipment maintenance is a red flag.
- Work involving hazardous materials requires proper training and protective measures.

Preferred Optional Coverages

- Equipment breakdown coverage
- Commercial auto insurance (for fleet or mobile work units)
- Business interruption insurance (due to seasonal operations or delays)
- Environmental liability insurance
- Contractual liability insurance

3.17 Assembly & Packaging Services

Underwriting Appetite

- **Preferred:**
 - Contractors with documented safety training and regular equipment maintenance
 - Seasonal operations with minimal claims and insured commercial fleets
 - No use of hazardous materials or pollutant exposures
- **Acceptable:**
 - Projects involving minor hazardous materials with proper environmental controls
 - Small crews with occasional subcontractor use and documented agreements
 - New businesses with sound risk management practices in place
- **Not Acceptable:**
 - Lack of safety programs, training, or equipment maintenance protocols
 - Frequent employee injuries or major liability claims
 - Work involving significant hazardous material use without controls

Key Risk Considerations

- Coverage must address property, equipment, and inventory losses, especially in facilities with large stock.
- Business interruption insurance is essential for operations reliant on scheduled production.
- High-volume online sales introduce cyber and fraud risks.
- Repackaged or relabeled products introduce potential product liability exposure.

Industry-Specific Restrictions

- High percentage of online sales without cyber controls may disqualify eligibility.
- Businesses selling repackaged, relabeled, or private-label products require underwriting review.
- Absence of a central alarm system in high-inventory operations may be ineligible.
- Use of flammable materials or poor worker safety practices require review.

Preferred Optional Coverages

- Product recall insurance
- Professional liability insurance (for inventory management or fulfillment consulting)
- Cyber liability insurance (for e-commerce operations)
- Employment practices liability insurance

3.18 Audio & Visual Equipment Sales/Service

3.19 Assembly & Packaging Services

Underwriting Appetite

- **Preferred:**
 - Manual or semi-automated operations with central alarms and inventory safeguards
 - No relabeling or repackaging of outside products
 - Low cyber exposure and reliable supplier chains
- **Acceptable:**
 - Moderate online sales with IT security and product traceability
 - Repackaging activities with disclosure and appropriate liability coverage
 - Third-party warehousing or fulfillment with documented risk transfers
- **Not Acceptable:**
 - Predominantly online fulfillment without cybersecurity controls
 - Private-label or repackaged products without liability protections
 - High-volume operations lacking alarms or inventory management

Key Risk Considerations

- High-value inventory must be protected by central alarms and adequate property limits.
- Installation services introduce property and completed operations risks.
- Online sales require cyber protections and limits on theft or fraud.
- Professional advice or design requires corresponding E&O coverage.

Industry-Specific Restrictions

- Over 75% online sales without cyber controls may result in restrictions.
- Lack of experience or inventory management practices may disqualify eligibility.
- Repair services and installation work must follow industry safety standards.

Preferred Optional Coverages

- Inland marine insurance (for transport or offsite services)
- Equipment breakdown insurance
- Crime insurance (for high-theft-risk areas)
- Umbrella insurance
- Employment practices liability insurance

3.20 Auto Parts & Accessories

Underwriting Appetite

- **Preferred:**
 - Retail storefronts selling new parts with limited or no delivery operations
 - Secure facilities with fire protection and limited online exposure
 - Strong compliance with environmental and safety regulations
 - **Acceptable:**
 - Some delivery operations with insured drivers and maintained vehicles
 - Mixed retail/online sales with cyber and fraud protections in place
 - Product storage with strong inventory controls and alarm systems
 - **Not Acceptable:**
 - Salvage or modified auto part sellers without environmental controls
 - Paint or bodywork performed without proper ventilation or permits
 - Poor safety history or lack of compliance with hazardous materials rules
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Key Risk Considerations

- Compliance with environmental and safety regulations is essential.
- Salvage operations or paint/body work without proper systems are not permitted.
- Inventory value and delivery risks must be managed with alarms and transport coverage.

Industry-Specific Restrictions

- Salvage or improperly equipped paint/body shops are not acceptable.
- Delivery services require proper driver safety measures.
- Online operations require cyber coverage and controls.

Preferred Optional Coverages

- Environmental liability insurance
- Commercial auto insurance
- Business interruption insurance
- Cyber liability insurance
- Equipment breakdown insurance

3.21 Auto Services & Repair

Underwriting Appetite

- **Preferred:**
 - Standard auto repair shops with no 24-hour operations or salvage exposure
 - Secure facilities with documented fire protection and OSHA compliance
 - No racing, demolition, or performance modifications
- **Acceptable:**
 - Shops with limited paint or bodywork with proper fire suppression
 - Operations with on-site storage of customer vehicles and insured non-owned autos
 - Businesses with a history of minor claims and updated safety protocols
- **Not Acceptable:**
 - Emergency wreckers, salvage yards, or racing-related services
 - Facilities lacking extinguishing systems or storing flammables improperly
 - Use of guard dogs or unsafe work/storage environments

Key Risk Considerations

- Fire and liability exposures must be controlled via compliance with NFPA 33 and safety codes.
- Services involving racing or demolition are excluded.
- Paint, flammable liquids, and heavy equipment require proper handling and fire control.

Industry-Specific Restrictions

- 24-hour operations, emergency wreckers, or salvage disqualify eligibility.
- Tools and non-owned autos must follow specified limits.
- Guard dogs and unsafe storage practices trigger exclusions.

Preferred Optional Coverages

- Hired and non-owned auto liability
- Broadened damage to rented premises
- Equipment breakdown insurance
- Supplemental schedule endorsements

3.22 Bakeries & Bagel Shops

Underwriting Appetite

- **Preferred:**
 - Retail-focused bakeries with UL-rated extinguishing systems and limited delivery
 - Clean safety record and no alcohol sales
 - No entertainment, bar services, or after-hours operations
- **Acceptable:**
 - Light café operations with limited delivery and proper food safety controls
 - Businesses with liquor licenses offering baked goods primarily
 - Cyber-secure operations with online ordering or POS systems
- **Not Acceptable:**
 - Lack of extinguishing system or alarm protection
 - Combination bar/bakery or entertainment venues
 - Delivery-heavy businesses with no driver safety program

Key Risk Considerations

- Fire risk from baking equipment and theft risks require alarm systems.
- Employee injuries, food liability, and spoilage are significant exposures.
- Delivery operations introduce auto liability considerations.

Industry-Specific Restrictions

- Cooking without extinguishing systems, no alarms, or lack of driver protocols are disqualifiers.
- Businesses operating as bars or offering entertainment are excluded.

Preferred Optional Coverages

- Spoilage coverage
- Cyber liability insurance
- Employment practices liability insurance
- Liquor liability insurance (if applicable)

3.23 Banks & Credit Unions

Underwriting Appetite

- **Preferred:**
 - Federally regulated institutions with strong cybersecurity and no history of fraud
 - On-premise security measures including vaults, cameras, and access control
 - Minimal natural disaster risk or mitigated exposure
- **Acceptable:**
 - Smaller community banks or credit unions with good compliance history
 - Institutions with disaster recovery plans and layered cyber protection
 - Limited physical cash exposure and no offsite ATMs
- **Not Acceptable:**
 - Institutions with prior dishonesty claims or regulatory sanctions
 - Poor disaster zone risk planning or physical security gaps
 - Uninsured data storage systems or unmanaged third-party tech providers
- **Preferred:**
 - Licensed services only (e.g., hair, nails) with professional liability coverage
 - Secure and clean facilities with modern salon equipment
 - No cosmetic medical or unlicensed bodywork
- **Acceptable:**
 - Multi-chair operations with good HR practices and trained staff

- Retail product sales under 30% of revenue
- Some walk-in traffic with sound safety and booking practices
- **Not Acceptable:**
 - Tattooing, tanning, or services requiring medical oversight
 - Unattended hot tools or improper chemical storage
 - Recurring employment or customer injury claims
- #### Key Risk Considerations
- Cyber and data breach risk is high due to sensitive client information.
- Regulatory compliance and employee dishonesty are key underwriting concerns.
- Business continuity and terrorism exposure are elevated compared to standard commercial risks.

Industry-Specific Restrictions

- Poor compliance, repeated dishonesty claims, or high disaster zone exposure may disqualify eligibility.
- War, terrorism, and strategic losses are generally excluded from coverage.

Preferred Optional Coverages

- Employee benefits liability insurance
- Employment practices liability insurance
- Terrorism insurance
- Flood or earthquake insurance (location dependent)

3.24 Barber & Beauty Salons

Key Risk Considerations

- Professional liability must be tailored to licensed services only.
- Property and equipment coverage must reflect unique cosmetic tools.
- Business interruption exposure is significant due to appointment-based operations.

Industry-Specific Restrictions

- Tattooing, tanning, or unlicensed procedures disqualify eligibility.
- Improper storage, unattended equipment, or poor HR practices introduce restrictions.

Preferred Optional Coverages

- Equipment breakdown insurance
- Employment practices liability
- Cyber liability (for stored client data)
- Business income from dependent properties

3.25 Bath & Bedding Shops

Underwriting Appetite

- **Preferred:**
 - Businesses with strong inventory control, security, and fire protection systems
 - Hybrid physical and online stores with under 10% direct retail sales
 - No direct product imports
- **Acceptable:**
 - Online-only stores with cyber protections
 - Businesses importing goods with risk controls
 - Retail sales slightly over 10% with strong financials
- **Not Acceptable:**
 - High-volume direct retail sellers
 - Importers without supply chain oversight
 - Businesses lacking fire safety or theft prevention systems

Key Risk Considerations

- Businesses should have effective inventory control and theft prevention systems.
- Flammable stock (e.g., bedding materials) requires adequate fire safety systems.
- Businesses importing goods should have clear supply chain documentation and liability controls.
- Online sales require cyber protections and secure payment processing.

Industry-Specific Restrictions

- High percentage of direct retail sales may disqualify eligibility.
- Import operations without risk controls or documentation may result in coverage denial.
- Businesses lacking fire safety or security systems may be ineligible.

