



# Commercial Lines “Hit” List

## July 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)  
Auto Parts Store (No repairs)  
Bait & Tackle Shops  
Beauty/Barber Shops  
Computer Stores (No programming or website design)  
Convenience Stores – Also with gas  
Embroidery/Print/Quilting Shops  
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)  
Sporting Goods Stores (No gun sales)

Bakeries	Insurance Offices
Clothing Stores	Law Offices
Coffee Shops	Liquor Stores
Craft Stores	Medical Offices
Delicatessens	Mini-Storage
Florists	Optometrists/Opticians
Grocery Stores	Pet Grooming
Ice Cream 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

### 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)
  - Seed Sales/Feed Sales (No mfg)
  - Antiques Stores
  - Bars/Taverns
  - Bowling Alleys
  - Caterers
  - Cemeteries
  - Civic/Social Clubs
  - Food Concessions
  - Fruit/Vegetable Dealers
  - Golf Courses
  - Greenhouses/Nurseries
  - Lessor Risks -various
  - Motels/Hotels (No pools)
  - Warehouses
  - Wood Products Mfg
- **Requires pre-inspection. Please allow additional time for quotation/inspection.**

### ARTISAN PROGRAM

Appliance Sales/Service/Repair  
Dock Installation & Removal  
Driveway/Parking/Sidewalk Paving or Repairing  
Lawn Care with or without Snow Removal  
Machinery or Equipment Installation/Service/Repair  
Water Softener Equipment Installation

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

### HOME SWEET HOME

Beauty Shops	Craft Sales
Baked Goods Sales	Photographers

\* 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.

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.

Cyber Liability is added to new and renewal BOP, CPP, and Artisan policies in Minnesota with low, medium, and high hazard grades effective July 1, 2018. 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**