

Appetite Guide

ARTISAN CONTRACTOR

Products Available: BOP, GL, PL

Artistic Metal Construction
 Carpet, Rug, Furniture or Upholstery Cleaning Service
 Commercial Appliance Installation or Repair
 Commercial Plumbing
 Commercial Refrigeration System Repair
 Concrete Construction
 Door or Window Installation
 Driveway or Sidewalk Paving/Repaving
 Drywall Installation and Repair
 Electrician
 Entertainment System Installation and Repair
 Exterior Painting Service
 Fence Installation and Repair
 Flooring Installation Service (No Ceramic Tile Or Stone)
 Furniture Assembly or Fixture Installation
 Glass Dealers and Glaziers Sales and Installation Service
 Home Furnishing Installation Service
 HVAC Installation and Repair
 HVAC Installation and Repair (NO LPG)
 Interior Carpentry/Remodeling

Revenue Limit: \$5M

Interior Decorators
 Interior Painting Service
 Interior Sign Painting and Lettering
 Interior Tile, Stone, Marble, Mosaic or Terazzo Work
 Landscape or Gardening Service (No Tree Removal or Excavation)
 Lawn Sprinkler Intallation
 Masonry Services
 Plaster Or Stucco Work
 Residential and Commercial Appliance Installation or Repair
 Residential Appliance Installation or Repair
 Residential Cleaning Service
 Residential Construction (less than 3 stories)
 Residential Plumbing
 Residential Roofing
 Septic Tank Cleaning Service
 Siding Intallation (No Wood)
 Wall or Ceiling Installation - Metal Only
 Wallpaper Installation
 Window Cleaning Service (3 stories or less)

Employee Limit: 15 Liability Limit: \$1M/\$2M State Exclusions:

FOOD & BEVERAGE

Products Available: BOP

Bakery
 Bistro/Café - BYOB
 Bistro/Café - No Alcohol
 Bistro/Café - With Alcohol
 Café
 Buffet
 Candy Stores - Onsite Chocolate Manufacturing
 Candy Stores - Onsite Non-Chocolate Manufacturing
 Chicken
 Coffee Shop
 Concession Stands/Snack Bars
 Convenience Food Store with Limite Cooking Restaurant
 Convenience Food Store/Gas Station with Fast Food Restaurant
 Convenience Food Store/Gas Station with Limited Cooking Restaurant
 Convience Food Store with Fast Food Restaurant
 Deli (No Cooking)
 Deli
 Deli (Some Cooking)
 Diner - BYOB
 Diner - No Alcohol
 Diner - With Alcohol

Maximum Sales: \$10M

Donut Shops
 Drive-ins/Service in Car
 Drug Stores
 Family-style Restaurant - BYOB
 Family-style Restaurant - No alcohol
 Family-style Restaurant - With alcohol
 Fine Dining - BYOB
 Fine Dining - No Alcohol
 Fine Dining - With 30% -75% Alcohol Sales
 Fine Dining - With up to 30% Alcohol Sales
 Hamburger/Malt Shops
 Hotdog Shops
 Ice Cream and/or Frozen Yogurt Store
 Oriental Style
 Other Ethnic Style
 Pizza Parlour
 Roast Beef
 Salad Bars
 Seafood
 Take Out Only Restaurants

Employee Limit: 50 Liability Limit: \$1M/\$2M State Exclusions:

HABITATIONAL (INCLUDING LESSOR'S RISK)

Products Available: BOP	Max Building Value: \$1M	Max Contents Value	Liability Limit: \$1M/\$2M	State Exclusions:
Apartment with one or more commercial tenants (less than 4 units)	Motels with Fast Food Restaurants			
Apartment with one or more commercial tenants (more than 4 units)	Motels with Limited Cooking Restaurants			
Apartment with only residential tenants (less than 4 units)	Room and Board House			
Apartment with only residential tenants (more than 4 units)	Room and Board House (No Offices)			
Commercial Room and Board House	Room and Board House (With Offices)			
Dwellings – Three or Four Family (Lessor's Risk Only)	Townhouses with no offices (4 or more units)			
Dwellings – Three or Four Family (Lessor's Risk Only) - No mercantile occup	Townhouses with no offices (less than 4 units)			
Dwellings – Three or Four Family (Lessor's Risk Only) - With mercantile occup	Townhouses with offices (less than 4 units)			
Motels	Townhouses with offices (less than 4 units)			

