

APPETITE GUIDE FOR STARRBOP

This document will give you information on the StarrBOP Product Appetite for classes of business

Notes:

StarrBOP is a property and casualty insurance product for Small Business. We do not currently provide professional liability, E&O, D&O or WComp under the StarrBOP product.

We do provide an Umbrella Product called StarrBRELLA and any eligible StarrBOP risk will also automatically receive a StarrBRELLA quotation.

There are 1200+ professions listed in this appetite guide and over 600 we will consider writing as tenant or owner occupied risks.

Within the appetite guide you will see two columns as follows:

"Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?"

"Will we consider writing this business (tenant or owner occupied)?"

Where the appetite guide says "yes" the risk is within Appetite we will consider the risk. It may be automatically Accepted by the StarrBOP portal or Referred for further review. Starr maintain the right to decline a submission for any reason.

Limited Cooking Definition =

Does not operate cooking activities which require compliance with National Fire Protection Association NFPA 17A – Standard for Wet Chemical Extinguishing Systems, and NFPA 96 – Standard for Ventilation Control and Fire Protection of Commercial Cooking Operations

Any risks with high BPP will need alarms

We will not write any property risk where any or all of the building is used for residential purposes

APPETITE GUIDE FOR STARRBOP - AUG 2015

StarrBOP provides property and liability coverage only and no Professional Liability insurance

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Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Accountants office	yes	yes
Actor	no	no
Actress	no	no
Acupuncturist	yes	yes
Administrative Services	yes	yes
Adoption Agency	yes	no
Adult Novelty Store	yes	yes
Advertising Agency	yes	yes
Agricultural Hauling	no	no
Air Conditioning and Combined Air Conditioning & Heating Equipment - Distributors	yes	yes
Air Conditioning Equipment Stores	yes	yes
Air Conditioning Systems - installation, service or repair	yes	yes
Air Duct Cleaning	yes	yes
Amusement Park	no	no
Animal Aquaculture/ Breeding	no	no
Animal Cemetery	no	no
Animal Hospital	yes	yes
Animal Removal Services	yes	yes
Animal Shelter	no	no
Answering Service	yes	yes
Antique Stores (conducting restoration work)	yes	no
Antique Stores (no restoration)	yes	yes
Apartment Builder	yes	no
Apartment Buildings	no	no
Apparel Manufacturing	no	no
Apparel Retailer	yes	yes
Apparel Wholesaler	yes	yes
Appliance Dealer/ Retailer	yes	yes
Appliance Distributors - Household & Home Furnishings	yes	yes
Appliance Distributors - Household Types - Radio, TV or CD players	yes	yes
Appliance Rental	yes	no
Appliance Repair	yes	yes
Appliance Stores - Household	yes	yes
Appliance Stores - Radio & Television	yes	yes
Appliances & Accessories - installation, service or repair - Commercial (not including tv/radio)	yes	yes
Appliances & Accessories - installation, service or repair - Commercial or Household (tv / radio)	yes	yes
Appliances & Accessories - installation, service or repair - Household (Not including TV or Radio)	yes	yes
Appraiser's office	yes	yes
Arborist	yes	no
Architect's office	yes	yes
Architectural Services	yes	yes
Armored Car Services	no	no
Army & Navy Stores	yes	yes
Art and Craft Supply Stores	yes	yes
Art Dealer	yes	yes
Art Galleries (conducting restoration work)	yes	no
Art Galleries (no restoration)	yes	yes
Art Restoration	yes	no
Art School (no child students)	yes	yes
Artist	yes	yes
Asphalt Laying (public roads)	no	no
Asphalt work (residential only)	no	no
Assisted Living Facility	yes	no
Athlete	no	no
Athletic Organization	yes	no
Attorney Office	yes	yes

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
ATV Sales	no	no
Auction House	yes	yes
Auctioneer	yes	yes
Audio Visual Engineer	yes	yes
Audio/Visual Rental & Leasing	yes	no
Auditor	yes	yes
Author	no	no
Auto Body Shop	no	no
Auto Detailer	no	no
Auto Hauler	no	no
Auto Paint Shop	no	no
Auto Parts and Supplies (new only) - Distributors	yes	yes
Auto Parts and Supplies (new only) - Retail Stores	yes	yes
Auto Rental and Leasing Companies	no	no
Auto repair shops	no	no
Auto Salvage Hauler	no	no
Auto/ Truck Sales Dealer/Dealership	no	no
Aviation School	no	no
Aviator/ Pilot	no	no
Avon Sales Representative	yes	yes
Awning Installation/Repair	yes	no
B & B (Bed & Breakfast)	no	no
Baby Sitting Services	yes	no
Backhoe Services	no	no
Bagel Shop - limited cooking	yes	yes
Bail Bonds	yes	no
Baker (home based, non-commercial)	yes	yes
Bakeries - Distributors	yes	yes
Bakeries - Retail w/Baking on premises (commercial)	yes	yes
Bakeries - Retail w/Baking on premises (non commercial)	yes	yes
Bakeries - Retail w/o Baking on premises (non commercial)	yes	yes
Ballet Instructor	yes	no
Ballet School	yes	no
Balloon Ride Operations	no	no
Balloon Store (e.g. party city etc.)	yes	yes
Band	no	no
Bank	yes	no
Bankruptcy Services	yes	yes
Banquet Catering	yes	yes
Banquet Hall - no cooking on site	yes	yes
Bar	no	no
Barber or Beauty Shop Supplies Distributors	yes	yes
Barber School	yes	yes
Barber Shop	yes	yes
Barn Builder	no	no
Bartender	no	no
Bartending School	yes	yes
Bathroom Remodeling	yes	yes
Beautician (with any of the following services - laser treatments, chemical peels, botox, >2 tanning beds)	yes	no
Beautician (no laser treatments, chemical peels, botox, and up to 2 tanning beds)	yes	yes
Beauty Parlors and Hair Styling Salons (no laser treatments, chemical peels, botox, and up to 2 tanning beds)	yes	yes
Beauty Parlors and Hair Styling Salons (with any of the following services - laser treatments, chemical peels, botox, >2 tanning beds)	yes	no
Beauty School	yes	yes
Beauty Supply Store	yes	yes
Beer Distributors/Package Stores	yes	yes
Belly Dancer	no	no
Beverage Distributor	yes	yes
Beverage Stores	yes	yes
Bible schools	yes	no
Bicycle Shops (sales and/or repairs)	yes	yes

