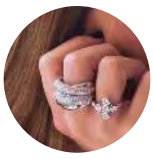
coterie

APPETITE MENU
with Dietary Restrictions

The following business classes are in appetite, except when paired with the listed prohibited operations.



Retail & Consumer Goods

- Grocery Stores
- Convenience Stores
- Jewelry Stores
- Auto Parts and Accessories

Health & Wellness

- Medical Offices
- Spas

Food & Dining

- Full-Service Restaurants
- Limited-Service Restaurants
- Food Trucks

Professional Services

- Consultants
- Real Estate Agents & Property Managers

Home & Maintenance Services

- Plumbers
- Landscapers
- Arborists
- Handymen
- Pressure Washers
- Alarm Installers
- Electricians
- Janitorial/Building Cleaning

Personal Services

- Dry Cleaners/ Laundromats
- Pet Grooming
- Beauty Salons

APPETITE MENU
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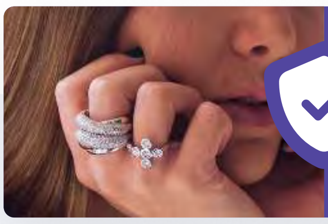
The following business classes are in appetite, except when paired with the listed prohibited operations.

BOP Business Owner Policy
GL General Liability
MPL Misc. Professional Liability



Retail & Consumer Goods

Grocery Stores

BOP GL

Prohibited Operations:

- More than 3,000 sq ft
- Gas pumps on site

Jewelry Stores

BOP GL

Unavailable Coverage:

- Jewelers block
- $2,500 theft limitation applies to fine jewelry, watches, precious/semi-precious stones, and precious metals

Auto Parts & Accessories

BOP GL

Prohibited Operations:

- Used auto parts or accessories
- Sale of wheels or tires
- Junk or salvage yards
- Installation in vehicles
- Auto repair or maintenance

Unavailable Coverage:

- Garagekeepers

Convenience Stores

BOP GL

Prohibited Operations:

- More than 3,000 square feet
- Gas pumps on site
- 24-hour operations
- Car wash
- Propane fill (bottle exchange is okay)
- Deep fat friers
- Tobacco stores or smoke shops exclusively
- Cannabis dispensaries or product sales
- Slot machines or other gambling devices
- Check cashing services

APPETITE MENU
with Dietary Restrictions

BOP Business Owner Policy
GL General Liability
MPL Misc. Professional Liability

The following business classes are in appetite, except when paired with the listed prohibited operations.

Food and Dining

Full-Service Restaurants
BOP GL

Prohibited Operations:
- Bars, taverns, lounges, or nightclubs
- Dance floors
- DJs or other live entertainment
- Liquor sales more than 50% of annual sales
- Hookah bars
- Oxygen bars
- BYOB establishments
- Door staff or bouncers

Unavailable Coverage:
- Hired and non-owned auto liability (if employees use personal vehicles for delivery)

Limited-Service Restaurants
BOP GL

Prohibited Operations:
- Bars, taverns, lounges, or nightclubs
- Dance floors
- DJs or other live entertainment
- Liquor sales more than 50% of annual sales
- Hookah bars
- Oxygen bars
- BYOB establishments
- Door staff or bouncers

Unavailable Coverage:
- Hired and non-owned auto liability (if employees use personal vehicles for delivery)

Food Trucks
BOP GL

Prohibited Operations:
- Liquor sales more than 50% of annual sales

Unavailable Coverage:
- Physical damage coverage on trucks, automobiles, or trailers
- Off premises property limitations may apply

APPETITE MENU
with Dietary Restrictions

BOP Business Owner Policy

GL General Liability

MPL Misc. Professional Liability

The following business classes are in appetite, except when paired with the listed prohibited operations.

Home and Maintenance Services (Page 1)

1 2

Prohibited Operations:

- General contractors, developers, or construction project managers
- Paper contractors subbing out 100% of construction operations
- Subcontractor cost more than 50% of annual revenues
- Equipment rental to others
- Exterior work over 3 stories
- Work performed on airport premises

Unavailable Coverage:

- AI Completed Operations
- Property coverage for rented or leased equipment

Plumbers

BOP GL

Prohibited Operations:

- New building construction
- New home construction
- Work > 6 feet underground
- Medical gas line work

Electricians

BOP GL

Prohibited Operations:

- Solar panel installation or repair

Handymen

BOP GL

Prohibited Operations:

- Roofing or structural foundation work
- Contractors doing “ground-up” construction
- House flippers or remodelers doing room additions

APPETITE MENU
with Dietary Restrictions

BOP Business Owner Policy
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The following business classes are in appetite, except when paired with the listed prohibited operations.

Home and Maintenance Services (Page 2)

1 2

Landscapers
BOP GL

Prohibited Operations:
- Tree removal or stump grinding
- More than 50% snowplowing
- Tree trimming more than 50% of operations

Unavailable Coverage:
- Snowplowing completed ops

Janitorial & Building Cleaning (Interior/Exterior)
BOP GL

Prohibited Operations:
- Washing / cleaning / detailing of motor vehicles
- Crime scene clean up

Pressure Washers
BOP GL

Prohibited Operations:
- Pressure washing of roofs or solar panels on roofs

Arborists
BOP GL

Prohibited Operations:
- Tree removal or stump grinding
- Tree trimming operations more than 50% of operations

Alarm Installers
BOP GL

Prohibited Operations:
- Monitoring of alarms or security systems

View Prohibited Operations and Unavailable Coverage for all Home and Maintenance Services classes.

APPETITE MENU
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The following business classes are in appetite, except when paired with the listed prohibited operations.

BOP Business Owner Policy

GL General Liability

MPL Misc. Professional Liability

Health & Wellness

Medical Offices

BOP

GL

Prohibited Operations:

- Residential facilities (no overnight stays)
- Detox or substance abuse facilities or programs
- Transportation of patients
- Birthing Centers

Unavailable Coverage:

- Medical malpractice

Spas

BOP

GL

Prohibited Operations:

- Non-invasive medical procedures (Cryo, IV infusion, infrared red light therapy)
- Minimally invasive medical procedures (Botox, dermal fillers)
- Overnight stays
- Tanning booths (Spray tans are ok)

APPETITE MENU
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The following business classes are in appetite, except when paired with the listed prohibited operations.

BOP Business Owner Policy
GL General Liability
MPL Misc. Professional Liability

Professional Services

Consultants

BOP GL MPL

Prohibited Operations:

- Lawyers and legal staff
- Law enforcement
- Investment advisors
- Wealth Management
- Logistics and Transportation

Real Estate Agents & Property Managers

BOP GL MPL

Prohibited Operations:

- Real estate appraisers
- Investment advisors

Unavailable Coverage:

- Property coverage on managed properties coterie

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The following business classes are in appetite, except when paired with the listed prohibited operations.

- BOP — Business Owner Policy
- GL — General Liability
- MPL — Misc. Professional Liability

Personal Services

Dry Cleaners/ Laundromats

BOP GL

Prohibited Operations:
- 24-hour operations
- Locations without attendants

Unavailable Coverage:
- Bailee coverage
- Pollution coverage

Pet Grooming

BOP GL

Prohibited Operations:
- Training of guard animals or service animals
- All operations regarding exotic animals
- Animal breeding services

Unavailable Coverage:
- Animal mortality

Beauty Salons

BOP GL MPL

Prohibited Operations:
- Non-invasive medical procedures (cryo, IV infusion, infrared/red light therapy)
- Minimally invasive procedures (Botox, dermal fillers)
- Tattooing or permanent makeup
- Tanning booths (spray tans are okay)
- Body piercing