



BUSINESS  
INSURANCE


Spring 2023

# Appetite Guide

Workers' Compensation | General Liability | Business Owners (BOP)  
Professional Liability - E&O | Umbrella | Allied Healthcare

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This appetite guide is provided for informational purposes only and is subject to change.  
Please contact biBERK for further guidance.

# biBERK Appetite Guide - Commercial Lines

Edition: April 1, 2023

Key: **Y**=Yes **N**=No **O**=Maybe **N/A**=Not Applicable to Industry

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Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
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## AUTO SERVICES & DEALERS

<b>Dealerships</b>								
	Dealership - All Other		Y	N	N	N/A	N	
	Dealerships - Commercial Truck or RV		Y	N	N	N/A	N	
<b>Sales</b>								
	Auto Parts and Supplies		Y	Y	Y	N/A	Y	
	Gas Stations - Gas Only - No Convenience Store		Y	Y	Y	N/A	Y	
	Rental/Leasing		Y	N	N	N/A	N	
	Rubber Tire Dealer		Y	N	N	N/A	N	
<b>Service/Repair</b>								
	Auto Recycling/Salvage		Y	N	N	N/A	N	
	Auto Body Shops - Repair and Painting		Y	Y	Y	N/A	Y	
	Auto Parts and Supplies Retail Stores - With Repair or Service		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Auto Repair - Auto and Truck		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Auto Repair - Auto Glass		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Auto Specialty Shops - Conversion and Customization		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Car Washes - Full Service with Attendant (Includes Detailing)		Y	Y	Y	N/A	Y	
	Gas Stations - With Service & Repair - No Convenience Store		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Storage - Parking Garage / Auto or Truck Storage / Valet		Y	N	N	N/A	N	
	Towing or Roadside Assistance		Y	N	O	N/A	N	

## CONSTRUCTION & SPECIALTY TRADE CONTRACTORS

<b>Carpentry</b>								
	Carpentry		O	Y	Y	N/A	Y	WC not eligible: NY
	Cabinetmakers - with installation		O	Y	Y	N/A	Y	WC not eligible: NY
	Drywall		O	Y	Y	N/A	Y	WC not eligible: NY
	Floor Installation - Including Carpet		O	Y	Y	N/A	Y	WC not eligible: NY
	Floor Installation - No Carpet (Tile, Stone, etc)		O	Y	Y	N/A	Y	WC not eligible: NY
	Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood		O	Y	Y	N/A	Y	WC not eligible: NY
	Gutter Installation		O	Y	Y	N/A	Y	WC not eligible: NY
	Interior Decorators - include Office		O	Y	Y	N/A	Y	WC not eligible: NY
	Metal Erection - Decorative or Artistic		O	Y	Y	N/A	Y	WC not eligible: NY
	Siding Installation		O	Y	Y	N/A	Y	WC not eligible: NY
	Television or Radio Installation or Repair		O	N	N	N/A	Y	WC not eligible: NY
<b>Concrete/Masonry</b>								
	Concrete Construction		O	Y	Y	N/A	Y	WC not eligible: NY
	Driveway, Parking Area or Sidewalk Repair or Paving		O	Y	Y	N/A	Y	WC not eligible: NY

