

biBERK
A BERKSHIRE HATHAWAY COMPANY

BUSINESS
INSURANCE

Appetite Guide

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

Contact our dedicated Agency Team:

 PartnerAgentService@biBERK.com

 855.430.7220

biBERK Appetite Guide - Commercial Lines

Edition: October 1, 2022

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	Commercial Auto (Coming Soon)	Additional UW Guidelines
AUTO SERVICES & DEALERS									
Dealerships									
	Dealership - All Other		Y	N	N	N/A	N	N	
	Dealerships - Commercial Truck or RV		Y	N	N	N/A	N	N	
Sales									
	Auto Parts and Supplies		Y	Y	Y	N/A	Y	N	
	Gas Stations - Gas Only - No Convenience Store		Y	Y	Y	N/A	Y	N	
	Rental/Leasing		Y	N	N	N/A	N	N	
	Rubber Tire Dealer		Y	N	N	N/A	N	N	
Service/Repair									
	Auto Recycling/Salvage		Y	N	N	N/A	N	N	
	Auto Body Shops - Repair and Painting		Y	Y	Y	N/A	Y	N	
	Auto Parts and Supplies Retail Stores - With Repair or Service		Y	O	O	N/A	Y	N	GL & BOP not eligible in NY
	Auto Repair - Auto and Truck		Y	O	O	N/A	Y	N	GL & BOP not eligible in NY
	Auto Repair - Auto Glass		Y	O	O	N/A	Y	N	GL & BOP not eligible in NY
	Auto Specialty Shops - Conversion and Customization		Y	O	O	N/A	Y	N	GL & BOP not eligible in NY
	Car Washes - Full Service with Attendant (Includes Detailing)		Y	Y	Y	N/A	Y	N	
	Gas Stations - With Service & Repair - No Convenience Store		Y	O	O	N/A	Y	N	GL & BOP not eligible in NY
	Storage - Parking Garage / Auto or Truck Storage / Valet		Y	N	N	N/A	N	N	
	Towing or Roadside Assistance		Y	N	O	N/A	N	Y	
CONSTRUCTION & SPECIALTY TRADE CONTRACTORS									
Carpentry									
	Carpentry		Y	Y	Y	N/A	Y	Y	
	Cabinetmakers - with installation		Y	Y	Y	N/A	Y	Y	
	Drywall		O	Y	Y	N/A	Y	Y	WC not eligible: CA, NJ
	Floor Installation - Including Carpet		Y	Y	Y	N/A	Y	Y	
	Floor Installation - No Carpet (Tile, Stone, etc)		Y	Y	Y	N/A	Y	Y	
	Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood		Y	Y	Y	N/A	Y	Y	
	Gutter Installation		O	Y	Y	N/A	Y	Y	WC not eligible: HI, MA
	Interior Decorators - include Office		Y	Y	Y	N/A	Y	Y	
	Metal Erection - Decorative or Artistic		Y	Y	Y	N/A	Y	Y	
	Siding Installation		Y	Y	Y	N/A	Y	Y	
	Television or Radio Installation or Repair		Y	N	N	N/A	Y	Y	
Concrete/Masonry									
	Concrete Construction		Y	Y	Y	N/A	Y	Y	
	Driveway, Parking Area or Sidewalk Repair or Paving		Y	Y	Y	N/A	Y	Y	
	Masonry		Y	Y	Y	N/A	Y	Y	

