

AmTrust Small Business **Appetite Guide** – Business Owner’s Policy (BOP)

AmTrust is one of the nation’s largest writers of workers’ compensation insurance for small businesses across multiple industries. Our specialized coverage is supported by tools and resources to help prevent and minimize the impact of employee injuries. AmTrust’s Businessowners Policy (BOP) continues to grow adding new classes, expanded coverages and limits, and competitive pricing. It’s the perfect complement to AmTrust workers compensation policy and get a 10% discount on the BOP just for combining policies. You can even add Cyber coverage and Umbrella while you quote in our ezBOP quoting system.



Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Contractors	Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio)(electronic install)	■	■	■	■	■	■
	Carpentry - Interior	■	■	■	■	■	■
	Dry Wall or Wallboard Installation	■	■	■	■	■	■
	Electrical Work - Within Buildings	■	■	■	■	■	■
	Fence Erection Contractors (Only applies to risks that install or erect fences.)	■	■	■	■	■	■
	Floor Covering Installation - Not Ceramic Tile or Stone	■	■	■	■	■	■
	Glass Dealers and Glaziers – Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass.)	■	■	■	■	■	■
	Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair	■	■	■	■	■	■
	House Furnishings Installation – Not Otherwise Classified (Includes incidental upholstery and floor covering installation)	■	■	■	■	■	■
	Landscape Gardening - No Tree Removal or Excavation	■	■	■	■	■	■
	Painting - Interior Buildings or Structures	■	■	■	■	■	■
	Plumbing - Commercial (Not Industrial)	■	■	■	■	■	■
	Plumbing - Residential or Domestic	■	■	■	■	■	■
	Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - No LPG - Commercial	■	■	■	■	■	■

BOP: Businessowners Policy - **WC:** Workers’ Compensation - **UMB:** Umbrella - **AUTO:** Auto - **IM:** Inland Marine - **Cyber:** Cyber

■ Preferred ■ Eligible ■ Ineligible or Not Available at this time

*Professional coverage available

Enjoy the backing and resources of a leading small business insurance company.

AmTrust puts the “ez” in quoting (ezWC, ezBOP, ezPac, ezAuto)

- Competitive rates, expanding offerings and a first class digital platform
- ezBOP quotes can be quoted in about 3-4 minutes on average.
- Automatic BOP and Cyber quotes when quoting WC
- Prefilled information when available

Workers’ Compensation

- Nation’s 3rd largest writer of WC
- More than 500 eligible classes and over 300 eligible to bind online
- Easy, 24/7/365 access for agents to: quote an account in minutes
- Bind coverage same day as quote, offer online policy issuance and generate workers’ compensation policy issuance documents in real-time after binding.
- View and manage policies and claims and pay the premium online.
- Partnered APIs to quote AmTrust WC for fast, accurate competitive quotes



Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Habitation - Apartments	Apartment Building - 4 families or fewer, with mercantile or office occupancy (No boarding houses, assisted living or more than 10% undergraduate student at any location)	■	N/A	■	■	■	■
	Apartment Building - Over 4 families with mercantile or office occupancy - (No assisted living or more than 10% undergraduate student at any location)	■	N/A	■	■	■	■
	Apartment Building - Over 4 families with no mercantile or office occupancy (No boarding houses, assisted living or more than 10% undergraduate student housing at any location)	■	N/A	■	■	■	■
Habitation - Condominium	Condominium - Residential Condominium (Association risk only)*	■	N/A	■	■	■	■
Habitation - Townhouse	Townhouses or Similar Associations - Over 4 families with mercantile or office occupancy - (No daycare, eldercare, assisted living or professional care operations, undergraduate student housing, rooming or boarding housing)	■	N/A	■	■	■	■
	Townhouses or Similar Associations - Over 4 families with No mercantile or office occupancy - (No daycare, eldercare, assisted living or professional care operations, undergraduate student housing, rooming or boarding housing)	■	N/A	■	■	■	■

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Businessowners Policies

- 10% discount on BOP policy when AmTrust WC is also written
- Recent expanded appetite and eligibility
- Silver, Gold, and Platinum enhancements provide 40+ increased coverage limits and additional coverages.
- 5 market specific enhancements to customize your quotes: Medical/Dental, Office, Service, Retail and Restaurant enhancement endorsements. Includes all the platinum coverages plus market specific coverages.

