

Alternative Distribution Appetite Guide



Alternative Distribution

Criteria for Coverage Eligibility

Business Owners Policy (BOP) and General Liability (GL)

Business Owners Policy (BOP) and General Liability (GL) coverage eligibility is determined by geographic factors, such as proximity to coastal regions, storm zones, and areas prone to wildfires. *BOP is not available for most contractors classes in the following States: CA, FL, IL, NC, NJ, NY, NV, OR, SC, TX and WA.*

Some classes have additional eligibility requirements, including:

Artisan Contractors

- No more than \$1,000,000 of annual payroll
- No work at a height over three stories
- Subcontracted work cannot exceed 25% of annual gross sales
- No General Contractors
- No renting or leasing of equipment to others

Restaurants

Including Limited Cooking, Fast Food, Casual Dining, and Fine Dining Establishments

- No 24-hour operations (open after 11:00 PM)
- No coverage for frame construction
- No more than 7,500 square feet in total floor area or 15,000 square feet in total floor area for casual and fine dining establishments
- Alcohol sales no greater than 25% of total sales or 50% for Fine Dining establishments
- Catering away from premises not to exceed 10% of total sales
- Installation & maintenance of an automatic extinguishing system for cooking equipment for fast food, casual, and fine dining establishments
- No bar operations during hours when full table service is not available for casual and fine dining establishments
- No entertainment or dancing other than incidental music provided by the establishment
- No food trucks
- No converted dwellings
- No entertainment or play areas

Workers' Compensation

Workers' Compensation coverage is available nationwide, excluding monopolistic states. The eligibility criteria for Workers' Compensation typically follow the same requirements as BOP class eligibility.

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Code	Description	BOP	GL	WC
Auto Services	Auto Parts & Supply Stores		●	●
	Automobile or Truck Oil and Fluid Replacement Service Facilities			●
	Automobile or Truck Repair Facilities with No Retail Gasoline Sales			●
Contractor	Air Conditioning Systems or Equipment Contractor - Dealer or Distributors and Installation, Servicing or Repair	●	●	
	Alarm Installation			●
	Appliances and Accessories Contractor - Installation or Service or Repair	●		
	Cabinet Installation/Interior Trim			●
	Carpet, Rug, Furniture or Upholstery Cleaning Contractor	●	●	●
	Ceiling or Wall Installation Contractor - Metal only	●		
	Ceramic Tile, Indoor Stone, Marble, or Mosaic Work			●
	Concrete Construction Contractor	●		
	Domestic Service Contractor - Inside			●
	Door, Window or Assembled Millwork - Installation Contractor - Metal only	●		
	Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving Contractor	●		●
	Dry Wall or Wallboard Installation Contractor			●
	Electrical Work - Within Building	●		●
	Fence Erection Contractors	●		●
	Floor Covering Installation Contractor - Not Ceramic Tile or Stone	●	●	●

LEGEND: ACCEPT ● REFERRAL ●

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Code	Description	BOP	GL	WC
Contractor	Glass Dealers and Glaziers - Sales and Installation Contractor	●		
	Heating and Air Conditioning Equipment - Dealers or Distributors, Installation, Service and Repair	●		●
	House Furnishings Installation Contractor	●		
	Janitorial/Commercial Cleaning (No Window Washing)			●
	Landscape Gardening	●	●	●
	Lawn Care Services		●	
	Lawn Sprinkler Installation Contractor	●		
	Masonry Contractor	●		
	Metal Erection Contractor - Decorative or Artistic	●		
	Painting Contractor	●		●
	Paper Hanging Contractor	●	●	
	Plumbing	●		●
	Refrigeration Systems or Equipment Contractor - Dealers and Distributors and Installation, Servicing or Repair	●	●	
	Residential Cleaning Services By Contractor	●	●	●
	Septic Tank Systems Contractor - Cleaning	●	●	
	Siding Installation Contractor	●		
	Sign Painting or Lettering Contractor - Inside of Building - No Spray Painting	●		
	Television or Radio Receiving Set Installation or Repair			●
	Tile, Stone, Marble Mosaic or Terrazzo Contractor	●		

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Code	Description	BOP	GL	WC
Habitational	Bed and Breakfast Inns			●
	Hotel			●
	Motel			●
Manufacturing	Bag Mfg. - Traveling Bags or Hand Luggage			●
	Beverage Preparation (Coffee, Tea, Juice...)			●
	Boot or Shoe Manufacturing or Repairing			●
	Cosmetic, Personal Care or Perfumery Products Mfg. - Production or Packaging - Not Manufacturing Ingredients			●
	Cosmetics			●
	Cracker, Cakes/Pastries, Or Tortilla Mfg.			●
	Electronic Prepress - All Operations - Including Clerical Office Employees / Graphic Design			●
	Electric Control Panel or Switchgear Mfg.			●
	Electric Power or Transmission Equipment Mfg. - N.O.C.			●
	Electrical Connector Mfg.			●
	Electrical Wire Harness Mfg.			●
	Medical Instrument Mfg. - Electronic - Diagnostic or Treatment			●
	Envelope Mfg.			●
	Fixtures or Lamp Mfg. Or Assembly - Metal - Electric or Gas			●
	Fruit Juice or Concentrate Mfg.			●

