

Underwriting Appetite - Commercial Lines

Please consult our operating area map for availability of coverages by state.



COMMERCIAL PACKAGE POLICY!

Availability: Pennsylvania (with other states coming soon)

Targeted Industries: Resort Hotels & Country Clubs, Travel Plaza/Truck Stops, Wholesalers & Distributors, and Light-to-Medium Manufacturing

Coverages: Commercial Property, General Liability, EPLI and Commercial Umbrella Liability

See our **Product Guides** accessible via the *Agency Service Center* for more details!

ARTISAN CONTRACTORS

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Air Conditioning Systems or Equipment	1711	★	★	★	★	★	⊗	Installation, service, repair
Burglar/Fire/Security Alarm Installation	1731	★	⊗	★	⊗	★	★	
Cabinet Installers	1751	★	★	★	★	★	⊗	
Cabinet Makers	2434	○	○	○	○	★	⊗	WC - Jobsite cabinet making only; BOP - No large scale manufacturing
Cable Installation (TV and Internet)	1731	⊗	★	★	★	★	⊗	
Carpentry - Residential Property and Interior	1751	★	★	★	★	★	⊗	WC - 2 stories max; BOP - 3 stories max (occupants)
Carpet, Rug, Furniture, Upholstery Cleaning	7217	○	★	★	★	★	⊗	Excluding excessive residential exposures
Chimney Services	7349	⊗	⊗	★	⊗	★	⊗	
Crane Operators/Services	7353	⊗	⊗	★	⊗	⊗	⊗	
Demolition Work	1795	⊗	⊗	★	⊗	⊗	⊗	
Door, Window, or Assembled Millwork - Installation	1751	○	★	★	★	★	⊗	WC - Excluding commercial door/window installation
Drilling - Gas or Water	1381	⊗	⊗	★	⊗	⊗	⊗	
Driveway, Parking Area, Sidewalk Repair	1771	★	★	★	★	★	⊗	Paving or repaving
Dry Wall Installation	1742	⊗	★	★	★	★	⊗	
Electrical Work - Within Buildings	1731	★	★	★	★	★	⊗	WC and BOP - Excluding high voltage work (BOP limitation for occupants only)
Excavation	1794	○	⊗	★	⊗	⊗	⊗	
Fence Erection	1799	○	★	★	★	★	⊗	
Fire Restoration	1522	⊗	⊗	★	⊗	★	⊗	
Fire Sprinkler - Installation and Service	1711	○	⊗	★	⊗	★	⊗	WC - Excluding chemical fire suppression systems
Flat Concrete	1771	★	★	★	★	★	⊗	WC - Excluding NY risks
Floor Covering Installation	1752	○	★	★	★	★	⊗	WC - Excluding carpet delivery
Fumigation Services	7342	⊗	⊗	⊗	⊗	★	⊗	
Furniture & Fixtures - Installation in Offices/Stores	1751	★	★	★	★	★	⊗	WC - Excluding furniture delivery
General Contractors	1542	⊗	⊗	★	⊗	★	⊗	BOP-LRO* - Use Contractor NOC code (Shop) or (Office)
Glass Dealers and Glaziers - Sales and Installation	1793	★	★	★	★	★	⊗	
Heating or HVAC Systems or Equipment	1711	★	★	★	★	★	⊗	
House Furnishings Installation	1799	★	★	★	★	★	⊗	
Intercom Installation	1731	○	★	★	★	★	⊗	
Iron or Steel Erectors	1791	⊗	⊗	★	⊗	⊗	⊗	

ARTISAN CONTRACTORS (continued)

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Janitorial/Commercial Cleaning Services	7349	○	★	★	★	★	★	Excluding window washers and property preservation
Landscape Gardening/Grass Cutting	0782	★	★	★	★	★	⊗	WC and BOP - Excluding tree services or heavy excavation (BOP limitation for occupants only)
Lawn Sprinkler Installation	1711	★	★	★	★	★	⊗	
Loggers	2411	⊗	⊗	⊗	⊗	⊗	⊗	
Masonry	1741	○	★	★	★	★	⊗	WC - Premium >\$35,000; BOP - flatwork preferred (occupants)
Overhead/Garage Door Installers	1751	⊗	⊗	★	⊗	★	⊗	
Painting - Interior or Exterior	1721	★	★	★	★	★	⊗	WC - Excluding NY risks, 2 stories max all other; BOP - 3 stories max (occupants)
Permanent Yards - Maintenance or Storage	4225	★	★	★	★	★	⊗	
Pipeline Contractors	1623	⊗	⊗	★	⊗	⊗	⊗	
Plastering or Stucco Work	1742	⊗	★	★	★	★	⊗	BOP-LRO* - Use Contractor NOC code (Shop) or (Office) ; Exclusion - Exterior Insulation & Finish Systems will be added for owners
Plumbing - Residential or Domestic	1711	★	★	★	★	★	⊗	
Pressure Washing Services	7349	⊗	⊗	★	⊗	★	⊗	
Refrigeration Systems or Equip. - Service & Repair	7623	○	○	★	○	★	⊗	WC and BOP - Excluding large commercial/industrial freezer work (BOP limitation for occupants only)
Remediation Contractor	1799	⊗	⊗	★	⊗	★	⊗	
Roofing	1761	⊗	⊗	★	⊗	★	⊗	
Satellite Installation	1731	⊗	⊗	★	⊗	★	⊗	
Scaffolding Installation/Removal Services	1799	⊗	⊗	★	⊗	⊗	⊗	
Shop Carpenters	1751	○	★	★	★	★	⊗	WC - Excluding carpenters who build & haul finished product to job site
Siding Installation	1761	★	★	★	★	★	⊗	WC - 2 stories max; BOP - 3 stories max (occupants)
Sign Installation	1611	⊗	⊗	★	⊗	⊗	⊗	
Sign Painting or Lettering	7389	★	★	★	★	★	⊗	Shop only; excluding spray painting
Solar Installation	1711	⊗	⊗	★	⊗	★	⊗	
Sound System Installation	1731	★	★	★	★	★	⊗	
Street and Road Construction	1611	⊗	⊗	★	⊗	⊗	⊗	
Stucco	1771	⊗	★	★	★	★	⊗	
Tile, Stone, Marble, Mosaic, or Terrazzo Work	1743	○	★	★	★	★	⊗	Interior construction only
Tree Services (Cutting/Trimming, Stump Removal)	0783	⊗	⊗	★	⊗	★	⊗	Comm Auto - Excluding mobile equipment and bucket trucks
Wallpapering	1721	★	★	★	★	★	⊗	WC - 2 stories max; BOP - 3 stories max (occupants)
Window Cleaning	7349	⊗	⊗	★	⊗	★	⊗	