Note: Silver, Gold and Platinum endorsements do not apply to CA

Businessowners Eligibility

- Total Property Value Per Location
 - Retail, Office, Service and wholesale up to \$10M per location, \$30M per policy
 - Restaurant up to \$5M. (Frame construction up to \$3M and > \$2M frame must be sprinklered)
 - Habitational up to \$4M per building, \$10M per location and \$15M per policy.
- Total Revenue
 - Retail, Service and Wholesale up to \$7.5M
 - Restaurant up to \$5M

AmTrustCyber

- Simple online quoting process where agents can bind up to \$1M limit in minutes.
- Superior coverage
 - First party loss coverage includes: Ransom Payments, Data & System Recovery, Business Interruption, Business Interruption from Suppliers, Reputational Harm, Cyber Incident Response, Cyber Deception and Cryptojacking
 - Third-party Liability coverage includes Privacy and Network Liability, Regulatory Fines, Payment Card Penalties, and Media Liability



Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Office	Accounting Services - Office - CPAs	■	■	■	■	■	■
	Accounting Services - Office - Except CPAs	■	■	■	■	■	■
	Advertising and Related Services - Office	■	■	■	■	■	■
	Bookkeeping Services - Office	■	■	■	■	■	■
	Credit Reporting Agencies - Office	■	■	■	■	■	■
	Engineers or Architects - Office - Consulting - Not engaged in actual construction.	■	■	■	■	■	■
	Insurance Agents - Office	■	■	■	■	■	■
	Interior Decorators - Office	■	■	■	■	■	■
	Lawyers - Office	■	■	■	■	■	■
	Medical - Office	■	■	■	■	■	■
	Offices - Billing Services - Office	■	■	■	■	■	■
	Offices - Claims Adjusters—Independent	■	■	■	■	■	■
	Offices - Commercial Artists Offices	■	■	■	■	■	■
	Offices - Graphic Design Services Office	■	■	■	■	■	■
	Offices - Medical - Acupuncturists - Office	■	■	■	■	■	■
	Offices - Medical - Audiologists Office	■	■	■	■	■	■
	Offices - Medical - Chiropractors - Office	■	■	■	■	■	■
	Offices - Medical - Dentists and Dental Surgeons - Office	■	■	■	■	■	■

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Extensive Loss Control Services

- We specialize in occupancy-specific risk management solutions.
- A dedicated team of Loss Control representatives delivers our solutions, committed to protecting your assets and keeping your properties in operation.
- Loss prevention support or risk management assistance, our experienced team offers the individualized attention your business needs.

Flexible Payment Options & Plans

- Multiple payment plan options:
 - Standard payment plans - up to 10 installments
 - Direct debit payment plans - up to 12 installments
 - Payment options include: - AutoPay - direct debit/EFT - Credit card - online or by phone
 - Check - pay by mail, online or by phone

Office Platinum

Choose the Office Platinum for any office risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$250,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Computer Fraud
- \$1,000 Contract Penalty
- \$25,000 Emergency Management Additional Expense
- \$10,000 Lost Lease – Lessor Interest
- \$5,000 Unauthorized Business Card Use
- Incidental Medical Malpractice
- \$50,000 Product Recall

Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
	Offices - Medical - Nutritionists - Office	■	■	■	■	■	■
	Offices - Medical - Ophthalmologists - Office	■	■	■	■	■	■
	Offices - Medical - Optometrists - Office*	■	■	■	■	■	■
	Offices - Medical - Orthodontist Office	■	■	■	■	■	■
	Offices - Medical - Osteopaths - Office	■	■	■	■	■	■
	Offices - Medical - Physical Therapists - Office	■	■	■	■	■	■
	Offices - Medical - Podiatrists - Office	■	■	■	■	■	■
	Offices - Medical - Psychologists - Office	■	■	■	■	■	■
	Offices - Real Estate Appraisers - Office	■	■	■	■	■	■
	Offices - Tax Preparation Services - Office	■	■	■	■	■	■
	Offices - Actuarial Consultants	■	■	■	■	■	■
	Offices -Consultants—Comm/Media/PR/Image - Office	■	■	■	■	■	■
	Offices -Consultants—Educational - Office	■	■	■	■	■	■
	Offices -Consultants—Executive Coaching, Training & Development - Office	■	■	■	■	■	■
	Offices - Drafting Services Office	■	■	■	■	■	■
	Offices -Court Reporting Services - Office	■	■	■	■	■	■
	Offices -Consultants—Business & Management Processes	■	■	■	■	■	■
	Offices -Market Research Firms - Office	■	■	■	■	■	■