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		Plastering or Stucco Work	Y	Y	Y	N/A	Y	Y	
		Tile, Stone, Marble, Mosaic, or Terrazzo Work	Y	Y	Y	N/A	Y	Y	
		HVAC							
		HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair	Y	Y	Y	N/A	Y	Y	
		Mechanical Services							
		Ceiling or Wall Installation - Metal only	Y	Y	Y	N/A	Y	Y	
		Door and Window Installation - Metal only	O	Y	Y	N/A	Y	Y	WC not eligible: FL, IL, ME, NH, NV, VA
		HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair	Y	Y	Y	N/A	Y	Y	
		Metal Erection - Decorative or Artistic	Y	Y	Y	N/A	Y	Y	
		Plumbing	Y	Y	Y	N/A	Y	Y	
		Refrigeration Systems or Equipment - Dealers and Distributors and Installation or Repair	Y	Y	Y	N/A	Y	Y	
		Welding or Cutting	Y	N	N	N/A	N	Y	
		Specialty Trade							
		Demolition	Y	N	N	N/A	N	Y	
		Electrical Work - Within Buildings	O	Y	Y	N/A	Y	Y	WC not eligible: CA, DE, NY, VT, WV
		Excavation	O	Y	Y	N/A	N	Y	WC not eligible: FL, IL, ME, NH, NV, VA
		Fence Erection Contractors	Y	Y	Y	N/A	Y	Y	
		Glass Dealers and Glaziers - Sales and Installation	Y	Y	Y	N/A	Y	Y	
		Grading of Land	O	N	N	N/A	N	Y	WC not eligible: FL, IL, ME, NH, NV, VA
		Installation	Y	Y	Y	N/A	Y	Y	
		Lathing Contractor	Y	Y	Y	N/A	Y	Y	
		Painting - Exterior - Buildings or Structures - 3 stories or less in height	Y	O	O	N/A	Y	Y	GL & BOP not eligible in FL
		Painting - Interior Buildings or Structures	Y	Y	Y	N/A	Y	Y	
		Paper Hanging	Y	Y	Y	N/A	Y	Y	
		Plumbing	Y	Y	Y	N/A	Y	Y	
		Shop Carpenters	Y	Y	Y	N/A	Y	Y	
		Street/Road Paving	Y	Y	Y	N/A	N	Y	
		Roofing							
		Roofing	O	Y	Y	N/A	N	Y	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	Commercial Auto (Coming Soon)	Additional UW Guidelines
After School Enrichment	N	N	N	N/A	N	N	
Child Daycare	Y	N	N	N/A	N	N	
Colleges/Schools	Y	Y	Y	O	N	N	PL-Referrals
Consultants - Computer and Management	Y	Y	Y	N/A	Y	Y	
Vocational Schools - Classroom Only	O	N	N	O	N	N	PL-Referrals
Public Organizations							

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	Office (Not otherwise classified)	Political/Religious	Y	Y	Y	N/A	N	N	No municipality or township
Public Works									
		Construction Site Clean-Up	Y	N	N	N/A	N	Y	
		Garbage, Ashes or Refuse Collection	Y	N	N	N/A	N	Y	Haz mat placard transportation is still ineligible
		Iron/Steel Scrap Dealer	Y	Y	Y	N/A	N	Y	
		Junk Removal (Non-Construction)	O	Y	Y	N/A	N	Y	WC not eligible: FL, IL, ME, NH, NV, VA
		Recycling - No scrap metal	Y	N	N	N/A	N	Y	
		Sewage Disposal	Y	N	N	N/A	N	N	
		Street Sweeping	Y	N	N	N/A	N	N	
		Waterworks	Y	N	N	N/A	N	Y	

HEALTH CARE & SOCIAL ASSISTANCE

Health Care Providers									
		Ambulance Service Cos & EMS	Y	N	N	N	N	N	
		Dental Laboratory	Y	Y	Y	N	N	Y	
		Dentists (Office)	Y	Y	Y	N	N	Y	
		Diagnostic Testing, X-Ray or Imaging Laboratory	Y	Y	Y	N	N	Y	
		Medical Offices (Office)	Y	Y	Y	N	Y	Y	
		Urgent Care Centers	Y	N	N	N	N	Y	
Hospitals									
		Hospital - General - All Other	Y	N	N	N	N	N	No mental health hospital
		Hospital - Veterinary	Y	Y	Y	N	Y	Y	
		Humane Society	O	N	N	N	N	N	WC not eligible: FL, IL, ME, NH, NV, VA
Nursing & Residential Care Facilities									
		Assisted Living Facility	Y	N	N	N	N	Y	
		Domestic Workers - Full Time or Live-In	Y	N	N	N/A	N	Y	
		Domestic Workers - Part Time	Y	N	N	N/A	N	Y	
		Group Home - All Other	Y	N	N	Y	N	Y	
		Group Home - Homeless or Domestic Violence Shelter	O	N	N	Y	N	Y	WC not eligible: FL, IL, ME, NH, NV, VA
		Nursing Home	Y	N	N	N	N	Y	
		Retirement Living Centers - Including Nonmedical Care or Supervision	Y	N	N	N	N	Y	
		Retirement Living Centers - No Care or Supervision	Y	N	N	N	N	Y	

HOSPITALITY & ENTERTAINMENT/RECREATION

Entertainment									
		Art Gallery	Y	Y	Y	N/A	Y	Y	
		Amusement Parks, Carnivals, Circuses	O	N	N	N/A	N	N	WC not eligible: MI
		Live Theaters	Y	N	N	N/A	N	Y	