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Billiard Hall	no	no
Blinds - installation and service	yes	yes
Blinds stores	yes	yes
Boarding Houses/Rooms	no	no
Boarding School	no	no
Boarding Stable	no	no
Boat Charter business	no	no
Boat Engine Repair	no	no
Boat Maintenance	no	no
Boat Sales/ Dealer	no	no
Boat Storage Yard	no	no
Body Piercing Store	yes	no
Bodyguard	no	no
Boiler Repair	yes	no
Bond/Securities Broker office	yes	yes
Bone, Horn & Ivory Products Stores	no	no
Book Dealer	yes	yes
Book Store	yes	yes
Bookkeeping Services	yes	yes
Botanical Garden	yes	no
Bottler/Bottling Operations	no	no
Boutique	yes	yes
Bowling Alley	no	no
Brake Repair Shop	no	no
Brewery	no	no
Bridal Shop	yes	yes
Bridge Builder	no	no
Broadcasting Station	no	no
Builder	no	no
	yes	no
Building Equipment Installation	yes	no
Building Inspection	yes	yes
Building Maintenance	yes	yes
Building Manager	yes	yes
Building Material Dealers - other than secondhand material	yes	yes
Building Material Dealers - secondhand material	no	no
Building Materials Supply (Retail)	yes	yes
Building Materials Supply (Wholesale)	yes	yes
Burglar Alarm Installation/ maintenance	yes	no
Business Analyst	yes	yes
Business Consultant	yes	yes
Business School	yes	yes
Business Services	yes	yes
Butcher Shop	yes	yes
Cabinet Installer	yes	yes
Cable Television Company	no	no
Cable TV Installation	yes	yes
Café - limited cooking	yes	yes
Cafeteria	no	no
Calligrapher	yes	yes
Camera Stores	yes	yes
Campaign Office	yes	yes
Camper Repair	no	no
Camper Sales	no	no
Campgrounds	no	no
Candy or Confectionery Distributors	yes	yes
Candy Store (no manufacturing)	yes	yes
Candy/Confectionary - manufacturing	no	no
Cannery	no	no
Canoe Rental	no	no
Car Dealer	no	no
Car Hauler	no	no
Car Manufacturer	no	no
Car Polishing	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Car Rental Companies	no	no
Car Sales	no	no
Car Wash	no	no
Card Store	yes	yes
Career Counseling	yes	yes
Cargo Transport (For a Fee)	no	no
Carnival Food Stand	no	no
Carnival Rides	no	no
Carpentry (Interior)	yes	yes
Carpentry Construction - construction or residential property	yes	yes
Carpet Cleaning	yes	yes
Carpet Installer	yes	yes
Carpet Manufacturing	no	no
Carpet Store	yes	yes
Carpet, Rug, Furniture or Upholstery Cleaning	yes	yes
Cartage	no	no
Casino	no	no
Casket Manufacturing	no	no
Cat Grooming	yes	yes
Catalog or Premium Coupon Redemption Stores	yes	yes
Caterer	no	no
Ceiling Cleaning	yes	yes
Ceiling or wall Installation (Metal only)	yes	no
Cell Phone Retailers	yes	yes
Cemetery	no	no
Ceramics Stores	yes	yes
Chair & Table Rental	yes	no
Chamber of Commerce	yes	yes
Charitable Organization	yes	yes
Check Cashing Services	yes	no
Chemical Manufacturer	no	no
Chemist	yes	yes
Chicken Catcher	no	no
Child Care Center	no	no
Child Psychologist	yes	yes
Children's Camp	no	no
Children's Clothing Store	yes	yes
Chimney Builder & Repair	yes	no
Chimney Sweep	yes	no
Chiropractor	yes	yes
Choir	no	no
Church	no	no
Circus	no	no
Civic Center	yes	yes
Civic Organization	yes	yes
Civil Engineer	yes	yes
Claims Adjusters	yes	yes
Clergy	no	no
Clinic	yes	no
Clothing Manufacturer	no	no
Clothing or Wearing Apparel Distributors	yes	yes
Clothing or Wearing Apparel Stores - Children	yes	yes
Clothing or Wearing Apparel Stores - Family Clothing Stores	yes	yes
Clothing or Wearing Apparel Stores - Furs	yes	yes
Clothing or Wearing Apparel Stores - Haberdashery & Men's Furnishings	yes	yes
Clothing or Wearing Apparel Stores - Hosiery	yes	yes
Clothing or Wearing Apparel Stores - Ladies & Girls	yes	yes
Clothing or Wearing Apparel Stores - Ladies Specialty Stores	yes	yes
Clothing or Wearing Apparel Stores - Ladies Undergarments & Lingerie	yes	yes
Clothing or Wearing Apparel Stores - Leather Products	yes	yes
Clothing or Wearing Apparel Stores - Men's & Boys	yes	yes
Clothing or Wearing Apparel Stores - Men's & Boys Hats and Caps	yes	yes
Clothing Store	yes	yes
Clothing Wholesaler	yes	yes