Medical / Dental Offices Platinum

Choose the Medical / Dental Platinum for medical or dental office risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$350,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Black Bag Coverage
- \$25,000 Unauthorized Business Card Use
- \$50,000 Business Income for Websites
- \$25,000 Lock and Key Replacement
- \$50,000 Spoilage – Perishable Medicines and Medical Supplies
- \$5,000 Theft of Patterns, Dies and Molds
- \$25,000 Theft of Precious Metals and Other Valuables

Professional Coverage

Do you need professional coverage? AmTrust has got you covered by offering several professional coverages including:

- Barber shop Professional
- Beauty Shop Professional
- Condo D&O
- Denturist Professional
- Funeral Directors Professional
- Nail Salon Professional
- Hearing Aid Professional
- Opticians Professional
- Optometrist Professional
- Printers E&O
- Veterinarian Professional

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	Offices -Mortgage Brokers - Office	■	■	■	■	■	■
	Offices -Secretarial/Stenographic Services - Office	■	■	■	■	■	■
	Offices -Speech Therapists - Offices	■	■	■	■	■	■
	Offices -Stockbrokers - Office	■	■	■	■	■	■
	Offices -Telemarketing and Research Services - Office	■	■	■	■	■	■
	Offices -Telephone Answering Services - Office	■	■	■	■	■	■
	Offices -Translation & Interpretation Services - Office	■	■	■	■	■	■
	Offices -Travel Agencies - office	■	■	■	■	■	■
	Offices -Wedding Consultants	■	■	■	■	■	■
	Payroll Accounting Services - Office	■	■	■	■	■	■
	Real Estate Agents - Office	■	■	■	■	■	■
	Ticket Agencies - Office - Other Than Theatrical	■	■	■	■	■	■
	Ticket Agencies - Theatrical - Office	■	■	■	■	■	■
	Title Agents - Office	■	■	■	■	■	■
	Veterinarians - Office*	■	■	■	■	■	■

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Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
Restaurants	Bagel Shops	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Casual Dining - Family-style Restaurants – With sales of alcoholic beverages up to 45% of total sales	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Casual Dining Restaurants - Bistros, Brasseries and Cafes - With no sales of alcoholic beverages	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Casual Dining Restaurants - Bistros, Brasseries and Cafes – With sales of alcoholic beverages up to 25% of total sales	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Casual Dining Restaurants - Diners - With no sales of alcoholic beverages	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Casual Dining Restaurants - Diners – With sales of alcoholic beverages up to 25% of total sales	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Casual Dining Restaurants - Family-style Restaurants - With no sales of alcoholic beverages	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Cookie Stores	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Fast Food Restaurants - Cafes	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Fast Food Restaurants - Chicken	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Fast Food Restaurants - Concession Stands/Snack Bars	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Fast Food Restaurants - Delicatessens and Sandwich Shops	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
	Fast Food Restaurants - Donut Shops	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Fast Food Restaurants - Drive-ins/Service in Car	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Fast Food Restaurants - Hamburger/Malt Shops	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Fast Food Restaurants - Hotdog Shops	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred
	Fast Food Restaurants - Oriental Style	Eligible	Preferred	Eligible	Eligible	Preferred	Preferred

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Restaurant Platinum

Choose the Restaurant Platinum for any restaurant risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$250,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Computer Fraud
- \$30,000 per auto, \$100,000 per occurrence Damage to Customers Auto
- \$25,000 Emergency Management Additional Expense
- \$25,000 Franchise Agreement Property Upgrade
- \$10,000 Lost Lease – Lessor Interest
- Incidental Medical Malpractice
- \$50,000 Product Recall