WC - Construction and landscaping risks require a minimum payroll of \$25,000 (plus an owner), two years of prior coverage or management experience (or a combination of the two), and a reliable means of verifying the exposure (i.e., website, experience modification factor, loss runs, etc.) BOP - Maximum payroll for contractors is \$1 million (\$400,000 in NY). *BOP LRO - The LRO NOC class codes are only available in AZ, FL, GA, IL, IN, MA, MI, MN, NC, NJ, PA, SC, TN, TX, and VA at this time. Eff. 4/15/19 in CA, 5/1/19 in CO.

AUTO SERVICES

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Auto Body Shops	7532	★	★	★	★	★	⊗	
Auto Dealers	5511	★	⊗	⊗	⊗	⊗	⊗	

AUTO SERVICES (continued)

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Auto Parts/Supplies - Retail	5531	★	★	★	★	★	⊗	
Auto Service/Repair (With and Without Gas Sales)	7538	★	★	★	★	★	⊗	
Auto Specialty Shops	7532	★	★	★	★	★	⊗	
Car Washes	7542	★	★	★	★	★	⊗	Full-service and automatic with attendant
Car/Truck Audio Shops	5731	★	★	★	★	★	⊗	
Gas Stations (With and Without Convenience Store)	5541	★	★	★	★	★	⊗	
Motorcycle Sales and Service	5571	★	⊗	⊗	⊗	⊗	⊗	
Quick Lube Shops	7549	★	★	★	★	★	⊗	
Smog Shop Emissions Testing	7549	★	★	★	★	★	⊗	
Towing Operations	7549	⊗	★ (Package Written Through KBK)	★	⊗	★ (Comm Auto Through KBK)	⊗	Coverage is available under a package policy through KBK Insurance Group in all states EXCEPT AK, HI, MA, NY, WY. Auto and Inland Marine can be written separately. No stand-alone Inland Marine, General Liability, or Property coverages will be considered.

ENTERTAINMENT, SPORTS, & LEISURE

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Amusement Parks, Carnivals, Circuses	7999	⊗	⊗	⊗	⊗	⊗	⊗	
Arcades	7993	★	⊗	★	⊗	⊗	⊗	BOP-LRO*- Use Recreational NOC
Archery/Gun Ranges	7999	⊗	⊗	⊗	⊗	⊗	⊗	
Athletic Teams	7941	⊗	⊗	⊗	⊗	⊗	⊗	
Batting Cages	7999	★	⊗	⊗	⊗	★	⊗	
Billiard Halls	7999	★	⊗	⊗	⊗	★	⊗	
Bounce Houses	7999	○	⊗	★	⊗	⊗	⊗	BOP-LRO*- Use Recreational NOC
Bowling Centers	7933	★	⊗	⊗	⊗	★	⊗	
Camps	7999	⊗	⊗	⊗	⊗	⊗	⊗	
Convention Centers	7389	⊗	⊗	⊗	⊗	⊗	⊗	
Country Clubs/Golf Courses/Tennis Clubs	7997	★	⊗	⊗	⊗	★	⊗	
Dance Instructors	7911	⊗	⊗	★	⊗	⊗	★	BOP-LRO* - Use Recreational NOC
Driving Ranges	7999	★	⊗	⊗	⊗	★	⊗	
Escape Rooms	7999	○	⊗	⊗	⊗	⊗	⊗	
Gymnastics	7999	⊗	⊗	★	⊗	⊗	⊗	BOP-LRO* - Use Recreational NOC
Gyms	7991	○	⊗	★	⊗	★	⊗	WC - Excluding fitness instructors; BOP-LRO* - Use Recreational NOC
Hunting Clubs	7997	⊗	⊗	⊗	⊗	★	⊗	
Ice/Roller Skating Rinks	7999	○	⊗	⊗	⊗	★	⊗	
Libraries	8231	○	⊗	★	⊗	★	⊗	WC - Limited volunteer exposure; BOP-LRO* - Use Processing and Services NOC
Marinas	4493	⊗	⊗	⊗	⊗	○	⊗	
Martial Arts	7999	⊗	⊗	★	⊗	★	⊗	BOP-LRO* - Use Recreational NOC
Miniature Golf	7999	★	⊗	⊗	⊗	★	⊗	

ENTERTAINMENT, SPORTS, & LEISURE (continued)