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	Masonry		O	Y	Y	N/A	Y	WC not eligible: NY
	Plastering or Stucco Work		O	Y	Y	N/A	Y	WC not eligible: NY
	Tile, Stone, Marble, Mosaic, or Terrazzo Work		O	Y	Y	N/A	Y	WC not eligible: NY
	<b>HVAC</b>							
	HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair		O	Y	Y	N/A	Y	WC not eligible: NY
	<b>Mechanical Services</b>							
	Ceiling or Wall Installation - Metal only		O	Y	Y	N/A	Y	WC not eligible: NY
	Door and Window Installation - Metal only		O	Y	Y	N/A	Y	WC not eligible: NY
	HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair		O	Y	Y	N/A	Y	WC not eligible: NY
	Metal Erection - Decorative or Artistic		O	Y	Y	N/A	Y	WC not eligible: NY
	Plumbing		O	Y	Y	N/A	Y	WC not eligible: NY
	Refrigeration Systems or Equipment - Dealers and Distributors and Installation or Repair		O	Y	Y	N/A	Y	WC not eligible: NY
	Welding or Cutting		O	N	N	N/A	N	WC not eligible: NY
	<b>Specialty Trade</b>							
	Demolition		O	N	N	N/A	N	WC not eligible: NY
	Electrical Work - Within Buildings		O	Y	Y	N/A	Y	WC not eligible: NY
	Excavation		O	Y	Y	N/A	N	WC not eligible: NY
	Fence Erection Contractors		O	Y	Y	N/A	Y	WC not eligible: NY
	Glass Dealers and Glaziers - Sales and Installation		O	Y	Y	N/A	Y	WC not eligible: NY
	Grading of Land		O	N	N	N/A	N	WC not eligible: NY
	Installation		O	Y	Y	N/A	Y	WC not eligible: NY
	Lathing Contractor		O	Y	Y	N/A	Y	WC not eligible: NY
	Painting - Exterior - Buildings or Structures - 3 stories or less in height		O	O	O	N/A	Y	WC not eligible: NY; GL & BOP not eligible in FL
	Painting - Interior Buildings or Structures		O	Y	Y	N/A	Y	WC not eligible: NY
	Paper Hanging		O	Y	Y	N/A	Y	WC not eligible: NY
	Plumbing		O	Y	Y	N/A	Y	WC not eligible: NY
	Shop Carpenters		O	Y	Y	N/A	Y	WC not eligible: NY
	Street/Road Paving		O	Y	Y	N/A	N	WC not eligible: NY
	<b>Roofing</b>							
	Roofing		O	Y	Y	N/A	N	WC available: AZ, ND, NV, OH, WA, WY only   BOB GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX   35% of their work can be related to solar panel installation

## EDUCATION & PUBLIC WORKS/ORGANIZATIONS

Education	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
After School Enrichment	Y	N	N	N/A	N	
Child Daycare	Y	N	N	N/A	N	
Colleges/Schools	Y	Y	Y	O	N	PL-Referrals
Consultants - Computer and Management	Y	Y	Y	N/A	Y	

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	Vocational Schools - Classroom Only		Y	N	N	O	N	PL-Referrals
	<b>Public Organizations</b>							
	Office (Not otherwise classified) Political/Religious		O	Y	Y	N/A	N	No municipality or township
	<b>Public Works</b>							
	Construction Site Clean-Up		Y	N	N	N/A	N	
	Garbage, Ashes or Refuse Collection		Y	N	N	N/A	N	Haz mat placard transportation is still ineligible
	Iron/Steel Scrap Dealer		Y	Y	Y	N/A	N	
	Junk Removal (Non-Construction)		Y	Y	Y	N/A	N	
	Recycling - No scrap metal		Y	N	N	N/A	N	
	Sewage Disposal		Y	N	N	N/A	N	
	Street Sweeping		Y	N	N	N/A	N	
	Waterworks		Y	N	N	N/A	N	

## HEALTH CARE & SOCIAL ASSISTANCE

Health Care Providers	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
Ambulance Service Cos & EMS	Y	N	N	N	N	
Dental Laboratory	Y	Y	Y	N	N	
Dentists (Office)	Y	Y	Y	N	N	
Diagnostic Testing, X-Ray or Imaging Laboratory	Y	Y	Y	N	N	
Medical Offices (Office)	Y	Y	Y	N	Y	
Urgent Care Centers	Y	N	N	N	N	
<b>Hospitals</b>						
Hospital - General - All Other	Y	N	N	N	N	No mental health hospital
Hospital - Veterinary	Y	Y	Y	N	Y	
Humane Society	Y	N	N	N	N	
<b>Nursing &amp; Residential Care Facilities</b>						
Assisted Living Facility	Y	N	N	N	N	
Domestic Workers - Full Time or Live-In	Y	N	N	N/A	N	
Domestic Workers - Part Time	Y	N	N	N/A	N	
Group Home - All Other	Y	N	N	Y	N	
Group Home - Homeless or Domestic Violence Shelter	Y	N	N	Y	N	
Nursing Home	Y	N	N	N	N	
Retirement Living Centers - Including Nonmedical Care or Supervision	Y	N	N	N	N	
Retirement Living Centers - No Care or Supervision	Y	N	N	N	N	

## HOSPITALITY & ENTERTAINMENT/RECREATION

Entertainment	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
Art Gallery	Y	Y	Y	N/A	Y	