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Code	Description	BOP	GL	WC
Manufacturing	Furniture - Upholstering / Coffin or Casket Mfg. Or Assembling - Wood			●
	Furniture Assembling - Other Than Metal - Including Finishing, Except in Connection			●
	Graphic Design and Electronic Pre-Press - All Operations - Including Clerical Office Employees			●
	Instrument Mfg. - Electronic			●
	Computer or Computer Peripheral Equipment Mfg.			●
	Telecommunications Equipment Mfg.			●
	Audio/Visual Electronic Products Mfg.			●
	Instrument Mfg. - Non-Electrical			●
	Jewelry Mfg.			●
	Leather Goods Mfg.			●
	Macaroni, Pasta, Noodle Mfg.			●
	Machine Mfg. - Office or Sewing			●
	Magnetic Tape Mfg.			●
	Paper Coating or Laminating / Computer Printing Ribbon Mfg. Or Refurbishing			●
	Paper Oiling, Paraffining, Parchmentizing or Waxing			●
	Pattern or Model Mfg. - Metal, Plastic or Wood.			●
	Pen or Mechanical Pencil Mfg.			●
	Picture Frame Assembly - Wood or Metal / Picture or Artwork Framing			●
	Pillow, Quilt Comforter or Cushion Mfg. - No Mattress or Box Spring Mfg.			●

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Code	Description	BOP	GL	WC
Office	Accounting Services	●		●
	Actuarial Consultants - Office	●		
	Advertising and Related Services	●		
	Architectural or Engineering Firm-Clerical			●
	Attorneys & Lawyers	●	●	●
	Auditors, Accountants, Factory Cost or Office Systematizes			●
	Banks - All Employees			●
	Bookkeeping Services	●		
	Chiropractor	●		
	Claims Adjusters	●		
	Clerical Office Employees			●
	Clerical Telecommuter Employees			●
	Clubs - Country or Golf			●
	Computer Consultant and Design Services	●	●	●
	Computer Programming, Software Development, Web Designers			●
	Consultants	●	●	
	Consumer Lending/Credit Card Issuing			●
	Credit and Debt Counseling	●		
	Credit Reporting Agencies	●		

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Code	Description	BOP	GL	WC
Office	Credit Unions - All Employees			●
	Dental Laboratories			●
	Dentist and Oral Surgeon	●		●
	Engineers or Architects-Consulting		●	●
	Financial Planners	●		
	Graphic Designer	●		●
	Health Maintenance Organizations	●		
	Inspection and Appraisal Companies	●		
	Insurance Agencies	●	●	●
	Manufacturers' Representatives	●	●	
	Marine Appraisers or Surveyors	●		
	Medical Labs			●
	Medical Offices	●	●	
	Mortgage Brokers	●		●
	Notaries	●		
	Optometrists	●		●
	Payroll Accounting	●		
	Physical Therapists	●		
	Physicians & Surgeons	●		
	Physicians' Practices and Outpatient Clinics			●
	Podiatrists	●		
	Public Relations - Office	●		

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Code	Description	BOP	GL	WC
Office	Real Estate Agencies	●	●	●
	Salespersons - Outside			●
	Speech Therapists - Condominium	●		
	Stenographic Service	●		
	Stock Broker - Office	●		
	Telemarketing and Research Services - Office	●		
	Ticket Agencies	●		
	Title Agents	●	●	
	Travel Agents	●		
	Veterinarian or Veterinary Hospitals	●	●	●
	Art Galleries		●	
	Colleges or Schools - Private - Not Automobile Schools			●
	Savings Institutions			●
Restaurant	Bakeries	●	●	
	Cafeterias, Grill Buffets, And Buffets			●
	Caterer			●
	Delicatessens		●	●
	Donut Shops - Limited Cooking	●		●
	Food Truck			●
	Mobile Food Service			●
	Coffee Bars or Shops & Cafes - Casual Dining	●	●	●
	Family-style/Casual Dining - Casual Dinin	●	●	●