★ Yes ○ Maybe ☒ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Movie Theaters	7832	★	☒	☒	☒	★	☒	
Museums	8412	○	☒	★	☒	★	☒	WC - Limited volunteer exposure; BOP-LRO* - Use Processing and Services NOC
Race Tracks/Go-Kart Tracks	7999	☒	☒	☒	☒	☒	☒	
Skydiving/Ski Slopes	7999	☒	☒	☒	☒	☒	☒	
Social Clubs (i.e., VFW's)	8641	★	☒	☒	☒	★	☒	
Theaters - Live Entertainment	7922	☒	☒	★	☒	★	☒	BOP-LRO* - Use Processing and Services NOC - limited to 350 seats
Zoos	8422	☒	☒	☒	☒	☒	☒	

Comm Auto - Maintenance vehicles only. *BOP LRO - The LRO NOC class codes are only available in AZ, FL, GA, IL, IN, MA, MI, MN, NC, NJ, PA, SC, TN, TX, and VA at this time. Eff. 4/15/19 in CA, 5/1/19 in CO.

HABITATIONAL

★ Yes ○ Maybe ☒ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Apartments/Townhouses	6513	★	☒	★	★	★	☒	
Bed & Breakfasts	7011	★	★	☒	★	★	☒	
Building Operation/Property Management	6531	★	★	★	★	★	☒	WC - Limited commercial building operation exposure.
Condominiums	6513	★	☒	★	★	★	☒	
Hotels/Motels	7011	★	★	☒	★	★	☒	Comm Auto - Shuttle service will be entertained when written with BOP
Housing Authorities	6531	○	☒	☒	☒	★	☒	WC - Population < 250,000

BOP - Habitational risks other than hotels/motels are not yet available in FL. Comm Auto - Maintenance vehicles only.

MANUFACTURING

★ Yes ○ Maybe ☒ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Bakeries	2051	★	★	★	★	★	☒	
Breweries	2082	★	☒	○	☒	★	☒	WC - *See exclusions; BOP-LRO* - Use Light Mfg NOC
Clothing	2339	★	☒	☒	☒	★	☒	
Computing, Recording or Office Machines	3571	★	☒	☒	☒	★	☒	WC - *See exclusions
Electric or Gas Lighting Fixtures	3648	★	☒	☒	☒	★	☒	WC - *See exclusions
Electrical Apparatus	3629	★	☒	☒	☒	★	☒	WC - *See exclusions
Food Products	2099	★	☒	☒	☒	★	☒	WC - *See exclusions
Machine Shops	3599	★	☒	○	☒	★	☒	BOP-LRO* - Use Light Mfg NOC
Meat Products	2013	★	☒	☒	☒	★	☒	WC - *See exclusions
Metal Products	3499	★	☒	☒	☒	★	☒	WC - *See exclusions
Plastics - Fabricated or Molded Products	3089	★	☒	☒	☒	★	☒	WC - *See exclusions
Plumbers' Supplies	3432	★	☒	☒	☒	★	☒	WC - *See exclusions
Precision Machined Parts	3599	★	☒	☒	☒	★	☒	WC - *See exclusions

MANUFACTURING (continued)

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Tools (Excluding Drop- or Machine-Forged)	3423	★	⊗	⊗	⊗	★	⊗	WC - *See exclusions
TV, Radio, Telephone, or Telecommunications Devices	3663	★	⊗	⊗	⊗	★	⊗	WC - *See exclusions
Wire Goods	3315	★	⊗	⊗	⊗	★	⊗	WC - *See exclusions

*Excluding risks in FL, HI, and WI as well as the following counties: (NY) Bronx, New York, Nassau, Richmond, Queens, Suffolk and (PA) Bucks, Delaware, Montgomery, Philadelphia. *BOP LRO - The LRO NOC class codes are only available in AZ, FL, GA, IL, IN, MA, MI, MN, NC, NJ, PA, SC, TN, TX, and VA at this time. Eff. 4/15/19 in CA, 5/1/19 in CO.

PROFESSIONAL OFFICES

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Accountants/Bookkeepers	8721	★	★	★	★	★	★	PL - TX only at this time
Advertising, Marketing Agencies, Media Buyers	7311	★	★	★	★	★	★	
Architects/Engineers & Consultants	8712	★	★	★	★	★	★	
Audiologist	8049	★	★	★	★	★	⊗	
Banking	6021	★	⊗	★	⊗	★	⊗	Comm. Auto - Excluding armored car exposure; BOP-LRO*-Use Office NOC
Investment Firms	6282	★	★	★	★	★	⊗	
Clerical Office/Telecommuters	8741	★	★	★	★	★	⊗	Majority of employees working from home preferred
Collection Agencies	7322	★	★	★	○	★	★	WC - Excluding repossession services; BOP - Excluding personal/adv. injury liability (occupants)
Computer/Data Processing Consulting	7379	★	○	★	○	★	★	
Consultants	8742	○	★	★	★	★	★	
Credit Counseling	7299	★	★	★	★	★	⊗	
Credit Reporting Agencies	7323	★	★	★	★	★	⊗	
Credit Unions	6061	★	⊗	★	⊗	★	⊗	Comm. Auto - Excluding armored car exposure
Dentists/Orthodontists	8021	★	★	★	★	★	⊗	
Employment Agencies	7361	⊗	○	★	○	★	★	
Eye Doctors/Optometrists	8042	★	★	★	★	★	⊗	
Financial Planners	6282	★	★	★	★	★	⊗	
Graphic Designers	7336	★	★	★	★	★	★	
Insurance Agencies/Services	6411	★	★	★	★	★	★	PL - Ancillary non-agent services only (i.e., loss control, claims, TPA, etc.)
Interior Decorators	7389	★	★	★	★	★	★	
Internet or Web Application Developers	7371	★	⊗	★	⊗	★	★	
Labor Unions	8631	○	⊗	★	⊗	★	⊗	WC - Excluding contracting labor unions
Lawyers/Attorneys	8111	★	★	★	★	★	★	
Lobbyists	8743	⊗	⊗	★	⊗	★	⊗	
Marine Appraisers or Surveyors	4785	⊗	⊗	★	⊗	★	⊗	
Medical Offices/Physicians	8011	★	★	★	★	★	⊗	
Mortgage Brokers	6163	★	★	★	★	★	★	
Notaries - Public	7389	★	★	★	★	★	★	
Office Managers	8741	★	★	★	★	○	★	Comm Auto - business use vehicle only
Payroll Accounting/Billing Services	8721	★	★	★	★	★	★	

