



Select Accounts Eligibility Guidelines

Retail

Edition: July 2025

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

RETAIL:

Target businesses sell goods to the general public and consumer. These goods include appliances, art supplies, auto parts, baked goods, clothing and accessories, electronics, furniture, hardware, gifts & novelties, and home & garden.

Retail risks will typically have a maximum account size of:

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

Quick Links:

- [Industry Underwriting Guidelines](#)
- [Industry Ineligibles](#)
- [Coverage Considerations](#)
- [Class table](#)

Target Business for Retail

- Women's Clothing Stores
- Florist Shops
- Appliance Stores
- Retail Bakeries
- Furniture Stores
- Hardware Stores
- Gift, Novelty, and Souvenir Shops
- Jewelry Shops

Underwriting Guidelines for Retail*

Industry Nuances:

- Three years in business preferred, however new ventures will be entertained
- Internet sales are eligible
- Home based businesses are acceptable
- Building utilities and roof updates or replacement within 30 years required when building coverage is provided

A few reminders:

- **Ineligible exposures** can be found in [Ineligible Exposures 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.



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Ineligible exposures for this industry: ** <i>(Unique exposures may exist at the class level. Refer to classification table)</i>	BOP	Monoline GL	Monoline Property	WC	Auto
Operations open past midnight	X	X		X	
Seasonal operations (open for less than 8 months/year)	X	X			
Directly imported products	X	X			
Marijuana/CBD processing, handling, distribution, or consumption on premises	X	X	X	X	X
Sale of fireworks	X	X	X	X	X
Sale of used, salvaged, recycled, or waste products or materials	X	X			
Sale or rental of firearms, archery equipment, weapons, guns, or ammo	X	X	X	X	X
Installation >25% may require additional underwriting and/or reclassification	X	X	X	X	X
Sale or distribution of cell or satellite phones	X	X			

* 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](#)

Coverage Highlights for Retail

Specialized Coverage Offerings:

- **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
 - **Restaurant and Perishable Goods Premier:** includes 40+ new or enhanced coverages specifically designed for businesses with a perishable goods exposure (food and florist retailers)
- **CyberRisk:** provides flexible coverage options designed to handle every phase of a cyber attack
- **EPL+:** provides coverage options to protect businesses in the event of a claim alleging wrongful employment practices

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 Workers Compensation 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.

Quick Links: [A-F](#), [G-L](#), [M-R](#), [S-Z](#)

Class Description	Ineligible Exposures for this Class (Applicable LOBs noted) <i>Refer to "Common Exposures not Eligible for this Industry" to review industry ineligible exposures</i>
Antique Dealer <i>Sale of rare or unique furniture, furnishings, silverware or china, jewelry, dolls, or other household goods of a considerable age.</i>	Pawnshop or cash for gold (All LOB) Flea market (All LOB) Junkyard (All LOB)
Appliances and Electronics Retail Sales (Including Installation) <i>Sale and installation of household appliances, electronics and/or cameras.</i>	Install, fill, maintain or service propane, natural gas, or LPG tanks or lines, including cutting, moving, or extending main gas lines (BOP, Monoline GL & Property, BA) Sell fire or wood/pellet burning stoves (BOP, Monoline GL & Property) Sell fire suppression systems (BOP, Monoline GL)
Appliances and Electronics Retail Sales (No Installation) <i>Sale of small household appliances, electronics and/or cameras.</i>	Install, fill, maintain or service propane, natural gas, or LPG tanks or lines, including cutting, moving, or extending main gas lines (BOP, Monoline GL & Property, BA) Sell fire or wood/pellet burning stoves (BOP, Monoline GL & Property) Sell fire suppression systems (BOP, Monoline GL)
Art Gallery or Dealers <i>Display and sale of original and limited-edition art works.</i> • Abuse or Molestation Exclusion (CG T4 90) is <u>mandatory</u>	Armed security on premises (BOP, Monoline GL & Property, WC)
Arts and Crafts and Hobby Supplies Retailer <i>Sale of hobby or craft supplies, such as kits for miniatures, models and trains, paint, fabric, scrapbooking supplies and/or yarn. Services often include framing, classes, demonstrations, and events.</i> • Abuse or Molestation Exclusion (CG T4 90) is <u>mandatory</u>	
Auto Parts and Accessories Retailer <i>Sale of accessories and replacement parts needed to maintain vehicles, for ordinary street use.</i>	Primary focus on selling high performance, off-road, or racing products (BOP, Monoline GL) Tire dealers (BOP, Monoline GL & Property) Tire installation, recapping, repair, or re-treading services (BOP, Monoline GL & Property, BA) Service bays available to customers (BOP, Monoline GL & Property, WC)
Beauty and Barber Supplies Retailer <i>Sale of barber and beauty tools, supplies, and hair products to professionals and the general public.</i>	Repackaging or relabeling products under customer's own label (BOP, Monoline GL) Chemical mixing, repacking, or relabeling (BOP, Monoline GL, WC)
Beer, Wine, or Liquor Retailer <i>Sale of alcoholic beverages.</i>	Drive-thru service (BOP, Monoline GL) Check cashing, paycheck loan services or wire/money transfer services (BOP, Monoline GL)