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

LANDSCAPING & FARMING

	Farming								
	Berries		Y	N	N	N/A	N	N	
	Cattle Raising		Y	N	N	N/A	N	N	
	Dairy		Y	N	N	N/A	N	N	
	Farm Machinery Operator		Y	N	N	N/A	N	N	
	Field Crops		Y	N	N	N/A	N	N	
	Grape Vineyards		Y	N	N	N/A	N	N	
	Horseback Riding		Y	N	N	N/A	N	N	
	Livestock Dealer		Y	N	N	N/A	N	N	
	Livestock Raising		Y	N	N	N/A	N	N	
	Nurseries Including Trees		O	N	N	N/A	N	N	WC not eligible in CA
	Nurseries No Trees		Y	N	N	N/A	N	N	
	Orchards		Y	N	N	N/A	N	N	

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

MANUFACTURING

	Chemical								
	Chemical Blending		Y	N	N	N/A	N	Y	
	Chemical Manufacturing		Y	N	N	N/A	N	Y	
	Cosmetics		Y	N	N	N/A	N	Y	
	Electroplating		Y	N	N	N/A	N	Y	
	Ink/Paint Manufacturing		Y	N	N	N/A	N	Y	
	Oxygen or Hydrogen		Y	N	N	N/A	N	Y	
	Pharmaceutical		Y	N	N	N/A	N	Y	
	Electronic/Electrical								
	Computer and Electronic Products		Y	N	N	N/A	N	Y	
	Electrical Equipment, Appliance and Components		Y	N	N	N/A	N	Y	
	Machinery and Heavy Equipment								
	Machinery and Heavy Equipment		Y	N	N	N/A	N	Y	
	Food and Beverage								
	Brewery		Y	N	N	N/A	N	Y	
	Food Products		Y	N	N	N/A	N	Y	
	Meat Products		Y	N	N	N/A	N	Y	
	Metal								
	Die Casting		Y	N	N	N/A	N	Y	
	Iron/Steel Fabrication: Non-Structural		Y	N	N	N/A	N	Y	
	Iron/Steel Fabrication: Structural		Y	N	N	N/A	N	Y	
	Jewelry		Y	N	N	N/A	N	Y	
	Metal Stamped NOC		Y	N	N	N/A	N	Y	
	Precision Machined Parts		Y	N	N	N/A	N	Y	
	Screw		Y	N	N	N/A	N	Y	
	Sheet Metal		Y	N	N	N/A	N	Y	
	Signs		Y	N	N	N/A	N	Y	
	Tools NOC - not drop or machine forged		Y	N	N	N/A	N	Y	

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

RESTAURANTS & TAVERNS

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

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		Take Out Only Fast Food Restaurant	Y	Y	Y	N/A	Y	Y	
		Take Out Only Restaurant - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	Y	Y	
		Tavern							
		Bars/Tavern	O	N	N	N/A	N	Y	WC not eligible: DE, NY, VT, WV
		Lounge & Night Clubs	Y	N	N	N/A	N	Y	

RETAIL/WHOLESALE STORES (includes Food Stores)