PROFESSIONAL OFFICES (continued)

★ Yes ○ Maybe ☒ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Professional Trade Associations	8611	○	○	★	○	★	★	WC and BOP - Excluding lobbying organizations (BOP limitation occupants only)
Radio or Television Broadcasting Stations	4832	☒	○	○	○	★	★	BOP - Excluding personal/advertising injury liability (occupants)
Real Estate Agencies	6531	★	★	★	★	★	☒	
Recruiting Agencies	7361	★	★	★	★	★	★	WC/BOP/Comm, Auto - Excluding staffing/ employment agencies (BOP limitation occupants only)
Staffing Agencies (i.e., Employee Leasing)	7363	☒	☒	★	☒	★	★	
Steno, Typing, Court Reporting, Word Processing	7338	★	★	★	★	★	★	Excluding risks where all employees work from home
Stockbrokers	6211	★	○	★	○	★	☒	BOP - Prof. liability must be excluded (occupants)
Tax Services	7291	★	★	★	★	★	★	
Telemarketing and Research Services	7389	★	★	★	★	★	★	
Ticket Agencies	4729	★	★	★	★	★	★	
Title Agents	6361	★	★	★	★	★	☒	
Tour Agencies	4725	☒	☒	★	☒	☒	★	
Travel Agencies	4724	★	★	★	★	★	★	Office exposures only

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RESTAURANTS

★ Yes ○ Maybe ☒ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Bagel/Donut/Coffee Shops	5812	★	★	★	★	★	☒	
Bars/Taverns	5813	○	☒	☒	☒	★	☒	WC - Excluding risks in MA and night clubs/risks that provide bottle service or require door security
Cafes	5812	★	★	★	★	★	☒	
Cafeteria Style - Buffets	5812	★	★	★	★	★	☒	
Catering	5812	○	○	★	○	★	★	WC and BOP - Limited off-site catering only (BOP limitation occupants only); PL - AZ, MI, NJ, NV, TX only
Catering Services - Banquet Hall	5812	★	★	★	★	★	☒	
Concession Stands (Mobile) & Food Trucks	5812	☒	☒	☒	☒	☒	☒	
Delicatessens and Sandwich Shops	5812	★	★	★	★	★	☒	
Drive-in/Service-in Car	5812	○	○	★	○	★	☒	WC and BOP - Excluding carhops on roller skates or blades
Family-Style Restaurants	5812	★	★	★	★	★	☒	BOP - No table side cooking or hibachi (occupants)
Fine-Dining Restaurants	5812	★	★	★	★	★	☒	BOP - No table side cooking or hibachi (occupants)
Hamburger/Hotdog/Malt Shops	5812	★	★	★	★	★	☒	
Ice Cream Parlors	5812	★	★	★	★	★	☒	
Night Clubs	5813	☒	☒	☒	☒	★	☒	
Pizza Parlors	5812	★	★	★	★	★	☒	
Snack Shops	5812	★	★	★	★	★	☒	
Take-Out Only Establishments	5812	★	★	★	★	★	☒	
Vending Concessionaires	5812	☒	☒	☒	☒	★	☒	

WC - Delivery < 33%; < 15% for risks in AZ, CA, DE, PA, NV, and NY class code 9072. BOP - Delivery < 15% if Hired and Non-Owned Auto is on the policy; otherwise, < 50%. Comm Auto - Excluding non-owned only coverage; WC - Full-service and fine-dining restaurants in NY require \$40,000 minimum payroll and \$4,000 minimum payroll in the driver class code when delivery exposure exists.

