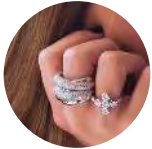




APPETITE MENU

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

This content is for informational purposes only and does not modify any insurance policy or guarantee specific prices, quotes, or coverage. Please refer to your policy's terms, conditions, definitions, and exclusions. Products and coverages may not be available in all states or to all customers. Visit Coterie's Terms & Conditions and Privacy Policy for more information.



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.



Retail & Consumer Goods

Grocery Stores

BOP

Prohibited Operations:

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

GL

Unavailable Coverage:

- Spoilage
- Food contamination

Convenience Stores

BOP

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

GL

Unavailable Coverage:

- Spoilage
- Food contamination

Jewelry Stores

BOP

Unavailable Coverage:

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

GL

Auto Parts & Accessories

BOP

Prohibited Operations:

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

GL

Unavailable Coverage:

- Garagekeepers



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

Prohibited Operations:

GL

- 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

Prohibited Operations:

GL

- 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

Prohibited Operations:

GL

- 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

Prohibited Operations:

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

GL

Handymen

BOP

Prohibited Operations:

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

GL

Electricians

BOP

Prohibited Operations:

- Solar panel installation or repair

GL



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 2)

1

2

Landscapers

BOP

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

Prohibited Operations:

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



Arborists

BOP

Prohibited Operations:

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



Pressure Washers

BOP

Prohibited Operations:

- Pressure washing of roofs or solar panels on roofs



Alarm Installers

BOP

Prohibited Operations:

- Monitoring of alarms or security systems



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



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.



Health & Wellness

Medical Offices

BOP

Prohibited Operations:

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

GL

Unavailable Coverage:

- Medical malpractice

Spas

BOP

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)

GL



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.



Professional Services

Consultants

Prohibited Operations:

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

- BOP**
- GL**
- MPL**

Real Estate Agents & Property Managers

Prohibited Operations:

- Real estate appraisers
- Investment advisors

Unavailable Coverage:

- Property coverage on managed properties

- BOP**
- GL**
- MPL**



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.



Personal Services

Dry Cleaners/ Laundromats

BOP

GL

Prohibited Operations:

- 24-hour operations
- Locations without attendants

Unavailable Coverage:

- Bailee coverage
- Pollution coverage

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

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