Quote & bind online for +1,300 professions. Below is a selection of our top-selling professions and industries.

**GENERAL LIABILITY**
- Revenue limit: $5 million
- $0 deductible
- Occurrence form

*Auto Service and Repair*
- Auto Body Shop
- Auto Parts Store
- Auto Repair Shop
- Car Wash
- Oil Change Station
- Tire Shop

*Beauty and Personal Care*
- Barber
- Beautician
- Cosmetologist
- Day Spa
- Esthetician Services
- Hair Stylist
- Laundry Services
- Makeup Artists
- Nail Technician
- Personal Assistant
- Shoe Repair
- Tailors, Dressmakers and Custom Sewers

*Cleaning & Janitorial*
- Carpet Cleaning
- Floor Waxing
- House Cleaning and Maid Service
- Janitorial Services
- Pressure Washing
- Window Cleaning

*Consulting*
- Art Consultants
- Business Consulting
- Employment Agencies
- IT Consulting or Programming
- Occupational Health and Safety Specialists
- Product Designer
- Safety Consultant
- Training and Development Specialists
- Translator

*Contractors*
- Appliance Installation, Service, and Repair
- Debris Removal
- Fence and Gate Installation
- Landscaping and Lawn Care
- Garbage Collection
- General Contractor
- Handyperson
- Painting
- Plumbing
- Paving and Asphalt Installation, Service, and Repair

*Creative Services*
- Advertising and Promotions Managers
- Editorial Services
- Graphic Designers
- Marketing
- Photo Editing, Scanning and Restoration
- Photographer
- Print Binding and Finishing Workers
- Videographers
- Wedding and Event Invitations
- Writer

*Financial Services*
- Accountant
- Actuarial Service
- Business Financing
- Credit Authorizers, Checkers and Clerks
- Debt Relief Services
- Financial Adviser
- Financial Examiners
- Loan Officers
- Securities, Commodities and Financial Services
- Sales Agents
- Title Loans

*Food and Beverage*
- Bakery
- Caterer
- Coffee Shop
- Food Truck
- Grocery Store
- Restaurant

*Retail*
- Convenience Stores
- Electronics Store
- Farmers Market
- Grocery Store
- Hardware Store
- Pet Stores
- Retail Stores

*Sports and Fitness*
- Dance Instructor
- Fitness Instructor
- Fitness Studios
- Golf Instructor
- Indoor Cycling Instructor
- Martial Arts Instructor
- Personal Trainer
- Sports Coach
- Umpires, Referees and Other Sports Officials
- Yoga Instructor

We're always updating our state and product availabilities. This guide was last updated April 2023. For the latest, please login to the [agent portal](agent portal).
PROFESSIONAL LIABILITY

- Revenue limit: $5 million
- $2,000 deductible
- Claims made
- Defense within limits
- Defense outside limits: AK, AR, NJ, NY, VT

Architects and Engineers
Architect
Home Inspectors
Engineer
Interior Designer

Arts and Entertainment
Music Production Services
Video and Film Production
Music Entertainment

Financial Services
Accountant

Check out our appetite checker for state availability.

Insurance Professionals
- Claims Adjuster
- Insurance Agent
- Insurance Appraisers
- Insurance Inspector

Real Estate Services
- Property Manager
- Real Estate Agent
- Real Estate Appraisal
- Real Estate Brokers
- Venues and Event Spaces

WORKERS’ COMPENSATION

- Annual Payroll Limit: $5 million
- Employees 1-20
- Waiver of subrogation included on Pro Plus

Auto Service and Repair
- Auto Body Shop
- Auto Parts Store
- Auto Repair Shop
- Car Wash
- Oil Change Station
- Tire Shop

Cleaning
- Carpet Cleaning
- Floor Waxing
- House Cleaning and Maid Service
- Janitorial Services
- Window Cleaning

Consulting
- Art Consultants
- Business Consulting
- IT Consulting or Programming
- Occupational Health and Safety Specialists
- Other Consulting
- Training and Development Specialists
- Translator

Contractors
- Appliance Installation, Service and Repair
- Debris Removal
- Fence and Gate Installation
- Landscaping and Lawn Care
- Garbage Collection
- General Contractor
- Handyperson
- Painting
- Plumbing
- Paving and Asphalt installation, Service and Repair

Creative Services
- Advertising and Promotions Managers
- Marketing
- Photographer
- Videographers
- Wedding and Event Invitations
- Writer

Financial Services
- Accountant
- Actuarial Service
- Business Financing
- Credit Authorizers, Checkers and Clerks
- Debt Relief Services
- Financial Adviser
- Financial Examiners
- Loan Officers
- Securities, Commodities and Financial Services
- Sales Agents
- Title Loans

Food and Beverage
- Bakery
- Caterer
- Coffee Shop
- Food Truck
- Grocery Store
- Restaurant

Health and Wellness
- Dietitians and Nutritionists
- Massage Therapist
- Fitness Studios

Retail
- Arts and Crafts Store
- Bookstore
- Clothing Store
- Electronics Store
- Florist

Check out our appetite checker for state availability.

