

# 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 Only	WC
Contractor	Alarm Installation			●
	Carpet, Rug, Furniture or Upholstery Cleaning Contractor	●	●	●
	Ceiling or Wall Installation Contractor - Metal only	●		
	Concrete Contractor	●		●
	Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving Contractor	●		●
	Electrical Work - Within Building	●		●
	Fence Erection Contractors	●		●
	Floor Covering Installation Contractor - Not Ceramic Tile or Stone	●	●	●
	Heating and Air Conditioning Equipment - Dealers or Distributors, Installation, Service and Repair	●	●	●
	Janitorial/Commercial Cleaning (No Window Washing)	●	●	●
	Landscape Gardening	●	●	●
	Lawn Care Services	●	●	●
	Lawn Sprinkler Installation Contractor	●		●
	Masonry Contractor	●		
	Plumbing	●		●
	Refrigeration Systems or Equipment Contractor - Dealers and Distributors and Installation, Servicing or Repair	●	●	●
	Residential Cleaning Services By Contractor	●	●	●
	Sign Painting or Lettering Contractor - Inside of Building - No Spray Painting	●		
	Television or Radio Receiving Set Installation or Repair		●	
	Tile, Stone Contractors - No Work Above 4 Feet	●		●

**LEGEND:** ACCEPT ● REFERRAL ●

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Code	Description	BOP	GL Only	WC
Habitational	Bed and Breakfast Inns			●
	Hotel			●
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			●
	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.			●
	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			●

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Code	Description	BOP	GL Only	WC
Manufacturing	Instrument Mfg. - Electronic - Professional or Scientific / Computer or Computer Peripheral Equipment Mfg. / Telecommunications Equipment Mfg. / Audio/Visual Electronic Products Mfg.			●
	Instrument Mfg. - Non-Electrical - Scientific or Medical			●
	Jewelry Mfg. - Including Foundry Operations / Clock Mfg. - Including Foundry Operations / Watch Mfg. - Including Foundry Operations / Trophy Mfg.			●
	Leather Goods Mfg. - N.O.C.			●
	Macaroni, Pasta, Noodle Mfg.			●
	Machine Mfg. - Office or Sewing - N.O.C.			●
	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.			●
Office	Accounting Services	●		●
	Actuarial Consultants - Office	●	●	●
	Advertising and Related Services	●		
	Banks - All Employees			●
	Bookkeeping Services	●		●
	Chiropractor	●	●	●
	Claims Adjusters	●	●	

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Code	Description	BOP	GL Only	WC
Office	Computer Programming, Software Development, Web Designers			●
	Credit Reporting Agencies	●		●
	Dental Laboratories			●
	Dentist and Oral Surgeon	●	●	●
	Engineers or Architects-Consulting	●	●	●
	Financial Planners	●		●
	Graphic Designer	●		●
	Health Maintenance Organizations	●		●
	Inspection and Appraisal Companies	●		
	Insurance Agencies	●	●	●
	Medical Offices - Physicians and Surgeons	●	●	●
	Mortgage Brokers	●		●
	Notaries	●		●
	Optometrists	●	●	●
	Payroll Accounting	●		●
	Physical Therapists	●	●	●
	Podiatrists	●	●	●
	Real Estate Agencies	●	●	●
	Speech Therapists	●	●	●
	Stenographic Service	●		●
Stock Broker	●		●	

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Code	Description	BOP	GL Only	WC
Office	Telemarketing and Research Services	●		●
	Ticket Agencies	●		●
	Title Agents	●	●	●
	Travel Agents	●		●
	Veterinarian or Veterinary Hospitals	●	●	●
	Art Galleries		●	●
	Colleges or Schools - Private - Not Automobile Schools			●
	Savings Institutions			●
Restaurant	Cafeterias, Grill Buffets, and Buffets	●	●	●
	Caterer			●
	Donut Shops - Limited Cooking	●	●	●
	Food Truck			●
	Mobile Food Service			●
	Coffee Bars or Shops and Cafes	●	●	●
	Family-style/Casual Dining	●	●	●
	Fast Food	●	●	●
	Fine Dining	●	●	●
	Concession Stands/Snack Bars	●	●	●
	Delicatessens and Sandwich Shops	●	●	●
	Drive-ins/Service in Car	●	●	●
	Pizza Shops	●	●	●

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Code	Description	BOP	GL Only	WC
Retail	Automobile Parts and Supplies	●		●
	Bakeries	●	●	●
	Books and Magazines Store		●	●
	Candy or Confectionary Stores	●	●	●
	Ceramics - Retail Only	●	●	●
	Clothing or Wearing Apparel	●	●	●
	Computer Stores	●	●	●
	Copying and Duplicating Stores	●	●	●
	Cosmetic, Hair or Skin Preparation	●	●	●
	Dairy Product Stores	●	●	●
	Department Retail			●
	Dry Cleaning or Laundry - Retail			●
	Electrical and Lighting Stores	●	●	●
	Electronics Store	●	●	●
	Equipment, Fixtures or Supplies-For Bars, Hotels, Offices, Restaurants or Stores-distributors	●	●	●
	Fabric - Stores	●	●	●
	Floor Covering Stores		●	●
	Florists	●	●	●
	Fruit and Vegetable Stores			●
	Gardening Centers	●	●	●
Gift Shops	●	●	●	
Grocery - Retail			●	

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Code	Description	BOP	GL Only	WC
Retail	Hobby, Craft or Artists' Supply	●	●	●
	Home Furnishings Stores	●	●	●
	Ice Cream Stores	●	●	●
	Jewelry - Retail - Costume	●	●	●
	Kitchen or Cookware Stores	●		●
	Luggage Goods Stores	●	●	●
	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	●	●	●
	Sewing Machine Stores	●	●	●
	Shoe Stores	●	●	●
	Software			●
	Stationery or Paper Products Stores		●	●
	Stores - No Food or Drink		●	●
	Tailoring or Dressmaking Establishments	●	●	●

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Code	Description	BOP	GL Only	WC
Retail	Toys			●
	Trophy Stores	●	●	●
Service	Barber Shops	●	●	●
	Beauty Parlors and Hair Styling Salons	●	●	●
	Bookbinding and Printers Supplies	●	●	●
	Interior Decorators	●	●	●
	Photographer			●
	Printing	●	●	●
	Video Post-Production - Computer or Electronic - All Employees			●
Wholesale	Automobile Parts and Supplies Distributors	●	●	●
	Bakeries -Distributor - No Baking on Premise	●	●	●
	Barber or Beauty Shop Supplies Distributors	●	●	●
	Book Distributors	●	●	●
	Bookbinding and Printing Supplies	●	●	●
	Clothing or Wearing Apparel	●	●	●
	Cosmetic, Hair or Skin Preparation	●	●	●
	Electrical Lighting Stores - Wholesale	●	●	●
	Fabric Distributors	●	●	●
	Florists	●	●	●
	Heating or Combined Heating and Air Conditioning Equipment-Dealers or Distributors Only	●	●	●
	Hobby, Craft or Artists' Supply	●	●	●
	Household Small Appliances and Home Furnishings	●		●

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Code	Description	BOP	GL Only	WC
Wholesale	Janitorial Supplies Dealers or Distributors		●	●
	Jewelry - Retail - Costume - Wholesale	●	●	●
	Office Machines	●	●	●
	Optical Goods Distributor			●
	Periodicals Distributors			●
	Plumbing Supplies and Fixtures Dealers and Distributors	●		●
	Refrigeration Distributors Only			●
	Stationery or Paper Products Distributors	●	●	●