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Clown	no	no
Coach	yes	no
Coal Hauling	no	no
Cocktail Lounge	no	no
Coffee & Tea Shops - limited cooking	yes	yes
Coffee Truck	no	no
Coin Dealer	yes	yes
Collectibles & Memorabilia - Retail	yes	yes
Collectibles & Memorabilia - Distributors	yes	yes
Collection Agencies	yes	yes
College	no	no
Collision Repair Shop	no	no
Columnist	yes	no
Comedy Club	no	no
Comic Book Store	yes	yes
Commodity Broker	yes	yes
Computer Consultant	yes	yes
Computer Dating Service	yes	no
Computer Manufacturer	no	no
Computer Programmer	yes	yes
Computer Repair Services	yes	yes
Computer Repair Training Schools	yes	yes
Computer Stores	yes	yes
Computer Training (with adult students only)	yes	yes
Computer Training (with child students)	yes	no
Computer Wiring and Installation	yes	yes
Concrete Construction	no	no
Concrete Driveways & Sidewalks (Installation/ Repair)	yes	no
Concrete Finishing	no	no
Concrete Repair	no	no
Condo Warehouse Building	yes	yes
Condominiums - Commercial (Association Risk Only)	yes	yes
Condominiums - Office (Association Risk Only)	yes	yes
Condominiums - Residential	no	no
Consignment Shop	yes	yes
Construction	no	no
Construction Workers	no	no
Consultant	yes	yes
Consulting Company	yes	yes
Container Hauling	no	no
Contract Carrier	no	no
Contract Trucking	no	no
Convenience Food Stores - With fast food restaurant & gas sales	no	no
Convenience Food Stores - With fast food restaurant & no gas sales	no	no
Convenience Food Stores - With gas sales and no restaurant	no	no
Convenience Food Stores - With limited cooking rest & no gas sales and at least 4,000 sq ft	yes	no
Convenience Food Stores - With limited cooking rest & no gas sales and less than 4,000 sq ft	yes	yes
Convenience Food Stores - With limited cooking rest. & gas sales	no	no
Convenience Food Stores - Without gas sales and no restaurant and less than 4,000 sq ft	yes	yes
Convent	no	no
Cooking School (with child students)	yes	no
Cooking School (with only adult students)	yes	yes
Co-op Cleaner	yes	yes
Copy & Duplicating Stores	yes	yes
Copy Machine Repair	yes	yes
Correctional Institution	no	no
Cosmetic Surgeon	yes	no
Cosmetic, Hair or Skin Preparation - Retail only (no laser treatments, chemical peels, botox, and up to 2 tanning beds)	yes	yes
Cosmetic, Hair or Skin Preparation - Retail only (with any of the following services - laser treatments, chemical peels, botox, >2 tanning beds)	yes	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Cosmetologist (no laser treatments, chemical peels, botox, and up to 2 tanning beds)	yes	yes
Cosmetologist (with any of the following services - laser treatments, chemical peels, botox, >2 tanning beds)	yes	no
Costume Shop	yes	yes
Counseling Services	yes	yes
Country Club	no	no
Courier	yes	no
Court House	no	no
Court Reporting Schools	yes	yes
Craft Supply Store	yes	yes
Crafters	yes	yes
Credit Agency	yes	no
Credit Counseling Services	yes	yes
Credit Reporting Agencies	yes	yes
Credit Union	yes	no
Cremation Services	no	no
Crime Scene Cleanup	yes	no
Crisis Center	no	no
Crop Harvesting	no	no
Custodial Work	yes	yes
Custom Dressmaking Establishments	yes	yes
Custom Harvester	no	no
Dairy Farmer	no	no
Dairy Products Hauling	no	no
Dairy Products Stores	yes	yes
Dance Club	no	no
Dance Instructor (adult students only)	yes	yes
Dance Instructor (with children as students)	yes	no
Dance Studio/Company (no children)	yes	yes
Dance Studio/Company (with children)	yes	no
Dancer	no	no
Data Processing Schools	yes	yes
Data Processor	yes	yes
Dating Service	yes	no
Day Camps	no	no
Daycare (Child/Adult)	yes	no
Debris Removal	no	no
Debt Counseling Services	yes	no
Deck Builder	yes	yes
Deck Cleaning	yes	yes
Delicatessens - no cooking - specialty foods - meats & cheeses at least 4,000 sq ft	yes	no
Delicatessens - no cooking - specialty foods - meats & cheeses less than 4,000 sq ft	yes	yes
Delicatessens and Sandwich Shops -extensive cooking	no	no
Delicatessens and Sandwich Shops -limited cooking at least 4,000 sq ft	yes	no
Delicatessens and Sandwich Shops -limited cooking less than 4,000 sq ft	yes	yes
Delivery Service (Food)	no	no
Demolition Services	no	no
Dental Assistant	yes	yes
Dental Laboratories	yes	yes
Dentist	yes	yes
Department Stores	yes	yes
Desktop Publishing	yes	no
Detailer	no	no
Detective or Investigative Agencies	yes	yes
Developer (Commercial)	yes	no
Developer (Residential)	yes	no
Developer (Roads/Highways)	yes	no
Dialysis Center	yes	no
Diaper Service	yes	yes
Diction Schools	yes	yes
Die Maker	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Dieticians & Nutritionists	yes	yes
Diner	no	no
Dinner Theater	no	no
Direct Mail Advertiser	yes	yes
Dirt Hauling	no	no
Dirt Removal	no	no
Dirt Sand & Gravel	no	no
Disc Jockey	no	no
Discount Store	yes	yes
Disease Center	yes	no
Disinfecting Services	yes	no
Distributor (Food/Snack)	yes	no
Distributor (Pallet)	no	no
Diving Instructor	yes	no
Divorce Lawyers Office	yes	yes
DJ	yes	no
Doctor	yes	yes
Document Imaging	yes	yes
Dog Daycare	yes	yes
Dog Groomer	yes	yes
Dog Obedience School	yes	yes
Dog Pound	no	no
Dog Walker	yes	no
Dollar Store	yes	yes
Donut shops - limited cooking	yes	yes
Door to Door Sales	no	no
Door, Window or Assembled Millwork - installation only - metal	no	no
Dozer Services	no	no
Drama Schools (with adult only students)	yes	yes
Drama Schools (with child students)	yes	no
Drapery Cleaner (drop off location only - no onsite cleaning)	yes	yes
Drapery Cleaner (onsite cleaning)	no	no
Drapery Store	yes	yes
Dress Maker	yes	yes
Drilling (Oil)	no	no
Drilling (Water Well)	no	no
Drive-In Theater	no	no
Driveway, Parking Area or Sidewalk - repair, paving or re-paving	yes	no
Driving Instructor	yes	no
Driving Range	no	no
Driving School	yes	no
Drug Company	no	no
Drug Distributors	yes	yes
Drugstores and Pharmacies	yes	yes
Dry Goods Dealers - dried fruits (goods that don't contain liquid)	yes	yes
Dry Goods Dealers - fabrics, yarn & piece goods	yes	yes
Drywall or Wallboard Installation/Repair	yes	yes
Duct Cleaner	yes	yes
Dump Truck Driver	no	no
Duplicating Services	yes	yes
Dwellings	no	no
Educational Consultant	yes	yes
Electrical Lighting Stores	yes	yes
Electrician	yes	yes
Electrolysis	no	yes
Electronic Cigarette Store (with lounge)	no	no
Electronic Cigarette Store (with no lounge)	yes	yes
Electronic Stores	yes	yes
Electronics Distributors	yes	yes
Electronics Manufacturing	no	no
Electronics Repair	yes	yes
Elevated Highway	no	no
Emergency Care	yes	no
Emissions Testing Facility	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Employment & Staffing Services	yes	yes
Employment Agencies	yes	yes
Engine Repair (Auto)	no	no
Engineering Services	yes	yes
Engineers & Architects	yes	yes
Engraving	yes	yes
Entertainer	no	no
Entertainment Supply Rental	yes	no
Entomologist	yes	yes
Environmental Agency	yes	no
Environmental Services	yes	no
Equipment Leasing/Rental/Repair	yes	no
Equipment, Fixtures or Supplies Distributors	yes	yes
Escort Agency	no	no
Estate Planner	yes	yes
Event Planner	yes	yes
Excavator	no	no
Executive Consultant	yes	yes
Exercise Equipment Installation	yes	no
Exercise Equipment Sales (no installation)	yes	yes
Expediter	no	no
Exterminator	yes	no
Eye Doctor	yes	yes
Fabric Distributors	yes	yes
Fabric Stores	yes	yes
Fabricator	no	no
Family Care	yes	yes
Farm Equipment Wholesalers	no	no
Farm Hand	no	no
Farm Produce Hauling	no	no
Farmer	no	no
Fashion Consultant	yes	yes
Fashion Designer	yes	yes
Fax Services	yes	yes
Feed, Grain or Hay Dealers	no	no
Fence Dealers	yes	yes
Fence Erection Contractors	yes	yes
Fence Installation	yes	yes
Fence Repair	yes	yes
Fencing Instruction (Sport)	yes	no
Fertilizer Dealers	no	no
Film Developing	yes	yes
Financial Advisor/Planner	yes	yes
Fire Alarm Installation	yes	yes
Fire Extinguisher Inspector	yes	yes
Fire Extinguisher Sales	no	no
Fire Protection Equipment Dealers	yes	no
Firewood Delivery	no	no
Fish Market (fresh fish only or fresh and frozen fish)	yes	yes
Fish Market (frozen fish only)	yes	yes
Fishery	no	no
Fishing Charter	no	no
Fitness Center	yes	no
Fixture Dealers - Retail Only	yes	yes
Flea Market	no	no
Flight School	no	no
Floor Cleaning	yes	yes
Floor Covering Distributors	yes	yes
Floor Covering Installation (ceramic, tile or stone)	yes	yes
Floor Covering Installation (not ceramic tile or stone)	yes	yes
Floor Covering Stores	yes	yes
Floor Polishing	yes	yes
Floor Refinishing	yes	yes
Floral Design	yes	yes