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COMMERCIAL PROPERTY

- Maximum TIV: $2 million
- Wind & Hail coverage is available*
- Occurrence form

Auto Service and Repair
- Auto Body Shop
- Auto Parts Store
- Auto Repair Shop
- Car Wash
- Oil Change Station
- Tire Shop

Beauty and Personal Care
- Barber
- Cosmetologist
- Day Spas
- Esthetician Services
- Hair Stylist
- Laundry Services
- Makeup Artists
- Nail Technician
- Shoe Repair
- Tailors, Dressmakers and Custom Sewers

Cleaning
- Carpet Cleaning
- Floor Waxing
- House Cleaning and Maid Service
- Janitorial Services
- Pressure Washing
- Window Cleaning

Consulting
- Art Consultants
- Business Consulting
- IT Consulting or Programming
- Occupational Health and Safety Specialists
- Other Consulting
- Training and Development Specialists
- Translator

Contractors
- Appliance Installation, Service and Repair
- Debris Removal
- Fence and Gate Installation
- Landscaping and Lawn Care
- Garbage Collection
- General Contractor
- Handyperson
- Painting
- Plumbing
- Paving and Asphalt installation, Service and Repair

Creative Services
- Graphic Designers
- Photographer
- Videographer

Food and Beverage
- Bakery
- Caterer
- Coffee Shop
- Food Truck
- Grocery Store
- Restaurant

Pet Services
- Dog Walker
- Pet Boarding
- Pet Groomers
- Pet Training
- Veterinarians

Retail
- Convenience Stores
- Electronics Store
- Farmers Market
- Grocery Store
- Hardware Store
- Pet Stores
- Retail Stores

TOOLS & EQUIPMENT

Tools & Equipment Insurance: Currently available as an add-on to General Liability.

Cleaning
- Carpet Cleaning
- Floor Waxing
- House Cleaning and Maid Service
- Janitorial Services
- Pressure Washing
- Window Cleaning

Contractors
- Appliance Installation, Service and Repair
- Debris Removal
- Fence and Gate Installation
- Landscaping and Lawn Care
- Garbage Collection
- General Contractor
- Handyperson
- Painting
- Plumbing
- Paving and Asphalt installation, Service and Repair

*Wind & Hail is subject to change. Check out our appetite checker for state availability.

We're always updating our state and product availabilities. This guide was last updated April 2023. For the latest, please login to the agent portal.
**General Liability** - Revenue limit: $5 million

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Aggregate</td>
<td></td>
<td>$500,000</td>
<td>$1 million</td>
<td>$2 million</td>
</tr>
<tr>
<td>General Occurrence</td>
<td></td>
<td>$500,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>General Deductible</td>
<td></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Damage to rented premises Per premise</td>
<td></td>
<td>$100,000</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Medical expenses Per person</td>
<td></td>
<td>$5,000</td>
<td>$10,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Personal and advertising Per person or organization</td>
<td></td>
<td>$500,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>Products completed Aggregate</td>
<td></td>
<td>$500,000</td>
<td>$1 million</td>
<td>$2 million</td>
</tr>
</tbody>
</table>

**Exact limits will vary by class of business**

**General Liability: Pro and Pro Plus Enhanced Coverages**

**Professional Liability** is included in all GL policies for the following classes of business: Fitness Trainers, Event Planning, Child Care, Education, Health and Beauty.

For Contractors and Consultants, Professional liability is only included in the in Pro & Pro Plus packages.

**Garagekeepers Liability** is included in the Pro & Pro+ packages for the following classes of business: Tire Shop, Auto Repair Shop, Auto Body Shop, Car Wash (if non-self-serve) and Oil Change Station classes

**Liquor Liability** is included on GL policies for all restaurants that serve alcohol. Liquor Liability is not available in the following states: AK, AL, DC, IA, IL, MA, MI, MN, MO, UT & VT.

