



Select Accounts Eligibility Guidelines

Service Businesses

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Please consult with your Underwriter or Sales Executive for details and to discuss risks which may not meet the following guidelines.

Service Businesses:

Target businesses provide specialized services to consumers and businesses. These can include dry cleaners, funeral homes, photographers, and packaging and mailing services.

Service Businesses risks will typically have a maximum account size of:

- Total property insured value for Service Businesses: \$50M per account/\$5M per location
- Total property insured values for Service Business Contractors: \$10M per account/ \$5M per location
- Revenue: \$15M annually
- Work Comp Payroll: \$75,000 in premium
- Auto: maximum 25 power units

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Target Business for Service Businesses

- Photographers and Videographers
- Funeral Homes
- Dry Cleaners and Laundry

Underwriting Guidelines for Services Businesses*

A few Reminders:

- **Ineligible exposures** can be found in [Common Exposures not Eligible for this Industry](#) and the [Class Table](#) for exposures more specific to a given class.
- Loss activity or prior termination of coverage may require underwriting review and action.
- Where applicable to BOP, the below guidelines apply to business written on our BOP 2.0 product.

	BOP	Monoline GL	Monoline Property	WC	Auto
New business ventures are eligible.	✓	✓	✓	✓	✓
Home-based businesses are acceptable in some instances.	✓	✓	✓	✓	✓
Operating hours no later than midnight preferred.	✓	✓	✓	✓	✓

* Additional underwriting guidelines may apply. Some states may have restricted appetite. Countrywide trends have been captured in the guidelines below, but may not encompass all scenarios

**While outside of Select's underwriting appetite, coverage may be considered by [Northfield](#)



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Coverage Highlights for Service Businesses

Specialized Coverage Offerings: *

- **Bailee's Customers Goods:** Protects customer property on premises, off premises or in transit
- **Building Owners Endorsement:** Bundles Ordinance or Law coverages at a set limit and offers higher limits for key coverage.
- **Business Income – Mobile Operations Vehicle Endorsement–** This optional endorsement is specifically designed for those businesses that generate income via the use of a specifically equipped vehicle. This option provides coverage for the actual loss of business income sustained due to the necessary suspension of the insured's mobile operations, caused by direct physical loss of or damage to a mobile operations vehicle. Mobile operations vehicles are any land vehicle, trailer or semi-trailer that is designed for travel on public roads and specifically fitted to carry stock or specifically equipped to provide insured's services.
- **Employment Practices Liability+ SM (EPL+):** EPL+ defends your client's businesses in the event of a claim alleging a wrongful employment practice, such as discrimination or wrongful termination. EPL+ helps cover legal expenses as well as potential settlement damages.
- **Sewer and Drain Backup:** Covers loss or damage to covered property from water or sewage backup, or overflows; extends BIEE coverage, when selected; includes sump overflow as optional.
- **Specialized BOP Endorsements:**
 - **Power Pac:** includes 20+ new or enhanced coverages designed to provide protection in one endorsement
 - **Power Pac Premier:** includes 40+ new or enhanced coverages designed to provide protection in one endorsement

* Additional underwriting guidelines may apply

Coverage considerations:

- BOP coverage as well as monoline property and general liability coverage is available.
- Property coverage limits are expected to be insured at 100% unless a coinsurance percentage is selected.
- Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire and earthquake
- Both Auto and WC are available as companion policies or on a monoline basis subject to applicable guidelines.
- Umbrella coverage is available when written over a Travelers general liability policy.



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Classifications

Eligible operations are businesses specifically listed in the classification section. If multiple business operations are conducted at the same location, each is to be separately classified and rated.