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Floriculture Production	no	no
Florist Distributors	yes	yes
Florist Retail	yes	yes
Flower Wholesaler	yes	yes
Food Assistance Program	yes	no
Food Delivery	no	no
Food Distributor	yes	yes
Food Manufacturing	no	no
Food Mill	no	no
Food Refinery	no	no
Food Truck	no	no
Forest Ranger	no	no
Forestry Services	no	no
Formal Wear or Costume Rental	yes	yes
Foster Care Agency	yes	no
Foundation Work	no	no
Framing Contractor	yes	no
Fraternal Organization	no	no
Freight Forwarder	no	no
Frozen Food Manufacturing	no	no
Frozen Foods Hauling	no	no
Frozen Foods Wholesaler	yes	yes
Frozen Yogurt Store	yes	yes
Fruit or Vegetable Dealers	yes	yes
Fruit or Vegetable Distributors	yes	yes
Fruit Stand	no	no
Fumigating Services	yes	no
Funeral Homes	yes	yes
Furnace Installation/Maintenance/Repair	yes	yes
Furniture & Upholstery Cleaning	yes	yes
Furniture Maker	yes	no
Furniture Mover	no	no
Furniture or Fixtures - installation in offices or stores - portable - metal or wood	yes	yes
Furniture or Fixtures - installation in offices or stores - portable - metal or wood - SHOP	yes	yes
Furniture Rental	yes	no
Furniture Repair	yes	no
Furniture Store (with no sales of children's furniture or mattresses or if selling these items does not account for more than 10% of sales income)	yes	yes
Furniture Store (with sale of children's furniture or mattresses generating >10% of sales income)	yes	no
Furniture Wholesaler	yes	yes
Gambling Casino	no	no
Game Preserve	no	no
Gaming Center	no	no
Garage	no	no
Garage Builder	no	no
Garage Door Installer	yes	no
Garbage & Trash Removal	no	no
Garden Center	yes	yes
Garden Equipment Wholesaler	yes	yes
Garden Supply Distributors	yes	yes
Garden Supply Stores	yes	yes
Gardening Clubs	yes	yes
Gas Station	no	no
General Automotive Repair	no	no
General Contractor	yes	no
General Maintenance	yes	no
Geologist	yes	yes
Geriatric Care Management	yes	no
Gift, Novelty, or Souvenir Shops	yes	yes
Glass Blower	no	no
Glass Sales/ Installation / Replacement (Auto & Home)	yes	yes
Go-Kart Facility	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Golf Course	no	no
Golf Driving Range/ Miniature Golf	no	no
Golf Instructor	no	no
Gospel Group	no	no
Gospel Singer	no	no
Gourmet Shop at least 4,000 sq ft	yes	no
Gourmet Shop less than 4,000 sq ft	yes	yes
Government Agency	yes	no
Government Offices	yes	no
Grain Refinery	no	no
Granite Work	yes	yes
Graphic Designer	yes	yes
Gravel Hauling	no	no
Greenhouse	no	no
Greeting Card Manufacturing	no	no
Greeting Card Store	yes	yes
Grocery Distributors	yes	yes
Grocery Stores w/area at least 4,000 square feet, w/gasoline sales	no	no
Grocery Stores w/area at least 4,000 square feet, w/o gasoline sales	yes	no
Grocery Stores w/area at less 4,000 square feet, w/gasoline sales	no	no
Grocery Stores w/area less 4,000 square feet, w/o gasoline sales	yes	yes
Groomer (Pet)	yes	yes
Ground To Air Transferring	no	no
Guard Services	no	no
Gun Range	no	no
Gunsmith	no	no
Gutter Installation & repair (no manufacturing)	yes	yes
Gymnasium	yes	no
Gymnastic Instructor	yes	no
Hair Replacement	yes	no
Hair Salon	yes	yes
Halls (Party/Reception)	no	no
Handyman	yes	yes
Hardware & Tool Distributors	yes	yes
Hardware Stores	yes	yes
Hardwood Floor Refinishing	yes	yes
Hayride Tour	no	no
Hazardous Materials Hauling	no	no
Head Start Center	yes	no
Health Club	yes	no
Health Maintenance Organizations (HMO)	yes	yes
Health or Natural Food Stores at least 4,000 sq. ft.	yes	no
Health or Natural Food Stores less than 4,000 sq. ft.	yes	yes
Health Practitioner	yes	yes
Hearing Aid Distributors	yes	yes
Hearing Aid Stores	yes	yes
Heating Contractor	yes	yes
Heating or Combined Heating and Air Conditioning Systems - No LPG - installation, service or repair	yes	yes
Highway Construction	yes	no
Historical Societies	yes	yes
Hobby, Craft or Artists Supply Distributors	yes	yes
Hobby, Craft or Artists Supply Stores	yes	yes
Holding Company	yes	no
Home & Garden Store	yes	yes
Home Appliance Rental	yes	no
Home Builder	yes	no
Home Furnishing Stores	yes	yes
Home Health Care	yes	no
Home Improvement Contractor	yes	yes
Home Improvement Stores	yes	yes
Home Inspector	yes	yes
Home Security Installation	yes	no
Homeowners Associations	yes	yes