RETAIL

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Air Conditioning Equipment	5722	★	★	★	★	★	⊗	
Antique Stores	5932	★	⊗	★	○	★	⊗	
Appliance	5722	○	★	★	★	★	⊗	WC - Excluding appliance delivery
Army and Navy	5399	★	★	★	★	★	⊗	
Art Galleries	5999	★	○	★	○	★	⊗	BOP - Excluding high value (occupants); Comm Auto - motor cargo/inland marine not available
Auto/Truck Accessory or Spare Parts	5531	★	★	★	★	★	⊗	
Bakeries - with Baking on Premises	5461	★	★	★	★	★	⊗	
Barber or Beauty Shop Supplies	5999	★	★	★	★	★	⊗	
Baseball Cards	5999	★	○	★	○	★	⊗	BOP - Building only, no contents (occupants)
Beverages - Alcoholic and Non-alcoholic	5411	★	★	★	★	★	⊗	
Bicycles	5941	★	★	★	★	★	⊗	Incidental rental and repair
Bookbinding and Printing Supplies	2789	★	★	★	★	★	⊗	
Books and Magazines	5942	★	★	★	★	★	⊗	WC and BOP - Excluding adult content stores
Building Materials	5211	○	★	★	★	★	⊗	
Camera and Photographic Equipment	5946	★	★	★	★	★	⊗	
Candy and Confectionery	5441	★	★	★	★	★	⊗	
Car Stereos	5731	★	★	★	★	★	⊗	
Ceramics	5945	★	★	★	★	★	⊗	
Clocks - Retail and Repair	5944	★	★	★	★	★	⊗	
Cloth Printing	5699	○	★	★	★	★	⊗	WC - Incidental manual heat press printing associated with sporting goods stores; no large scale operations.
Clothing - Uniforms	5699	★	★	★	★	★	⊗	
Clothing or Wearing Apparel	5651	★	★	★	★	★	⊗	
Coffee/Tea and Supplies	5499	★	★	★	★	★	⊗	
Coins	5999	★	⊗	★	○	★	⊗	BOP - Building only, no contents (occupants)
Computers - Retail and Repair	5734	★	★	★	★	★	⊗	
Concrete - Ready Mix	5211	⊗	⊗	★	⊗	⊗	⊗	
Consignment Shops	5932	★	⊗	★	⊗	★	⊗	
Convenience Food Stores	5411	★	★	★	★	★	⊗	
Dairy Products	5451	★	★	★	★	★	⊗	
Dry Goods	5411	★	★	★	★	★	⊗	
Education and School Supplies	5943	★	★	★	★	★	⊗	
Electronic Cigarettes (E-Cigs)	5993	⊗	⊗	⊗	⊗	★	⊗	
Electronics	5731	★	○	★	○	★	⊗	BOP - Premium > \$2,500 and central station burglar alarm required (occupants)
Fabric	5949	★	★	★	★	★	⊗	
Farmer's Markets	5431	⊗	○	○	○	★	⊗	
Film/Print Shops	7384	★	★	★	★	★	⊗	
Fireworks	5999	⊗	⊗	⊗	⊗	⊗	⊗	
Flags and Banners	5999	★	★	★	★	★	⊗	
Floor Covering	5713	⊗	★	★	★	★	⊗	
Florists	5992	★	★	★	★	★	★	PL - AZ, MI, NJ, NV, TX only.

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Fruits/Vegetables	5431	★	★	★	★	★	⊗	
Fur - Garments and Pelts	5632	★	★	★	★	★	⊗	
Furniture - Upholstered, Wood or Metal, Patio or Outdoor	5712	○	★	★	★	★	⊗	WC - Excluding delivery
Gardening and Light Framing Supplies	5261	★	★	★	★	★	⊗	
General Stores	5399	★	★	★	★	★	⊗	
Gift Shops	5947	★	★	★	★	★	⊗	
Glass Dealers and Glaziers	5231	★	★	★	★	★	⊗	
Grocery / Supermarkets	5411	★	★	★	★	★	⊗	
Guns	5941	⊗	⊗	⊗	⊗	⊗	⊗	
Hardware and Tools	5251	★	★	★	★	★	⊗	
Health or Natural Food	5499	★	★	★	★	★	⊗	
Hearing Aids	5999	★	★	★	★	★	⊗	
Hobby, Craft or Artists' Supplies	5945	★	★	★	★	★	⊗	
Home Furnishings	5712	★	★	★	★	★	⊗	WC - Excluding furniture delivery
Home Improvement	5211	★	★	★	★	★	⊗	
Hookah Shops/Lounges	5993	⊗	⊗	⊗	⊗	⊗	⊗	
Janitorial Supplies	5999	★	★	★	★	★	⊗	
Jewelry	5944	★	★	★	★	★	⊗	BOP - Jewelers Block coverage is not available
Kitchen Accessories	5719	★	★	★	★	★	⊗	
Lawn and Garden Supplies	5261	★	○	★	○	★	⊗	
Leather Products	5948	★	★	★	★	★	⊗	
Luggage	5948	★	★	★	★	★	⊗	
Marble Products	3281	⊗	⊗	★	⊗	★	⊗	
Meat/Fish/Poultry	5421	★	★	★	★	★	⊗	Excluding slaughtering services
Monuments	5999	⊗	★	★	★	★	⊗	
Motorcycles	5571	★	⊗	○	⊗	⊗	⊗	
Musical Instruments	5736	★	★	★	★	★	⊗	WC - Excluding heavy delivery exposure
Newsstands	5994	★	★	★	★	★	⊗	
Nurseries	5261	⊗	○	★	○	★	⊗	
Office Machines or Appliances (No Repair)	5044	○	★	★	★	★	⊗	WC - Excluding large office machine delivery
Optical Goods & Hearing Aids	5995	★	★	★	★	★	(Under BOP)	
Paint, Wall Paper, or Wall Covering	5231	★	★	★	★	★	⊗	
Painting, Pictures, or Frames	5719	★	★	★	★	★	⊗	
Party Supplies	5947	★	★	★	★	★	⊗	
Pets and Supplies	5999	★	★	★	★	★	⊗	
Pharmacies/Drug Stores	5912	★	★	★	★	★	⊗	Professional liability is not available
Photography Equipment	5946	★	★	★	★	★	⊗	
Plumbing Supplies and Fixtures	5211	★	★	★	★	★	⊗	
Precision and Scientific Tools and Instruments	5049	★	★	★	★	★	⊗	
Refrigeration Equipment - Commercial	5078	○	★	★	★	★	⊗	WC - Excluding appliance delivery
Religious Articles	5999	★	★	★	★	★	⊗	
Retail Stores, NOC	5999	★	★	★	★	★	⊗	

RETAIL (continued)