Preferred Optional Coverages

- Cyber liability insurance (for online operations)
- Import/export liability coverage
- Employee dishonesty coverage
- Equipment breakdown insurance (for retail systems or HVAC reliance)

3.26 Beverage Distributors & Retailers (Beer, Liquor, Wine)

Underwriting Appetite

- **Preferred:**
 - Businesses with strong regulatory compliance, especially for alcohol
 - Low claims history and good risk controls

- Hybrid retail/online operations with secure inventory
- **Acceptable:**
 - Retail stores with small repair or food sales components
 - Businesses selling both alcoholic and non-alcoholic beverages
 - Moderate online presence with cyber controls
- **Not Acceptable:**
 - Businesses with over 75% online sales
 - Businesses in restricted industries or locations (e.g., pawnshops, adult stores)
 - Repackagers or those with prior liquor liability issues

Key Risk Considerations

- Liquor liability and regulatory compliance are primary underwriting concerns.
- High inventory value requires central alarm systems.
- Online sales introduce additional cyber and shipping risks.
- Prepared food sales may introduce foodborne illness or general liability exposure.

Industry-Specific Restrictions

- Over 75% of revenue from online sales may disqualify eligibility.
- Non-compliance with alcohol regulations or history of liquor liability claims is grounds for exclusion.
- Incidental repair or food service must be disclosed and reviewed.

Preferred Optional Coverages

- Specialized liquor liability insurance
- Central alarm system discount (for high-value inventory)
- Online sales protection (fraud, data breach)
- Food liability coverage (if selling prepared items)

3.27 Bicycle Sales & Service

Underwriting Appetite

- **Preferred:**
 - Retail-only operations with strong security and no rentals
 - Businesses with stable financials and limited extracurricular exposure
- **Acceptable:**
 - Mobile or repair services excluding high-risk areas or services
 - Event sponsorship or instruction with defined risk controls
- **Not Acceptable:**
 - Equipment rental, gun repair, or school contracts
 - High-risk in-store instruction or event sponsorship

Key Risk Considerations

- Inventory theft risk is high; security systems are essential.
- Rental and repair operations create liability exposures.
- Sponsorship of events or instruction may require specific event or participant liability.

Industry-Specific Restrictions

- Equipment rental, gun repair, and school supply contracts are ineligible.
- Instructional activities or events involving high-risk maneuvers are excluded unless underwritten.

Preferred Optional Coverages

- Cyber liability insurance (for online stores)
- Employee dishonesty coverage
- Equipment breakdown insurance

3.28 Binderies & Printing Services

Underwriting Appetite

- **Preferred:**
 - Small commercial printers or studios with adequate fire suppression
 - No publishing, drone use, or behind-curtain service exposure
- **Acceptable:**
 - Copy centers, blueprinting, or photofinishing labs with strong controls
- **Not Acceptable:**
 - Businesses using flammable materials without mitigation
 - Self-service laundries, drone operators, or non-covered categories

Key Risk Considerations

- Fire risk from inks and solvents requires suppression and storage controls.
- Property and equipment are central to operations and must be properly insured.
- Auto delivery and publishing activities increase liability exposure.

Industry-Specific Restrictions

- Businesses involved in publishing, extensive delivery, or excluded service categories (e.g., drones, spas, bodywork) may be ineligible.
- Inadequate fire safety or quality controls disqualify printer's errors & omissions liability.

Preferred Optional Coverages

- Printer's E&O liability
- Equipment breakdown insurance
- Cyber liability insurance (especially for digital printing operations)
- Inland marine (for high-value materials or transit risk)

3.29 Boiler & Furnace Installation/Repair

Underwriting Appetite

- **Preferred:**
 - Residential and light commercial contractors
 - No involvement in demolition, blasting, or hazardous abatement
- **Acceptable:**
 - Contractors using subcontractors with proper documentation
 - Related systems like alarms or lawn chemicals with compliance
- **Not Acceptable:**
 - Crane use, unsafe equipment, or poor claims history
 - High-pressure boiler work or hazardous site exposure

Key Risk Considerations

- Operations must exclude demolition, blasting, or hazardous material work.
- General liability and worker safety are top concerns due to physical nature of work.
- Use of subcontractors must include proper indemnification and insurance requirements.

Industry-Specific Restrictions

- Crane use, high-pressure systems, and safety violations are disqualifying.
- Exposure to extreme weather or lack of a continuity plan may require underwriting review.

Preferred Optional Coverages

- Contractors liability insurance
- Product liability insurance
- Umbrella liability coverage
- Employment practices liability insurance

3.30 Bookstores & Magazines

Underwriting Appetite

- **Preferred:**
 - Physical bookstores with supplemental online sales

- Retail of related items (e.g., gifts, stationery)
- **Acceptable:**
 - Attendance at trade fairs or local events
 - Book clubs and author events
- **Not Acceptable:**
 - Adult bookstores, 24-hour shops, or importers

Key Risk Considerations

- Fire risk due to paper-based inventory is high.
- Online sales introduce data security concerns.
- Public-facing retail increases general liability exposure.

Industry-Specific Restrictions

- Adult stores, used bookstores, and 24-hour operations are ineligible.
- High-value or rare inventory may require scheduled item coverage.

Preferred Optional Coverages

- Cyber liability insurance (for online operations)
- Employment practices liability insurance
- Business interruption insurance

3.31 Bridal Shops

Underwriting Appetite

- **Preferred:**
 - Inventory under \$500K, no alterations, strong security
- **Acceptable:**
 - Up to \$1M inventory, some alterations, moderate online sales
- **Not Acceptable:**
 - Inventory over \$1M or more than 50% online sales
 - Businesses in high-crime zones or with high loss frequency

Key Risk Considerations

- High-value inventory requires strong property protection and theft prevention.
- Alteration services require professional liability.
- Online operations introduce cyber exposure.

Industry-Specific Restrictions

- Inventory over \$1M or online sales exceeding 50% of revenue may disqualify.
- Shops with more than two claims in three years are subject to review.

Preferred Optional Coverages

- Cyber liability insurance
- Employee dishonesty coverage
- Equipment breakdown coverage

3.32 Building Materials & Supplies

Underwriting Appetite

- **Preferred:**
 - Small businesses in low-risk zones with strong safety programs
- **Acceptable:**
 - New businesses with demonstrated controls and stable cash flow
- **Not Acceptable:**
 - Disaster-prone locations without coverage
 - Repeated claims or unstable finances

Key Risk Considerations

- Inventory often includes outdoor storage or combustible materials, increasing fire and theft risk.
- Delivery operations require commercial auto and transit coverage.
- Online presence introduces cyber liability concerns.

Industry-Specific Restrictions

- Businesses operating in disaster-prone areas must carry flood/wind/earthquake coverage.
- Poor financials or frequent claims disqualify eligibility.
- Only businesses engaged in repairs or alterations are covered—not new construction suppliers.

Preferred Optional Coverages

- Workers' compensation
- Goods in transit coverage
- Commercial auto insurance
- Cyber liability insurance

3.33 Business & Management Consultants

Underwriting Appetite

- **Preferred:**
 - Office-based or remote consultants in low-risk states
- **Acceptable:**
 - Condominium offices, frequent travel, or TIV under \$4.75M
- **Not Acceptable:**
 - Delivery exposure or operation in AK, CT, HI, MA, or WA

Key Risk Considerations

- Professional liability must cover errors in advisory or strategic services.
- Cyber liability is necessary for data-driven operations or remote work.
- Travel and property coverage may be needed for frequent travelers.

Industry-Specific Restrictions

- Delivery exposure disqualifies eligibility.
- Consultants located in AK, CT, HI, MA, or WA are not eligible.
- Wind coverage required in FL, LA, NY, and TX.

Preferred Optional Coverages

- Business interruption insurance
- Travel-related property insurance
- Flood or earthquake coverage (location dependent)
- Employment practices liability insurance

3.34 Catering & Food Preparation Services

Underwriting Appetite

- **Preferred:**
 - Floor area \leq 7,500 sq ft; seating capacity \leq 150
 - Alcohol sales \leq 50% of total sales
 - Catering \leq 10% of total sales
 - No seasonal closure $>$ 30 consecutive days
 - NFPA #96-compliant extinguishing system
 - No live entertainment except incidental music
- **Acceptable:**
 - Floor area up to 10,000 sq ft; seating up to 200

- Alcohol sales up to 60%; catering up to 20%
- Seasonal closure up to 60 days
- Live entertainment permitted with controls

- **Not Acceptable:**

- Floor area > 10,000 sq ft or seating > 200
- Alcohol sales > 60% or catering > 20%
- Seasonal closure > 60 days
- No fire suppression system
- Regular live entertainment

Key Risk Considerations

- Fire risk from commercial kitchens
- Liquor liability exposure
- Off-premises catering liability
- Business interruption from kitchen or supply failures
- Foodborne illness and hygiene compliance

Industry-Specific Restrictions

- Fire suppression system required for cooking operations
- Alcohol sales > 60% may be ineligible
- Entertainment beyond incidental music must be disclosed and reviewed

Preferred Optional Coverages

- Cyber Liability Insurance
- Business Interruption Insurance
- Equipment Breakdown Insurance
- Employment Practices Liability Insurance
- Umbrella Liability Coverage

3.35 Cellular Phone Sales & Service

Underwriting Appetite

- **Preferred:**

- Retail stores with robust security systems
- Trained staff and high customer service ratings
- Minimal or no claim history

- **Acceptable:**

- Stores with basic security and some trained staff

- Limited claims or complaints
- **Not Acceptable:**
 - No security system
 - Numerous complaints or lawsuits
 - Outdated technology and poor store maintenance

Key Risk Considerations

- Theft of high-value inventory
- Cyber exposure from data handling and online services
- Liability from faulty repairs or product sales
- Employee dishonesty

Industry-Specific Restrictions

- Inventory losses due to negligence or fraud not covered
- Limited or excluded cyber coverage if security is insufficient
- Only approved repairs are covered under liability

Preferred Optional Coverages

- Equipment Breakdown Insurance
 - Cyber Liability Insurance
 - Employee Dishonesty Coverage
 - Business Interruption Insurance
-

3.36 Cemeteries & Funeral Services

Underwriting Appetite

- **Preferred:**
 - Funeral directors, engraving, photofinishing, photographic studios
 - Commercial printing or blueprinting services
- **Acceptable:**
 - Attended laundries, dental labs, dry cleaners, linen supply
 - Photo labs, mailing services, laundry pickup stations
- **Not Acceptable:**
 - Tattoo parlors
 - Construction site debris removal
 - Electrotyping operations

Key Risk Considerations

- Emotional and financial sensitivity of clientele
- Liability from embalming or cremation
- Data privacy for records of deceased and family

Industry-Specific Restrictions

- Only covered services include memorial, photography, and funeral services
- No operations involving bodily modification (e.g., tattoo parlors)