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Hookah lounge	no	no
Horse Training	no	no
Horseback Riding Stable	no	no
Horticulturalist	no	no
Hospice	yes	no
Hospital - Medical & Mental Health	yes	no
Hospital - Animal	yes	yes
Hot Air Balloon Ride	no	no
Hot Dog Stand	no	no
Hot Tub Dealer	yes	yes
Hot Tub Rental	yes	no
Hotel	no	no
House Cleaning	yes	yes
House Furnishings Installation	yes	yes
House Leveling	yes	no
House Painting	yes	yes
Household Goods Manufacturing	no	no
Household Goods Mover	yes	no
Household Goods Rental & Leasing	yes	yes
Housekeeper	yes	yes
Housing Contractor	yes	no
Housing Developer	yes	no
Housing Program	yes	no
Human Resources Consultants	yes	yes
Humane Society	yes	yes
Hunter	no	no
HVAC Technician	yes	yes
Hypnotist (Medical/Entertainment)	yes	no
Ice Cream & Yogurt Stores - limited cooking	yes	yes
Ice Cream Hauling	no	no
Ice Cream Parlor	yes	yes
Ice Cream Stand/Cart/Sales From Vehicle	no	no
Ice Making Retail (selling from free standing ice machines)	no	no
Ice Manufacturing	no	no
Ice Skating Rink	no	no
Imported Food Store	yes	yes
Importer	yes	no
Impound Lot	no	no
In Home Product Sales (Pampered Chef, etc)	yes	yes
Income Tax Services	yes	yes
Independent Claims Investigators	yes	yes
Industrial Contractor	yes	no
Industrial Developer	yes	no
Industrial Launderer	no	no
Information Retrieval Services	yes	yes
Inn	no	no
Insect Control	yes	no
Inspection & Appraisal Companies	yes	yes
Instructor	yes	no
Insulation - Installation/Repair	yes	no
Insurance Agents, Brokers & Claim Adjusters	yes	yes
Insurance Company	yes	no
Interior Decorator/Designer	yes	yes
Intermodal Trucking	no	no
Internet Café - limited cooking	yes	yes
Internet Consultant	yes	yes
Internet Designer	yes	yes
Internet Online Retailer	yes	yes
Internet Publisher	yes	no
Interpreter	yes	yes
Inventor	no	no
Inventory Services	yes	yes
Investment Advisor/Broker/Banker	yes	yes
Investment Firm	yes	yes