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Shoes	5661	★	★	★	★	★	⊗	
Signs	5099	★	★	★	★	★	⊗	
Ski Shops	5941	★	○	★	○	★	⊗	
Sporting Goods/Athletic Equipment (incl. apparel)	5941	★	★	★	★	★	⊗	
Stationery or Paper Products	5943	★	★	★	★	★	⊗	
Stereos/Radios	5731	★	★	★	★	★	⊗	
Straw Products	5191	★	★	★	★	★	⊗	
Tires	5531	★	⊗	⊗	⊗	★	⊗	Comm Auto - Parts and maintenance, no towing exposure
Tobacco and Smoke Shops	5993	★	⊗	★	⊗	★	⊗	
Toys	5945	★	★	★	★	★	⊗	
Trophies	5999	★	★	★	★	★	⊗	
Vape Stores/Lounges	5993	⊗	⊗	⊗	⊗	⊗	⊗	
Variety Stores	5331	★	★	★	★	★	⊗	
Welding Supplies	5251	★	★	★	★	★	⊗	
Window Coverings	5714	★	★	★	★	★	⊗	
Wood Products, NOC	2499	○	○	○	○	★	⊗	WC - Excluding furniture delivery; Comm. Auto - Excluding lumber delivery

SERVICE INDUSTRY

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Animal Breeders	0752	⊗	⊗	⊗	⊗	⊗	⊗	
Animal Shelters	0752	⊗	⊗	⊗	⊗	★	⊗	
Animal Hospitals	0742	★	★	★	○	★	⊗	WC - Excluding farm or wild animals
Accrediting Agencies	9411	★	★	★	★	○	★	Comm Auto - business use vehicle only
Answering Services	7389	★	★	★	★	○	★	Comm Auto - business use vehicle only
Appliance & Accessories - Installation, Service & Repair	7629	★	★	★	★	★	⊗	Commercial or Household; WC - Excluding appliance delivery
Auctioneers	7389	⊗	⊗	⊗	⊗	★	★	Comm Auto - business use vehicle only
Audio Post Production - Computer or Electronic	8999	★	⊗	★	⊗	★	★	BOP-LRO* - Use Processing and Services NOC
Barber Shops	7241	★	★	★	★	★	(Under BOP)	WC - \$40,000 minimum payroll required; BOP - \$30,000 BPP required
Beauty Parlors and Hair Styling Salons	7231	★	★	★	★	★	(Under BOP)	WC - \$40,000 minimum payroll required; BOP - \$30,000 BPP required
Bookbinding	2789	⊗	⊗	⊗	○	★	★	
Call Centers	7389	★	★	★	★	○	★	WC - employee concentration reviewed for acceptability; Comm Auto - business use vehicle only
Cemeteries	6553	○	⊗	⊗	⊗	★	★	Comm Auto - Maintenance vehicles only
Copying and Duplicating	7334	★	★	★	★	★	★	
Couriers	4215	⊗	⊗	★	⊗	⊗	★	PL - AZ, MI, NJ, NV, TX only.
Customs Brokers	4731	★	★	★	★	○	★	Comm Auto - business use vehicle only
Dental Laboratories	8072	★	★	★	★	★	⊗	

SERVICE INDUSTRY (continued)

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Diagnostic Testing Laboratories	8071	⊗	○	★	○	★	⊗	BOP - Depending upon equipment values (occupants)
Document Shredders	7389	⊗	⊗	⊗	⊗	⊗	★	
Engraving	3479	★	★	★	★	★	★	
Entertainment Services	7929	⊗	⊗	○	⊗	⊗	★	
Event Planning	7389	⊗	⊗	★	⊗	★	★	BOP-LRO* - Use Processing and Services NOC
Funeral Homes	7261	★	★	★	★	★	★	
Garbage and Waste Haulers	4212	⊗	⊗	⊗	⊗	⊗	⊗	
Inspectors/Appraisers	7389	⊗	○	★	○	★	★	BOP - On-site only; PL - Excluding home appraisers
Jewelry Repair	7631	★	★	★	★	★	⊗	
Laundromats (Self-Service)	7215	★	★	★	★	○	⊗	Comm Auto - Maintenance vehicles only
Laundry & Dry Cleaning - Petroleum/Synthetic Solvents	7219	★	★	★	★	★	⊗	< 3 pick-up stations
Laundry & Dry Cleaning or Dying - Receiving Stations	7216	★	★	★	★	★	⊗	
Lawn Mower Repair	7699	★	⊗	★	⊗	★	⊗	
Lithographing	2752	⊗	★	★	★	★	★	
Locksmiths	7699	★	○	★	○	★	⊗	
Loan Services	6141	★	★	★	★	○	★	Comm Auto - business use vehicle only
Loss Control Services	6411	⊗	⊗	★	⊗	★	★	
Mail Box or Packaging	4215	★	★	★	★	★	⊗	
Mail Order Houses	5961	★	★	★	★	★	⊗	
Mailing or Addressing Companies	7331	★	★	★	★	★	★	
Media Duplication	7334	★	★	★	★	★	★	
Moving Companies/Relocation Services	4214	⊗	⊗	★	⊗	⊗	★	BOP-LRO* - Use Processing and Services NOC
Music Recording Studios	7389	⊗	⊗	★	⊗	★	★	BOP-LRO* - Use Processing and Services NOC
Nail Salons	7231	⊗	★	★	★	★	⊗	BOP - \$30,000 BPP required
Office Machine Repair	7629	★	★	★	★	★	⊗	
Parcel Delivery	4215	○	⊗	★	⊗	⊗	⊗	WC - AL, IA, MS, NC, NM, NY, PA (limited availability); BOP-LRO* - Use Processing and Services NOC
Pest Control	7342	⊗	⊗	⊗	⊗	★	⊗	
Pet Kennels/Overnight & Daycare	0752	○	⊗	⊗	⊗	★	★	WC - Daycare only
Pet Groomers	0752	★	★	★	★	★	★	
Pet Trainers	0752	⊗	⊗	⊗	⊗	★	★	
Photoengraving	2796	⊗	★	★	★	★	⊗	
Photographers	7221	○	★	★	★	★	★	
Pool Services	7389	○	⊗	★	⊗	★	⊗	
Printers	2759	○	○	○	○	★	★	Excluding large scale commercial print shops, manufacturing and warehouse exposures.
Process Servers	7389	⊗	⊗	★	⊗	⊗	★	
Publishers/Literary Agents	2721	★	⊗	★	⊗	○	★	Comm Auto - business use vehicle only
Recycling Operations	5093	⊗	⊗	⊗	⊗	⊗	⊗	
Repossession Agencies	7389	⊗	⊗	★	⊗	⊗	⊗	
Residential Cleaning Services	8811	⊗	★	★	★	★	★	PL - AZ, MI, NJ, NV, TX only.
Sand and Gravel Hauling	4212	⊗	⊗	⊗	⊗	⊗	⊗	