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		Amusement Parks, Carnivals, Circuses	O	N	N	N/A	N	WC not eligible: MI
		Live Theaters	Y	N	N	N/A	N	
		Motion Picture Studio	Y	N	N	Y	N	
		Movie Theaters	Y	N	N	N/A	N	
		Museums	Y	N	N	N/A	N	
		Libraries	Y	N	N	N/A	N	
		Radio/TV Broadcasting	Y	N	N	Y	O	
		<b>Hospitality</b>						
		Camps	Y	N	N	N/A	N	
		Casinos - no hotel	Y	N	N	N/A	N	
		Hotels - No Restaurant	Y	Y	Y	N/A	Y	
		Hotels - With Full Service Restaurant	Y	Y	Y	N/A	Y	
		<b>Recreation</b>						
		Archery/Gun Ranges	Y	N	N	N/A	N	
		Civic Association	Y	Y	Y	N/A	Y	
		Country Clubs - membership	Y	N	N	N/A	N	
		Dance	O	Y	Y	Y	N	WC not eligible in WI
		Fraternalities/Sororities	Y	Y	Y	N/A	Y	
		Golf Course - public	Y	N	N	N/A	N	
		Golf/Fishing/Yacht Clubs	Y	N	N	N/A	N	
		Gyms	Y	Y	Y	Y	N	
		Hunting/ Gun Clubs	Y	N	N	N/A	N	
		Indoor Amusement	Y	N	N	Y	N	
		Outdoor Amusement	O	N	N	N/A	N	WC not eligible for scuba or surf instructor   zoo
		Professional Sports - Non Contact	O	N	N	N/A	N	WC not eligible: MI

## LANDSCAPING & FARMING

Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
		<b>Farming</b>						
		Berries	Y	N	N	N/A	N	
		Cattle Raising	Y	N	N	N/A	N	
		Dairy	Y	N	N	N/A	N	
		Farm Machinery Operator	Y	N	N	N/A	N	
		Field Crops	Y	N	N	N/A	N	
		Grape Vineyards	Y	N	N	N/A	N	
		Horseback Riding	Y	N	N	N/A	N	
		Livestock Dealer	Y	N	N	N/A	N	
		Livestock Raising	Y	N	N	N/A	N	
		Nurseries Including Trees	Y	N	N	N/A	N	

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	Nurseries No Trees		Y	N	N	N/A	N	
	Orchards		Y	N	N	N/A	N	
	Poultry		Y	N	N	N/A	N	
	Vegetables		Y	N	N	N/A	N	
	<b>Landscaping</b>							
	Commercial Cleaning Services		Y	Y	Y	N/A	Y	
	Landscape Gardening - No Tree Removal or Excavation		Y	O	O	N/A	Y	GL & BOP not eligible in FL
	Landscape Gardening - include Tree Service (less than 25% excavation)		O	O	O	N/A	N	WC not eligible: FL, HI, ID, MA, WI   GL & BOP not eligible in FL
	Lawn Sprinkler Installation		Y	Y	Y	N/A	Y	
	Parks/Gardens (no tree service)		Y	N	N	N/A	N	

## MANUFACTURING

<b>Chemical</b>								
Chemical Blending			Y	N	N	N/A	N	
Chemical Manufacturing			Y	N	N	N/A	N	
Cosmetics			Y	N	N	N/A	N	
Electroplating			Y	N	N	N/A	N	
Ink/Paint Manufacturing			Y	N	N	N/A	N	
Oxygen or Hydrogen			Y	N	N	N/A	N	
Pharmaceutical			Y	N	N	N/A	N	
<b>Electronic/Electrical</b>								
Computer and Electronic Products			Y	N	N	N/A	N	
Electrical Equipment, Appliance and Components			Y	N	N	N/A	N	
<b>Machinery and Heavy Equipment</b>								
Machinery and Heavy Equipment			Y	N	N	N/A	N	
<b>Food and Beverage</b>								
Brewery			Y	N	N	N/A	N	
Food Products			Y	N	N	N/A	N	
Meat Products			Y	N	N	N/A	N	
<b>Metal</b>								
Die Casting			Y	N	N	N/A	N	
Iron/Steel Fabrication: Non-Structural			Y	N	N	N/A	N	
Iron/Steel Fabrication: Structural			Y	N	N	N/A	N	
Jewelry			Y	N	N	N/A	N	
Metal Stamped NOC			Y	N	N	N/A	N	
Precision Machined Parts			Y	N	N	N/A	N	
Screw			Y	N	N	N/A	N	
Sheet Metal			Y	N	N	N/A	N	