		Building and Garden Materials							
		Building Material Dealer	Y	Y	Y	N/A	Y	Y	
		Electrical Lighting and Supplies Store	Y	Y	Y	N/A	Y	Y	
		Equipment, Fixtures or Supplies Distributor	Y	Y	Y	N/A	Y	Y	
		Fence Dealer	Y	Y	Y	N/A	Y	Y	
		Gardening and Light Farming Supply Retail	Y	Y	Y	N/A	Y	Y	
		Hardware Store	Y	Y	Y	N/A	Y	Y	
		Heating and Air Conditioning Equipment - Retail Only	Y	Y	Y	N/A	Y	Y	
		Heating or Combined Heating and Air Conditioning Equipment - Distributors Only	Y	Y	Y	N/A	Y	Y	
		Home Improvement Store	Y	Y	Y	N/A	Y	Y	
		Paint, Wallpaper or Wallcovering Store	Y	Y	Y	N/A	Y	Y	
		Plumbing and Refrigeration Equipment - Retail Only	Y	Y	Y	N/A	Y	Y	
		Plumbing Supplies and Fixtures Distributors	O	Y	Y	N/A	Y	Y	WC not eligible: DE, NY, VT, WV
		Clothing Apparel and Accessories							
		Clothing Distributor	Y	Y	Y	N/A	Y	Y	
		Clothing Store	Y	Y	Y	N/A	Y	Y	
		Fabric Store	Y	Y	Y	N/A	Y	Y	
		Fur - Garments and Pelts - Retail Only	Y	Y	Y	N/A	Y	Y	
		Jewelry Distributors	Y	Y	Y	N/A	Y	Y	
		Jewelry Repair	Y	Y	Y	N/A	Y	Y	
		Jewelry Store	Y	Y	Y	N/A	Y	Y	
		Leather Products or Hide Store - Retail only	Y	Y	Y	N/A	Y	Y	
		Shoe Store	Y	Y	Y	N/A	Y	Y	
		Tailoring or Dressmaking Establishments - Custom	Y	Y	Y	Y	Y	Y	
		Electronics and Appliances							
		Appliance Stores Household Appliances and Home Furnishings	Y	Y	Y	N/A	Y	Y	
		Computer Store	Y	Y	Y	N/A	Y	Y	
		Electronics Store	Y	Y	Y	N/A	Y	Y	
		Kitchen Accessories Store	Y	Y	Y	N/A	Y	Y	
		Food/Drinks							
		Bakeries - Distributors - No baking on premises	Y	Y	Y	N/A	Y	Y	

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		Beauty Supply Store	Y	Y	Y	N/A	Y	Y	
		Drugstore	Y	Y	Y	N/A	Y	Y	
		Optical and Hearing Aid Store	Y	Y	Y	N/A	Y	Y	
		Medical Marijuana Dispensary	Y	N	N	N/A	N	Y	
		Miscellaneous Store Retailers							
		Army and Navy Store	Y	Y	Y	N/A	Y	Y	
		Florists - Retail Only	Y	Y	Y	N/A	Y	Y	
		Florists Distributors	Y	Y	Y	N/A	Y	Y	
		Gift Shop	Y	Y	Y	N/A	Y	Y	
		Janitorial Supplies - Retail Only	Y	Y	Y	N/A	Y	Y	
		Luggage Goods - Retail Only	Y	Y	Y	N/A	Y	Y	
		Monuments	Y	Y	Y	N/A	Y	Y	
		Newsstand	Y	Y	Y	N/A	Y	Y	
		Party Supplies Store	Y	Y	Y	N/A	Y	Y	
		Pet Store	Y	Y	Y	N/A	Y	Y	
		Picture or Frame Store	Y	Y	Y	N/A	Y	Y	
		Retail Store (Not otherwise classified)	Y	Y	Y	N/A	Y	Y	
		Signs & Banners Store	Y	Y	Y	N/A	Y	Y	
		Stationery or Paper Products Store	Y	Y	Y	N/A	Y	Y	
		Tobacco Products	Y	N	N	N/A	N	Y	
		Toy Store	Y	Y	Y	N/A	Y	Y	
		Trophy Store	Y	Y	Y	N/A	Y	Y	
		Wood Products	N	N	N	N/A	N	Y	
		Wig Store	Y	Y	Y	N/A	Y	Y	
		Rental and Servicing Retailers							
		Check Cashing /Exchange	Y	N	N	N/A	N	Y	
		Copying and Duplicating Store	Y	Y	Y	N/A	Y	Y	
		Printing	Y	Y	Y	N/A	Y	Y	
		Tuxedo Rental	Y	Y	Y	N/A	Y	Y	
		Video Rental Store (no adult videos)	Y	Y	Y	N/A	Y	Y	
		Sporting Goods & Hobby Based							
		Art Supplies and Hobby Shop	Y	Y	Y	N/A	Y	Y	
		Bicycle Shop	Y	Y	Y	N/A	Y	Y	
		Books and Magazines Store	Y	Y	Y	N/A	Y	Y	
		Camera and Photographic Equipment - Retail Only	Y	Y	Y	N/A	Y	Y	
		Collectibles and Memorabilia Store	Y	Y	Y	N/A	Y	Y	
		Music Store - Pre-recorded	Y	Y	Y	N/A	Y	Y	
		Musical Instrument Store	Y	Y	Y	N/A	Y	Y	