Class Description	Ineligible Exposures for this Class (Applicable LOBs noted) Refer to "Common Exposures not Eligible for this Industry" to review industry ineligible exposures
Appliance Repair Shop <i>Repairing and servicing home appliances and machines such as blenders and vacuum cleaners. Operations are on premises and do not include installation or delivery. For operations conducted away from the premises, separately classify as Appliance or Furniture Installation and Service Contractors.</i>	Lawn mower, power tool or engine repair (GL, PROP)
Commercial Linen Supply and Laundry Services <i>Pick-up, rental and/or laundering of products such as towels, uniforms, table and bed linens, rugs or mats, and/or diapers.</i>	Services for hospitals, nursing homes, or healthcare customers (WC)
Disc Jockeys and Musicians <i>Playing, singing, or performing music for events held at restaurants and banquet facilities/halls, such as weddings, dances, birthdays, or anniversary parties.</i>	Performances or events at stadiums, bars/night clubs, taverns, etc. (GL, PROP, WC) Bands, rock groups, orchestras (GL, WC) Singing telegram services (GL, WC) Special effects (e.g. Pyrotechnics) (GL, WC)
Dry Cleaners, Including Plant on Premises <i>Dry cleaning and laundering customers' goods on premises. Customers may drop off items, or pick-up and delivery may be provided.</i>	Services for hospitals, nursing homes, or healthcare customers (WC)
Dry Cleaners, No Plant on Premises <i>Receiving dry cleaning and laundering as a drop off location only. No cleaning.</i>	
Funeral Homes <i>Providing funeral services, including preparing the body, sales of caskets or related merchandise, use of the facilities for memorial services, wakes, and transportation.</i> <ul style="list-style-type: none">• Crematory services provided by the insured's own funeral home are permissible, provided they constitute less than 30% of the total revenue.	Crematory services for others funeral parlors (GL, Property, WC) Grave digging or excavating (GL, WC)
Laundromat – Attended <i>Laundering - self-service or full-service basis with an employee on premises.</i>	Open past midnight (GL, WC) Armed security on premises (GL, WC)
Locksmiths <i>Selling, designing, installing, servicing, and opening locks for cars, homes and safes. Also includes keyless locking devices.</i>	Design, service or install alarm or security systems (GL) Design, service or install home automation systems (GL)
Monument Engraving and Installation Contractors <i>Cutting, shaping, engraving, finishing, and installing stone for monuments and gravestones.</i> <i>Continued on following page</i>	



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<ul style="list-style-type: none"> Selling of headstones or monuments should be <u>separately classified</u> as headstones and monuments 	
Music Recording Studios <i>Providing an audio production facility, and studio equipment to record and mix music.</i>	Music producers or publishers (GL, WC) Music distribution services (GL, WC) Motion picture studio (GL, WC) Radio broadcasting, music checkers or Transcription services (GL, WC) Overnight boarding of visitors or clients (GL, WC)
Musical Instrument Tuning and Repair <i>Repairing, servicing, or tuning musical instruments.</i>	
Office Machine Repair <i>Installing, inspecting, adjusting or repairing office machines such as printers and photocopiers, appliances, and electronics (other than computers).</i>	
Packaging and Mailing Services <i>Packaging, mailing, and shipping services on premises. Services often include sale of related supplies, fax services, mailbox rentals, copying or printing.</i>	Freight forwarders/agents (GL, WC) Courier or package delivery services (GL, WC)
Photographers and Videographers <i>Photography and/or videography services for individual or commercial customers. This includes portraits, weddings or events, or advertisements.</i>	Adult entertainment (GL, PROP, WC) Aircraft (other than drones) or watercraft (GL, PROP, WC) Extreme Sports Videography (i.e., sky diving, mountain climbing, snowboarding, spelunking, etc.) (GL, PROP, WC) Paparazzi (GL, PROP, WC) Motion picture production including wildlife videography (GL, PROP, WC)
Tailors, Dressmakers, and Shoe Repair <i>Creating, altering, or repairing clothing, footwear, or household textiles such as curtains or bedding.</i>	
Taxidermists <i>Preparing, stuffing, and mounting the hides or skins of animals.</i>	Tanning of animal hides and skins (GL, PROP, WC) Firearms, guns or ammunition sold (GL, PROP, WC)
Vending Machine Operators <i>Filling, installing, maintaining, and selling products from vending machines.</i>	Adult Entertainment (GL, PROP, WC) Alcoholic beverages (GL, PROP, WC) Automated teller machines (ATM) (GL, PROP, WC) Gambling machines, lottery or gaming tickets (GL, PROP, WC) Health and hygiene products (GL) Cannabis or marijuana products (GL, PROP, WC, AUTO) Sale of tobacco products (GL, PROP, WC)



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