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	Signs		Y	N	N	N/A	N	
	Tools NOC - not drop or machine forged		Y	N	N	N/A	N	
	Wire Goods		Y	N	N	N/A	N	
	<b>Miscellaneous</b>							
	Concrete		Y	N	N	N/A	N	
	Glass		Y	N	N	N/A	N	
	Hardware		Y	N	N	N/A	N	
	Monuments		Y	Y	Y	N/A	Y	
	Newspaper Publishing		Y	N	N	N/A	N	
	Paper/Paper Goods		Y	N	N	N/A	N	
	Plumbing		Y	N	N	N/A	N	
	Printing		Y	Y	Y	N/A	Y	
	<b>Plastics/Rubber</b>							
	Plastics - Fabricated or Molded Products		Y	N	N	N/A	N	
	Rubber Products		Y	N	N	N/A	N	
	<b>Textile</b>							
	Cloting, Textile & accessories		Y	N	N	N/A	N	
	Embroidery		Y	N	N	N/A	N	
	<b>Wood</b>							
	Corrugated or Fiberboard Container		Y	N	N	N/A	N	
	Furniture & Cabinets		Y	N	N	N/A	N	
	Pallet or Box		Y	N	N	N/A	N	
	Planing or Molding Mill		O	N	N	N/A	N	WC not eligible: FL, HI, ID, MA, WI
	Sawmill		O	N	N	N/A	N	WC not eligible: FL, HI, ID, MA, WI

## RESTAURANTS & TAVERNS

Restaurant	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
Catering Services	Y	Y	Y	N/A	O	
Concession Stands/Snack Bars - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	
Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	
Delicatessens and Sandwich Shops w/ Deep Frying	Y	Y	Y	N/A	Y	
Family-style Restaurant - No Sales of Alcoholic Beverages	Y	Y	Y	N/A	Y	
Family-style Restaurant - Sales of Alcoholic Beverages up to 50% of Total Sales	Y	Y	Y	N/A	Y	
Fast Food Restaurant -Take Out Only	Y	Y	Y	N/A	Y	
Fine Dining Restaurant - No Sales of Alcoholic Beverages	Y	Y	Y	N/A	Y	
Fine Dining Restaurant - Sales of Alcoholic Beverages > 30% up to 75% of Total Sales	Y	Y	Y	N/A	Y	
Ice Cream and Yogurt Shops	Y	Y	Y	N/A	Y	
Mobile Concession Stands & Food Trucks	Y	Y	Y	N/A	N	

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		Pizza Shops - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	
		Pizza Shops w/ Deep Frying	Y	Y	Y	N/A	Y	
		Take Out Only Fast Food Restaurant	Y	Y	Y	N/A	Y	
		Take Out Only Restaurant - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	
		<b>Tavern</b>						
		Bars/Tavern	Y	N	N	N/A	N	
		Lounge & Night Clubs	Y	N	N	N/A	N	

## RETAIL/WHOLESALE STORES (includes Food Stores)

<b>Building and Garden Materials</b>								
		Building Material Dealer	Y	Y	Y	N/A	Y	
		Electrical Lighting and Supplies Store	Y	Y	Y	N/A	Y	
		Equipment, Fixtures or Supplies Distributor	Y	Y	Y	N/A	Y	
		Fence Dealer	Y	Y	Y	N/A	Y	
		Gardening and Light Farming Supply Retail	Y	Y	Y	N/A	Y	
		Hardware Store	Y	Y	Y	N/A	Y	
		Heating and Air Conditioning Equipment - Retail Only	Y	Y	Y	N/A	Y	
		Heating or Combined Heating and Air Conditioning Equipment - Distributors Only	Y	Y	Y	N/A	Y	
		Home Improvement Store	Y	Y	Y	N/A	Y	
		Paint, Wallpaper or Wallcovering Store	Y	Y	Y	N/A	Y	
		Plumbing and Refrigeration Equipment - Retail Only	Y	Y	Y	N/A	Y	
		Plumbing Supplies and Fixtures Distributors	Y	Y	Y	N/A	Y	
<b>Clothing Apparel and Accessories</b>								
		Clothing Distributor	Y	Y	Y	N/A	Y	
		Clothing Store	Y	Y	Y	N/A	Y	
		Fabric Store	Y	Y	Y	N/A	Y	
		Fur - Garments and Pelts - Retail Only	Y	Y	Y	N/A	Y	
		Jewelry Distributors	Y	Y	Y	N/A	Y	
		Jewelry Repair	Y	Y	Y	N/A	Y	
		Jewelry Store	Y	Y	Y	N/A	Y	
		Leather Products or Hide Store - Retail only	Y	Y	Y	N/A	Y	
		Shoe Store	Y	Y	Y	N/A	Y	
		Tailoring or Dressmaking Establishments - Custom	Y	Y	Y	Y	Y	
<b>Electronics and Appliances</b>								
		Appliance Stores Household Appliances and Home Furnishings	Y	Y	Y	N/A	Y	
		Computer Store	Y	Y	Y	N/A	Y	
		Electronics Store	Y	Y	Y	N/A	Y	
		Kitchen Accessories Store	Y	Y	Y	N/A	Y	



