Class of Business or Type of Risk	Line of Coverage
Adult entertainment	All lines except workers' compensation
Aircraft - antique	All lines except workers' compensation
Aircraft - chartered	All lines except workers' compensation
Aircraft - ground operations at a fixed base	All lines except workers' compensation
Aircraft - passenger liability	Excess liability
Aircraft applicators - liability including crop damage and chemical drift	Liability
Airport liability	Liability
Airport repair operations	Excess liability
Alarm companies	General liability
Amusement rides	General liability
Animal rides, saddle horses, rodeos and horse shows	General liability
Apartment buildings - pre-1980, or wood frame, or nonsprinkelered	All lines except workers' compensation
Architects & engineers	E&O
Armored car services	All lines except workers' compensation
Assisted living homes or centers	All lines except workers' compensation
ATM operators	E&O
Attorneys professional liability	Professional liability
Auto rental firms - short term	Auto physical damage
Automobile - commercial	Physical damage
Aviation	Monoline products liability
Aviation maintenance vehicles	All lines except workers' compensation
Aviation/aircraft	Excess liability
Balloon - hot air/gas	All lines except workers' compensation
Bars	Liquor liability
Boat manufacturing/repair	General liability
Bridges and tunnels	Inland marine
Builder's risk - frame construction	Inland marine
Builder's risk - remote locations	Inland marine
Building inspectors	Professional liability/E&O
Buildings - on pilings	Fire and allied lines
Buildings - on pilings Buildings - pre-1980	Fire and allied lines
Business interruption	Monoline
	Inland marine
Carrey and Meter truck carrey	illiano manne
Cargo - see Motor truck cargo Churches	Abuse & molestation
Classic/antique autos Coin dealers	Auto physical damage
	Inland marine
Coin-operated devices	Inland marine
Commercial risks	Excess liability
Computer programmers	General liability, professional liability
Computer repair/service	General liability
Construction management	Professional liability
Consultants	General liability, professional liability
Contact lenses	Inland marine
Contractors of the following types:	
Demolition	Liability
Environmental	Liability
Fire suppression - including service and sales	Liability

Pile driving	General	Liability
Residential Counseling - see Residential counseling services CPAs E&O Custodial care - licensed for under 25, which includes: Child day care centers Child day care centers Developmentally disabled Homes for the aged In-home day care Residential care centers  DIC Inland marine Drought Residential care centers  Dicseption of the aged In-home day care Residential care centers  Dicseption of the aged In-home day care Residential care centers  Dicseption of the aged In-home day care Residential care centers  Dicseption of the aged In-home day care Residential care centers  Dicseption of the aged In-home day care Residential care centers  Dicseption of the aged In-home day care Residential care centers  Dicseption of the aged In-home day care Residential care centers  Dicseption of the aged In-home day care Residential care centers  Inland marine Fire and allied lines Inland marine Inland ma	Pile driving	
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Guides, outfitters, or lodges - remote  Habitational  Hanger keepers  Hay in the open or barns - when value exceeds \$25,000 in each stack or barn.  Hazardous materials hauling  Helicopters  Hired & nonowned auto  Home health care  Homeowners - valued at \$2 million or higher  Homeowners - with past losses  In-home bed and breakfast  General liability  Fire and allied lines  Fire and allied lines  All lines except workers' compensation  Monoline  Liability  Homeowners  Homeowners  Homeowners  General liability  General liability  General liability	·	·
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or barn.  Hazardous materials hauling  All lines except workers' compensation  Helicopters  All lines except workers' compensation  Monoline  Home health care  Liability  Homeowners - valued at \$2 million or higher  Homeowners - with past losses  In-home bed and breakfast  In-home day care  All lines except workers' compensation  Monoline  Liability  Homeowners  General liability  General liability	<u> </u>	<u> </u>
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Hired & nonowned auto Home health care Liability Homeowners - valued at \$2 million or higher Homeowners - with past losses Homeowners In-home bed and breakfast General liability In-home day care General liability		All lines except workers' compensation
Home health care  Liability  Homeowners - valued at \$2 million or higher  Homeowners - with past losses  In-home bed and breakfast  In-home day care  Liability  Homeowners  General liability  General liability	Helicopters	All lines except workers' compensation
Homeowners - valued at \$2 million or higher Homeowners - with past losses Homeowners In-home bed and breakfast General liability In-home day care General liability	Hired & nonowned auto	Monoline
Homeowners - with past losses In-home bed and breakfast In-home day care  Homeowners General liability General liability	Home health care	Liability
Homeowners - with past losses In-home bed and breakfast In-home day care  Homeowners General liability General liability	Homeowners - valued at \$2 million or higher	Homeowners
In-home day care General liability	Homeowners - with past losses	Homeowners
In-home day care General liability	,	General liability
·	In-home day care	General liability
	-	-

Jewelry	Inland marine
Kidnap/ransom	Crime
Leased motor homes	Auto physical damage
Liquor liability	Monoline liability
Luxury autos	Auto physical damage
Marine surveyors	General liability, professional liability
Medical malpractice	Liability
Mining	General liability
Mold consultants	Liability
Mortgage protection/impairment	General liability
Motor truck cargo - values \$100,000 or more	Inland marine
Motor truck cargo - haul road or trans Canada	Inland marine
Motor truck cargo - contractors equipment or perishables	Inland marine
New ventures - less than three years experience	General liability, professional, D&O
Nonprofit - financially distressed	Professional liability, D&O
Nonprofit - public media	Professional liability, D&O
Nursing homes	General liability
Oil or gas field services	General liability
Personal lines	Excess liability
Plastic manufacturers and sales	Fire and allied lines
Police professional liability	Professional liability
Police protective liability- false arrest, personal injury	Monoline liability
Pollution/contamination	Monoline liability
Polyurethane-insulated buildings	Fire and allied lines
Products and completed operations	Monoline liability
Property management	Professional liability
Public officials	Professional liability
Racing autos	Auto physical damage
Railroad protective	Monoline liability
Railroads	General liability, fire & allied lines
Real estate appraisers	E&O
Real estate managers	Professional liability/E&O
Remote sites accessible only by air or water	Fire and allied lines, inland marine
Remote sites accessible only by all of water	(BR/COC only), package policy
Residential counseling services (i.e., alcohol abuse counseling)	General liability, professional liability
RV (incl ATVs and boats) dealers	Garage, general liability
Sawmills	Fire and allied lines
School boards	Professional liability
Security guards	Monoline liability
Ski-lifts and tows	Monoline liability
Snowmobile dealers	Monoline liability
Special auto bodies	Auto physical damage
Special auto bodies  Spectator liability	General liability
Taverns	Liquor liability
Travel agents	Professional liability/E&O
Unprotected risks (class 8, 9, or 10) - over \$1 million	Fire and allied lines, inland marine
Village corporations	Professional liability, D&O
• •	General liability, fire & allied lines
Welding shops	• • • • • • • • • • • • • • • • • • • •
Wood handlers	Fire and allied lines