

Appetite Guide

The digital transformation of small business insurance is here!

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

Businesses we love to write

Most Popular

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

Highly Popular

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

Popular

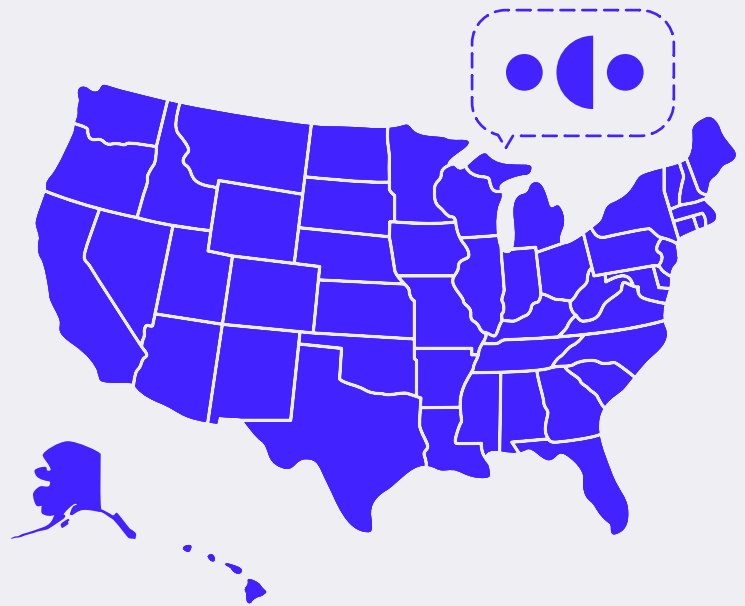
BOP	GL	Business Type
✓	✓	Restaurants and Bakeries (Including Catering)
✓	✓	Landscape and Janitorial Services
✓	✓	Funeral Homes and Mortuaries
✓	✓	Publishing and Printers
✓	✓	Property Management
✓	✓	Dry Cleaners

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

- 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)
- No prior cancellations, non-renewals or bankruptcy
- Home - based businesses accepted