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

SERVICE INDUSTRIES

	Agencies								
	Advertising and Related Services (Office)		Y	Y	Y	Y	Y	Y	
	Credit Reporting Agencies (Office)		Y	Y	Y	N	Y	Y	
	Professional Trade Associations (Office)		Y	Y	Y	Y	O	Y	
	Public Relations (Office)		Y	Y	Y	Y	Y	Y	
	Real Estate Agents (Office)		Y	Y	Y	Y	Y	Y	
	Ticket Agencies (Office)		Y	Y	Y	Y	Y	Y	
	Travel Agencies (Office)		Y	Y	Y	O	Y	Y	PL not eligible: CA, DE, NY, VT, WV
	Business and Admin								
	Collection Agencies (Office)		Y	Y	Y	N	O	Y	
	Consultants - Computer and Management		Y	Y	Y	Y	Y	Y	
	Copying and Duplicating Store		Y	Y	Y	Y	Y	Y	

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	Employment Agencies (Office)		Y	Y	Y	N	Y	Y	
	Engineers or Architects - Consulting - Not engaged in actual construction (Office)		Y	Y	Y	Y	Y	Y	
	Interior Decorators		Y	Y	Y	Y	Y	Y	
	Event Planner		Y	Y	Y	O	Y	Y	PL not eligible: DE< NY, VT, WV
	Interior Decorators (Office)		Y	Y	Y	Y	Y	Y	
	Lawyers (Office)		Y	Y	Y	Y	Y	Y	PL: No securities legal service
	Notaries Public (Office)		Y	Y	Y	Y	Y	Y	
	Office (Not otherwise classified)		Y	Y	Y	Y	Y	Y	
	Stenography, Typing, Court Reporting and Word Processing (Office)		Y	Y	Y	Y	Y	Y	
	Telemarketing and Research Services (Office)		Y	Y	Y	Y	Y	Y	
	Title Agents (Office)		Y	Y	Y	O	Y	Y	PL not eligible: CA and NJ
	Financial Professionals								
	Accounting (Office)		Y	Y	Y	Y	Y	Y	
	Consultants - All Other		Y	Y	Y	Y	Y	Y	
	Financial Planners (Office)		Y	Y	Y	O	Y	Y	PL not eligible: CA
	Insurance Agents (Office)		Y	Y	Y	O	Y	Y	PL not eligible: CA P&C Agents allowed in CA
	Stockbrokers (Office)		Y	Y	Y	Y	N	Y	
	Installation/Repair								
	Appliances and Accessories - Installation or Service or Repair		Y	Y	Y	N/A	Y	Y	
	Burglar and Fire Alarm		Y	Y	Y	N/A	N	Y	
	Carpentry		O	Y	Y	N/A	Y	Y	Mobile Home Setup - WC - FL, IL, ME, NH, NV, VA
	Ceiling or Wall Installation - Metal only		Y	Y	Y	N/A	Y	Y	
	Computer Repair Service		Y	Y	Y	N/A	Y	Y	
	Damage Restoration		O	N	N	N/A	N	Y	WC not eligible: FL, HI, MA, NY, WI
	Electronic Equipment (stage)		O	N	N	N/A	N	Y	WC not eligible: FL, IL, ME, NH, NV, VA
	Elevators		Y	N	N	N/A	N	Y	
	Event Setup and Teardown		Y	N	N	N/A	N	Y	
	House Furnishings Installation		Y	Y	Y	N/A	Y	Y	
	Millwright Work		Y	N	N	N/A	N	Y	
	Plumbing and Refrigeration Equipment - Retail Only		Y	Y	Y	N/A	Y	Y	
	Shoe Repair		Y	Y	Y	N/A	Y	Y	
	Solar Panel Installation		O	Y	Y	N/A	Y	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	Y	
	Swimming Pools		O	N	N	N/A	N	Y	WC not eligible: FL, IL, ME, NH, NV, VA
	Television or Radio Installation or Repair		Y	Y	Y	N/A	Y	Y	
	Vending Machines		Y	N	N	N/A	N	Y	
	Personal Services								
	Barber Shop and Beauty Salon		Y	Y	Y	O	Y	Y	PL not eligible for operations performing Brazilian blow outs or keratin hair straightening

