



Commercial Lines “Hit” List

April 2017

The following listing shows commercial risks that have been written or quoted during the previous quarter. By providing this listing, we hope to assist you in placing commercial risks with RAM. Please note that some risks require a pre-inspection or a special deductible. **Worker’s Compensation not available in North Dakota.**

BOP

Beauty/Barber Shops
Computer Stores (No programming or website design)
Convenience Stores – Also with gas
Fast Food Restaurants
Financial Services Offices
Jewelry Stores (Security alarm required)
Lessor Risks – Retail or Offices
Pizza Restaurants (No hired & non-owned Auto)
Screen Printing/Embroidery

Bakeries	Law Offices
Clothing Stores	Liquor Stores
Coffee Shops	Medical Offices
Flooring Stores	Mini-Storage
Florists	Pet Grooming
Furniture Stores	Photographers
Grocery Stores	Real Estate Offices
Insurance Offices	Sporting Goods Stores

*UNSUPPORTED WORK COMP (MN ONLY)

Bakeries	Lawn Care Services
Bars/Taverns	Local Trucking
Beauty Shops	Motels
Cabinet Shops	Plumbing/Heating
Carpenters	Printing Shops
Churches	Resorts
Electricians	Restaurants
Flooring Installation	Schools
Landscaping	

HOME SWEET HOME

Beauty Shops	Craft Sales
Baked Goods Sales	Photographers

CPP

Boat Storage/Storage Bldgs
• Cabinet Shops – Mfg & Installation
Car Washes (\$500 PD deductible required)
• Meat Processing/Sales
Restaurants/Cafes (Wet chemical ansul system required)
Vending Machine Operations
Wholesalers/Distributors

Antiques Stores	Greenhouses/Nurseries
Bars/Taverns	Halls
Caterers	Leather Goods Mfg
Civic/Social Clubs	Mini-Golf Courses
Clothing Mfg	Motels (No pools)
Dairy Products Mfg	Seed Dealers
Food Concessions	Sign Mfg
Food Mfg	Thrift Stores
Fruit/Vegetable Dealers	Warehouses
Furniture Repair	Wood Products Mfg

• *Requires pre-inspection. Please allow additional time for quotation/inspection.*

ARTISAN PROGRAM

Appliance Sales/Service/Repair
Dock Installation & Removal
Lawn Care with or without Snow Removal
Machinery or Equipment Installation/Service/Repair
Paving/Repairing (Not roads)

Carpentry	Interior & Exterior Painting
Concrete – Flat Work Only	Janitorial
Drywall Installation	Landscape Gardening
Electricians	Masonry
Floor Covering Installation	Plumbers
HVAC	Siding Installation
Interior Decorators	Sign Painting/Lettering

* Credits will apply to property coverages when workers’ compensation is also written.

Equipment Breakdown Coverage is automatically included on all new and renewal BOP and CPP policies that include property coverages. Data Breach Expense Coverage is available on BOP and CPP policies that have building and/or business personal property coverage effective July 1, 2015. Employment Practices Liability is added to new and renewal BOP, CPP, and Artisan policies effective April 1, 2017. Policyholders may opt out of this coverage.

If you have any questions or need any additional information regarding RAM’s Commercial Lines, please contact your marketing representative or RAM’s office.

Sincerely,
Commercial Lines Department