Continued on following page



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	Alarm system not connected to a UL listed central station or police station (BOP, Monoline GL & Property, WC) Fill, install, or service propane, LPG, or natural gas tanks or lines (All LOB)
Books, Newspapers, and Magazines Retailer <i>Sale of printed reading materials.</i> <ul style="list-style-type: none"> If Food Service operations are also present: <u>Add Pastries or Snacks – Baked</u> class If Printer or Publisher operations are present: <u>Add Printers and Bookbinders</u> and/or <u>Publishers</u> as additional classifications (use one or both) 	Adult bookstore (All LOB)
Bridal Apparel <i>Sale of clothing and accessories worn by brides and other members of the wedding party.</i> <ul style="list-style-type: none"> If Wedding Planning services are also provided: <u>Add Personal Consultants</u> class 	
Carpet, Flooring, and Tile Retailer <i>Sale of carpets, rugs, tiles, and other flooring materials. Stores typically will have a showroom.</i> <ul style="list-style-type: none"> If installation, service, or repair exceeds 25% of total annual sales: <u>Add Carpet and Flooring Installation</u> class 	
Clothing, Shoes, and Fashion Accessories Retailer <i>Sale of one or more of the following items: clothing, shoes, uniforms, luggage, handbags, fashion jewelry, dance supplies, sportswear.</i>	Sell safety or protective equipment (BOP, Monoline GL) Body piercing (other than ears) or permanent tattooing performed (BOP, Monoline GL, WC) Direct sales businesses, including client home parties (All LOB) Sell adult books, toys, clothing, or entertainment products (All LOB)
Collectibles Dealer <i>Sale of collectibles including comic books, sports cards, coins, stamps, and other memorabilia.</i>	Off-premises operations (All LOB) Pawnshop or cash for gold (All LOB) Flea market (All LOB) Junkyard (All LOB)
Convenience Store - With Gasoline Sales <i>Sale of gasoline in addition to a limited range of merchandise such as food and drinks, lottery tickets, cigarettes, newspapers, magazines, and household goods.</i> <ul style="list-style-type: none"> Car wash operations: <u>Add Car Washes</u> class If alcohol sales exceed 25% of total sales: <u>Add Beer, Wine or Liquor Retailer</u> class Tobacco or Nicotine Exclusion (CG D2 26) is <u>mandatory</u> 	Check cashing, paycheck loan services, or wire/money transfer services (BOP, Monoline GL, WC) Alarm system not connected to a UL listed central station or police station (BOP, Monoline GL & Property, WC) Gas station as sole operation (BOP, Monoline GL & Property, WC) Fill, install, or service propane, LPG, or natural gas tanks or lines (All LOB)
Convenience Store - Without Gasoline Sales <i>Sale of a limited range of merchandise such as food and drinks, lottery tickets, cigarettes, newspapers, magazines, and household goods.</i> <ul style="list-style-type: none"> Car wash operations: <u>Add Car Washes</u> class 	Check cashing, paycheck loan services, or wire/money transfer services (BOP, Monoline GL, WC) Alarm system not connected to a UL listed central station or police station (BOP, Monoline GL & Property, WC) Fill, install, or service propane, LPG, or natural gas tanks or lines (All LOB)