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		Nail/Tanning/Tattoo	Y	Y	Y	Y	O	Y	
Property Management and Janitorial/Cleaning Services									
		Property Mgmt-Commercial Buildings Only	Y	Y	Y	Y	O	Y	
		Property Mgmt-Condos and Apartment Complexes	Y	Y	O	Y	O	Y	BOP - no new business for 1-4 Family Rental Dwellings/Apts in NY or NJ
		Property Mgmt-Mobile Home or Trailer Park	O	Y	Y	Y	O	Y	WC not eligible: FL, IL, ME, NH, NV, VA
		Property Mgmt-Residential/Commercial	Y	Y	Y	Y	O	Y	
		Residential Cleaning Services/Janitorial	O	Y	Y	Y	Y	Y	Pressure Washing - No WC available - FL, IL, ME, NH, NV, VA
		Shopping Center - More than 10% of area occupied by Full Cooking Restaurants	Y	Y	Y	Y	Y	Y	
		Shopping Center - No Full Cooking Restaurants	Y	Y	Y	Y	Y	Y	
		Townhouses or Similar Associations - Over 4 families - NO office occupancy	Y	Y	Y	Y	Y	Y	
		Townhouses or Similar Associations - Over 4 families with office occupancy	Y	Y	Y	Y	Y	Y	
Specialist									
		Analytical Laboratory	Y	N	N	N	N	Y	
		Auctions and Auctioneers	Y	Y	Y	Y	Y	Y	
		Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises	Y	Y	Y	N/A	Y	Y	
		Ceiling or Wall Installation - Metal only	Y	Y	Y	Y	Y	Y	
		Cemetery Operations	Y	N	N	N/A	N	N	
		Commercial Cleaning Services	Y	Y	Y	N/A	Y	Y	
		Detective or Investigative Agencies - Private (Office)	Y	Y	Y	Y	Y	Y	
		Engraving	Y	Y	Y	N/A	Y	Y	
		Exterminator/Pest Control	Y	N	N	N/A	N	N	
		Funeral Home or Chapel	Y	Y	Y	Y	Y	N	
		Inspection of Risks	O	Y	Y	Y	Y	Y	WC not eligible: DE, PA
		Kennels - Breeding/Boarding/Sales	Y	N	N	N/A	N	Y	
		Land Surveyor	Y	N	N	Y	N	Y	
		Laundromat (Self Service) - Supervised	Y	Y	Y	N/A	Y	Y	
		Laundry and Dry Cleaning Stores - Using synthetic solvents (perchloroethylene)	Y	O	O	N/A	Y	Y	GL & BOP not eligible in NY
		Locksmith	Y	Y	Y	N/A	Y	Y	
		Mailing or Addressing Companies	Y	Y	Y	N/A	Y	Y	
		Pet Groomers	Y	Y	Y	N/A	Y	Y	
		Photographer	Y	Y	Y	Y	Y	Y	
		Sewer or Hazardous Spill Cleaning	Y	N	N	N/A	N	N	
		Sign Painting or Lettering - Inside of Building - No Spray Painting	Y	Y	Y	N/A	Y	Y	
		Sign Painting or Lettering - Outside	O	Y	Y	N/A	Y	Y	WC not eligible: FL, ID, MA, NY, OK, TX, UT, WI
		Taxidermist	N	Y	Y	N/A	Y	Y	
		Telecommunications	Y	N	N	N/A	N	Y	
		Traffic Control	Y	N	N	N/A	N	Y	
		Window Cleaning - 3 stories or less in height	O	Y	Y	N/A	Y	Y	WC not eligible: CA, DE, HI, ID, MA, MI, NY, OR, PA, TX, WI

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TRANSPORTATION AND WAREHOUSING									
Transportation									
	Aviation		Y	N	N	N/A	N	N	
	Aviation Maintenance		Y	N	N	N/A	N	N	
	Aviation Training		Y	N	N	N/A	N	N	
	Couriers		Y	N	N	N/A	N	Y	
	Mail Delivery		Y	N	N	N/A	N	Y	
	Messenger or Courier Service		Y	N	N	N/A	N	Y	
	Non Medical		O	N	N	N/A	N	Y	WC not eligible: FL, IL, ME, NH, NV, VA
	Trucking - Goods Delivery to Consumer - Incl. Furniture		O	N	N	N/A	N	Y	WC not eligible: FL, IL, ME, NH, NV, UT, VA
	Trucking - Goods Delivery to Consumer - No Furniture		O	N	N	N/A	N	Y	WC - Amazon DSP < 2 yrs in business not eligible
	Trucking - Local Hauling (less than 200 miles)		Y	N	N	N/A	N	Y	
	Trucking - Long Distance Hauling (more than 200 miles)		Y	N	N	N/A	N	Y	
Warehouse									
	Self Storage		Y	N	N	N/A	N	N	
	Warehousing - with or without refrigeration		Y	N	N	N/A	N	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	