Preferred Optional Coverages

- Professional Liability Insurance
 - Employee Dishonesty Coverage
 - Valuable Papers & Records Insurance
 - Business Interruption Insurance
 - Cyber Liability Insurance
-

3.37 Churches & Religious Organizations

Underwriting Appetite

- **Preferred:**
 - Total floor area $\leq 7,500$ sq ft
 - No childcare or event centers
 - Financially stable with safety controls
- **Acceptable:**
 - Small-scale religious classes, youth programs
 - Limited cooking (compliant with restaurant definition)
- **Not Acceptable:**
 - Floor area $> 7,500$ sq ft
 - Childcare operations
 - Full kitchens or event centers
 - Financial instability or lack of safety culture

Key Risk Considerations

- Liability from group gatherings and community events
- Property risks including fire, theft, and vandalism
- Increased risk with food service or childcare offerings

Industry-Specific Restrictions

- Childcare services excluded from coverage
- Cooking operations must be limited or approved
- Event hosting subject to additional underwriting review

Preferred Optional Coverages

- Liquor Liability Insurance (if applicable)
 - Childcare Liability (if approved)
 - Event Liability Coverage
 - Equipment Breakdown Insurance
-

3.38 Clothing & Apparel (Retail & Wholesale)

Underwriting Appetite

- **Preferred:**
 - Inventory \leq \$500K
 - Online sales $<$ 75% of total revenue
 - Minimal repair operations
- **Acceptable:**
 - Central alarm system in place
 - Higher inventory levels with appropriate security
- **Not Acceptable:**
 - Online-only operations or sales $>$ 75%
 - High-risk locations or extensive repair work
 - Relabeled or private-label goods

Key Risk Considerations

- Theft of inventory
- Product liability for altered or relabeled goods
- Cyber exposure from online sales

Industry-Specific Restrictions

- Alarm system required for inventory $>$ \$500K
- Repair operations must be incidental ($<$ 10%)

Preferred Optional Coverages

- Inventory and Property Insurance
 - Employment Practices Liability Insurance
 - Goods in Transit Coverage
 - Cyber Liability Insurance
-

3.39 Clubs & Recreation Facilities

Underwriting Appetite

- **Preferred:**
 - Low-risk activities (e.g., yoga, fitness)
 - Facilities with strong financials and security measures
 - No alcohol or food service
- **Acceptable:**
 - Moderate-risk activities (e.g., golf, swimming)
 - Food/alcohol service with strict controls
- **Not Acceptable:**
 - High-risk sports (e.g., skiing, extreme sports)
 - Poor claims history or financials
 - Lack of property insurance for leased premises

Key Risk Considerations

- Liability from physical activity and instruction
- Alcohol and food service exposures
- Property and equipment damage
- Events and hosted activities

Industry-Specific Restrictions

- Extreme sports and high-risk locations excluded
- Liquor liability required for alcohol service
- Proper maintenance and employee training mandatory

Preferred Optional Coverages

- Liquor Liability Insurance
 - Instructional Activities Liability
 - Event Liability Insurance
 - Equipment Breakdown Coverage
 - Commercial Auto (if transporting patrons)
-

3.40 Coffee Shops & Tea Houses

Underwriting Appetite

- **Preferred:**
 - Area \leq 7,500 sq ft, seating \leq 150
 - No alcohol service or live entertainment
 - Operates year-round
 - Strong fire safety and loss prevention
- **Acceptable:**
 - Incidental music
 - Limited alcohol sales ($<25\%$)
 - Catering up to 15% of total sales
- **Not Acceptable:**
 - Alcohol-focused operations (bars)
 - Live entertainment or seasonal closures > 30 days
 - Large venues or poor fire controls

Key Risk Considerations

- Fire from coffee equipment or cooking
- Food handling and spoilage
- Liability from public foot traffic and seating
- Cyber risk with POS systems and loyalty programs

Industry-Specific Restrictions

- Alcohol service limited to incidental sales
- No coverage for seasonal businesses with long closures

Preferred Optional Coverages

- Food Contamination Insurance
- Equipment Breakdown Insurance
- Cyber Liability Insurance
- Event Liability Insurance
- Employee Dishonesty Coverage

3.41 Concrete & Masonry Services

Underwriting Appetite

- **Preferred:**
 - Flatwork and decorative concrete installers with clean claims history

- Indoor-only or controlled-environment projects
- Businesses that do not use cranes or engage in excavation
- **Acceptable:**
 - Some subcontracting and crane use with controls and oversight
 - Outdoor work with proper jobsite risk management
- **Not Acceptable:**
 - High-risk operations (bridge, tunnel, excavation, scaffolding)
 - Uninsured subcontractors or operations with no safety plan
 - Contractors with prior environmental or injury claims

Key Risk Considerations

- Jobsite injury potential (workers, pedestrians)
- Property damage or faulty workmanship claims
- Pollution liability from material use and disposal

Industry-Specific Restrictions

- No coverage for heavy construction trades listed as ineligible
- Scaffolding use subject to height and anchoring controls
- Pollution and asbestos exclusions apply unless endorsed

Preferred Optional Coverages

- Contractors Equipment Insurance
- Builders Risk Insurance
- Pollution Liability Insurance
- Subcontractor Liability Insurance

3.42 Convenience Stores

Underwriting Appetite

- **Preferred:**
 - Non-urban locations with no 24-hour operations
 - Under 3,000 sq. ft. with no fuel or hazardous product sales
 - Strong security and minimal claims history
- **Acceptable:**
 - Limited food prep and retail copy services
 - Urban stores with enhanced safety and loss controls

- **Not Acceptable:**
 - 24-hour operations or late-night business
 - Onsite fuel or propane tank refilling
 - History of robberies or extensive claims

Key Risk Considerations

- Theft, robbery, and assault exposures
- Slip-and-fall and food liability risks
- Property damage from refrigeration or cooking equipment

Industry-Specific Restrictions

- No propane or kerosene handling
- Alcohol sales require liquor liability endorsement
- Urban stores may be ineligible without enhanced crime prevention

Preferred Optional Coverages

- Crime Insurance
- Cyber Liability Insurance
- Spoilage and Equipment Breakdown Coverage
- Business Interruption Insurance

3.43 Cosmetics & Toiletries

Underwriting Appetite

- **Preferred:**
 - Retail operations with tight inventory controls and limited manufacturing
 - Strong regulatory compliance and product labeling practices
 - Limited online sales with cyber controls
- **Acceptable:**
 - Small-batch production with documented safety controls
 - Standard cyber and premises security
- **Not Acceptable:**
 - Full-scale cosmetic manufacturing
 - Businesses with lax product testing or regulatory compliance
 - Weak cybersecurity protocols or prior data incidents

Key Risk Considerations

- Product liability from allergic reactions or contamination
- Advertising injury or mislabeling claims
- Fire risk from flammable product storage

Industry-Specific Restrictions

- Product recall not covered without endorsement
- Limited cyber and EPLI coverage if not documented
- No intentional misrepresentation in advertising

Preferred Optional Coverages

- Product Recall Insurance
 - Cyber Liability Insurance
 - Equipment Breakdown Insurance
 - Goods in Transit Coverage
-

3.44 Countertop & Surface Installation

Underwriting Appetite

- **Preferred:**
 - Residential/commercial installers compliant with NFPA 101 and alarmed premises
 - Strong payment records and minimal subcontracting
- **Acceptable:**
 - Use of insured subcontractors
 - Work in high-traffic areas with safety controls
- **Not Acceptable:**
 - Non-compliant fire safety or no alarm system
 - Above-ground structural work
 - History of non-payment or legal disputes

Key Risk Considerations

- Installation damage to client property
- Vehicle and equipment-related injury or damage
- Indoor air quality and waste disposal concerns

Industry-Specific Restrictions

- Subcontractor work must be insured
- No coverage for unrelated consulting work unless endorsed
- Vehicles must be business-used and maintained

Preferred Optional Coverages

- Installation Floater Insurance
 - Crime and Employee Dishonesty Insurance
 - Employment Practices Liability Insurance
 - Environmental Liability Coverage
-

3.45 Craft & Hobby Stores

Underwriting Appetite

- **Preferred:**
 - Stores with low-hazard inventory and excellent safety track record
 - Limited classes/workshops with safety plans
 - Strong online presence with cyber controls
- **Acceptable:**
 - Hazardous materials (e.g., solvents) with compliant storage
 - Minor repair services or external instructors (insured)
- **Not Acceptable:**
 - Poor safety history or untrained staff
 - Unsafe workshop environments
 - Financial instability

Key Risk Considerations

- Customer injury from store layout or workshops
- Fire risk from flammables
- Cyber risk from e-commerce operations

Industry-Specific Restrictions

- No high-risk chemicals without MSDS compliance
- Online storage of customer data requires cyber protocols
- No unattended minors or pets

Preferred Optional Coverages

- Equipment Breakdown Insurance
 - Cyber Liability Insurance
 - Business Interruption Insurance
 - Product and Premises Liability
-

3.46 Dairy & Ice Cream Shops

Underwriting Appetite

- **Preferred:**
 - No cooking on-site; operation >3 years
 - Strong health inspection history and low claims
- **Acceptable:**
 - Waffle cone or similar light cooking with suppression system
 - Catering services for events
 - New businesses with experienced owners
- **Not Acceptable:**
 - Frequent claims or high crime location
 - Inexperienced startups without safety infrastructure

Key Risk Considerations

- Food spoilage or contamination
- Slip-and-fall and equipment fire risk
- Seasonal fluctuation or staffing issues

Industry-Specific Restrictions

- Fire suppression required if any cooking is done
- Cyber coverage only if online ordering or POS data storage exists
- Liquor liability required if alcoholic products are sold

Preferred Optional Coverages

- Food Contamination and Spoilage Coverage
- Business Interruption Insurance
- Equipment Breakdown Insurance
- Cyber Liability and Employee Dishonesty Insurance

3.47 Dance, Drama, & Music Schools

Underwriting Appetite

- **Preferred:**

- Floor area \leq 7,500 sq ft
- No childcare or alcohol service (except at licensed, special events)
- Strong loss prevention culture and safety record

- **Acceptable:**

- Offers workshops, audition prep, or summer camps
- Mixed-age instruction with background-checked staff
- Event hosting with adequate special event coverage

- **Not Acceptable:**

- Childcare services, full kitchens, or bar operations
- Locations exceeding 7,500 sq ft
- Poor safety record or multiple claims

