



April 2024

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.

biBerk Appetite Guide - Commercial Lines



Edition: April 15, 2024

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

BOP Available: AZ, CA, CO, CT, FL, IA, IL, IN, KS, MA, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NV, NY, OH, PA, SC, TN, TX, VA, WA

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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

Dealerships								
	Dealership - All Other		Y	N	N	N/A	N	
	Dealerships - Commercial Truck or RV		Y	N	N	N/A	N	
Sales								
	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	
Service/Repair								
	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

Carpentry								
	Carpentry		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
	Cabinetmakers - with installation		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
	Drywall		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
	Floor Installation - Including Carpet		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
	Floor Installation - No Carpet (Tile, Stone, etc)		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
	Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
	Gutter Installation		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
	Interior Decorators - include Office		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
	Metal Erection - Decorative or Artistic		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
	Siding Installation		O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA

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		Television or Radio Installation or Repair	O	N	N	N/A	Y	WC not eligible: NY, NJ, MA
		Concrete/Masonry						
		Concrete Construction	O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA If build new structures must have at least 2 years in business to be eligible.
		Driveway, Parking Area or Sidewalk Repair or Paving	O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
		Masonry	O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA If build new structures must have at least 2 years in business to be eligible.
		Plastering or Stucco Work	O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA; 5022: Exterior; 5480: Interior
		Tile, Stone, Marble, Mosaic, or Terrazzo Work	O	Y	Y	N/A	Y	WC not eligible: NY, NJ, MA
		HVAC						
		HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair	O	Y	Y	N/A	Y	WC not eligible: NY
		Mechanical Services						
		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
		Specialty Trade						
		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	Y	Y	N/A	Y	WC not eligible: NY
		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

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Roofing								
	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								
	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	
	Vocational Schools - Classroom Only		Y	N	N	O	N	PL-Referrals
Public Organizations								
	Office (Not otherwise classified) Political/Religious		O	Y	Y	N/A	N	No municipality or township: 9061: Political: 8868: Religious
Public Works								
	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								
	Ambulance Service Cos & EMS		Y	N	N	Y	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	
Hospitals								
	Hospital - General - All Other		Y	N	N	N	N	No mental health hospital

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Hospital - Veterinary			Y	Y	Y	O	Y	PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Humane Society			Y	N	N	O	N	PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Nursing & Residential Care Facilities								
Assisted Living Facility			Y	N	N	O	N	PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
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	O	N	PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Retirement Living Centers - Including Nonmedical Care or Supervision			Y	N	N	O	N	PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Retirement Living Centers - No Care or Supervision			Y	N	N	O	N	PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI

HOSPITALITY & ENTERTAINMENT/RECREATION

Entertainment								
Art Gallery			Y	Y	Y	N/A	Y	
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	
Hospitality								
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	
Recreation								
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
Fraternities/Sororities			Y	Y	Y	N/A	Y	

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	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	
	Electronic/Electrical							
	Computer and Electronic Products		Y	N	N	N/A	N	
	Electrical Equipment, Appliance and Components		Y	N	N	N/A	N	
	Machinery and Heavy Equipment							
	Machinery and Heavy Equipment		Y	N	N	N/A	N	
	Food and Beverage							
	Brewery		Y	N	N	N/A	N	
	Food Products		Y	N	N	N/A	N	
	Meat Products		Y	N	N	N/A	N	
	Metal							
	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	
	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	
	Miscellaneous							
	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	

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	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	
	Plastics/Rubber							
	Plastics - Fabricated or Molded Products		Y	N	N	N/A	N	
	Rubber Products		Y	N	N	N/A	N	
	Textile							
	Cloting, Textile & assessories		Y	N	N	N/A	N	
	Embroidery		Y	N	N	N/A	N	
	Wood							
	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	
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	

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		Take Out Only Restaurant - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	
Tavern								
		Bars/Tavern	Y	N	N	N/A	N	
		Lounge & Night Clubs	Y	N	N	N/A	N	

RETAIL/WHOLESALE STORES (includes Food Stores)