HEALTH, BEAUTY & FITNESS

Products Available: BOP, GL, PL	Revenue Limit: \$10M	Employee Limit: 50	Liability Limit: \$1M/\$2M	State Exclusions:
Art therapy	Esthetician services			
Barber Shops	Health Maintenance Organizations			
Beautician/cosmetology services	Nail Salons			
Beauty Parlors and Hair Styling Salons	Personal training			
Dance therapy	Yoga/pilates instruction			
Drama therapy				

MEDICAL SERVICES

Products Available: BOP, PL*	Max Building Value: \$1M	Max Contents Value	Liability Limit: \$1M/\$2M	State Exclusions: # Texas Only
Acupressure services*	Occupational therapy*			
Acupuncture services*	Personal Care Aides*			
Audiology*	Psychology*			
Dental Laboratories	Speech therapy*			
Dentist and Oral Surgeon#	Substance abuse counseling*			
Diet/nutrition services*	Veterinarians Office			
First aid and CPR training*	Chiropractor#			
Home Health Aides*	Nurses#			
Hypnosis*	Optometrists#			
Marriage and family therapy*	Physical Therapists#			
Massage therapy*	Physicians & Surgeons#			
Medical Offices	Podiatrists#			
Mental health counseling*	Speech Therapists#			
Music therapy*				

PROFESSIONAL SERVICES

Products Available: BOP, GL, PL	Revenue Limit:	Payroll Limit:	Liability Limit:	State Exclusions:
3D Design	Logo Design & Branding			
A/B Testing	Lyric Writing			
Academic Writing and Research	Machine Learning			
Accounting	Management Consulting			
Accounting Services – CPAs	Marine Appraisers or Surveyors (No PL)			
Accounting Services - Non-CPA's	Market & Customer Research			
Accounting with IT Services	Market Researcher			
Advertising and Related Services	Marketing Strategy			
Agile Expert	Marketing/media consulting			
All Web, Mobile & Software Dev	Mechanical Engineering			
Animated Explainer	Medical billing			
Animation	Medical Writing			
Answering/paging servicer	Mobile Advertising			
Application development	Mobile Application Development			

Application service provider
Architecture
Article & Blog Writing
Attorney - Contract Law (No PL)
Attorney - Corporate Law (No PL)
Attorney - Criminal Law (No PL)
Attorney - Family Law (No PL)
Attorney - General Legal Consulting (No PL)
Attorney - Intellectual Property Law (No PL)
Auctioneer
Audio Mastering
Audio Mixing
Audio Production
Blogging
Bookkeeping
Bookkeeping Services
Brand Design
Building inspection
Business Distribution
Business Name and Slogan Creation
Business Planner
Career Coaching
Chat Bot Design
Chemical Engineering
Civil & Structural Engineering
Claims adjusting
Collection Agencies
Commercial Condo Association
Computer consultant
Computer Engineering
Computer system/network developer
Content Marketing
Contract Manufacturing
Control systems integration / automation
Copywriting
Court reporting
Creative Writing
Credit Reporting Agencies
Cyber Security Contracting
Data Engineering
Data Entry
Data Extraction / ETL
Data Mining & Management
Data processing
Data Science
Data Visualization
Database Administration
Database designer
Database Management
Desktop Software Development
Detective or Investigative Agencies – Private

Mobile Development
Music Composition
Music Lessons
Music Promotion
Music Writing
Network & System Administration
Not Otherwise Classified Office
Notary services
Office Condo Association
Paralegal Services
Payroll Service
Personal / Virtual Assistant
Photo Editing
Photographers
Photography
Political Campaign Headquarters or Offices (No PL)
Presentations
Press Release Writing
Process engineering
Process server
Product Descriptions
Product Design
Product Management
Product Modeling
Program Management
Programming
Programming support
Project Management
Project manager (architecture or engineering)
Promotional Content
Proofreading
Property management
Public Relations
Public relations
QA & Testing
Quality Assurance Development
Quantitative Analysis
Real Estate Agents
Recruiting (employment placements)
Research
Residential Condo Association
Resumes & Cover Letters
Safety Consultants
Sales Representatives
Scripts & Utilities
Scrum Master
Security and Patrol Agencies
SEM - Search Engine Marketing
SEO - Search Engine Optimization
Short Films
Short Videos