Key Risk Considerations

- Bodily injury liability (student falls, equipment use)
- Abuse and molestation exposure for youth programs
- Special event-related liability
- Equipment damage and breakdown
- Cyber exposure from student record storage

Industry-Specific Restrictions

- Abuse & molestation coverage requires background checks and supervision policies
- Alcohol service must be licensed and incidental
- Instructor liability limited to certified/qualified professionals

Preferred Optional Coverages

- Professional Liability Insurance
- Cyber Liability Insurance
- Employment Practices Liability Insurance
- Event Liability Coverage
- Abuse & Molestation Insurance

3.48 Day Care & Child Care Centers

Underwriting Appetite

- **Preferred:**
 - Non-urban centers with strong food prep safety
 - Daytime-only operations with <3,000 sq ft area
 - Clean regulatory and claims history
- **Acceptable:**
 - Offers child transport or meal prep
 - Operates small kitchen facility with controls
- **Not Acceptable:**
 - 24-hour or overnight operations
 - Located in high-crime areas
 - Repeated violations of health or safety codes

Key Risk Considerations

- Liability from child injuries or illness
- Fire or property damage from cooking or heating
- Auto exposure from transporting children
- Regulatory fines or shutdowns

Industry-Specific Restrictions

- Kitchen requires fire suppression system
- Auto coverage contingent on driver background checks and vehicle maintenance
- Compliance history influences liability pricing

Preferred Optional Coverages

- Food Contamination Insurance
 - Commercial Auto Insurance
 - Regulatory Compliance Coverage
 - Cyber Liability Insurance
 - Equipment Breakdown Insurance
-

3.49 Delicatessens & Sandwich Shops

Underwriting Appetite

- **Preferred:**
 - No cooking or only household appliance use
 - Annual revenue < \$500K
 - No alcohol service
- **Acceptable:**
 - Light baking or sandwich prep with fire controls
 - Some delivery or catering operations
- **Not Acceptable:**
 - Frying, grilling, or high-heat cooking on premises
 - Alcohol sales exceeding 30% of revenue
 - Lack of food safety practices

Key Risk Considerations

- Fire from cooking equipment
- Spoilage and contamination risks
- Employee safety in food prep
- Property and equipment breakdown

Industry-Specific Restrictions

- No coverage for full-service kitchens without suppression systems
- Liquor liability required if alcohol is sold
- Food safety violations may preclude coverage

Preferred Optional Coverages

- Spoilage & Equipment Breakdown
- Cyber Liability Insurance
- Business Interruption Insurance
- Employment Practices Liability Insurance

3.50 Department & Discount Stores

Underwriting Appetite

- **Preferred:**
 - Sales under \$500K and no food service

- Inventory < \$500K and <25% in installation receipts
- **Acceptable:**
 - Sales over \$500K with inventory controls
 - Some offsite repairs (<25% of receipts)
- **Not Acceptable:**
 - Online-only operations or >75% online revenue
 - High-risk or ineligible categories (pawnshops, tobacconists)

Key Risk Considerations

- Theft or product damage
- Slip-and-fall or premises liability
- Cyber and data risks for stores with online sales

Industry-Specific Restrictions

- Alarm system required for inventory > \$500K
- Repair and install work must be minor (<25%)

Preferred Optional Coverages

- Product Liability Insurance
- Cyber Liability Insurance
- Equipment Breakdown Insurance
- Business Interruption Insurance

3.51 Detective & Security Services

Underwriting Appetite

- **Preferred:**
 - Alarmed premises and strong compliance
 - At least 3 years at current location
- **Acceptable:**
 - Operates irregular hours with safety protocols
 - Maintains safeguard systems and reports issues quickly
- **Not Acceptable:**
 - \$500K in contents with no alarm
 - History of regulatory or operational safety violations

Key Risk Considerations

- Bodily injury during physical operations
- Equipment theft or breakdown
- Professional liability for service failure
- Employee dishonesty

Industry-Specific Restrictions

- Central alarm required for contents > \$500K
- Must report protective safeguard system issues within 48 hours

Preferred Optional Coverages

- Cyber Liability Insurance
 - Crime Insurance
 - Equipment Breakdown Insurance
 - Employment Practices Liability Insurance
-

3.52 Diaper & Linen Services

Underwriting Appetite

- **Preferred:**
 - Self-service laundries, linen supply, pickup stations
 - Long-standing businesses with clean safety record
- **Acceptable:**
 - Dry cleaning plants with limited chemical usage
 - Industrial laundries with proper ventilation and controls
- **Not Acceptable:**
 - Businesses using unregulated cleaning agents
 - No routine equipment maintenance

Key Risk Considerations

- Fire from overheated equipment
- Employee injury from industrial machines
- Liability for damaged customer goods

Industry-Specific Restrictions

- MSDS-compliant chemical use only
- Environmental restrictions apply to wastewater discharge

Preferred Optional Coverages

- Bailee's Customer Insurance
 - Equipment Breakdown Insurance
 - Pollution Liability Insurance
 - Crime and Cyber Liability
-

3.53 Door & Window Installation/Sales

Underwriting Appetite

- **Preferred:**
 - Residential installers with good claims history
 - Retailers with showroom and product controls
- **Acceptable:**
 - Startups led by experienced staff
 - Some commercial projects with safety documentation
- **Not Acceptable:**
 - Focused on industrial/high-rise jobs
 - Frequent past claims or untrained installers

Key Risk Considerations

- Faulty installation or property damage
- Worker injuries from tools or ladders
- Customer slip-and-fall at retail site

Industry-Specific Restrictions

- Must use insured subcontractors
- Product liability applies to installed goods only

Preferred Optional Coverages

- Product Liability Insurance
 - Professional Liability Insurance
 - Business Interruption Insurance
 - Equipment and Commercial Auto Insurance
-

3.54 Dry Cleaning & Laundry Services

Underwriting Appetite

- **Preferred:**
 - Pickup stations, pressing, and minor alteration shops
 - Plant locations with modern equipment
- **Acceptable:**
 - Industrial launders with chemical safety controls
 - Operations with delivery and auto exposure
- **Not Acceptable:**
 - Facilities with unsafe chemical handling or no ventilation
 - Multiple equipment breakdowns or claim history

Key Risk Considerations

- Fire from heat press or dry cleaning fluids
- Customer damage claims (bailee exposure)
- Equipment failure disrupting operations

Industry-Specific Restrictions

- Equipment must be professionally maintained
- Customer property exclusions unless Bailee's coverage is added

Preferred Optional Coverages

- Bailee's Customer Insurance
 - Pollution Liability Insurance
 - Employment Practices Liability
 - Business Interruption Insurance
-

3.55 Educational & School Supply Stores

Underwriting Appetite

- **Preferred:**
 - Inventory < \$500K with limited online exposure
 - No rentals or in-store instruction
- **Acceptable:**

- Inventory > \$500K with central alarm
- Up to 75% revenue online
- Minor educational events

- **Not Acceptable:**

- Equipment rentals or primarily athletic equipment sales
- Online-only businesses or repackaged goods

Key Risk Considerations

- Theft or spoilage of inventory
- Injury from improperly installed fixtures
- Cyber exposure from e-commerce

Industry-Specific Restrictions

- No equipment rentals or repackaged products
- Alarm required for high-value stock
- Cyber coverage needed for significant online sales

Preferred Optional Coverages

- Cyber Liability Insurance
- Goods in Transit Insurance
- Employee Dishonesty Coverage
- Seasonal Stock Increase Endorsement

3.56 Electronics Stores & Repair

Underwriting Appetite

- **Preferred:**

- Over 3 years at insured location
- Central or local alarm installed
- <75% of revenue from online sales
- Low slip-and-fall claims and stable finances

- **Acceptable:**

- Incidental repair ($\leq 10\%$ of operations)
- Contents/inventory under \$500K
- \$500 property damage deductible accepted

- **Not Acceptable:**

- Rentals or equipment leasing
- 75% online revenue
- Sales of repackaged or private-label electronics
- Locations with frequent claims or poor safety

Key Risk Considerations

- Theft of high-value inventory
- Product liability for repaired or sold items
- Cyber threats from e-commerce

Industry-Specific Restrictions

- Alarm required if contents >\$500K
- Deductible requirement: \$500 property damage
- Professional liability needed if consulting/advising customers

Preferred Optional Coverages

- Cyber Liability Insurance
 - Equipment Breakdown Insurance
 - Professional Liability Insurance (if applicable)
-

3.57 Embroidery & Custom Apparel

Underwriting Appetite

- **Preferred:**
 - Contents under \$500K, no private services or medi-spa elements
 - No drones, cosmetic services, or private service areas
- **Acceptable:**
 - Over \$500K in contents with central alarm
 - Screen printing, heat transfer, or storefront operations
- **Not Acceptable:**
 - Tattoo, waxing, spa, or bodywork services
 - Cosmetic procedures or enhancements

Key Risk Considerations

- Fire risk from heat presses
- Equipment breakdown or business interruption
- Employee injury from machinery

Industry-Specific Restrictions

- Exclusion for wear/tear and intentional acts
- Cyber coverage only if digital data is collected
- EPLI advised for businesses with multiple staff

Preferred Optional Coverages

- Cyber Liability Insurance
 - Employment Practices Liability Insurance
 - Equipment Breakdown Insurance
-

3.58 Employment Agencies

Underwriting Appetite

- **Preferred:**
 - Proven success, data security, and operations in stable industries
 - Offering payroll, benefits, or training services
- **Acceptable:**
 - New firms led by experienced management
 - Operations with basic cyber protections
- **Not Acceptable:**
 - Agencies with professional liability history
 - High-turnover industries or lacking data safeguards

Key Risk Considerations

- Vicarious liability for temp/contract staff
- Cyber exposure from storing PII
- Employment practice exposures

Industry-Specific Restrictions

- Cyber and EPLI required if storing or managing employee data
- Commercial auto needed for staff transportation

Preferred Optional Coverages

- Professional Liability Insurance
 - Employment Practices Liability Insurance
 - Commercial Auto
 - Directors & Officers Liability
-

3.59 Engineering & Surveying

Underwriting Appetite

- **Preferred:**
 - Civil, structural, geotechnical, or environmental firms with office-based planning/drafting
 - Clients include developers, utilities, and municipalities
- **Acceptable:**
 - Construction management with documented risk controls
 - Subcontracted field work with insured partners
- **Not Acceptable:**
 - Pipeline construction
 - No professional liability coverage

Key Risk Considerations

- Errors in designs or site surveys
- Equipment or property damage during field work
- Cyber and subcontractor liability