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Invitation Printing	yes	yes
Janitorial - Commercial (floor buffing and waxing)	yes	yes
Janitorial Supplies Distributors	yes	yes
Janitorial Supplies Retail	yes	yes
Jewelry Appraiser	yes	yes
Jewelry Distributors	yes	yes
jewelry Repair	yes	yes
Jewelry Stores	yes	yes
Job Training Services	yes	yes
journalist	yes	no
Juggler	no	no
Junk Dealers	no	no
Junk Yard	no	no
Karaoke Services/DJ	yes	no
Kennel	no	no
Key Duplicating Shop (Locksmith)	yes	yes
Kiddie Park	no	no
Kids Camp	no	no
Kitchen Remodeling	yes	yes
Labor Union	yes	yes
Laboratory	yes	yes
Lamination Services	yes	yes
Land Clearing/Grading	no	no
Landscape Architect	yes	yes
Landscape Gardening	yes	yes
Landscaper	yes	yes
language schools (with adult students only)	yes	yes
language schools (with child students)	yes	no
Laser Vision Center	yes	yes
Laundromat (Self-Service) - Non-supervised and/or open 24 hours	no	no
Laundromat (Self-Service) - Supervised and not open 24 hours	yes	yes
Laundry & Dry Cleaning - Receiving Stations (not open 24 hours)	yes	yes
Laundry & Dry Cleaning - Using petroleum solvents	no	no
Laundry & Dry Cleaning - Using synthetic solvents	no	no
Law Offices	yes	yes
Lawn Care (no excavation)	yes	yes
Lawn Sprinkler Installation	yes	yes
Learning Center	yes	no
Leasing and Rental Firm Companies (real estate only)	yes	yes
Lecturer	yes	yes
Legal Consultant	yes	yes
Lending Institution	yes	no
Letter Delivery	no	no
Leveling	no	no
Library	yes	no
Lie Detector Services	yes	no
Lighting Technician	yes	yes
Linen and Bath Shops	yes	yes
Linen Supply	yes	yes
Liquidation Store	yes	yes
Liquor Store	yes	yes
Liquor Wholesalers	yes	yes
Lithography	yes	yes
Livestock Farm	no	no
Livestock Hauling	no	no
Livestock Production	no	no
Livestock Wholesaler	no	no
Loan Company	yes	no
Local Cartage	no	no
Local Trucking	no	no
Locksmiths	yes	yes
Log Transport	no	no
Long Haul Trucking	no	no
Lounge	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Lube/Oil Service Center	no	no
Luggage Shops	yes	yes
Lumber Supply Store	no	no
Lumber Yard	no	no
Lumberjack	no	no
Lunch Truck/Wagon	no	no
Machinery & Heavy Equipment Hauling	no	no
Machinery or Equipment Dealers - Farm Type	yes	yes
Machinery Rental & Leasing	yes	no
Magazine Company	yes	yes
Magazine Delivery	yes	no
Magazine Stand	yes	yes
Magician	no	no
Maid	yes	yes
Mail Carrier	no	no
Mail Order Houses - Retail Only	yes	yes
Mailing or Address Companies	yes	yes
Maintenance Person	yes	yes
Make-Up Artist	yes	no
Management Consulting	yes	yes
Manicurist	yes	yes
Manufacturer	no	no
Manufacturers' Representatives	yes	yes
Marble Products Stores	yes	yes
Marble Work	yes	yes
Marina	no	no
Marine Appraisers or Surveyors	yes	yes
Marine Supply - Retail	yes	yes
Marine Supply-Wholesale	yes	yes
Marketing Analyst/Consultant/Representative	yes	yes
Martial Arts Instructor	yes	no
Mary Kay Representative	yes	yes
Mason	yes	no
Masonic lodges (other than temples)	yes	no
Masonry Contractors	yes	no
Massage Therapist	yes	yes
Mattress Retailer	no	no
Mausoleum	no	no
Meals On Wheels	no	no
Meat Market	yes	yes
Meat Packing Plant	no	no
Meat, Poultry, Fish or Seafood Distributors (fresh fish only or fresh and frozen fish)	yes	yes
Meat, Poultry, Fish or Seafood Distributors (frozen fish only)	yes	yes
Meat, Poultry, Fish or Seafood Stores (fresh fish only or fresh and frozen fish)	yes	yes
Meat, Poultry, Fish or Seafood Stores (frozen fish only)	yes	yes
Mechanic	no	no
Mechanical Engineer	yes	yes
Mechanical Repair Schools	yes	yes
Media Consultant	yes	yes
Medical Courier	no	no
Medical Equipment Wholesaler	yes	yes
Medical Offices	yes	yes
Medical Supply Stores	yes	yes
Mental Health Services	yes	no
Mental Hospital	yes	no
Metal Dealers	no	no
Metal Erection	yes	no
Metal Work	no	no
Midwife	no	no
Mill Work-Wood/Food/Paper/Material	no	no
Mini Mart with at least 4,000 sq ft	yes	no
Mini Mart with less than 4,000 sq ft	yes	yes
Mini Storage Facilities	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Miniature Golf Course	no	no
Mining	no	no
Minister	no	no
Missionary	no	no
Mobile Home Manufacturing or Repair	no	no
Mobile Home Park	no	no
Mobile Home Sales	no	no
Modeling Agency	yes	yes
Monastery	no	no
Money Transfer Services	yes	no
Mortgage Broker	yes	yes
Mortgage Companies	yes	no
Mosque	no	no
Motel	no	no
Motion Picture Production Company	no	no
Motor Carrier	no	no
Motorcycle Dealership	no	no
Movie Theater	no	no
Mudjacking Contractor	no	no
Muffler Repair/Shop	no	no
Museum	yes	yes
Music Instruction/ Schools	yes	no
Music Stores	yes	yes
Musical Group	no	no
Musical Instrument Stores	yes	yes
Musician	no	no
Nail Salons (no laser treatments, no chemical peels and no tanning services units)	yes	yes
Nail Salons (with any of the following services - laser treatments, chemical peels, tanning services units)	yes	no
Nanny	no	no
Nature Center	yes	no
Newspaper Company	no	no
Newspaper Delivery	yes	no
Newstand	yes	yes
Night Club	no	no
Night Patrol	no	no
Night Watchmen	no	no
Non Profit Organization	yes	yes
Non Residential Contractor	yes	yes
Non Residential Developer	yes	no
Notary Public	yes	yes
Novelty Store	yes	yes
Nurse	yes	yes
Nursery (Child/Infant)	yes	no
Nursery (Flower/Garden)	yes	yes
Nursing Home	yes	no
OB GYN	yes	yes
Obedience School (Animal)	yes	yes
Observatory	no	no
Obstetrician	yes	yes
Occupational Health Services	yes	yes
Occupational Therapist	yes	yes
Office Cleaning	yes	yes
Office Machines, Equipment or Appliances Distributors -	yes	yes
Office Machines, Equipment or Appliances Stores -	yes	yes
Offices - Not Otherwise Classified	yes	yes
Oil Change Service Center	no	no
Oil Well Service	no	no
Onlines sales through Ebay/Amazon etc.	yes	yes
Optical Goods Distributors	yes	yes
Optical Goods Stores	yes	yes
Optometrist	yes	yes
Orchard	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Organ Transportation	yes	no
Organic Food Store	yes	yes
Oriental Rug Dealer	yes	yes
Outreach Program	yes	no
Oversized Load Hauling	no	no
Oversized Trucking	no	no
Packaging & Mailing Centers	yes	yes
Paging Services	yes	yes
Pain Management Center	yes	no
Paint Wholesaler	yes	yes
Paint, Wallpaper or Wallcovering Stores	yes	yes
Paintball Services	no	no
Painter (Artist)	yes	yes
Painting Contractors - Exterior	yes	yes
Painting Contractors - Interior	yes	yes
Painting, Framing or Picture Stores	yes	yes
Paintless Dent Removal	no	no
Pallet Distributor	no	no
Paper & Paper Products, Rag or Rubber Stock Dealers - secondhand	no	no
Paper bundling/ Shreding	no	no
Paper Hanging	yes	yes
Paper Mill	no	no
Park	no	no
Parking Garage/Lot	no	no
Parole Office/Officer	no	no
Parts Wholesaler	yes	yes
Party Planning Services	yes	yes
Party Supply Rental & Leasing	no	no
Party Supply Store	yes	yes
Patent Attorney	yes	yes
Patio & Deck Builder	yes	yes
Patrolmen	no	no
Paving Contractor	no	no
Pawn Shops	yes	no
Payroll Accounting Services	yes	yes
Pediatricians	yes	yes
Pedicurist	yes	yes
Performance Artist	no	no
Permanent Yards - Maintenance or Storage	no	no
Personal Trainer	yes	no
Personnel Agency	yes	no
Pest Control	no	no
Pet Cemetery	no	no
Pet Groomer	yes	yes
Pet Stores and Grooming	yes	yes
Pet Supply Store	yes	yes
Pharmaceutical Manufacturer	no	no
Pharmaceutical Sales	yes	yes
Pharmacy	yes	yes
Photo Finishing	yes	yes
Photo Studio	yes	yes
Photoengraving	yes	yes
Photographers	yes	yes
Photographic Equipment - Retail only	yes	yes
Photographic Equipment Distributors	yes	yes
Physical Therapist	yes	yes
Physicians & Surgeons	yes	yes
PI	yes	no
Piano Mover	no	no
Piano Sales	yes	yes
Piano Tuning	yes	yes
Pilot	no	no
Pipe Fitter	yes	no
Pizza Delivery	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Pizzeria	no	no
Planetarium	yes	yes
Planing Mill	no	no
Plastering or Stucco Work	yes	yes
Plastic Distributors	no	no
Plastic Manufacturing	no	no
Plating	no	no
Playground	no	no
Playground Equipment Sales (no manufacturing or installation)	yes	yes
Plowing (Crops)	no	no
Plowing (Snow)	no	no
Plumber	yes	yes
Plumbing Contractors - Commercial (not industrial)	yes	yes
Plumbing Contractors - Residential or Domestic	yes	yes
Plumbing Supplies and Fixtures - Distributors	yes	yes
Plumbing Supplies and Fixtures - Retail	yes	yes
Podiatrists	yes	yes
Political Campaign Headquarters or Offices	yes	yes
Polygraph Services	yes	no
Pool Cleaner (no installation)	yes	yes
Pool Hall	no	no
Pool Supplies (sales/deliveries) - no service/installation	yes	yes
Pool Water Delivery (no installation)	no	no
Popcorn Stand	no	no
Portrait/ Photographic Studios	yes	yes
Postman	no	no
Pottery Store/Studio	yes	yes
Poultry Farmer	no	no
Power Liner Installation	no	no
Power or Pressure Washing	yes	yes
Powered Equipment Dealers	yes	yes
Precision & Scientific Tools & Instruments Stores	yes	yes
Preschool	yes	no
Printer	yes	yes
Printing & Bookbinding Supplies - Distributors	yes	yes
Printing & Bookbinding Supplies - Retail	yes	yes
Printing Company	yes	yes
Printing, Documenting and Publishing (x-bookbinding)	yes	yes
Private Investigator	yes	no
Produce Farmer	no	no
Produce Market	yes	yes
Professional & Trade Association	yes	yes
Property Maintenance	yes	yes
Property Management	yes	yes
Psychiatric Hospitals	yes	no
Psychiatrists	yes	yes
Psychic	yes	no
Psychologist	yes	yes
Pub	no	no
Public Relations	yes	yes
Public Utility Installation	no	no
Publisher - Books and Magazines	yes	yes
Pulp Mill	no	no
Pulpwood Hauling	no	no
Quarry	no	no
Quarry Hauling	no	no
Race Car Driver	no	no
Race Track	no	no
Racquet Ball Club	yes	no
Radiator Services	no	no
Radio Broadcasting station	yes	yes
Ranch Hand	no	no
Rancher	no	no
Ranger (Forest)	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Reading Clubs	yes	yes
Real Estate Agents & Managers	yes	yes
Record Store	yes	yes
Recording Studio	yes	yes
Recreation Center	yes	no
Recruitment Agency	yes	no
Recycling Center	no	no
Recycling Services	no	no
Refinery	no	no
Refrigerated Goods Hauling	no	no
Refrigeration Equipment - Commercial - Distributors	yes	yes
Refrigeration Equipment - Commercial - Retail	yes	yes
Refrigeration Systems or Equipment - installation, service or repair	yes	yes
Rehabilitation Center	yes	no
Religious Organization	no	no
Remodeling	yes	no
Removal (Debris)	no	no
Removal (Garbage)	no	no
Rental & Leasing (Equipment)	yes	no
Rental & Leasing (Housing/Apartments)	yes	yes
Repair Services (Auto)	no	no
Repossession Work	no	no
Research Organization	yes	yes
Residential Care	yes	no
Residential Cleaning Services	yes	yes
Residential Construction	yes	no
Residential Developer	yes	no
Restaurant	no	no
Restaurant Equipment & Supplies - Retail	yes	yes
Restoration (Art)	yes	no
Restoration (Building)	yes	no
Retail Store (Not Otherwise Classified)	yes	yes
Retirement Community	yes	no
Riding Stable	no	no
Roadside Service	no	no
Rock Band	no	no
Rock Hauling	no	no
Roof Cleaners	yes	no
Roofing Contractors	yes	no
Rubbish Collection	no	no
Rug Cleaner	yes	yes
RV Dealer/ Sales	no	no
RV Park	no	no
Saddlery (repair)	yes	no
Saddlery (sales only no repair)	yes	yes
Saloon (Bar)	no	no
Salvage Work	no	no
Salvaged Auto Hauler	no	no
Sand Hauler	no	no
Sandblasting Services	no	no
Sandwich Shop - limited cooking	yes	yes
Sanitation Services	no	no
Satellite Dish Installation	yes	yes
Savings & Loan	yes	no
Savings Institution	yes	no
Sawmill	no	no
Scouts	no	no
Scrap Auto Hauler	no	no
Scrap Metal Hauler	no	no
Sculptor	yes	no
Seamstress	yes	no
Secondhand or Salvage Dealers	yes	yes
Secretarial Schools	yes	yes
Secretarial Services	yes	yes