SERVICE INDUSTRY (continued)

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Security Guards	7381	⊗	⊗	★	⊗	○	⊗	Comm Auto - Unarmed; no residential patrol
Seminar Services	7389	★	⊗	★	⊗	○	★	Comm Auto - business use vehicle only
Sewing Machine Repair	7699	★	★	★	★	★	⊗	
Shoe Repair	7251	★	★	★	★	★	⊗	
Standards & Specifications Testing	8734	⊗	⊗	○	⊗	★	★	
Tailoring or Dressmaking - Custom	5699	★	★	★	★	★	⊗	
Tax Collectors	7389	⊗	⊗	○	⊗	⊗	★	
Taxi/Driver Services	4121	⊗	⊗	⊗	⊗	⊗	⊗	
Taxidermists	7699	⊗	★	★	★	★	⊗	
Television/Radio Receiving Set - Installation Repair	7622	★	★	★	★	★	⊗	
Tent Rental/Setup	7359	⊗	⊗	⊗	⊗	⊗	⊗	
Tour Guides	7999	⊗	⊗	★	⊗	⊗	★	
Translating	7389	★	○	★	○	★	★	
Trucking	4213	○	⊗	○	⊗	⊗	⊗	WC - Short and long-haul delivery in AL, IA, MS, NC, NM, NY, PA only; <15% owner-operators
Valets	7299	⊗	⊗	○	⊗	⊗	⊗	
Veterinarians	0742	★	★	★	★	★	(Under BOP)	WC - Excluding treatment of farm or wild animals
Videotape Editing Services	7819	★	★	★	★	★	★	WC and BOP - Excluding adult content stores
X-Ray or Image Labs	8071	★	★	★	★	★	⊗	

*BOP LRO - The LRO NOC class codes are only available in AZ, FL, GA, IL, IN, MA, MI, MN, NC, NJ, PA, SC, TN, TX, and VA at this time. Eff. 4/15/19 in CA, 5/1/19 in CO.

WHOLESALE & DISTRIBUTORS

★ Yes ○ Maybe ⊗ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Air Conditioning Systems or Equipment	5075	⊗	★	★	★	★	⊗	
Ammunition	5091	⊗	⊗	⊗	⊗	⊗	⊗	
Appliances	5064	⊗	○	○	○	★	⊗	
Art Supplies	5199	★	★	★	★	★	⊗	
Auto Parts & Supplies	5013	★	★	★	★	★	⊗	
Bakeries - with Baking on Premises	5149	★	★	★	★	★	⊗	
Beauty & Barber Shop Supplies	5087	★	★	★	★	★	⊗	No re-packaging or re-labeling
Beverages - Alcoholic and Non-alcoholic	5149	⊗	★	★	★	★	⊗	BOP - NJ only
Books, Bookbinding and Printers Supplies	5112	★	★	★	★	★	⊗	
Building Materials	5039	★	★	★	★	★	⊗	
Cameras	5043	★	★	★	★	★	⊗	
Candy	5145	★	★	★	★	★	⊗	
CDs/Cassettes	5099	★	★	★	★	★	⊗	
Cell Phones	5065	★	⊗	★	★	★	⊗	
Chemicals	5169	⊗	⊗	⊗	⊗	⊗	⊗	
Clothing & Fabric	5136	★	★	★	★	★	⊗	

WHOLESALE & DISTRIBUTORS (continued)

Yes
 Maybe
 No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Coffee	5149							
Collectibles and Memorabilia	5199							
Computers	5045							
Dairy Products	5143							BOP - NJ only
Drugs/Pharmaceuticals	5122							
Electronics	5064							
Fertilizers	5191							
Fireworks	5092							
Floor Covering	5023							
Floral	5193							
Frozen Food	5142							BOP - NJ only
Fruits & Vegetables	5148							
Fuel	5172							
Furniture	5021							BOP - NJ only
Gardening & Light Farming Supplies	5083							
Gifts/Novelties	5199							
Groceries	5141							
Guns	5091							
Hardware and Tools	5072							
Hobby, Crafts, or Artists' Supplies	5092							
Hot Tubs	5091							
Housewares	5023							
Janitorial Supplies	5087							
Jewelry	5094							BOP - Jewelers Block coverage is not available
Kitchen Accessories	5023							
Lamps/Lighting Fixtures	5063							
Leather Goods	5199							
Liquefied Petroleum Gas	5171							
Livestock	5154							
Luggage	5099							
Magazines	5192							
Mattresses	5021							
Meat/Fish/Poultry	5147							Excluding slaughtering services
Natural Gas	4924							
Office Furniture, Machines & Appliances	5044							
Optical and Hearing Aids	5047						(Under BOP)	
Painting Supplies	5198							
Paper	5111							
Party Supplies	5113							
Pet Supplies	5199							
Plumbing Supplies & Fixtures	5074							
Radios/Stereos	5064							