Industry-Specific Restrictions

- Railroad exposure requires additional endorsement
- Leased workers must be covered by external policy

Preferred Optional Coverages

- Professional Liability Insurance
 - Business Interruption Insurance
 - Railroad Liability Insurance
 - Cyber Liability Insurance
-

3.60 Fabric & Sewing Stores

Underwriting Appetite

- **Preferred:**
 - No claim history and comprehensive safety protocols
 - Regular employee training and secure premises
- **Acceptable:**

- Minor claims and occasional classes or machine repair
- **Not Acceptable:**
 - Frequent claims or inadequate safety and fire systems
 - Regular classes without proper liability protection

Key Risk Considerations

- Fire from fabric or machinery
- Customer injury from classes
- Cyber exposure from e-commerce

Industry-Specific Restrictions

- No repair or classes without safety procedures
- Cyber coverage required for online sales

Preferred Optional Coverages

- Business Interruption Insurance
- Equipment Breakdown Insurance
- Employee Dishonesty Insurance
- Cyber Liability Insurance

3.61 Fast Food & Family Restaurants

Underwriting Appetite

- **Preferred:**
 - Tray/self-service without bar
 - Floor area $\leq 7,500$ sq ft; seating ≤ 150
 - Beer/wine $\leq 25\%$ of sales
- **Acceptable:**
 - Full-service operations with minor alcohol service
 - Childcare or daycare with light food prep
- **Not Acceptable:**
 - 24-hour operations
 - Large venues or locations with propane refueling

Key Risk Considerations

- Fire and equipment failure
- Slip and fall, contamination risks
- Delivery-related auto exposure

Industry-Specific Restrictions

- Liquor liability required if alcohol served
- Delivery requires commercial auto
- Closure >30 days may require seasonal adjustment

Preferred Optional Coverages

- Business Interruption Insurance
- Equipment Breakdown
- Food Contamination Insurance
- Umbrella Liability Insurance

3.62 Floor Covering & Carpet Installation

Underwriting Appetite

- **Preferred:**
 - On-premises cleaning, retail, or showroom operations
 - Tile, stone, marble installation with training and controls
- **Acceptable:**
 - Contractors with verified subs and secure material transport
 - Churches, theaters, civic clubs, and apparel stores with limited install services
- **Not Acceptable:**
 - Chemical or cement manufacturers, dig or quarry operations
 - High-hazard operations such as briquette or plaster mfg

Key Risk Considerations

- Property damage from improper installation
- Worker injuries on-site
- Auto and transit exposures for mobile installers

Industry-Specific Restrictions

- Subcontractors must be insured or coverage excluded
- Certain flooring materials may require underwriter review
- Repair/refinishing requires specified liability endorsement

Preferred Optional Coverages

- Installation Floater
 - Contractors' Equipment
 - Cyber & EPLI
 - Umbrella Liability Insurance
-

3.63 Florists

Underwriting Appetite

- **Preferred:**
 - Brick-and-mortar florists with good customer reputation
 - Solid safety practices and limited claims
- **Acceptable:**
 - Mobile or home-based florists with commercial contracts
 - Delivery or offsite setup with risk-managed procedures
- **Not Acceptable:**
 - Poor order fulfillment or customer service history
 - Repeated property or liability claims

Key Risk Considerations

- Goods in transit damage
- Seasonal inventory spikes
- Onsite slip-and-fall or property loss

Industry-Specific Restrictions

- Seasonal increase limits apply
- Damage from improper care not covered
- Off-premises event setup requires special liability review

Preferred Optional Coverages

- Goods in Transit Insurance
 - Cyber Liability Insurance
 - Equipment Breakdown Coverage
 - Flood or Employee Dishonesty Insurance
-

3.64 Food & Grocery Stores

Underwriting Appetite

- **Preferred:**
 - Supermarkets without fuel sales
 - Floor area $\geq 3,000$ sq ft
 - Compliant food safety protocols
- **Acceptable:**
 - Fuel sales with full environmental compliance
 - Small stores with enhanced risk controls
- **Not Acceptable:**
 - 24-hour operations or propane refueling
 - Delivery-heavy stores without fleet management

Key Risk Considerations

- Food spoilage, contamination, or fire
- Auto accidents in delivery
- Crime, theft, or employee dishonesty

Industry-Specific Restrictions

- Cyber required for POS and customer data use
- Alcohol service requires liquor liability
- Flood and quake coverage available via endorsement only

Preferred Optional Coverages

- Equipment Breakdown
 - Spoilage and Contamination
 - Umbrella Liability
 - Environmental Liability (for gas stations)
-

3.65 Dessert Shops

Underwriting Appetite

- **Preferred:**
 - Clean food safety record, experienced staff, no alcohol service
 - Well-maintained operations and premises

- **Acceptable:**
 - Limited alcohol service with licensing
 - Recent startups led by experienced operators
- **Not Acceptable:**
 - Poor food safety history or claim record
 - Alcohol-focused venues without controls

Key Risk Considerations

- Equipment fire or breakdown
- Foodborne illness liability
- Slip-and-fall and property claims

Industry-Specific Restrictions

- Liquor liability mandatory if alcohol served
- Cyber liability required for e-commerce
- Dishonesty coverage not offered if no employees

Preferred Optional Coverages

- Business Interruption Insurance
- Employee Dishonesty Insurance
- Cyber & Liquor Liability Insurance
- Equipment Breakdown

3.66 Fruit & Vegetable Markets

Underwriting Appetite

- **Preferred:**
 - Clean claims history, trusted produce sourcing
 - Strong risk management and security protocols
- **Acceptable:**
 - Delivery or online sales with proper cyber and auto coverage
 - Variety of clients (restaurants, schools, etc.)
- **Not Acceptable:**
 - Claims history involving food spoilage or theft
 - Unmanaged or high-crime locations

Key Risk Considerations

- Perishable inventory risks
- Food contamination liability
- Auto and cyber liability exposures

Industry-Specific Restrictions

- Normal shrinkage not covered
- Flood/quakes excluded unless endorsed
- Cyber social engineering excluded

Preferred Optional Coverages

- Equipment Breakdown
 - Product Liability
 - Umbrella Insurance
 - Employment Practices Liability
-

3.67 Furniture Stores & Installation

Underwriting Appetite

- **Preferred:**
 - Showrooms selling new furniture
 - Controlled inventory < \$500K with central alarms
 - In-house install team with proper training
- **Acceptable:**
 - Use of subcontracted delivery/install with documented coverage
 - Up to 75% online sales
- **Not Acceptable:**
 - Used furniture, private-label goods, or primarily online sales
 - Financial instability or lack of loss prevention

Key Risk Considerations

- Damage during delivery or installation
- Theft or fire of high-value inventory
- Product liability from defects or instability

Industry-Specific Restrictions

- Subcontractor claims excluded unless separately insured
- Online-only operations rated separately with cyber requirement
- Repair and refinishing need appropriate liability endorsement

Preferred Optional Coverages

- Inland Marine Insurance
- Product & Professional Liability
- Business Interruption Insurance
- Employment Practices and Cyber Liability

3.68 General Contractors & Builders

Underwriting Appetite

- **Preferred:**
 - Payroll under \$300K, no heavy construction or cranes
 - Limited subcontracting ($\leq 10\%$ of gross sales)
- **Acceptable:**
 - Payroll \$300K–\$1M with strong safety protocols
 - Heavy construction with experience and compliance
- **Not Acceptable:**
 - Payroll over \$1M
 - High subcontracting ($> 30\%$ gross sales)
 - No safety documentation or high claim frequency

Key Risk Considerations

- Site liability, worker injury, subcontractor exposure
- Equipment use and hazardous material handling

Industry-Specific Restrictions

- BOP ineligible
- Pollution and XCU coverage require additional review
- Subcontractor limits and endorsements enforced

Preferred Optional Coverages

- Builders Risk
- Inland Marine
- Umbrella Liability
- Subcontractor Default and Surety Bonds

3.69 Gift & Souvenir Shops

Underwriting Appetite

- **Preferred:**
 - Retail locations with >3 years in business and no claims
 - Stores in tourist areas with strong service culture
- **Acceptable:**
 - Stores offering hobby/craft/gift items
 - Mixed online and storefront operations
- **Not Acceptable:**
 - Stores selling hazardous or high-risk items
 - Less than 1 year in operation without controls

Key Risk Considerations

- Theft and inventory spoilage
- Seasonal sales fluctuation
- Slip-and-fall liability

Industry-Specific Restrictions

- Online sales require cyber coverage
- Limited business interruption timeframe
- Excludes spoilage unless selling perishables

Preferred Optional Coverages

- Equipment Breakdown Insurance
- Employee Dishonesty Coverage
- Flood and Earthquake Insurance
- Cyber Liability

3.70 Glass & Window Services

Underwriting Appetite

- **Preferred:**
 - Certified techs, clean safety record, primarily residential
 - Mid-size operations with field protocols
- **Acceptable:**

- Commercial and residential mix
- Startups led by experienced teams
- **Not Acceptable:**
 - High-claim history or unsafe work environment
 - Primary focus on large construction sites

Key Risk Considerations

- Property damage during installs
- Auto risk from mobile units
- Employee injury and fire hazards

Industry-Specific Restrictions

- Fire extinguisher recharge limited to business premises
- Transit coverage radius may apply
- Professional liability limited to design services

Preferred Optional Coverages

- Glass Expense Coverage
- Equipment Breakdown
- Crime and Cyber Liability
- Employment Practices Liability

3.71 Golf & Sporting Equipment Stores

Underwriting Appetite

- **Preferred:**
 - Retailers with no rental or gun/ammo sales
 - Alarm system and financially stable
- **Acceptable:**
 - <5% gun/ammo sales with no repair or rental
 - Instructional services with appropriate liability
- **Not Acceptable:**
 - Repair or rental operations
 - Suppliers to schools
 - Online-only stores

Key Risk Considerations

- Inventory theft, slip-and-fall, liability from equipment
- Cyber risk from POS systems and e-commerce

Industry-Specific Restrictions

- Online sales require cyber endorsement
- Gun sales excluded without special underwriting
- Instruction requires professional liability

Preferred Optional Coverages

- Employee Dishonesty
 - Goods in Transit
 - Equipment Breakdown
 - Professional Liability Insurance
-

3.72 Graphic Design & Commercial Artists

Underwriting Appetite

- **Preferred:**
 - Physical studio space, good client communication
 - Use of professional design software
- **Acceptable:**
 - Remote/home-based professionals
 - Co-working creatives with small staff
- **Not Acceptable:**
 - Broadcasting, publishing, advertising-focused firms
 - Use of non-owned vehicles