Segment	AmTrust Class Type	BOP	WC	UMB	AUTO	IM	Cyber
	Fast Food Restaurants - Other Ethnic Style	■	■	■	■	■	■
	Fast Food Restaurants - Pizza Shops (Up to 30% Alcohol) - No Delivery	■	■	■	■	■	■
	Fast Food Restaurants - Roast Beef	■	■	■	■	■	■
	Fast Food Restaurants - Seafood	■	■	■	■	■	■
	Fast Food Restaurants - Take Out Only Restaurants - No on-premises consumption of food	■	■	■	■	■	■
	Fine Dining - With sales of alcoholic beverages more than 30% up to 45% of total sales	■	■	■	■	■	■
	Fine Dining Restaurants - With no sales of alcoholic beverages	■	■	■	■	■	■
	Fine Dining Restaurants - With sales of alcoholic beverages up to 30% of total sales	■	■	■	■	■	■
	Fresh Ethnic Food Stands (e.g., Sushi Stand within other retail establishments), no mobile food trucks - No Seasonal	■	■	■	■	■	■
	Juice, health drinks and smoothies Bars	■	■	■	■	■	■
	Limited Cooking Restaurants - Cafes	■	■	■	■	■	■
	Limited Cooking Restaurants - Coffee Bars or Shops	■	■	■	■	■	■
	Limited Cooking Restaurants - Concession Stands/Snack Bars	■	■	■	■	■	■
	Limited Cooking Restaurants - Delicatessens and Sandwich Shops	■	■	■	■	■	■
	Limited Cooking Restaurants - Donut Shops	■	■	■	■	■	■
	Limited Cooking Restaurants - Drive-ins/Service in Car	■	■	■	■	■	■
	Limited Cooking Restaurants - Ice Cream and Yogurt Stores	■	■	■	■	■	■

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	Limited Cooking Restaurants - Pizza Shops	■	■	■	■	■	■
	Limited Cooking Restaurants - Salad Bars	■	■	■	■	■	■
	Popcorn Shops	■	■	■	■	■	■
	Pretzel Shops - (No Food Trucks)	■	■	■	■	■	■
	Restaurants - Fast Food Restaurants - Donut Shops - No cooking	■	■	■	■	■	■
	Restaurants - Fast Food Restaurants - Pizza Shops No Alcohol - No Delivery	■	■	■	■	■	■
	Take-Out Only Restaurants - no on-premises consumption of food	■	■	■	■	■	■

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Retail	Air Conditioning Equipment - Retail Only (with installation by employees up to 10%)	■	■	■	■	■	■
	Appliance Stores – Household Appliances and Home Furnishings	■	■	■	■	■	■
	Appliance Stores - Radio, Television and Phonographic Stores (including parts and supplies)	■	■	■	■	■	■
	Athletic Footwear Stores	■	■	■	■	■	■
	Auctioneers - Sales conducted away from the insured's premises	■	■	■	■	■	■
	Audio/Visual Equipment Stores	■	■	■	■	■	■
	Automobile Parts and Supplies - Retail Stores (New parts Including Tires – no used parts) with less than 5% tire sales.	■	■	■	■	■	■
	Bakeries - Retail - With baking on premises	■	■	■	■	■	■
	Bakeries - Retail - No baking on premises	■	■	■	■	■	■
	Balloon and Novelty Stores	■	■	■	■	■	■
	Barber, Beauty Supplies - Retail	■	■	■	■	■	■
	Battery Stores	■	■	■	■	■	■
	Bed and Bath Shops	■	■	■	■	■	■
	Beer or Wine Making Supply Stores (No sale of used equipment and no direct importing of goods)	■	■	■	■	■	■
	Bicycle Shops - Repair and Maintenance Shops without Retail	■	■	■	■	■	■
	Bicycle Shops - Retail	■	■	■	■	■	■

Retail Platinum

Choose the Retail Platinum for any retail risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$250,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Computer Fraud
- \$25,000 Emergency Management Additional Expense
- \$15,000 Food Contamination
- \$50,000 Franchise Agreement Property Upgrade Extension
- \$10,000 Lost Lease – Lessor Interest
- \$5,000 Unauthorized Business Card Use
- Incidental Medical Malpractice
- \$50,000 Product Recall

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	Books and Magazines Stores - New	■	■	■	■	■	■
	Books and Magazines Stores - Used	■	■	■	■	■	■
	Bridal Shops	■	■	■	■	■	■
	Camera and Photographic Equipment - Retail Only	■	■	■	■	■	■
	Candle Shops (No candle making)	■	■	■	■	■	■
	Candy or Confectionery Stores	■	■	■	■	■	■
	Candy or Confectionery Stores - No Manufacturing on Premises	■	■	■	■	■	■
	Catalog or Premium Coupon Redemption Stores	■	■	■	■	■	■
	Ceramics - Retail Only	■	■	■	■	■	■
	Cheese Shops	■	■	■	■	■	■
	China and Crystal Stores	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Clothing - Ladies and Girls (Coats, Suits and Dresses) No sale of used merchandise or consignment goods,	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Clothing - Men’s and Boys (Coats and Suits)	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Family Clothing Stores	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Haberdashery and Men’s Furnishings	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Hosiery	■	■	■	■	■	■

