



COMMERCIAL LINES "HIT" LIST

The following listing shows commercial risks that have been written/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-inspections or a special deductible.

North Dakota Worker's Compensation is Not available.

ARTISAN PROGRAM

- Carpet/Rug/Upholstery Cleaning
 - Electricians (within buildings only)
 - Floor Covering Installation
 - Interior & Exterior Painting
 - Landscape Gardening (landscaping is ineligible)
 - Lawn Care (with or without snow removal)
 - Machinery or Equipment Installation/Service/Repair
- | | |
|---------------------------|---------------------|
| Carpentry | Interior Decorators |
| Concrete (flat work only) | Janitorial |
| Driveway Paving/Repair | Masonry |
| Drywall Installation | Plumbers |
| HVAC | Siding Installation |

BUSINESSOWNERS POLICY

- 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
 - Hardware Stores (no lumber yards or tool/equipment rental)
 - Jewelry Stores (central station burglar alarm is required)
 - Laundromats (no 24-hour operations)
 - Lessor Risks - retail or offices
 - Pizza Restaurants (no hired & non-owned auto)
 - Small Engine Repair (no ATVs, snowmobiles, motorcycles, or jet skis)
- | | | |
|------------------------|------------------------|---------------------|
| Bakeries | Gift Shops | Mini-Storage |
| Clothing Stores (new) | Grocery Stores | Pet Grooming |
| Coffee Shops | Ice Cream Shops | Pet Stores |
| Craft Stores | Insurance Offices | Photographers |
| Floor Covering Stores | Law Offices | Real Estate Offices |
| Florists | Liquor Stores | Tailors |
| Furniture Stores (new) | Medical/Dental Offices | |

COMMERCIAL PACKAGE POLICY

- Antique Stores (actual cash value contents)
 - Boat Storage/Storage Buildings
 - Breweries/Tap Houses/ Wineries/Distilleries
 - Car Washes (\$500 PD deductible required)
 - Fishing Tackle/Animal Calls Mfg.
 - Food Products Mfg. (no product recall)
 - Greenhouses/Garden Shops (poly roofs excluded)
 - Pet Food Mfg. (no livestock feed)
 - Restaurants/Cafes (wet chemical ansul system required)
 - Seed Sales (excluding erroneous delivery, error in mixture, and germination failure)
- | | |
|-------------------------|--------------------------|
| Bars/Taverns | Golf Courses |
| Bowling Alleys | Lessor Risks - various |
| Caterers | Motels/Hotels (no pools) |
| Civic/Social Clubs | Warehouses |
| Clothing Mfg./Sales | Wood Furniture Repair |
| Food Concessions | Wood Products Mfg. |
| Fruit/Vegetable Dealers | |

REQUIRES PRE-INSPECTION

- Cabinet Shops
- Mfg./Installation
- Meat Processing/Sales

Please allow additional time for quote and/or inspection.

*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 | Bath Accessories Sales | Photographers |
| Baked Goods Sales | Craft Sales | Quilting |

***Credits will apply to property coverages when worker's compensation is also written.**

Equipment Breakdown Coverage is automatically included on all new and renewal Businessowners/Commercial Package policies that include property coverages.

Professional Liability is available to 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 office.