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<b>Food/Drinks</b>								
	Bakeries - Distributors - No baking on premises		Y	Y	Y	N/A	Y	
	Bakery		Y	Y	Y	N/A	Y	
	Beverage Store - Liquor and Wine		Y	Y	Y	N/A	Y	
	Beverage Store - Non-Alcoholic Beverages		Y	Y	Y	N/A	Y	
	Cafes - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	Y	
	Candy or Confectionary Store		Y	Y	Y	N/A	Y	
	Convenience Store w/ Fast Food Restaurant & Gasoline Sales		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Convenience Store w/ Fast Food Restaurant - No Gasoline Sales		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Convenience Store w/ Ltd. Cooking (no smoke or grease vapors) & Gasoline Sales		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Convenience Stores - No Gas Sales - No Restaurant		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Convenience Stores w/ Gasoline Sales - No Restaurant		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Dairy Products Store		Y	Y	Y	N/A	Y	
	Delicatessens - Primarily retailing a range of grocery items and meats		Y	Y	Y	N/A	Y	
	Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	Y	
	Delicatessens and Sandwich Shops w/ Deep Frying		Y	Y	Y	N/A	Y	
	Donut Shops - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	Y	
	Grocery Distributors		Y	Y	Y	N/A	Y	
	Grocery Store - With Gasoline Sales		Y	O	O	N/A	Y	GL & BOP not eligible in CA, FL, NY
	Grocery Store - Without Gasoline Sales		Y	O	O	N/A	Y	GL & BOP not eligible in CA, FL, NY
	Meat, Fish, Poultry or Seafood Retail		Y	Y	Y	N/A	Y	
<b>Furniture and Home Furnishings</b>								
	Clock Shop with Repair		Y	Y	Y	N/A	Y	
	Fabric Distributors		Y	Y	Y	N/A	Y	
	Floor Covering Distributors		Y	Y	Y	N/A	Y	
	Floor Covering Store		Y	Y	Y	N/A	Y	
	Furniture Store		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Home Furnishings Store		Y	Y	Y	N/A	Y	
	Musical Instrument Store		Y	Y	Y	N/A	Y	
	Sporting Goods Store		Y	Y	Y	N/A	Y	
	Toys - Distributors		Y	Y	Y	N/A	Y	
<b>General Merchandise</b>								
	Antique Store		Y	Y	Y	N/A	Y	
	Department Stores		Y	O	O	N/A	Y	GL & BOP not eligible in NY
	Drugstore		Y	Y	Y	N/A	Y	
	General Store		Y	Y	Y	N/A	Y	
	Office Machines or Appliances Retail - No Repair		Y	Y	Y	N/A	Y	
	Retail Store (Not otherwise classified)		Y	Y	Y	N/A	Y	

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BUSINESS  
INSURANCE

Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
	Variety Store		Y	O	O	N/A	Y	GL& BOP not eligible in NY
	<b>Health and Personal Care</b>							
	Beauty Supply Store		Y	Y	Y	N/A	Y	
	Drugstore		Y	Y	Y	N/A	Y	
	Optical and Hearing Aid Store		Y	Y	Y	N/A	Y	
	Medical Marijuana Dispensary		Y	N	N	N/A	N	
	<b>Miscellaneous Store Retailers</b>							
	Army and Navy Store		Y	Y	Y	N/A	Y	
	Florists - Retail Only		Y	Y	Y	N/A	Y	
	Florists Distributors		Y	Y	Y	N/A	Y	
	Gift Shop		Y	Y	Y	N/A	Y	
	Janitorial Supplies - Retail Only		Y	Y	Y	N/A	Y	
	Luggage Goods - Retail Only		Y	Y	Y	N/A	Y	
	Monuments		Y	Y	Y	N/A	Y	
	Newsstand		Y	Y	Y	N/A	Y	
	Party Supplies Store		Y	Y	Y	N/A	Y	
	Pet Store		Y	Y	Y	N/A	Y	
	Picture or Frame Store		Y	Y	Y	N/A	Y	
	Retail Store (Not otherwise classified)		Y	Y	Y	N/A	Y	
	Signs & Banners Store		Y	Y	Y	N/A	Y	
	Stationery or Paper Products Store		Y	Y	Y	N/A	Y	
	Tobacco Products		Y	N	N	N/A	N	
	Toy Store		Y	Y	Y	N/A	Y	
	Trophy Store		Y	Y	Y	N/A	Y	
	Wood Products		N	N	N	N/A	N	
	Wig Store		Y	Y	Y	N/A	Y	
	<b>Rental and Servicing Retailers</b>							
	Check Cashing /Exchange		Y	N	N	N/A	N	
	Copying and Duplicating Store		Y	Y	Y	N/A	Y	
	Printing		Y	Y	Y	N/A	Y	
	Tuxedo Rental		Y	Y	Y	N/A	Y	
	Video Rental Store (no adult videos)		Y	Y	Y	N/A	Y	
	<b>Sporting Goods &amp; Hobby Based</b>							
	Art Supplies and Hobby Shop		Y	Y	Y	N/A	Y	
	Bicycle Shop		Y	Y	Y	N/A	Y	
	Books and Magazines Store		Y	Y	Y	N/A	Y	
	Camera and Photographic Equipment - Retail Only		Y	Y	Y	N/A	Y	
	Collectibles and Memorabilia Store		Y	Y	Y	N/A	Y	