Building and Garden Materials								
		Building Material Dealer	O	Y	Y	N/A	Y	WC not eligible: NY
		Electrical Lighting and Supplies Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Equipment, Fixtures or Supplies Distributor	O	Y	Y	N/A	Y	WC not eligible: NY
		Fence Dealer	O	Y	Y	N/A	Y	WC not eligible: NY
		Gardening and Light Farming Supply Retail	O	Y	Y	N/A	Y	WC not eligible: NY
		Hardware Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Heating and Air Conditioning Equipment - Retail Only	O	Y	Y	N/A	Y	WC not eligible: NY
		Heating or Combined Heating and Air Conditioning Equipment - Distributors Only	O	Y	Y	N/A	Y	WC not eligible: NY
		Home Improvement Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Paint, Wallpaper or Wallcovering Store	O	Y	Y	N/A	Y	WC not eligible: NY
		Plumbing and Refrigeration Equipment - Retail Only	O	Y	Y	N/A	Y	WC not eligible: NY
		Plumbing Supplies and Fixtures Distributors	O	Y	Y	N/A	Y	WC not eligible: NY
Clothing Apparel and Accessories								
		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	
Electronics and Appliances								
		Appliance Stores Household Appliances and Home Furnishings	Y	Y	Y	N/A	Y	
		Computer Store	Y	Y	Y	N/A	Y	

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		Electronics Store	Y	Y	Y	N/A	Y	
		Kitchen Accessories Store	Y	Y	Y	N/A	Y	
Food/Drinks								
		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	Y	Y	N/A	Y	GL & BOP not eligible in CA, NY
		Grocery Store - Without Gasoline Sales	Y	Y	Y	N/A	Y	GL & BOP not eligible in CA, NY
		Meat, Fish, Poultry or Seafood Retail	Y	Y	Y	N/A	Y	
Furniture and Home Furnishings								
		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	

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General Merchandise								
		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	
		Variety Store	Y	O	O	N/A	Y	GL& BOP not eligible in NY
Health and Personal Care								
		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	
Miscellaneous Store Retailers								
		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	

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Rental and Servicing Retailers								
		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	
Sporting Goods & Hobby Based								
		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	
		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	
Wholesalers								
		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	N/A	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	

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	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

Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
Agencies								
	Advertising and Related Services (Office)		Y	Y	Y	Y	Y	
	Credit Reporting Agencies (Office)		Y	Y	Y	Y	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, VT, WV
Business and Admin								
	Collection Agencies (Office)		Y	Y	Y	N	O	
	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, VT, WV
	Interior Decorators (Office)		Y	Y	Y	Y	Y	
	Lawyers (Office)		Y	Y	Y	Y	Y	Securities Law in Legal Malpractice - PL available (4/15/2024)
	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
Financial Professionals								
	Accounting (Office)		Y	Y	Y	Y	Y	
	Consultants - All Other		Y	Y	Y	Y	Y	

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		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	
Installation/Repair								
		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, ID, 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	
Personal Services								
		Barber Shop and Beauty Salon	Y	Y	Y	O	Y	\$250k sublimit for operations performing Brazilian blow outs or keratin hair straightening PL for these services not eligible in CA, NY, WA
		Nail/Tanning/Tattoo	Y	Y	Y	Y	O	
Property Management and Janitorial/Cleaning Services								
		Property Mgmt-Commercial Buildings Only	O	Y	Y	Y	O	WC not eligible: NY
		Property Mgmt-Condos and Apartment Complexes	O	Y	O	Y	O	Not eligible for habitational in NY (apartments, condos, etc.) - mixed use is eligible BOP - no new business for 1-4 Family Rental in NJ
		Property Mgmt-Mobile Home or Trailer Park	O	Y	Y	Y	O	WC not eligible: NY
		Property Mgmt-Residential/Commercial	O	Y	Y	Y	O	WC not eligible: NY

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		Residential Cleaning Services/Janitorial	Y	Y	Y	Y	Y	
		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	
Specialist								
		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	Y	Y	Y	N/A	Y	
		Telecommunications	Y	N	N	N/A	N	
		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,

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TRANSPORTATION AND WAREHOUSING								
Transportation								
		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	
Warehouse								
		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	



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