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Securities Dealer/Trader/Broker	yes	yes
Security Alarm Installation	yes	no
Security and Patrol Agencies	yes	no
Security Guard	yes	no
Security Services	yes	no
Security System Installation	yes	no
Seed Merchants	yes	no
Self-Storage Facilities	no	no
Senior Center	yes	no
Septic Tank Installation	yes	no
Septic Tank Systems - Cleaning	yes	no
Septic Waste Removal	yes	no
Service Station	no	no
Sewer Cleaner	no	no
Sewer Line Installation	no	no
Sewing Machine Stores	yes	yes
Sheet Metal Contractor	no	no
Shelter	no	no
Ship Chandler Stores	yes	yes
Shipping Services	yes	yes
Shoe Repair Shops	yes	yes
Shoe Stores	yes	yes
Shredding Services	no	no
Sidewalk Installation (Private/Public)	no	no
Siding Installation / Repair Contractors	yes	yes
Sign Company	yes	yes
Sign Painting or Lettering	yes	yes
Singer	yes	no
Singing Societies	yes	yes
Singing Telegram	no	no
Skateboard Park	no	no
Skating Rink	no	no
Ski Resort	no	no
Slab Work (Concrete/Asphalt)	no	no
Snow Removal	no	no
Snowmobile Dealer	no	no
Social Services Organisation	yes	no
Social Worker	yes	no
Soil Preparation Services	no	no
Souvenir Shop	yes	yes
Spa Services (no laser treatments, no chemical peels and no tanning services units)	yes	yes
Spa Services (with any of the following services - laser treatments, chemical peels, tanning services units)	yes	no
Specialty Food Store with at least 4,000 sq ft	yes	no
Specialty Food Store with less than 4,000 sq ft	yes	yes
Speech Pathologist	yes	yes
Speech Therapists	yes	yes
Sporting Goods or Athletic Equipment Stores (including apparel)	yes	yes
Sports Arena	no	no
Sports Bar	no	no
Sports Medicine	yes	yes
Spot Welding	no	no
Stables (Horse)	no	no
Stadium	no	no
Stage Performer	no	no
Stationery & Office Supply - Distributors	yes	yes
Stationery & Office Supply - Stores	yes	yes
Steam Cleaning	yes	yes
Steel Hauling	no	no
Stenographic Services	yes	yes
Storage Facility	no	no
Straw and Straw Products Stores	yes	yes
Street Construction	no	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Sub Shop	yes	yes
Supermarkets w/area at least 4,000 square feet w/gas sales	no	no
Supermarkets w/area at least 4,000 square feet w/o gas sales	yes	no
Supermarkets w/area less than 4,000 square feet w/gas sales	no	no
Supermarkets w/area less than 4,000 square feet w/o gas sales	yes	yes
Support Group	yes	no
Surveying Services	yes	yes
Sweeping Services	no	no
Swimming Instruction	no	no
Swimming Pool Cleaning (no installation)	yes	yes
Swimming Pool Stores	yes	yes
Synagogue	no	no
System Analyst	yes	yes
Table & Chair Rental	yes	no
Tailoring or Sewing Establishments	yes	yes
Talent Agency	yes	yes
Tanning Salon	yes	no
Tattoo Artist	yes	no
Tavern	no	no
Tax Preparer	yes	yes
Taxi	no	no
Taxidermist	yes	yes
Teacher	no	no
Technical Schools	yes	yes
Telemarketing Company	yes	yes
Telephone Answering Service	yes	yes
Telephone Line Installation (public)	yes	yes
Television or Radio Receiving Set - installation or repair	yes	yes
Television Station	no	no
Temp Agency	yes	no
Temple	no	no
Tent Rental	no	no
Tent Repair	yes	yes
Termite Control	no	no
Textile Mill	no	no
Theater	yes	no
Theme Park	no	no
Thrift Store	yes	yes
Ticket Agents (Other Than Theatrical)	yes	yes
Ticket Agents (Theatrical)	yes	yes
Tile Installation	yes	yes
Tile Repair	yes	yes
Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction	yes	yes
Tinting Services-Auto	no	no
Tire Dealers (no installation)	yes	yes
Tire Dealers (with installation)	no	no
Tire Manufacturing	no	no
Tire Repair and Re-treading	no	no
Tire Sales - Retail (no installation)	yes	yes
Tire Sales - Retail (with installation)	no	no
Tire Wholesaler	yes	yes
Title Agents	yes	yes
Title Company	yes	yes
Tobacco Manufacturing	no	no
Tobacco Products - Distributors	no	no
Tobacco Products - Retail Stores	yes	yes
Tool Maker	no	no
Tool Rental & Leasing Company	yes	no
Tour Guides	yes	yes
Towing	no	no
Townhouses or Similar Associations	yes	yes
Toy Distributors	yes	yes
Toy Manufacturing	no	no
Toy Stores	yes	yes