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		Music Store - Pre-recorded	Y	Y	Y	N/A	Y	
		Musical Instrument Store	Y	Y	Y	N/A	Y	
		Retail Store (Not otherwise classified)	Y	Y	Y	N/A	Y	
		Sporting Goods Store	Y	Y	Y	N/A	Y	
		<b>Wholesalers</b>						
		Appliance Distributors	Y	Y	Y	N/A	Y	
		Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling)	Y	Y	Y	N/A	Y	
		Bookbinding and Printers Supplies Distributors	Y	Y	Y	N/A	Y	
		Clothing Distributor	Y	Y	Y	N/A	Y	
		Collectibles and Memorabilia Distributors	Y	Y	Y	N/A	Y	
		Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	Y	Y	Y	N/A	Y	
		Ecommerce - internet or online sales	Y	Y	Y	Y	N	
		Electrical Supplies	Y	N	N	N/A	N	
		Equipment, Fixtures or Supplies Distributor	Y	Y	Y	N/A	Y	
		Fruit or Vegetable Distributors	Y	Y	Y	N/A	Y	
		Gardening and Light Farming Supply Distributors	Y	Y	Y	N/A	Y	
		Grocery Distributors	Y	Y	Y	N/A	Y	
		Hardware and Tools, Distributors	Y	Y	Y	N/A	Y	
		Hobby, Craft or Artists' Supply Distributors	Y	Y	Y	N/A	Y	
		Janitorial Supplies Distributors	Y	Y	Y	N/A	Y	
		Meat, Fish, Poultry or Seafood Distributors	Y	Y	Y	N/A	Y	
		Medical Equipment	Y	N	N	N/A	N	
		Office Machines or Appliances Distributors - No Repair	Y	Y	Y	N/A	Y	
		Optical and Hearing Aid Distributors	Y	Y	Y	N/A	Y	
		Stationery or Paper Products Distributors	Y	Y	Y	N/A	Y	
		Toys - Distributors	Y	Y	Y	N/A	Y	

## SERVICE INDUSTRIES

		<b>Agencies</b>						
		Advertising and Related Services (Office)	Y	Y	Y	Y	Y	
		Credit Reporting Agencies (Office)	Y	Y	Y	N	Y	
		Professional Trade Associations (Office)	Y	Y	Y	Y	O	
		Public Relations (Office)	Y	Y	Y	Y	Y	
		Real Estate Agents (Office)	Y	Y	Y	Y	Y	
		Ticket Agencies (Office)	Y	Y	Y	Y	Y	
		Travel Agencies (Office)	Y	Y	Y	O	Y	PL not eligible: CA, DE, NY, VT, WV
		<b>Business and Admin</b>						
		Collection Agencies (Office)	Y	Y	Y	N	O	