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	Clothing or Wearing Apparel - Retail - Ladies Specialty Stores	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Ladies Undergarments and Lingerie	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Men's and Boy's Hats and Caps	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's	■	■	■	■	■	■
	Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel	■	■	■	■	■	■
	Coffee, Tea and Spice Specialty Store	■	■	■	■	■	■
	Computer Service and Repair - On Premises only	■	■	■	■	■	■
	Computer Stores - (No system design)	■	■	■	■	■	■
	Cosmetic, Hair or Skin Preparation - Retail Only	■	■	■	■	■	■
	Dairy Products or Butter and Egg Stores (Including Ice Cream)	■	■	■	■	■	■
	Dairy Products or Butter and Egg Stores (Including Ice Cream)	■	■	■	■	■	■
	Delicatessens - Primarily retailing a range of grocery items and meats	■	■	■	■	■	■
	Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	■	■	■	■	■	■
	Edible Bouquet Stores (Baked Goods, Fresh Fruits or Vegetables)	■	■	■	■	■	■
	Education and School Supplies	■	■	■	■	■	■
	Electrical Lighting Stores	■	■	■	■	■	■

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	Electronics Stores	■	■	■	■	■	■
	Fabric - Stores	■	■	■	■	■	■
	Flag and Banner Stores	■	■	■	■	■	■
	Floor Covering - Stores - Except Wood or Ceramic Tile Only	■	■	■	■	■	■
	Floor Covering - Stores - Wood or Ceramic Tile Only	■	■	■	■	■	■
	Florists - Retail	■	■	■	■	■	■
	Garden Stores and Light Farming Supplies - No Landscaping, No Equipment or Truck rental - (No sale of firearms or ammunition)	■	■	■	■	■	■
	Gift Shops	■	■	■	■	■	■
	Glass Dealers and Glaziers - Retail Only - (No past or current EXTERIOR work over two stories	■	■	■	■	■	■
	Gourmet Food Stores	■	■	■	■	■	■
	Greeting Cards Stores	■	■	■	■	■	■
	Hardware and Tools - Retail - (No sale of firearms, or ammunition, No rental operations, No sale of used equipment and No propane refilling)	■	■	■	■	■	■
	Health or Natural Food Stores - With an area less than 4000 square feet	■	■	■	■	■	■
	Hearing Aid - Retail*	■	■	■	■	■	■
	Hobby, Craft or Artists Supply - Retail	■	■	■	■	■	■
	Holiday Boutiques (Christmas, etc.) – Must have one location open year-round	■	■	■	■	■	■
	Home Furnishings Stores - (No used merchandise or consignment goods)	■	■	■	■	■	■

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	Janitorial Supplies - Retail	■	■	■	■	■	■
	Jewelry - Retail - Costume	■	■	■	■	■	■
	Kiosks - non-food	■	■	■	■	■	■
	Kitchen Accessories, Including Cutlery	■	■	■	■	■	■
	Lawn, Garden Outdoor Fixtures - (No Landscaping or Equipment or Truck rental, No sale of used equipment, No propane refilling)	■	■	■	■	■	■
	Lawn, Garden Supplies - No Landscaping or Equipment or Truck rental - (No sale of used equipment, No propane refilling)	■	■	■	■	■	■
	Luggage Goods - Retail Only	■	■	■	■	■	■
	Mail Order Houses - Retail Only	■	■	■	■	■	■
	Maternity Shops	■	■	■	■	■	■
	Monuments and Tombstones - Retail	■	■	■	■	■	■
	Music Stores - Pre-recorded	■	■	■	■	■	■
	Musical Instrument Stores - (No rental operations)	■	■	■	■	■	■
	Newsstands	■	■	■	■	■	■
	Office Machines or Appliances - Retail - No Repair	■	■	■	■	■	■
	Optical Goods - Retail*	■	■	■	■	■	■
	Paint, Wallpaper or Wallcovering Stores (no sale of thinner or solvents in bulk – 55-gallon drums)	■	■	■	■	■	■
	Painting, Picture or Frame Stores - (No framing or storage of high valued items (\$25,000 or more)	■	■	■	■	■	■