WHOLESALE & DISTRIBUTORS (continued)

★ Yes ○ Maybe ☒ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Refrigeration Systems or Equipment	5078	★	★	★	★	★	☒	BOP and WC - Excluding large commercial/industrial sales or delivery
Shoes	5139	★	★	★	★	★	☒	BOP - NJ only
Slaughter Houses	2015	☒	☒	☒	☒	☒	☒	
Software	5045	★	★	★	★	★	☒	
Spas/Saunas	5074	☒	○	★	☒	★	☒	
Sporting Goods	5091	★	★	★	★	★	☒	
Stationery or Paper Products	5112	★	★	★	★	★	☒	
Telephones	5065	★	★	★	★	★	☒	
Tires	5014	★	☒	☒	☒	○	☒	
Tobacco Products	5194	★	☒	★	☒	★	☒	
Toys	5092	★	☒	★	☒	○	☒	
Trophies	5094	★	★	★	★	★	☒	
Wallpaper	5198	★	★	★	★	★	☒	
Warehousing (With and Without Refrigeration)	4225	☒	★	★	☒	☒	☒	BOP - Lessor's risk only; NJ only
Wholesale, NOC	5099	○	○	○	○	★	☒	BOP - NJ Only

OTHER

★ Yes ○ Maybe ☒ No

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Airports/Aviation	4581	See Specialty Programs	☒	☒	☒	☒	☒	
Ambulance Companies	4119	☒	☒	○	☒	☒	☒	
Archaeologists	8733	☒	☒	★	☒	☒	★	
Asbestos Removal or Related Risks	1799	☒	☒	☒	☒	☒	☒	
Biohazard Cleanup	4953	☒	☒	☒	☒	☒	☒	
Blasting Operations	1629	☒	☒	☒	☒	☒	☒	
Child Daycare Centers	8351	☒	☒	☒	☒	☒	☒	
Churches/Houses of Worship	8661	★	☒	★	☒	☒	☒	BOP - Only in nontraditional church buildings
Colleges/Schools	8221	○	☒	☒	☒	☒	☒	WC - Excluding public schools
Farms - Dairy	0241	○	☒	☒	☒	○	★	WC - AZ, CA, CO, CT, HI, ID, MN, MT, NH, NY, PA, and TX risks only
Farms - Floral	0181	○	☒	☒	☒	○	★	WC - AZ, CA, CO, CT, HI, ID, MN, MT, NH, NY, PA, and TX risks only; berry crops excluded
Fire Departments	9224	☒	☒	☒	☒	☒	☒	
Fraternities/Sororities	8641	☒	☒	☒	☒	☒	☒	
Freight Brokers	4731	☒	☒	○	☒	☒	★	
Hazmat Cleanup	4953	☒	☒	☒	☒	☒	☒	
Home Health Care	8082	See Specialty Programs	☒	☒	☒	☒	☒	
Hospitals	8062	☒	☒	☒	☒	☒	☒	
Medical Marijuana Collectives	5912	☒	☒	☒	☒	☒	☒	
Municipalities	9199	☒	☒	☒	☒	☒	☒	

Type of Business	SIC Code	Workers' Compensation	Businessowner's Policy		Commercial Umbrella (Excess in NY)	Commercial Auto	Professional Liability	Notes
			OCCUPANTS	LESSORS				
Nursing Homes	8051	⊗	⊗	⊗	⊗	⊗	⊗	
Orchards	0175	○	⊗	⊗	⊗	○	★	WC - AZ, CA, CO, CT, HI, ID, MN, MT, NH, NY, PA, and TX risks only; berry crops excluded
Passenger Transportation	4111	⊗	⊗	⊗	⊗	⊗	⊗	
Police Departments	9221	⊗	⊗	⊗	⊗	⊗	⊗	
Political Offices	8651	⊗	⊗	★	⊗	⊗	⊗	BOP-LRO* - Use Office NOC
Self-Storage Facilities	4225	○	⊗	★	⊗	⊗	⊗	
Tutoring Centers	8299	★	⊗	★	⊗	⊗	★	WC - Excluding in-home services; BOP-LRO* - Use Schools NOC
Underground Mining	1081	⊗	⊗	⊗	⊗	⊗	⊗	
Urgent Care Centers	8011	★	⊗	⊗	⊗	⊗	⊗	
Vineyards	0172	○	⊗	⊗	⊗	○	★	WC - AZ, CA, CO, CT, HI, ID, MN, MT, NH, NY, PA, and TX risks only; berry crops excluded
Vocational Schools	8249	⊗	⊗	★	⊗	⊗	⊗	
Water Treatment Facilities	4952	⊗	⊗	⊗	⊗	○	⊗	BOP-LRO* - Use Schools NOC

*BOP LRO - The LRO NOC class codes are only available in AZ, FL, GA, IL, IN, MA, MI, MN, NC, NJ, PA, SC, TN, TX, and VA at this time. Eff. 4/15/19 in CA, 5/1/19 in CO.

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For quote consideration, please submit completed ACORDs to
apps@omega4agents.com or call 866-997-0711 Option 3