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
Trailer Park	no	no
Translator	yes	yes
Transmission Repair Shop	no	no
Transportation (Cargo)	no	no
Trapper	no	no
Trash Removal	no	no
Travel Agents	yes	yes
Tree Service	yes	no
Trophy Stores	yes	yes
Tropical Fish Store	yes	yes
Truck Driving Schools	no	no
Truck Sales	no	no
Trucker	no	no
Trust Company	yes	no
T-Shirt stores	yes	yes
Tune Up Services	no	no
Tunnel Construction	no	no
Tupperware Sales	yes	yes
Tuxedo Rental	yes	yes
Ultrasound Services	yes	yes
Ultrasound Technician	yes	yes
Uniform Supply Services	yes	yes
University	no	no
Upholstery Cleaning	yes	yes
Upholstery Repair	yes	yes
Urban Development	yes	no
Urgent Care	yes	no
Used Book Store	yes	yes
Used Car Dealer	no	no
Used Merchandise Stores	yes	yes
Utility Installation (Public)	no	no
Vapor Retail Stores (no lounge)	yes	yes
Vapor Retail Stores (with lounge)	no	no
Variety Stores - Five & Ten Cent Stores	yes	yes
Vegetable Stand	no	no
Vehicle Hauler	no	no
Vending Machine Operator (owner)	yes	yes
Vending Machine Supplier	yes	yes
Ventilation Services	yes	no
Veterinarians Office/ Hospital	yes	yes
Video Game Store	yes	yes
Video Photographers	yes	yes
Video Stores (Rental and Sales)	yes	yes
Video Surveillance Installation Services & Repair	yes	no
Video Taping Services	yes	yes
Vintage Clothing Store	yes	yes
Visitor Center	yes	yes
Vitamin Store	yes	yes
Vocational School	yes	yes
Volunteer Organization	yes	yes
Wall Paper Hanger	yes	yes
Wallpaper Stores	yes	yes
Washing Machine Repair	yes	yes
Watch Repair	yes	yes
Water Companies	yes	no
Water Delivery	no	no
Water Line Installation (Public)	no	no
Water Park	no	no
Water Well Drilling	no	no
Waterproofing	yes	no
Wedding Planner	yes	yes
Weight Loss Center	yes	yes
Welder	no	no
Welfare Office	yes	no

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
wellness centers	yes	no
White Water Rafting Tour	no	no
Wide Load Hauler	no	no
Wig Stores	yes	yes
Window Cleaning Contractors	no	no
Window Tinting	yes	yes
Windows and Doors Installation	yes	yes
Wine & Liquor Wholesalers/ Distributors	yes	yes
Winery	no	no
Wood Products	yes	no
Wood Worker	no	no
Wrecker Service	no	no
Writer	yes	yes
X-Ray Lab	yes	no
Yacht Charter	no	no
Yard Equipment Rental & Leasing Company	no	no
Yoga Instructor	yes	no
Youth Center	yes	no
Zoo/Zoological Garden	no	no
(blank)	no	no
	(blank)	(blank)
Grand Total		

Business	Will we consider writing this Lessors risk location where our insured is the landlord and the business listed is a tenant of our insured?	Will we consider writing this business (tenant or owner occupied)?
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