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<ul style="list-style-type: none"> If alcohol sales exceed 25% of total annual sales: <u>Add Beer, Wine or Liquor Retailer</u> class Tobacco or Nicotine Exclusion (CG D2 26) is <u>mandatory</u> 	
Cosmetics and Personal Care Retailer <i>Sale of cosmetics and toiletries.</i> <ul style="list-style-type: none"> CBD and Hemp non-consumables sales less than 5% are acceptable Professional Services Exclusion – Therapeutic or Cosmetic Services (CG D3 44) is <u>mandatory</u> 	Repackaging or relabeling products under customer's own label (BOP, Monoline GL) Massage, tanning, or weight reduction services (BOP, Monoline GL) Sells discontinued products (BOP, Monoline GL) Direct sales businesses, including client home parties (All LOB)
Fine Jewelry Retailer <i>Sale of jewelry, precious stones or metals, sterling and plated silverware, and watches and clocks.</i>	Armed security on premises (All LOB) Pawnshop or cash for gold operation (All LOB) Alarm system not connected to a UL listed central station or police station (BOP, Monoline GL & Property, WC) Body piercing (other than ears) or permanent tattooing performed (BOP, Monoline GL, WC)
Florists <i>Sale of flowers, plants, and florist supplies. Services often include delivery, floral design and arranging.</i>	Operate a nursery or commercial greenhouse (BOP, Monoline GL & Property, WC)
Food Service Industry Equipment and Supplies Retailer <i>Sale to restaurants, hotels and other food service establishments of food preparation, storage, and commercial cooking equipment, furniture, fixtures, and supplies.</i>	Install, fill, maintain or service propane, natural gas, or LPG tanks or lines, including cutting, moving, or extending main gas lines (All LOB) Sell, install, or service fire suppression systems (BOP, Monoline GL & Property, WC)
Furriers <i>Selling, storing, repairing, and altering fur clothing and accessories.</i>	Armed security on premises (All LOB)
General Stores <i>Sale of a variety of general merchandise such as apparel, furnishings, and housewares.</i>	Check cashing, paycheck loan services, or wire/money transfer services (All LOB) Overall inventory is marketed as discount (e.g. "Everything is less than \$5") (BOP, Monoline GL) Sell used building material (All LOB) Sell fireplace, wood, or pellet burning stoves (BOP, Monoline GL & Property)
Gifts, Cards, and Souvenirs Retailer <i>Sale of new gifts, greeting cards, stationery, novelty merchandise, souvenirs, seasonal decorations, and religious items.</i> <ul style="list-style-type: none"> Electromagnetic Fields Exclusion (CG D1 63) is <u>mandatory</u> 	Sell or distribute cell or satellite phones (BOP, Monoline GL)
Hardware and Home Improvement Supplies Retailer <i>Sale of materials and tools to facilitate home renovations and repair, such as plumbing, roofing, electrical, masonry, heating or cooling systems, paint, wallpaper, tile, flooring, fixtures, and cabinets.</i> <ul style="list-style-type: none"> Lumber sales greater than 25% are not eligible 	Install, fill, maintain or service propane, natural gas, or LPG tanks or lines, including cutting, moving, or extending main gas lines (All LOB) Sell used building material (All LOB) Sell fireplace, wood, or pellet burning stoves (BOP, Monoline GL & Property) Mix or apply chemicals, fertilizers, or pesticides (All LOB) Rent construction equipment (All LOB) Rent amusement equipment (e.g., inflatable bouncing

Continued on following page



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<ul style="list-style-type: none"> If installation, service, or repair exceeds 25% of total annual sales: Refer to Contractor industry class list for corresponding operations 	rooms or rock-climbing walls) (All LOB)
	Lumberyard as primary operation (All LOB)
Headstones and Monuments <i>Sale and engraving (on premises) of monuments such as tablets, plaques, and bronze markers.</i> <ul style="list-style-type: none"> If engraving sales exceed 25% of total annual sales: <u>Add Monument Engraving and Installation Contractors</u> class 	
Home Furnishings and Supplies Retailer <i>Sale of home furnishings, decorations, and accessories, such as curtains, bedding, linens, kitchen supplies, cookware, lamps, or clocks (including clock repair).</i>	Sell fireplaces, wood/pellet burning stoves (BOP, Monoline GL & Property)
Home Furniture Retailer <i>Sale of furniture for residential use. Furniture may include sofas, tables, chairs, desks, dressers, mattresses, and beds.</i> <ul style="list-style-type: none"> If installation, service, or repair exceeds 25% of total annual sales: <u>Add Appliance or Furniture Installation and Service Contractors</u> class 	Infant or juvenile furniture assembly (BOP, Monoline GL)
	Refurbish or reupholster furniture (BOP, Monoline GL & Property)
	Rent furniture or equipment to others (All LOB)
	Antique, rare, or used products (BOP, Monoline GL)
	Pool, spa, fireplace, woodstove, or pellet stove sales (BOP, Monoline GL & Property)
Lawn and Garden Supplies and Fixtures Retailer <i>Sale of plants, trees, mulches, fertilizers, garden tools, outdoor decorative items, and other garden supplies. Plants are primarily grown elsewhere by others.</i> <ul style="list-style-type: none"> If Lawn Care services are provided: <u>Add Landscapers and Lawn Maintenance – No Sprinkler Installation</u> class 	Mix or apply chemicals, fertilizers, or pesticides (All LOB)
	Sell commercial landscaping equipment or farm tractors (All LOB)
	Pool, spa, fireplace, woodstove, or pellet stove sales (BOP, Monoline GL & Property)
	Rent furniture or equipment to others (All LOB)
	Fill, install, or service propane (LPG) or natural gas tanks or lines (All LOB)
Movies, Music, and Video Games Retailer <i>Sale and rental of prerecorded audio and video tapes, CDs, DVDs, games, and records.</i>	Sell or rent adult entertainment products (All LOB)
Musical Instruments Retailer <i>Sale and rental of musical instruments, sheet music and accessories. May also include incidental maintenance, repair, and lessons.</i> <ul style="list-style-type: none"> If sales from service or repair exceed 25% of total annual sales: <u>Add Musical Instrument Tuning and Repair</u> class 	Piano moving or delivery (All LOB)
National Association of Retail Thrift Stores <i>Sale of used clothing and accessories, books, collectibles, camera and photography equipment, and musical instruments. This class of business is only available to The Horton Group. If you are not part of that agency, please select another class of business.</i>	Operates from a residence (All LOB)
	Less than 80% of annual revenue generated from sale of clothing, sporting goods, appliances, or personal care products (All LOB)
Office Equipment, Furniture, and Supplies Retailer <i>Sale of materials for use in home or small business office settings. Includes paper, writing instruments, desk supplies, office machines (e.g. printers and photocopiers), and office furniture.</i>	

