



Commercial Lines “Hit” List

January 2018

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

Appliance Stores (No more than 10% off premise work)
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
Hardware Stores (No lumberyards)
Jewelry Stores (Security alarm required)
Laundromats (No 24-hour operations)
Lessor Risks – Retail or Offices
Pizza Restaurants (No hired & non-owned Auto)
Small Engine Repair (No ATV’s or Snowmobiles)

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

*UNSUPPORTED WORK COMP (MN ONLY)

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

HOME SWEET HOME

Beauty Shops	Craft Sales
Baked Goods Sales	Photographers

CPP

- Boat Storage/Storage Bldgs
- Breweries/Tap Houses/Wineries/Distilleries
- Cabinet Shops – Mfg & Installation
- Car Washes (\$500 PD deductible required)
- Meat Processing/Sales
- Restaurants/Cafes (Wet chemical ansul system required)
- Thrift Stores/Consignment Shops (No contents coverage)

Antiques Stores	Glass Repair (No autos)
Bars/Taverns	Golf Courses
Bowling Alleys	Greenhouses/Nurseries
Caterers	Halls
Civic/Social Clubs	Leather Goods Mfg & Repair
Fishing Tackle Mfg	Lessor Risks -various
Food Concessions	Motels/Hotels (No pools)
Food Mfg	Warehouses
Fruit/Vegetable Dealers	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

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

* 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