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	Party Supply Stores - (No rentals operations)	■	■	■	■	■	■
	Pet Food and Supplies - (No obedience classes, veterinary, pet boarding or kennel services)	■	■	■	■	■	■
	Pet Stores - (No obedience classes, veterinary, pet boarding or kennel services)	■	■	■	■	■	■
	Photographic Equipment - Retail only - (Alarm required)	■	■	■	■	■	■
	Plumbing Supplies and Fixtures - Retail - (No sale of fire suppression systems)	■	■	■	■	■	■
	Pool Tables and Billiards Supplies Stores	■	■	■	■	■	■
	Pottery Store - No Kilns	■	■	■	■	■	■
	Refrigeration Equipment - Commercial - Retail - No roof top operations or work exceeding 2 stories, No crane operations and No equipment rental or sales of unused equipment.	■	■	■	■	■	■
	Religious Articles Stores	■	■	■	■	■	■
	Sewing Machine Stores	■	■	■	■	■	■
	Shoe Stores - Retail	■	■	■	■	■	■
	Specialty Foods	■	■	■	■	■	■
	Stationery or Paper Products - Retail	■	■	■	■	■	■
	Sunglasses Shops	■	■	■	■	■	■
	Tie Shops	■	■	■	■	■	■
	Trophy Stores	■	■	■	■	■	■

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	T-Shirt Shops - No screen printing	■	■	■	■	■	■
	Uniform Stores - No laundry, Dry Cleaning or Rental	■	■	■	■	■	■
	Vacuum Cleaner Sales and Service without Central Installation - (No used merchandise)	■	■	■	■	■	■
	Video Stores - Sales	■	■	■	■	■	■
	Wigs - Retail only	■	■	■	■	■	■

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Service	Barber Shops*	■	■	■	■	■	■
	Beauty Parlors and Hair Styling Salons*	■	■	■	■	■	■
	Bookbinding and Printing Supplies - Retail	■	■	■	■	■	■
	Cemeteries - Other than Not-For-Profit	■	■	■	■	■	■
	Clock Shop with Repair	■	■	■	■	■	■
	Copying and Duplicating Stores	■	■	■	■	■	■
	Dental Laboratories*	■	■	■	■	■	■
	Engraving	■	■	■	■	■	■
	Funeral Homes or Chapels*	■	■	■	■	■	■
	Laundry and Dry Cleaning - Laundry and Dry Cleaning or Dyeing Receiving Stations	■	■	■	■	■	■
	Locksmiths	■	■	■	■	■	■
	Mailbox or Packaging Stores - Packaging Services (Except packing and crating for transportation)	■	■	■	■	■	■
	Mailbox or Packaging Stores - Packing and Preparing Goods for Shipping	■	■	■	■	■	■
	Mailing or Addressing Companies - Direct Mailing Companies	■	■	■	■	■	■
	Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	■	■	■	■	■	■
	Nail Salons*	■	■	■	■	■	■
	Pet Day Care - No overnight boarding - No kennels	■	■	■	■	■	■

Service Risks Platinum

Choose the Service Risk Platinum for any service risk and get all the coverage and limits provide on the Platinum Enhancement Endorsement combined with these market specific coverages and limits:

- \$250,000 Blanket coverage Limit for Accounts Receivable, Debris Removal, Personal Property of Others and Valuable Papers
- \$10,000 Computer Fraud
- \$25,000 Emergency Management Additional Expense
- \$25,000 Franchise Agreement Property Upgrade Extension
- \$25,000 Lock and Key Replacement
- \$10,000 Lost Lease – Lessor Interest
- \$25,000 Unauthorized Business Card Use
- Incidental Medical Malpractice
- \$50,000 Product Recall

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	Pet Groomers Only - No other operations	■	■	■	■	■	■
	Photoengraving	■	■	■	■	■	■
	Photographers - (No photography sessions using high value props (i.e., sports cars, vehicles, designer gowns, jewelry, etc.)	■	■	■	■	■	■
	Printing*	■	■	■	■	■	■
	Shoe Stores - Repair	■	■	■	■	■	■
	Tailoring or Dressmaking Establishments - Custom	■	■	■	■	■	■
	Taxidermists	■	■	■	■	■	■
	Videographers – (No Photography sessions using high value props (i.e., sports cars, vehicles, designer gowns, jewelry, etc.)	■	■	■	■	■	■