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		Consultants - Computer and Management	Y	Y	Y	Y	Y	
		Copying and Duplicating Store	Y	Y	Y	Y	Y	
		Employment Agencies (Office)	Y	Y	Y	N	Y	
		Engineers or Architects - Consulting - Not engaged in actual construction (Office)	Y	Y	Y	Y	Y	
		Interior Decorators	Y	Y	Y	Y	Y	
		Event Planner	Y	Y	Y	O	Y	PL not eligible: DE< NY, VT, WV
		Interior Decorators (Office)	Y	Y	Y	Y	Y	
		Lawyers (Office)	Y	Y	Y	Y	Y	PL: No securities legal service
		Notaries Public (Office)	Y	Y	Y	Y	Y	
		Office (Not otherwise classified)	Y	Y	Y	Y	Y	
		Stenography, Typing, Court Reporting and Word Processing (Office)	Y	Y	Y	Y	Y	
		Telemarketing and Research Services (Office)	Y	Y	Y	Y	Y	
		Title Agents (Office)	Y	Y	Y	O	Y	PL not eligible: CA and NJ
		<b>Financial Professionals</b>						
		Accounting (Office)	Y	Y	Y	Y	Y	
		Consultants - All Other	Y	Y	Y	Y	Y	
		Financial Planners (Office)	Y	Y	Y	O	Y	PL not eligible: CA
		Insurance Agents (Office)	Y	Y	Y	O	Y	PL not eligible: CA   P&C Agents allowed in CA
		Stockbrokers (Office)	Y	Y	Y	Y	N	
		<b>Installation/Repair</b>						
		Appliances and Accessories - Installation or Service or Repair	Y	Y	Y	N/A	Y	
		Burglar and Fire Alarm	Y	Y	Y	N/A	N	
		Carpentry	Y	Y	Y	N/A	Y	
		Ceiling or Wall Installation - Metal only	Y	Y	Y	N/A	Y	
		Computer Repair Service	Y	Y	Y	N/A	Y	
		Damage Restoration	O	N	N	N/A	N	WC not eligible: FL, HI, MA, NY, WI
		Electronic Equipment (stage)	Y	N	N	N/A	N	
		Elevators	Y	N	N	N/A	N	
		Event Setup and Teardown	Y	N	N	N/A	N	
		House Furnishings Installation	Y	Y	Y	N/A	Y	
		Millwright Work	Y	N	N	N/A	N	
		Plumbing and Refrigeration Equipment - Retail Only	Y	Y	Y	N/A	Y	
		Shoe Repair	Y	Y	Y	N/A	Y	
		Solar Panel Installation	O	Y	Y	N/A	Y	WC available: AZ and NV only   BOB GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX   35% of work can be solar panel installation
		Sprinkler Installation	Y	Y	Y	N/A	Y	
		Swimming Pools	Y	N	N	N/A	N	
		Television or Radio Installation or Repair	Y	Y	Y	N/A	Y	
		Vending Machines	Y	N	N	N/A	N	

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<b>Personal Services</b>								
		Barber Shop and Beauty Salon	Y	Y	Y	O	Y	PL not eligible for operations performing Brazilian blow outs or keratin hair straightening
		Nail/Tanning/Tatoo	Y	Y	Y	Y	O	
<b>Property Management and Janitorial/Cleaning Services</b>								
		Property Mgmt-Commercial Buildings Only	Y	Y	Y	Y	O	
		Property Mgmt-Condos and Apartment Complexes	Y	Y	O	Y	O	BOP - no new business for 1-4 Family Rental Dwellings/Apts in NY or NJ
		Property Mgmt-Mobile Home or Trailer Park	Y	Y	Y	Y	O	
		Property Mgmt-Residential/Commercial	Y	Y	Y	Y	O	
		Residential Cleaning Services/Janitorial	O	Y	Y	Y	Y	Pressure Washing - No WC available - MA
		Shopping Center - More than 10% of area occupied by Full Cooking Restaurants	Y	Y	Y	Y	Y	
		Shopping Center - No Full Cooking Restaurants	Y	Y	Y	Y	Y	
		Townhouses or Similar Associations - Over 4 families - NO office occupancy	Y	Y	Y	Y	Y	
		Townhouses or Similar Associations - Over 4 families with office occupancy	Y	Y	Y	Y	Y	
<b>Specialist</b>								
		Analytical Laboratory	Y	N	N	N	N	
		Auctions and Auctioneers	Y	Y	Y	Y	Y	
		Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises	Y	Y	Y	N/A	Y	
		Ceiling or Wall Installation - Metal only	Y	Y	Y	Y	Y	
		Cemetery Operations	Y	N	N	N/A	N	
		Commercial Cleaning Services	Y	Y	Y	N/A	Y	
		Detective or Investigative Agencies - Private (Office)	Y	Y	Y	Y	Y	
		Engraving	Y	Y	Y	N/A	Y	
		Exterminator/Pest Control	Y	N	N	N/A	N	
		Funeral Home or Chapel	Y	Y	Y	Y	Y	
		Inspection of Risks	O	Y	Y	Y	Y	WC not eligible: DE, PA
		Kennels - Breeding/Boarding/Sales	Y	N	N	N/A	N	
		Land Surveyor	Y	N	N	Y	N	
		Laundromat (Self Service) - Supervised	Y	Y	Y	N/A	Y	
		Laundry and Dry Cleaning Stores - Using synthetic solvents (perchloroethylene)	Y	O	O	N/A	Y	GL & BOP not eligible in NY
		Locksmith	Y	Y	Y	N/A	Y	
		Mailing or Addressing Companies	Y	Y	Y	N/A	Y	
		Pet Groomers	Y	Y	Y	N/A	Y	
		Photographer	Y	Y	Y	Y	Y	
		Sewer or Hazardous Spill Cleaning	Y	N	N	N/A	N	
		Sign Painting or Lettering - Inside of Building - No Spray Painting	Y	Y	Y	N/A	Y	
		Sign Painting or Lettering - Outside	O	Y	Y	N/A	Y	WC not eligible: FL, ID, MA, OK, TX, UT, WI
		Taxidermist	N	Y	Y	N/A	Y	
		Telecommunications	Y	N	N	N/A	N	

