

## What can we help you write?

Accounting, Law and Engineering Firms  
Apparel Stores  
Appliance Stores  
American Legions  
Art Galleries, Supplies and Graphic Design  
Assisted Living  
Associations (Homeowners, Trade, etc.)  
Attorney Offices  
Auto Dealerships  
Auto Part Stores  
**Auto Repair \***  
**Auto Services\***  
Auto Towing  
Bakery  
Barber Shops and Salons  
Beauty Supply Stores  
Beverage Distributor  
Book Stores  
Broadcasting Stations  
Cabinet Woodworking  
Cannabis  
Charitable Organizations  
Child Care Services  
Churches  
Civic and Fraternal Organizations Clerical  
Clothing Stores  
Clubs (YMCA, YFCA, YWCA, etc.)  
Coffee Shops  
Convenience Stores-with and without gas  
Delivery Services  
Dentist Offices  
Doctor Offices  
Dry Cleaning  
Educational Associations  
Engineering Services  
Farm Machine Dealers  
Food Manufacturing  
**Floor Covering Store and installation\***  
Florist  
Funeral Homes  
Furniture Stores  
Golf Courses  
Gasoline Stations

General Merchant Stores  
**Grocery Stores\***  
**Hardware Stores\***  
Health Club  
Hobby and Toy Stores  
**Home Improvement Stores\***  
Hospitality (Hotels & Motels)  
Insurance Agencies  
**Jewelers\***  
Landscape & Lawn Care  
Libraries  
Limousine Company  
Manufacturing  
Manufacturing- Light  
Manufacturing- Plastic  
Manufacturing Machine Parts- Precision  
Manufacturing- Wood  
Masonry including Redi Mix  
    -Special Redi Mix Driving Code  
Micro-Breweries  
Museums  
Non-Profits  
Office Supplies  
Optical Goods Store  
Pest Control  
Pet Supply Stores  
Pharmacy  
Pool Supplies  
Pool Installation  
Resale Stores  
Residential Maid Services  
Restaurants  

- 9082- no liquor
- 9083- <40% alcohol
- 9084- >40% alcohol

  
Retail Stores  
**Shoe Stores\***  
Schools (Public/Private)  
Sporting Goods Store  
Theaters  
Transportation (No trucking for hire)  
**Vehicle Service & Repair\***  
Veterinary Clinics  
Wholesale Trade- General

*\*Represents Affiliated Programs and  
receives a 10% additional discount*



## **Unacceptable Exposures**

- Professional Sporting Teams
- Aircraft Exposures
- Asbestos Related Exposures
- Underground Mining
- Construction Wrap-Ups
- Hazard Group 4 (NCCI)
  - \*Unless the exposure is incidental  
(less than 15% of the overall  
annual payroll or premium)
- Exposure better covered by the;
  - Jones Act
  - Federal Employers Liability Act
  - Longshore and Harbor Workers' Compensation Act Exposures
    - \*Unless the exposure is incidental  
(less than 15% of the overall  
annual payroll or premium)
- Construction of coffer dams
- Sub-aqueous work
- High voltage power line operations
- Logging operations
- Iron or steel erection
- Wrecking or demolition of buildings
- Gas and oil drilling
- Manufacture, product, store, distribute,  
transportation of explosive substances,  
including anything which has an explosive  
intent (dynamite, fireworks, etc.)
- International Business Travel
- General Contractors
- Placement Services, unless in a specific  
industry
- Rough Carpentry
- All Roofing
- Construction using sub-contractors  
exceeding 25%