Key Risk Considerations

- Errors in deliverables, cyber/data loss, IP issues

Industry-Specific Restrictions

- No hired/non-owned auto
- Advertising liability excluded for broadcast work

Preferred Optional Coverages

- Professional Liability
- Cyber Liability
- Business Interruption Insurance
-

3.73 Hardware & Home Improvement Stores

Underwriting Appetite

- **Preferred:**
 - Inventory < \$500K and central alarm system
 - Low slip/fall claim frequency
 - No equipment rental or repair services
- **Acceptable:**
 - On-site consultations, minor installations, key/screen/glass cutting
 - Online presence <75% of revenue
- **Not Acceptable:**
 - \$500K in inventory without alarms
 - 75% revenue from online sales
 - Located in Florida or Louisiana
 - Poor financials or frequent claims

Key Risk Considerations

- Product liability from installations
- Inventory theft or spoilage
- Slip-and-fall and workshop liability

Industry-Specific Restrictions

- Rentals and repair require product/completed ops coverage
- Admin tasks increase liability if mishandled

Preferred Optional Coverages

- Cyber Liability
- Equipment Breakdown
- Employment Practices Liability
- Commercial Auto Insurance

3.74 Health Food & Vitamin Stores

Underwriting Appetite

- **Preferred:**
 - Strong risk controls and regulatory compliance
 - Both online and physical sales
- **Acceptable:**
 - New businesses with good plans
 - Online-only retailers
- **Not Acceptable:**
 - Selling unregulated supplements
 - Poor safety practices or frequent claims

Key Risk Considerations

- Product liability from health claims
- Spoilage of perishables
- Cyber and fraud risks

Industry-Specific Restrictions

- Product liability limits apply to unverified claims
- Spoilage requires temp-controlled storage
- Cyber coverage requires appropriate data protection

Preferred Optional Coverages

- Cyber Liability Insurance
- Employee Dishonesty
- Employment Practices Liability
- Business Auto (if delivery involved)

3.75 Heating & Refrigeration Services

Underwriting Appetite

- **Preferred:**
 - Residential/small commercial HVAC service
 - Clean safety and claims record
- **Acceptable:**

- Large-scale or industrial work with risk controls
- Incidental LPG work with safety protocols
- **Not Acceptable:**
 - Frequent subcontracting or unqualified techs
 - Poor maintenance or no safety plan

Key Risk Considerations

- Fire, explosion from LPG
- Equipment failure or property damage
- Work-related injuries

Industry-Specific Restrictions

- LPG or large-scale systems may need higher limits
- Older equipment increases risk loading

Preferred Optional Coverages

- Inland Marine
 - Pollution Liability
 - Cyber & Equipment Breakdown
 - Commercial Auto
-

3.76 Hobby & Model Shops

Underwriting Appetite

- **Preferred:**
 - Stores not selling/renting hazardous goods
 - Strong inventory control and clean safety record
- **Acceptable:**
 - Instructional classes with professional liability
 - Minor rentals with coverage
- **Not Acceptable:**
 - Guns/ammo >5% revenue
 - Instruction without coverage

Key Risk Considerations

- Liability from classes or sharp objects
- Product and theft risk
- Slip-and-fall from narrow aisles or clutter

Industry-Specific Restrictions

- Workers Comp requires safety training
- Business Interruption tied to continuity plans

Preferred Optional Coverages

- Professional Liability
 - Equipment Breakdown
 - Cyber Liability
 - Employee Dishonesty Coverage
-

3.77 Hotels, Motels, Bed & Breakfasts

Underwriting Appetite

- **Preferred:**
 - ≤10 guest rooms; no bar/lounge
 - 1-3 stories; exterior access only
 - Open year-round
- **Acceptable:**
 - Internal stairways/elevators with compliant restaurants
 - Complimentary meals
- **Not Acceptable:**
 - 10 rooms; >3 floors with external access
 - Seasonal closures >30 days

Key Risk Considerations

- Property damage, guest injury, food contamination
- Liquor liability for unlicensed alcohol sales
- Cyber and employee theft risk

Industry-Specific Restrictions

- Liquor, cyber, food safety require specific controls
- No coverage for vacant/for-sale properties

Preferred Optional Coverages

- Business Interruption
 - Food Contamination
 - Equipment Breakdown
 - Cyber & EPLI
-

3.78 Interior Decorating & Design

Underwriting Appetite

- **Preferred:**
 - Indoor-focused firms with minimal subcontracting
 - Residential design with strong documentation
- **Acceptable:**
 - Tile/mosaic use or limited retail sales
 - Secure digital storage and controls
- **Not Acceptable:**
 - Construction, hazardous materials, or large animals
 - Adult entertainment venues

Key Risk Considerations

- Professional liability, property damage
- Cyber risk from client data

Industry-Specific Restrictions

- High-risk installs excluded
- Subcontractors must provide insurance

Preferred Optional Coverages

- Workers Comp
 - Umbrella Liability
 - Cyber Liability
 - Employment Practices Liability
-

3.79 Janitorial & Cleaning Services

Underwriting Appetite

- **Preferred:**
 - Commercial focus, ≥ 3 years in business
 - Employee background checks and training
- **Acceptable:**
 - New ventures with experience
 - Mixed residential/commercial with controls
- **Not Acceptable:**
 - High turnover, poor training, safety lapses
 - Frequent claims

Key Risk Considerations

- Employee theft, auto, and pollution risks
- Key control and property damage

Industry-Specific Restrictions

- Coverage only for duty-related injury/theft
- Pollution limited to cleaning agent damage

Preferred Optional Coverages

- Employee Dishonesty
 - Key Replacement
 - Commercial Auto
 - Debris Removal
-

3.80 Jewelry & Watch Stores

Underwriting Appetite

- **Preferred:**
 - Alarmed premises, strong financials, inventory $< \$500K$
 - No rentals or in-store classes
- **Acceptable:**
 - Repair/custom services with coverage

- Online stores with cyber protections
- **Not Acceptable:**
 - High claim rate, unprotected inventory
 - Events or instruction without added coverage

Key Risk Considerations

- High-value theft
- Custom work liability
- Online fraud

Industry-Specific Restrictions

- Employee dishonesty and event coverage must be endorsed
- High-value inventory may have capped limits

Preferred Optional Coverages

- Equipment Breakdown
- Crime & Employee Dishonesty
- Umbrella and EPLI
- Professional Liability

3.81 Kitchen & Home Accessories Stores

Underwriting Appetite

- **Preferred:**
 - Sales < \$500K, no cooking, secure inventory
 - <25% receipts from installation or services
- **Acceptable:**
 - Annual sales > \$500K with loss controls
 - Prepared food sales <30%
- **Not Acceptable:**
 - 75% online revenue
 - High repair/service revenue without controls
 - Located in NYC boroughs with incidental repair

Key Risk Considerations

- Inventory theft/damage
- Slip/fall during in-store events
- Online cyber exposure

Industry-Specific Restrictions

- Product liability excluded if not needed
- Cyber limits based on online volume

Preferred Optional Coverages

- Flood & Earthquake Insurance
- Equipment Breakdown
- Cyber & EPLI
- Product Liability Insurance

3.82 Leather Goods & Luggage Stores

Underwriting Appetite

- **Preferred:**
 - Secure inventory, low claims history
 - Online sales with cybersecurity controls
- **Acceptable:**
 - Moderate claim history, repair services
- **Not Acceptable:**
 - High claim frequency
 - Poor inventory or premises maintenance

Key Risk Considerations

- Theft and vandalism risk
- Cyber exposure from online sales
- Glass breakage and customer injury

Industry-Specific Restrictions

- Flood coverage limited in high-risk zones
- High-value inventory may require appraisal

Preferred Optional Coverages

- Equipment Breakdown Insurance
 - Employee Dishonesty Coverage
 - Cyber Liability Insurance
 - Glass and Business Interruption Insurance
-

3.83 Libraries & Museums

Underwriting Appetite

- **Preferred:**
 - Small community spaces with strong risk controls
 - No alcohol service or frequent large events
- **Acceptable:**
 - Medium-size operations with occasional events
- **Not Acceptable:**
 - High-traffic venues with security deficiencies
 - Frequent alcohol service or bar operation

Key Risk Considerations

- Loss or damage to artifacts, cyber risks, special events
- Employee injury and property damage

Industry-Specific Restrictions

- Fine art must be appraised
- Events and liquor require additional underwriting

Preferred Optional Coverages

- Cyber & Crime Insurance
 - Special Events Liability
 - Professional Liability
 - Property & Business Interruption
-

3.84 Lighting Fixtures & Supplies

Underwriting Appetite

- **Preferred:**
 - Retail-focused with central alarm and managed inventory
 - <75% of revenue from online sales
- **Acceptable:**
 - Installation or 10% repair with liability protection
- **Not Acceptable:**
 - 75% online revenue
 - Sales of private-label or repackaged products

Key Risk Considerations

- Product and professional liability
- Inventory theft and cyber exposure

Industry-Specific Restrictions

- Alarm required if >\$500K inventory
- NYC borough locations may be excluded if repair offered

Preferred Optional Coverages

- Equipment Breakdown
 - Installation Floater
 - Cyber and Inventory Coverage
-

3.85 Locksmiths

Underwriting Appetite

- **Preferred:**
 - Alarmed premises with inventory < \$500K
 - ≥3 years in business, no equipment rental
- **Acceptable:**
 - Instructional activities with safety plans
 - Higher BPP with alarms in place
- **Not Acceptable:**
 - Gun repair or prohibited service types
 - High-risk locations or services beyond core expertise

Key Risk Considerations

- Liability from access errors or key duplication
- Employee dishonesty and tool theft

Industry-Specific Restrictions

- Instructional activities limited by size/type
- Cyber liability depends on data storage practices

Preferred Optional Coverages

- Business Interruption
 - Employee Dishonesty
 - Cyber and Water Equipment Liability
 - Workers Compensation
-

3.86 Mail & Packaging Services

Underwriting Appetite

- **Preferred:**
 - BPP under \$500K, with alarm system
 - Not engaged in ineligible operations
- **Acceptable:**
 - BPP \$500K–\$1M with controls
 - Online sales <75% of revenue
- **Not Acceptable:**
 - BPP > \$1M
 - Ineligible service operations
 - 75% revenue from online sales

Key Risk Considerations

- Theft, fraud, damage in transit
- Cyber risk from customer information handling

