Appetite Guide

The digital transformation of small business insurance is here!

- The most inclusive appetite for the small business of today
- 100% digital underwriting
- O Instantly quote & issue policies

Businesses we love to write

BOP	GL	Business Type
\checkmark	\checkmark	Personal Services (Including Beauticians, Nail Salons, Barber Shops)
~	~	Artisan/Trade Contractors - Residential & Commercial (Including Electrical, Masonry, Plumbing, HVAC, Painting)
\checkmark	\checkmark	Medical Offices (Includes Doctors, Dentists, Chiropractors)
~	~	Professional Services (Including Accountants, Architects, Engineers, Insurance Agents, Real Estate Agents)
~	\checkmark	Retail Stores (Including Home - Based Businesses and Internet Stores)
~	\checkmark	Business Consultants (Including HR, Marketing, Business Management, Education)
~	\checkmark	Pet Services (Including Boarding, Grooming and Veterinary Services)

Most Popular

BOP	GL	Business Type
\checkmark	\checkmark	Wholesalers and Distributors
\checkmark	~	Outpatient Mental Health Services
\checkmark	~	Testing Laboratories
\checkmark	\checkmark	Health Fitness (Including Gyms, Personal Trainers, Yoga/Pilates/Dance Instructors)
~	~	Florists
~	~	Freelance Businesses (Including Photographers, Designers, IT Technicians)
~	~	Hobbyist Clubs and Organizations (Incuding Women's Auxiliaries, Fan/Booster Clubs, Senior Citizen Association)
\checkmark	\checkmark	Trade, Art, and Business Schools

Highly Popular

\checkmark	\checkmark	Florists
\checkmark	\checkmark	Freelance Businesses (Including Photographers, Designers, IT Technicians)
~	~	Hobbyist Clubs and Organizations (Incuding Women's Auxiliaries, Fan/Booster Clubs, Senior Citizen Association)
		Trade, Art, and Business Schools
· ·	•	
	•	
вор	GL	Business Type
BOP	GL ✓	Business Type Restaurants and Bakeries (Including Catering)

Popular

	Restaurants and Bakeries (Including Catering)
\checkmark	Landscape and Janitorial Services
\checkmark	Funeral Homes and Mortuaries
~	Publishing and Printers
~	Property Management
\checkmark	Dry Cleaners
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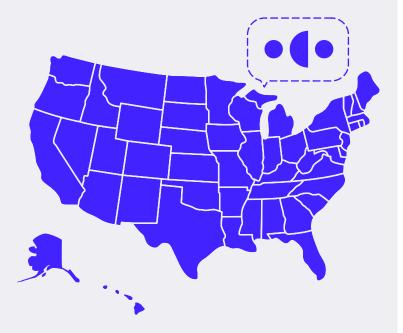
Where we deliver seamless quotes & coverages for business

Coterie provides Business Owners Policies and stand-alone General Liability insurance in 50 states with more products on the way.

 Coverage is written with Spinnaker Insurance Company [A.M. Best A- (EXCELLENT) Rating].
 or with Benchmark Insurance Company [A.M. Best A (EXCELLENT) Rating].

 Coverage in Florida is written with Clear Spring Property & Casualty Insurance Company with an A.M. Best A- (EXCELLENT) Rating.

*Coastal restrictions apply for BOP coverages *Contracting classes unavailable in New York





General Liability



Business Owners

A few general guidelines to keep in mind

- O Annual revenues up to \$10M (\$5M for Contractors)
- No more than 50 employees (15 for contractors)
- 1 location per policy
- No more than 2 losses or claims s/b (no single loss > \$15k)
- O No prior cancellations, non-renewals or bankruptcy
- O Home based businesses accepted

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