Continued on following page



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<ul style="list-style-type: none"> If sales from installation and service exceed 25% of total annual sales: Add Appliance or Furniture Installation and Service Contractors class 	
Orthopedic and Prosthetic Supplies <i>Sale of orthopedic, orthotic, and prosthetic equipment or supplies such as shoes, canes, walkers, limbs, or wheelchairs.</i>	
Party Supplies Retailer <i>Sale of party supplies, such as disposable serveware, cake supplies, tablecloths, party favors and party decorations.</i>	Rent amusement equipment (inflatable bouncing rooms or rock climbing walls) (All LOB) Installation of tents, inflatable bouncing rooms or rock climbing walls (All LOB) Fill, install or service propane (LPG) or natural gas tanks or lines (All LOB)
Pet and Pet Supplies Retailer <i>Sale of pets and pet care products often including: dogs, cat, tropical fish and other household pets.</i>	
Pottery <i>Sale of pottery and ceramic gifts. Services often include classes and demonstrations.</i> <ul style="list-style-type: none"> Abuse or Molestation Exclusion (CG T4 90) is <u>mandatory</u> 	
Retail - Rental Goods (Except Contractors and Transportation Equipment) <i>Rental (payment for temporary use) of a variety of goods owned by the business.</i>	Fill, install, or service propane (LPG) or natural gas tanks or lines (All LOB)
Specialty Foods Retailer <i>Specializes in the sale of a category of food or drink such as: ethnic foods, meat, fish, candies, nuts, cheese, coffee, tea, soda.</i> <ul style="list-style-type: none"> If Food Service operations are present: Refer to Restaurant industry class list for corresponding class code/operations 	Repackaging or relabeling under customer's own label (BOP, Monoline GL) Slaughterhouse or meat packing plant (All LOB) Operates from a roadside stand (All LOB) Coffee roasting operations (BOP, Monoline Property, WC)
Sporting and Recreational Equipment and Accessories Retailer <i>Sale of sporting or recreation goods such as bicycles and bicycle parts, camping equipment, fitness equipment, billiards, and game supplies. Also includes sale of sporting apparel.</i>	Sell or rent extreme or high adventure sporting equipment (e.g., climbing, parachuting, hang gliding, wind surfing, etc.) (All LOB) Sell or rent gymnasium or playground equipment (All LOB) Sell or rent ATV, snowmobiles, boats, other motorized equipment (All LOB) Sell or rent swimming pools, hot tubs, or whirlpools (All LOB)
Supermarket and Grocery Store <i>Sale of a general line of food, such as fresh, canned, prepared, and frozen fruits, vegetables, meats, fish, and poultry.</i> <ul style="list-style-type: none"> CBD and Hemp non-consumables sales less than 5% are acceptable 	Operates from a roadside stand (All LOB) Pharmacy on premises (BOP, Monoline GL & Property, WC) Greenhouse, farm, or wholesale operation (All LOB) Repackaging or relabeling under the customer's own label (BOP, Monoline GL) Check cashing, paycheck loan services, or wire/money transfer services (All LOB) Fill, install or service propane (LPG) or natural gas tanks or lines (All LOB)
Ticket Sales <i>Sale of tickets for concerts, sporting events, plays, movies, or other events.</i>	Clients buy and sell tickets from one another (BOP, Monoline GL)



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Toys Retailer <i>Sale of toys, board and video games, and consoles.</i>	Adult toys (All LOB)
Trophies, Awards, and Engraving Retailer <i>Sale of trophies, other awards (e.g. plaques, medals, pins), and other gift items. Items may be engraved or otherwise personalized.</i>	



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