Industry-Specific Restrictions

- Courier partners must be insured
- E&O required for printing or notary services

Preferred Optional Coverages

- Professional Liability
- Cyber & Crime Insurance
- Employee Dishonesty

3.87 Medical & Dental Offices

Underwriting Appetite

- **Preferred:**
 - Strong safety records; contents < \$500K with alarm system
 - No medi-spa or services behind screens/curtains
- **Acceptable:**
 - Offices with chemical use and extended hours, with controls
 - Located in moderate-risk areas with loss prevention
- **Not Acceptable:**
 - Vague business descriptions or unsafe practices
 - Services beyond approved professional categories

Key Risk Considerations

- Malpractice claims, chemical exposure, flammables storage
- Lead exposure and HR liability

Industry-Specific Restrictions

- No professional liability for pet grooming or spa services
- Auto delivery not supported in urban areas

Preferred Optional Coverages

- Cyber Liability
 - Business Interruption
 - Workers Compensation
 - EPLI and Property Coverage
-

3.88 Medical & Hospital Supply Stores

Underwriting Appetite

- **Preferred:**
 - Financially stable, minimal claim history
 - No rental services, or repair with oversight
- **Acceptable:**
 - Equipment rentals or repairs with protocols
 - Moderate claims with corrective actions
- **Not Acceptable:**
 - High claims, poor maintenance or loss control

Key Risk Considerations

- Slip-and-fall, rental equipment risk, cyber threats
- Errors in equipment repair

Industry-Specific Restrictions

- Secondhand, salvage, auction goods excluded
- Product liability limited to verified operations

Preferred Optional Coverages

- Cyber Liability
 - Equipment Breakdown
 - Crime & EPLI
 - Professional Liability
-

3.89 Monument & Tombstone Sales

Underwriting Appetite

- **Preferred:**
 - No/little claim history, secure premises
 - Controlled delivery and install protocols
- **Acceptable:**
 - Moderate claims with safety updates
- **Not Acceptable:**
 - Poor vendor relationships, multiple transport losses

Key Risk Considerations

- Installation liability
- Heavy materials and equipment hazards

Industry-Specific Restrictions

- Inland Marine required for transport/install
- Property insured at actual cash value

Preferred Optional Coverages

- Inland Marine
 - Cyber & Equipment Breakdown
 - Flood and Professional Liability
-

3.90 Musical Instrument Sales & Repair

Underwriting Appetite

- **Preferred:**
 - Stable financials, no rentals, minimal off-site work
 - Central or local alarm system in place
- **Acceptable:**
 - In-store instruction, repairs, <25% offsite services
- **Not Acceptable:**
 - Rentals, school suppliers, >25% offsite services

Key Risk Considerations

- Instrument damage, custom service liability
- Slip-and-fall and product liability

Industry-Specific Restrictions

- Burglary/Robbery limited without alarm
- Cyber only for online data

Preferred Optional Coverages

- Professional Liability
 - Earthquake Coverage (region specific)
 - Employee Dishonesty and Equipment Breakdown
-

3.91 Office Supplies & Equipment

Underwriting Appetite

- **Preferred:**
 - Inventory < \$500K with alarm system
 - Limited repair services, <75% online sales
- **Acceptable:**
 - Delivery services and up to \$1M inventory
- **Not Acceptable:**
 - Repackaged or private-label sellers
 - NYC repair services or >75% online sales

Key Risk Considerations

- Cyber theft, product defect, delivery liability
- Employee injury or fraud

Industry-Specific Restrictions

- Alarm required over \$500K inventory
- Professional liability for repair providers

Preferred Optional Coverages

- Business Interruption
 - Umbrella and EPLI
 - Cyber and Auto Coverage
-

3.92 Optical Goods & Services

Underwriting Appetite

- **Preferred:**
 - Inventory < \$500K, central alarm, proactive outreach
- **Acceptable:**
 - Private label sales and in-house lab services
- **Not Acceptable:**
 - History of professional liability claims
 - Financial instability or poor safety

Key Risk Considerations

- Malpractice and defective product liability
- Cyber threats and data loss

Industry-Specific Restrictions

- Cyber and Product Liability require controls
- Employee dishonesty must be reported promptly

Preferred Optional Coverages

- Business Interruption
 - Cyber & Equipment Breakdown
 - EPLI and Community Event Coverage
-

3.93 Paint & Wallpaper Stores

Underwriting Appetite

- **Preferred:**
 - Strong safety record, trained staff, retail-focused
- **Acceptable:**
 - Limited delivery or consultation with controls
- **Not Acceptable:**
 - Poor finances or high-risk service without controls

Key Risk Considerations

- Paint handling, slip hazards, chemical exposure

Industry-Specific Restrictions

- Environmental and Auto restricted by use
- Product liability must be tied to direct sales

Preferred Optional Coverages

- Business Interruption
 - Theft and Pollution Liability
 - Equipment Breakdown
-

3.94 Pet Stores & Pet Grooming

Underwriting Appetite

- **Preferred:**
 - Clean claims history, >3 years in business
 - Trained staff and safety features
- **Acceptable:**
 - Mobile grooming with commercial auto
 - New business with experienced owners
- **Not Acceptable:**
 - Exotic/dangerous animals or untrained staff
 - Multiple liability claims

Key Risk Considerations

- Animal injury, property damage, mobile service
- Staff injury and professional liability

Industry-Specific Restrictions

- Animal mortality and Bailee cover pets only during service
- Cyber only needed with online operations

Preferred Optional Coverages

- Animal Mortality
 - Equipment Breakdown
 - Professional Liability
 - Goods in Transit and Business Interruption
-

3.95 Photography Studios & Supplies

Underwriting Appetite

- **Preferred:**
 - < \$500K inventory, no drones, chemicals, or pet grooming
- **Acceptable:**
 - Makeup/hairstyling or global travel with endorsements
- **Not Acceptable:**
 - Drone usage or high-value inventory > \$1M

Key Risk Considerations

- Equipment loss/damage
- Failure to deliver photos, privacy claims

Industry-Specific Restrictions

- Drone and behind-curtain activity excluded
- Cyber and travel must be specifically endorsed

Preferred Optional Coverages

- Business Interruption
- Cyber & Commercial Auto
- Photographic Equipment Floater
- Umbrella Liability

3.96 Post Office & Shipping Centers**Underwriting Appetite**

- **Preferred:**
 - Organized, secure mail centers focused on mailing/shipping
 - Compliance with postal regulations
- **Acceptable:**
 - Ancillary services like notary, copying, mailbox rental
- **Not Acceptable:**
 - Poor risk management or security
 - High claim frequency

Key Risk Considerations

- Theft, cyber liability, goods in transit
- E&O for notary services

Industry-Specific Restrictions

- Cyber liability requires current software/security
- Goods in transit requires separate cargo coverage

Preferred Optional Coverages

- Employment Practices Liability
- Umbrella & Cyber Insurance
- Commercial Auto (if delivery involved)

3.97 Printing & Copying Services

Underwriting Appetite

- **Preferred:**
 - In-store printing with minimal auto delivery
 - Good safety for ink/solvent storage
- **Acceptable:**
 - Web-based orders, basic design services
- **Not Acceptable:**
 - High claim frequency or extensive delivery
 - No controls for chemical/fire exposure

Key Risk Considerations

- Fire, errors in printing jobs, equipment breakdown

Industry-Specific Restrictions

- Equipment must be regularly maintained
- Printer's E&O separate from general liability

Preferred Optional Coverages

- Printer's E&O
 - Commercial Auto
 - Business Interruption and Equipment Breakdown
-

3.98 Real Estate Agencies

Underwriting Appetite

- **Preferred:**
 - Not in property development or management
 - Condominium-focused, single-entity firms
- **Acceptable:**
 - Trusts, partnerships, joint ventures
 - Wholesale properties with insurance controls
- **Not Acceptable:**
 - Agencies managing construction or development
 - Auto/motorcycle dealers, bars, nightclubs, gyms

Key Risk Considerations

- Misrepresentation, errors in transactions, tenant disputes

Industry-Specific Restrictions

- Property management excluded
- Coverage based on BPP and location

Preferred Optional Coverages

- Cyber, EPLI, D&O Liability
 - Commercial Auto and Business Interruption
-

3.99 Restaurants (Full Service, Limited Service, Fast Food)**Underwriting Appetite**

- **Preferred:**
 - <7,500 sq ft, ≤150 seats
 - Controlled alcohol and catering percentages
 - NFPA-compliant suppression systems
- **Acceptable:**
 - Slightly over preferred limits with plans to comply
 - Minimal entertainment or seasonal closure <45 days
- **Not Acceptable:**
 - Large-scale or entertainment venues
 - No suppression system or long closures

Key Risk Considerations

- Fire, slip/fall, food contamination
- Liquor liability and event hosting

Industry-Specific Restrictions

- Catering, alcohol, entertainment must meet specific thresholds
- Cyber coverage for POS systems and online orders

Preferred Optional Coverages

- EPLI, Commercial Auto, Special Events
 - Cyber and Umbrella Liability
-

3.100 Self Storage Facilities

Underwriting Appetite

- **Preferred:**
 - ≤ 2 stories, secure and well-maintained
 - No hazardous storage; ≤ 90 -day portable storage
- **Acceptable:**
 - Taller or hazardous storage with special endorsements
- **Not Acceptable:**
 - No security, poor maintenance, long-term portable storage without coverage

Key Risk Considerations

- Fire, theft, hazardous exposure, BPP liability

Industry-Specific Restrictions

- Portable units > 90 days require specialized endorsements
- Security system must be functional

Preferred Optional Coverages

- Environmental, Cyber, Workers Comp
 - Equipment Breakdown and Umbrella Liability
-

3.101 Shoe Stores & Repair

Underwriting Appetite

- **Preferred:**
 - Stable finances, no rentals, strong safety record
- **Acceptable:**
 - Mobile services with commercial auto
 - Moderate claims history
- **Not Acceptable:**
 - Equipment rental or repeated injury claims

Key Risk Considerations

- Slip-and-fall, equipment damage, repair liability

Industry-Specific Restrictions

- Repair services require product/completed ops
- Mobile services geographically limited

Preferred Optional Coverages

- Professional Liability
 - Equipment Breakdown and Cyber
 - EPLI and Flood Insurance
-

