



Commercial Lines “Hit” List

July 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
Bed and Breakfast (Newer Construction)
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)

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

*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)
- Wholesalers/Distributors

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

- **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 Decorators
Concrete – Flat Work Only	Interior & Exterior Painting
Drywall Installation	Janitorial
Electricians	Landscape Gardening
Fence Erection	Masonry
Floor Covering Installation	Plumbers
HVAC	Siding Installation

* 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