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Code	Description	BOP	GL	WC
Restaurant	Fast food	●	●	●
	Fine Dining	●	●	●
	Concession Stands/Snack Bars	●	●	●
	Delicatessens and Sandwich Shops	●	●	●
	Drive-ins/Service in Car	●	●	●
	Pizza Shops	●	●	●
Retail	Art Supplies			●
	Automobile Parts and Supplies	●		
	Bakeries -Distributor - No baking on premises	●		
	Books & Magazines Store		●	●
	Books, Video media or Recorded Audio Media - Retail			●
	Candy or Confectionary Stores	●	●	
	Ceramics - Retail Only	●		
	Clothing or Wearing Apparel	●	●	●
	Computer Stores	●	●	●
	Copying and Duplicating Stores	●	●	
	Cosmetic, Hair or Skin Preparation	●	●	
	Cosmetics			●
	Dairy Product Stores	●	●	●
	Department Retail			●
	Dry Cleaning or Laundry - Retail			●
	Dry Goods Dealers-Retail (Including Fabrics, Yarn & Piece Goods)		●	

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Code	Description	BOP	GL	WC
Retail	Electrical & Lighting Stores	●	●	
	Electronics Store	●	●	
	Equipment, Fixtures or Supplies-For Bars, Hotels, Offices, Restaurants or Stores-distributors	●	●	
	Eyewear - Wholesale or Retail			●
	Fabric - Stores	●	●	
	Floor Covering Stores		●	
	Florists	●	●	●
	Fruit and Vegetable Stores			●
	Gardening and Light Farming Supply	●		
	Gift Shops	●	●	●
	Grocery - Retail			●
	Hardware - Retail / Towel or Toilet Supply Companies			●
	Hobby, Craft or Artists' Supply	●	●	
	Home Furnishing Stores - Bath Accessories, Towels, Window Coverings & Linens	●		
	Home Furnishings Stores		●	
	Household Small Appliances and Home Furnishings	●		
	Ice Cream Stores	●	●	●
	Internet Retailers		●	
	Jewelry - Retail - Costume	●	●	●
	Kitchen or Cookware Stores			●
	Luggage Goods Stores		●	

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Code	Description	BOP	GL	WC
Retail	Music Stores - Pre-recorded	●	●	
	Musical Instrument Stores	●		●
	Newsstands	●	●	
	Office Machines or Appliances	●	●	
	Office Supplies	●		●
	Optical Goods	●	●	
	Paint, Wallpaper or Wallcovering Stores	●	●	
	Painting, Picture or Frame Stores	●	●	
	Pet Stores	●	●	
	Photoengraving	●		
	Plumbing Supplies and Fixtures	●		
	Radio, Television and Phonographic Stores	●		
	Records, Video or Recorded Media			●
	Retail Bakery			●
	Sewing Machine Stores	●		
	Shoe Stores	●	●	●
	Software			●
	Stationery or Paper Products Stores		●	
	Stores-no Food or Drink		●	
	Tailoring or Dressmaking Establishments	●		
	Toys			●
	Trophy Stores	●		

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Code	Description	BOP	GL	WC
Service	Barber Shops	●	●	●
	Beauty Parlors & Hair Styling Salons	●	●	●
	Bookbinding & Printers Supplies	●	●	
	Decorating		●	
	Interior Decorators	●	●	
	Janitorial Services		●	
	Mail Order Houses		●	
	Mailing or Addressing Companies		●	
	Photographer			●
	Picture Frame Assembly - Wood or Metal / Picture or Artwork Framing			●
	Printing	●	●	●
	Video Post-Production - Computer or Electronic - All Employees			●
Wholesale	Air Conditioning Equipment-Dealers or Distributors		●	
	Appliance Distributors-Household Type		●	
	Automobile Parts & Supplies Distributors	●	●	
	Barber or Beauty Shop Supplies Distributors	●	●	
	Book Distributors		●	
	Bookbinding and Printing Supplies	●		
	Clothing or Wearing Apparel	●	●	●
	Cosmetic, Hair or Skin Preparation	●		

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Code	Description	BOP	GL	WC
Wholesale	Dairy Products Store	●		
	Electrical Lighting Stores - Wholesale	●		
	Fabric Distributors	●	●	
	Florists	●		
	Gardening and Light Farming Supply	●		
	Heating or Combined Heating & Air Conditioning Equipment-Dealers or Distributors Only			●
	Hobby, Craft or Artists' Supply	●	●	
	Household Small Appliances and Home Furnishings	●		
	Janitorial Supplies-Dealers or Distributors			●
	Jewelry - Retail - Costume - Wholesale	●		
	Office Machines or Appliances	●	●	
	Office Supplies - Stationery or Paper Products - Wholesale	●		
	Optical Goods-Distributors	●	●	
	Paper Products Distributors			●
	Periodicals Distributors			●
	Plumbing Supplies & Fixtures Dealers & Distributors	●	●	
	Printers or Electrotypes Supplies-Distributors			●
	Radio, Television and Phonographic Stores (including parts and supplies)	●		
	Refrigeration Equipment-Dealers & Distributors Only			●
	Stationery or Paper Products Distributors			●