

Commercial Lines “Hit” List

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.**

ARTISAN PROGRAM

Carpet & Upholstery Cleaning
Electricians (Within buildings only)
Lawn Care with or without Snow Removal
Machinery or Equipment Installation/Service/Repair

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

BOP

Appliance Stores (No more than 10% off premise work)
Auto Parts Store (No repairs)
Beauty/Barber Shops/Nail Salons
Computer Stores (No programming or website design)
Convenience Stores – Also with gasoline
Embroidery/Screen Print/Quilting Shops
Fast Food Restaurants
Financial Services Offices
Laundromats (No 24-hour operations)
Lessor Risks – Retail or Offices
Optometrists/Opticians/Eye Clinics
Pizza Restaurants (No hired & non-owned Auto)
Small Engine Repair (No ATV’s, snowmobiles, motorcycles, or jet skis)

Bakeries	Grocery Stores
Clothing Stores (New)	Health Food Stores
Coffee Shops	Insurance Offices
Confectionary Stores	Law Offices
Craft Stores	Liquor Stores
Delicatessens	Medical/Dental Offices
Floor Covering Stores	Mini-Storage
Florists	Pet Grooming
Funeral Homes	Pet Stores
Furniture Stores (New)	Real Estate Offices
Gift Shops	

CPP

Boat Storage/Storage Buildings
Breweries/Tap Houses/Wineries/Distilleries*
Car Washes (\$500 PD deductible required)
Food Products Mfg (No product recall)
Restaurants/Cafes (Wet chemical ansul system required)

Bars/Taverns*	Golf Courses*
Bowling Alleys*	Greenhouses/Nurseries
Caterers*	Lessor Risks -various
Civic/Social Clubs*	Motels/Hotels (No pools)
Clothing Mfg/Sales	Warehouses
Food Concessions	Wood Products Mfg
Fruit/Vegetable Dealers	

*Liquor Liability is not available for these risks except when limited to two ounce tastings.

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

Cabinet Shops – Mfg & Installation
Meat Processing/Sales
Pottery Studios

*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
Landscape Gardening	

HOME SWEET HOME

Beauty Shops	Craft Sales
Baked Goods Sales	Photographers
Bath Accessories Sales	Quilting

Your Partner in Protection

*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.

Professional Liability is available for opticians, optometrists, beauticians, barbers, morticians, and druggist. (No compounding)

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