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	Traffic Control		Y	N	N	N/A	N	
	Window Cleaning - 3 stories or less in height		O	Y	Y	N/A	Y	WC not eligible: FL, ID, MA, NY,

## TRANSPORTATION AND WAREHOUSING

Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
<b>Transportation</b>								
	Aviation		Y	N	N	N/A	N	
	Aviation Maintenance		Y	N	N	N/A	N	
	Aviation Training		Y	N	N	N/A	N	
	Couriers		Y	N	N	N/A	N	
	Mail Delivery		Y	N	N	N/A	N	
	Messenger or Courier Service		Y	N	N	N/A	N	
	Non Medical		Y	N	N	N/A	N	
	Trucking - Goods Delivery to Consumer - Incl. Furniture		Y	N	N	N/A	N	
	Trucking - Goods Delivery to Consumer - No Furniture		O	N	N	N/A	N	WC - Amazon DSP < 2 yrs in business not eligible
	Trucking - Local Hauling (less than 200 miles)		Y	N	N	N/A	N	
	Trucking - Long Distance Hauling (more than 200 miles)		Y	N	N	N/A	N	
<b>Warehouse</b>								
	Self Storage		Y	N	N	N/A	N	
	Warehousing - with or without refrigeration		Y	N	N	N/A	N	

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## Allied Healthcare

Professional  
Liability- E/O

Additional UW Guidelines

### HEALTHCARE PROFESSIONALS

Acupuncturist	Y	
Aides, Technicians, or Technologists	Y	
Audiologist including IONM	Y	
Audiologist, Hearing Therapist, Speech Therapist, or Speech Pathologist	Y	Excludes IONM
Chiropractor	Y	
Clinical Nurse Specialist: Including Cosmetic Procedures	Y	
Clinical Nurse Specialist: No Cosmetic Procedures	Y	
Clinical Research Associate	Y	
Clinical Research Coordinator	Y	
Colon Hydrotherapist	Y	
Cosmetic Procedures Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	Excludes labor or anesthesia
CPR trainer	Y	
Dental Hygienist	Y	
Dietician/Nutritionist	Y	
Emergency Medical Technician (EMT)	Y	
Heavier End Assistant	Y	
Home Health Aides	Y	
ICU specialist	Y	
Interpreter for the Deaf	Y	
Labor or Anesthesia Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	
Lactation Assistance	Y	
Licensed Clinical Social Worker or Non-Physical Therapists	Y	Excludes Psychology PhDs
Lighter End Assistants	Y	
Nurse Practitioners: Acute Critical Care, Cosmetic/Aesthetic, Family Practice, Pediatric, School Nurse or Neonatal care, OB/GYN, Pain Management, Perinatal Care	Y	
Nurse Practitioners: Dermatology, Geriatric, Womens health care, Oncology, Gynecology, All Other	Y	
Nurse Practitioners: Psychiatric care	Y	
Pedorthist or Podiatric Assistant	Y	
Pharmacist	Y	
Physical Therapist	Y	
Physicians Assistant: P1 - All Other	Y	
Physicians Assistant: P2 - Alternative Medicine, Cardiac Catheterization Lab, OBGYN (non-surgical), Obsterics pre and post natal care, Pain Management Monitoring	Y	
Physicians Assistant: P3 - surgery and anesthesia	Y	
Prosthetist	Y	
Psychologist PhD	Y	
Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	Excludes cosmetic procedures, surgical, labor, or anesthesia
Surgical Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	Excludes cosmetic procedures, surgical, labor, or anesthesia
Veterinarian	Y	