Dev Ops Consultant
Digital marketing
Direct Mailing/Mailing List Generation Service
Display Advertising
Document preparation
Draftsman (including CAD/CAM)
Ecommerce Development
Editing & Proofreading
Editor
Education consulting
Electrical Engineering
Email & Marketing Automation
Email Marketing
Employment Agencies
Engineers or Architects – Consulting –
Environmental engineering
ERP / CRM Software
Event planning / promotion
Executive placement
Expert witness services
Fashion Modeling
Filmmaking
Financial Consulting
Financial Modeling
Financial Planning
Fundraising Advisor
Funeral Homes or Chapels
Game Development
Grant Writing
Graphic Design
Human Resources
Illustration
Independent Sales Representatives
Industrial engineering
Influencer Marketing
Infographic Design
Information Security
Information Technology Contracting
Inspection and Appraisal Companies
Insurance Agents
Insurance Inspectors
Interior Decorators
Interior Design
Intro and Outro Animation
IT software/hardware
Labor Union
Land Surveyors
Landscape architect
Lawyers (No PL)
Lead Generation

SMM - Social Media Marketing
Social Media Marketing
Social work services
Software Engineering
Software Engineering Consulting
Software Engineering Contractor
Song Writing
Sound Effects (Foley)
Stenographic Services
Strategy consultant
Talent agency
Tax preparation
Taxidermists
Tech Consulting
Technical Product Management Contracting
Technical Translation
Technical Writing
Telemarketing & Telesales
Theatrical Ticketing Agencies
Ticketing Agencies
Title Agents (No PL)
Training (business, vocational or life skills)
training services
Transcription
Translation - General
Translation - Medical
Translation Services - Legal
Transportation engineering
Travel Agents
Traveling/Onsite Autioneer
Tutoring
User Testing
Value added reseller of computer hardware
Video Marketing
Video Production
Videography
Virtual Assistant
Visual Design
Voice Talent
Water Companies
Web & Mobile Design
Web Analytics
Web Content
Web Development
Web Programming
Web Research
Web Traffic
Website Building
Writing - Legal

RETAIL STORES & SERVICES

Products Available: BOP

Air Conditioning Retail
 Antique Stores
 Army and Navy Stores
 Art Galleries - Not-for-profit
 Art Galleries - Other than Not-for-profit
 Auto Parts Store
 Baked Goods Store - (No Baking, Distribution Only)
 Bakery - (No Baking On-site, Sales Only)
 Bicycle Repair Shop
 Bicycle Shops
 Boat Dealers
 Bone, Horn and Ivory Products – Retail Only
 Book and Magazine Store
 Book Binding and Printing Store
 Camera Store
 Candy Stores - No Onsite Manufacturing
 Catalog Store
 Ceramics Store
 Children's Clothing Store
 Collectibles and Memorabilia Store
 Commercial Refrigeration Equipment Store
 Computer Stores
 Convenience Store
 Convenience Store with Gas
 Copying and Duplicating Stores
 Costume Jewelry Store
 Dairy (store)
 Department Stores
 Drug Store
 Electrical Lighting Stores
 Electronics Stores
 Engraving
 Fabric Stores
 Family Clothing Store
 Farm Machinery Or Equipment Dealer
 Feed, Grain or Hay Dealers
 Fence Dealers
 Fertilizer Store
 Fire Protection Equipment Dealers
 Flooring Store (Carpet, Vinyl, Linoleum, Laminate)
 Flooring Store (Wood and Ceramic Tile)
 Florists
 Fur – Garments and Pelts – Retail Only
 Fur (Including Pelts) - Retail Only
 Furniture (Wood or Metal) Store
 Furniture Upholstery Store
 Gardening Supply Store
 Gift Shops
 Glass and Glaziers Retail Store
 Grocery (At least 4,000 sq ft)