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Wholesale	Appliance Distributors - Household and Home Furnishings	■	■	■	■	■	■
	Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	■	■	■	■	■	■
	Bakeries - Distributors - No baking on premises	■	■	■	■	■	■
	Barber or Beauty Shop Supplies Distributors	■	■	■	■	■	■
	Bookbinding and Printing Supplies - Distributors	■	■	■	■	■	■
	Books/Magazines/Stationery/Cards/Paper Products - Wholesale	■	■	■	■	■	■
	Bottled Water Dealers and Distributors	■	■	■	■	■	■
	Canned Foods Wholesale - (No repacking or relabeling of goods and no direct importing of goods from outside the United States)	■	■	■	■	■	■
	Clothing or Wearing Apparel - Distributors - Men's and Boy's Clothing and Furnishings (No sale of children's or infants' clothing/sleepwear)	■	■	■	■	■	■
	Coffee, Tea and Spice Distributors	■	■	■	■	■	■
	Collectibles and Memorabilia - Distributors	■	■	■	■	■	■
	Computers - Including Software and Accessories - Wholesale	■	■	■	■	■	■
	Cosmetic, Hair or Skin Preparation Distributors	■	■	■	■	■	■
	Dry Goods - Linens, Curtains or Draperies - Wholesale	■	■	■	■	■	■
	Electrical Lighting Fixtures and Fans - Wholesale	■	■	■	■	■	■
	Electrical Supplies - Wholesale - Alarm Required	■	■	■	■	■	■
	Electronic Equipment, Wiring Suppliers, Construction Material Wholesale- Alarm Required	■	■	■	■	■	■

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	Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	■	■	■	■	■	■
	Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment (No employee installation or repair)	■	■	■	■	■	■
	Fabric - Distributors	■	■	■	■	■	■
	Floor Covering - Distributors	■	■	■	■	■	■
	Florists - Distributors	■	■	■	■	■	■
	Footwear and Shoe Wholesalers	■	■	■	■	■	■
	Gift Items - Wholesale	■	■	■	■	■	■
	Glass Novelty - Wholesale	■	■	■	■	■	■
	Hardware and Tools - Distributors	■	■	■	■	■	■
	Hearing Aid - Distributors	■	■	■	■	■	■
	Heating or Combined Heating and Air Conditioning equipment - Distributors Only - (No employee installation or repair)	■	■	■	■	■	■
	Hobby, Craft or Artists Supply - Distributors	■	■	■	■	■	■
	Home Furnishing and Accessory Distributors	■	■	■	■	■	■
	Household Products Distributor	■	■	■	■	■	■
	Household Products Distributor - Wholesale	■	■	■	■	■	■
	Janitorial Supplies - Distributors	■	■	■	■	■	■
	Monuments and Tombstones - Wholesale	■	■	■	■	■	■
	Office Machines or Appliances - Distributors	■	■	■	■	■	■

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	Office Supplies & Stationery Wholesaler	■	■	■	■	■	■
	Optical Goods - Distributors	■	■	■	■	■	■
	Paper Products Distributors	■	■	■	■	■	■
	Pet Supplies - Wholesale	■	■	■	■	■	■
	Plumbing Supplies and Fixtures - Distributors	■	■	■	■	■	■
	Printing and Bookbinding Supplies - Wholesale	■	■	■	■	■	■
	Radio, TV and Audio Equipment - Wholesale	■	■	■	■	■	■
	Records, Audio and/or Video Tapes, Compact Discs and Sheet Music - Sales or Rental - Wholesale	■	■	■	■	■	■
	Refrigeration Equipment - Commercial - Distributors	■	■	■	■	■	■
	Religious Articles - No Precious Metals or Jewelry - Wholesale	■	■	■	■	■	■
	School Supplies Wholesalers	■	■	■	■	■	■
	Stationery or Paper Products - Distributors - Paper	■	■	■	■	■	■
	Stationery or Paper Products - Paper (e.g., fine, printing, writing), bulk, wholesale (except office supplies, printing paper, stationery, writing paper)	■	■	■	■	■	■
	Telephone, Pagers and Beepers - Wholesale	■	■	■	■	■	■
	* Optional Professional Coverage Available						

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