3.102 Shopping Centers & Strip Malls

Underwriting Appetite

- **Preferred:**
 - Low-risk tenants, maintained property, low claim history
- **Acceptable:**
 - Mixed tenants, minor incidents, basic risk controls
- **Not Acceptable:**
 - High-risk tenants (tattoo parlors, daycare, manufacturers)
 - Deferred maintenance or ongoing legal issues

Key Risk Considerations

- Tenant liability, property damage, events, security risks

Industry-Specific Restrictions

- Tenant risk ratings drive overall classification
- Special events or liquor sales require separate coverage

Preferred Optional Coverages

- Maintenance and Equipment Breakdown
 - EPLI, Cyber, Flood and Umbrella Insurance
-

3.103 Sporting Goods Stores

Underwriting Appetite

- **Preferred:**
 - No rentals or repairs; minimal firearms sales
- **Acceptable:**
 - Instructional activity with professional liability
- **Not Acceptable:**
 - School suppliers, rentals, repair services

Key Risk Considerations

- Product liability, injury during instruction, cyber exposure

Industry-Specific Restrictions

- Professional liability for instruction/repairs
- Cyber required for e-commerce

Preferred Optional Coverages

- Product Recall
- Crime and Umbrella Liability
- Professional and Cyber Liability

3.104 Supermarkets & Grocery Stores

Underwriting Appetite

- **Preferred:**
 - \geq 3,000 sq ft, strong risk management, compliant history
 - Theft prevention and cyber awareness training
- **Acceptable:**
 - Fuel sales with environmental controls
 - Online shopping with secure networks
- **Not Acceptable:**
 - Propane/kerosene filling stations
 - Repeated health compliance violations

Key Risk Considerations

- Food safety, spoilage, cyber attacks
- Slip-and-fall, employee injury

Industry-Specific Restrictions

- Liquor, delivery, and fuel sales tied to specialized coverages
- Cyber coverage limited by online sales presence

Preferred Optional Coverages

- Liquor Liability (if applicable)
 - Cyber & Equipment Breakdown
 - Spoilage and Employee Dishonesty
 - Business Interruption
-

3.105 Tailors & Dressmakers

Underwriting Appetite

- **Preferred:**
 - <10 employees, >3 years in business, clean claims
- **Acceptable:**
 - 10–20 employees, moderate safety measures
- **Not Acceptable:**
 - 20 staff or operations <1 year
 - Poor claims or no safety measures

Key Risk Considerations

- Customer property damage
- Workmanship issues, cyber/data breaches

Industry-Specific Restrictions

- Mobile services and employee theft excluded unless endorsed
- Workmanship errors and data loss exclusions apply

Preferred Optional Coverages

- Business Interruption
 - Professional Liability
 - Cyber and Theft Insurance
-

3.106 Tax Preparation & Accounting

Underwriting Appetite

- **Preferred:**
 - <3 claims or <\$20K loss over 5 years
 - BPP < \$500K, remote or office-based with cyber controls
- **Acceptable:**
 - BPP \$500K-\$1M with alarms
 - Slightly elevated loss history with corrective measures
- **Not Acceptable:**
 - NYC boroughs/Nassau/Suffolk/Westchester
 - High-loss businesses or no alarm with high-value contents

Key Risk Considerations

- E&O, cyber/data breaches, regulatory compliance

Industry-Specific Restrictions

- Remote work requires encryption and secured devices
- Cyber and compliance endorsements may be required

Preferred Optional Coverages

- Employment Practices Liability
 - Business Interruption
 - Fidelity Bond and Reputation Risk Coverage
-

3.107 Tire & Automotive Centers

Underwriting Appetite

- **Preferred:**
 - Preventive safety focus, no towing/contract wrecking
 - Basic repair and tire sales only
- **Acceptable:**
 - Delivery/pickup, used tires with safety compliance
- **Not Acceptable:**
 - Body work, salvage, high-risk repair or storage
 - Untrained personnel or excessive inventory

Key Risk Considerations

- Equipment use, part quality, customer injury

Industry-Specific Restrictions

- Repair ops must be light auto only
- Used tire sales limited and safety verified

Preferred Optional Coverages

- Business Interruption
 - Environmental and Inventory Insurance
 - Commercial Auto and Equipment Breakdown
-

3.108 Toy Stores

Underwriting Appetite

- **Preferred:**
 - Cyber-protected, safety-trained, financially stable
 - Clean claims and inventory controls
- **Acceptable:**
 - Moderate safety plan and minor claim history
- **Not Acceptable:**
 - No cyber controls, poor safety, major claims

Key Risk Considerations

- Product liability, cyber exposure, injury risks

Industry-Specific Restrictions

- No recalled or unsafe toys
- Cyber coverage tied to online presence

Preferred Optional Coverages

- Cyber Liability
- Business Interruption and Inventory Coverage
- Flood, Umbrella, and Auto Insurance

3.109 Travel Agencies**Underwriting Appetite**

- **Preferred:**
 - Online-only agencies with cybersecurity measures
 - Niche travel providers with defined customer segments
- **Acceptable:**
 - Physical agencies with experience and liability coverage
- **Not Acceptable:**
 - Frequent E&O claims or lacking cyber protection

Key Risk Considerations

- Cyber and data breach exposure
- E&O for booking errors
- Travel-related delays causing claims

Industry-Specific Restrictions

- Commercial auto applies only if vehicles used
- Cyber and EPLI coverage limits may apply

Preferred Optional Coverages

- Business Interruption
- Legal Expense and Employee Dishonesty
- Event Cancellation and Umbrella

3.110 Trophy & Awards Shops

Underwriting Appetite

- **Preferred:**
 - Strong safety record and diverse clientele
 - Retail presence with secure facilities
- **Acceptable:**
 - Online or phone-based shops with controls
- **Not Acceptable:**
 - Repeated safety violations or poor equipment maintenance

Key Risk Considerations

- Equipment breakdown
- Product quality liability
- Theft and property damage

Industry-Specific Restrictions

- Flood insurance required in designated areas
- Cyber required if digital data is stored

Preferred Optional Coverages

- Workers Comp, Equipment Breakdown
 - Crime & Cyber Liability
 - Business Interruption Insurance
-

3.111 Upholstery Services

Underwriting Appetite

- **Preferred:**
 - Residential focus, trained staff, secure premises
 - Strong financial track record
- **Acceptable:**
 - Mobile and commercial services with safety and vehicle coverage
- **Not Acceptable:**
 - Lax safety controls or high loss history

Key Risk Considerations

- Bailee liability for customer items
- Auto incidents during mobile operations
- Repair liability and workmanship errors

Industry-Specific Restrictions

- Inventory limits apply > \$500K without alarm
- Exclusions for owner-caused employee dishonesty

Preferred Optional Coverages

- Bailee's, Commercial Auto
 - EPLI, Business Interruption
 - Repair Liability and Cyber
-

3.112 Vacuum Cleaner Sales & Service

Underwriting Appetite

- **Preferred:**
 - Retail stores with service & training, 3+ years in business
- **Acceptable:**
 - Online operations with cyber safeguards
- **Not Acceptable:**
 - Repeated property or liability losses
 - No training or safety practices

Key Risk Considerations

- Product defects or misuse
- Onsite repair or demo risks
- Cyber threats to POS/data

Industry-Specific Restrictions

- Commercial auto applies only to business use
- EPLI restricted to employment-related lawsuits only

Preferred Optional Coverages

- Cyber, Product Liability
 - Professional Liability, Equipment Breakdown
 - Flood & Umbrella Insurance
-

3.113 Variety & General Merchandise Stores

Underwriting Appetite

- **Preferred:**
 - <\$500K annual sales, <25% repair/offsite services
 - Low online exposure (<75%)
- **Acceptable:**
 - Up to \$1M sales or 90% online with strong controls
- **Not Acceptable:**
 - \$1M revenue, >50% services, or 90%+ online

Key Risk Considerations

- Inventory management
- Online order fraud and cyber risk
- Employee theft and product liability

Industry-Specific Restrictions

- Repair or install services must be clearly described
- Cyber only applies to e-commerce risk

Preferred Optional Coverages

- Business Interruption, Supply Chain
 - Employee Dishonesty, EPLI
 - Umbrella & Product Liability
-

3.114 Video & Media Stores

Underwriting Appetite

- **Preferred:**
 - Alarm system, ≥ 3 years tenure, low loss history
- **Acceptable:**
 - Online and special event stores with endorsements
- **Not Acceptable:**
 - No alarm or frequent slip-and-fall claims

Key Risk Considerations

- Theft, cyber risks, event crowd safety
- Equipment breakdown

Industry-Specific Restrictions

- Event liability required for in-store events
- Fire/flood endorsements may apply

Preferred Optional Coverages

- Event Liability, EPLI
 - Cyber & Product Liability
 - Business Interruption and Umbrella
-

3.115 Web Design & Online Services

Underwriting Appetite

- **Preferred:**
 - Strong cyber policies, BPP < \$500K, no ad/broadcast work
- **Acceptable:**
 - Some claims or <3 years tenure with security updates
- **Not Acceptable:**
 - Telecasting or media production exposure

Key Risk Considerations

- Data breach, copyright/IP violations
- E&O for website functionality

Industry-Specific Restrictions

- Personal/advertising injury excluded
- E&O required for interactive design

Preferred Optional Coverages

- Cyber & EPLI
 - Equipment Breakdown
 - Professional Liability and Umbrella
-

3.116 Wedding Services & Chapels**Underwriting Appetite**

- **Preferred:**
 - $\leq 7,500$ sq ft, ≤ 150 seats, limited catering/entertainment
- **Acceptable:**
 - Grooming services or seasonal downtime with controls
- **Not Acceptable:**
 - Over 50% alcohol or 10% catering
 - Venues over capacity or without event coverage

Key Risk Considerations

- Liquor liability, food contamination
- Special event and venue risks

Industry-Specific Restrictions

- Venue size and alcohol % thresholds
- Auto and cyber coverage dependent on service model

Preferred Optional Coverages

- Event Cancellation
 - Liquor & Food Contamination
 - Cyber and Special Event Liability
-

3.117 Window Treatments & Blinds

Underwriting Appetite

- **Preferred:**
 - Showroom-based with <25% offsite services
- **Acceptable:**
 - Construction partnership or cleaning work
- **Not Acceptable:**
 - No physical location or high claim frequency

Key Risk Considerations

- Inventory theft, install liability
- Damage to high-value fixtures

Industry-Specific Restrictions

- Work in disaster zones requires endorsement
- Install work requires trained labor and coverage

Preferred Optional Coverages

- Installation Floater
- Commercial Auto
- Business Interruption and EPLI