Max Building Value: \$1M

Laundromat (Self-service) - Supervised
 Laundry and Dry Cleaning - Receiving Station
 Laundry and Dry Cleaning - Using Petroleum Solvents
 Laundry and Dry Cleaning - Using Synthetic Solvents
 Leather Or Hide Store
 Lingerie Store
 Liquor Store
 Lithographing
 Locksmiths
 Luggage Store
 Mail Order Houses – Retail Only
 Marble Granite and Tile Store
 Meat Store
 Medical Supply Store
 Mens Clothing and Accessories Store
 Metal Dealers
 Music Stores
 Musical Instrument Stores
 New Building Material Store
 Newsstands
 Office Equipment Store
 Optical Goods Store
 Paint And/Or Wallpaper Store
 Painting, Picture or Frame Stores
 Paper and Stationary Store
 Pawn Shops
 Pet Stores
 Photoengraving
 Photographic Equipment – Retail only
 Plumbing Supply Store
 Powered Equipment Dealers
 Precision and Scientific Tools and Instruments – Retail
 Printing
 Produce Store
 Retail Beauty Store
 Retail Stores (Not Otherwise Classified)
 Seafood Store
 Second Hand and Salvage Dealer
 Seed Merchants (Including or excluding misdelivery or germination failure.)
 Sewing and Knitting Store
 Sewing Machine Stores
 Ship Chandler Stores
 Shipping and Packaging Store
 Shoe Repair Store
 Shoe Store
 Sporting Goods Store
 Sporting Goods Store
 Straw and Straw Products – Retail Only
 Suit Store
 Supermarkets (At least 4,000 sq ft)

Max Contents Value Liability Limit: \$1M/\$2M State Exclusions:

Grocery (At least 4,000 sq ft) with Gas
 Grocery (Under 4,000 sq ft)
 Grocery (Under 4,000 sq ft) with Gas
 Hardware Store
 Hat Store
 Health Foods Store (At least 4,000 sq ft)
 Health Foods Store (Under 4,000 sq ft)
 Hearing Aid/Impairment Store
 Hobby/Arts and Crafts Store
 Home Furnishings Stores
 Home Improvement Store
 Hosiery Store
 Household Appliance And Home Furnishing Store
 Household Appliance, Home Furnishing, Audio and Visual Entertainment Store
 Janitorial Supply Store
 Jewelry Repair Service
 Jewelry Store
 Junk Dealers
 Laundromat (Self-service) - Non-supervised

Supermarkets (At least 4,000 sq ft) with Gas
 Supermarkets (Under 4,000 sq ft)
 Supermarkets (Under 4,000 sq ft) with Gas
 Swimming Pools – Retail Only
 Tailoring And Alterations
 Tire Dealers
 Tobacco Products
 Toy Store
 Trophy Stores
 Used Book and Magazine Store
 Used Building Material Store
 Variety Stores - Discount Houses
 Variety Stores - Five and Ten Cent Stores
 Video Rental Store
 Video Store
 Wig Store
 Women's Clothing Store
 Women's Specialty Store
 Wood Products Manufacturing

SELF STORAGE

Products Available: BOP

Max Building Value: \$1M

Max Contents Value Liability Limit: \$1M/\$2M State Exclusions:

Storage Yards Or Maintenance Yards

Self-storage Facilities

WHOLESALE & DISTRIBUTORS

Products Available: BOP

Max Building Value: \$1M

Max Contents Value Liability Limit: \$1M/\$2M State Exclusions:

Air Conditioning Distributors
 Auto Parts Distributor
 Barber Or Beauty Shop Supplier
 Book Binding and Printing Distributor
 Collectibles and Memorabilia Distributor
 Commercial Refrigeration Equipment Distributor
 Equipment Supplier/Distributor (Office, Retail Stores)
 Equipment Supplier/Distributor (Resaurants, Bars, Hotels)
 Fabric Distributor
 Floor Covering Distributor
 Flower Distributor
 Gardening Supply Distributor
 Grocery Distributor
 Hardware Distributor
 Hearing Aid/Impairment Distributor
 Hobby/Arts and Crafts Distributor
 Household Appliance And Home Furnishing Distributor
 Household Appliance, Home Furnishing, Audio and Visual Entertainment Dis

HVAC Equipment Distributor
 Janitorial Supply Distributor
 Jewelry Distributor
 Meat Distributor
 Men's Clothing Distributor
 Office Supply Distributor
 Optical Goods Distributor
 Paper and Stationary Distributor
 Paper and Stationary Distributor
 Plumbing Supply Distributor
 Poultry Distributor
 Produce Distributor
 Seafood Distributor
 Tobacco Distributor - No Leaf
 Tobacco Leaf Distributor
 Toy Distributor
 Wholesale Drug Distributor
 Women's and Children's Clothing Distributor