**Employers Practice Liability** is included in Restaurant GL, Pro & Pro Plus packages in the following states: AL, AZ, DE, FL, HI, IL, IN, KY, MA, MD, MI, MS, MT, NC, OH, PA, SC, TN, UT, VA, WI, WV.

**Tools & Equipment** — Currently available as an add-on to General Liability

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equipment</td>
<td>Per item</td>
<td>$3,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Equipment</td>
<td>Per occurrence</td>
<td>$3,000 to $20,000</td>
<td>$5,000 to $25,000</td>
<td>$10,000 to $30,000</td>
</tr>
<tr>
<td>Equipment</td>
<td>Deductible</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Miscellaneous tools</td>
<td>Per item</td>
<td>$300</td>
<td>$600</td>
<td>$1,000</td>
</tr>
<tr>
<td>Miscellaneous tools</td>
<td>Per occurrence</td>
<td>$300</td>
<td>$600</td>
<td>$1,000</td>
</tr>
<tr>
<td>Miscellaneous tools</td>
<td>Deductible</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Borrowed tools and equipment</td>
<td>Per item</td>
<td>$3,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Borrowed tools and equipment</td>
<td>Per occurrence</td>
<td>$3,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

We're always updating our state and product availabilities. This guide was last updated: April 2023. For the latest, please login to the agent portal.
# Professional Liability – Revenue limit: $5 million

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro+</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>Aggregate</td>
<td>$250,000</td>
<td>$1 million</td>
<td>$2 million</td>
</tr>
<tr>
<td>General</td>
<td>Per claim</td>
<td>$250,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>General</td>
<td>Deductible</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Appearance at proceedings</td>
<td>Aggregate</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Appearance at proceedings</td>
<td>Per expense</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Appearance at proceedings</td>
<td>Per expense deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Crisis management expenses</td>
<td>Aggregate</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Crisis management expenses</td>
<td>Per expense</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Crisis management expenses</td>
<td>Per expense deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Disciplinary proceedings</td>
<td>Aggregate</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Disciplinary proceedings</td>
<td>Per expense</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Disciplinary proceedings</td>
<td>Per expense deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Subpoena assistance</td>
<td>Aggregate</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Subpoena assistance</td>
<td>Per expense</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Subpoena assistance</td>
<td>Per expense deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

# Workers’ Compensation – Annual Payroll Limit: $5M*

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Workers’ compensation</td>
<td>Available in select states</td>
<td>Available in select states</td>
<td>Available in select states</td>
</tr>
<tr>
<td>Employers’ liability</td>
<td>Per incident</td>
<td>$100,000</td>
<td>$500,000</td>
<td>$1 million</td>
</tr>
<tr>
<td>Employers’ liability</td>
<td>Per employee</td>
<td>$100,000</td>
<td>$500,000</td>
<td>$1 million</td>
</tr>
<tr>
<td>Employers’ liability</td>
<td>Policy limit</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>Blanket waiver of subrogation</td>
<td>Other coverage</td>
<td>Not Included</td>
<td>Not Included</td>
<td>Included</td>
</tr>
</tbody>
</table>

*Some exceptions apply. Please login to the agent portal to review state & product availability.

*We’re always updating our state and product availabilities. This guide was last updated: April 2023. For the latest, please login to the [agent portal](agent_portal).
## Commercial Property — Maximum TIV: $2 million

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building</td>
<td>Per occurrence</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Business personal property</td>
<td>Per occurrence</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>AOP</td>
<td>Deductible</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Wind &amp; Hail*</td>
<td>Deductible</td>
<td>Available*</td>
<td>Available*</td>
<td>Available*</td>
</tr>
<tr>
<td>Theft</td>
<td>Endorsement</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Loss of Business Income</td>
<td>Endorsement</td>
<td>Up to 12 months</td>
<td>Up to 12 months</td>
<td>Up to 12 months</td>
</tr>
<tr>
<td>Money and securities (on premises/off premises)</td>
<td>Endorsement</td>
<td>N/A</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>Outdoor signs</td>
<td>Endorsement</td>
<td>N/A</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>Employee dishonesty</td>
<td>Endorsement</td>
<td>N/A</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Equipment breakdown</td>
<td>Endorsement</td>
<td>N/A</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Ordinance or law coverage</td>
<td>Endorsement</td>
<td>N/A</td>
<td>N/A</td>
<td>Cov 1: Bldg limit, Cov 2: $10,000</td>
</tr>
<tr>
<td>Water back-up and sump overflow</td>
<td>Endorsement</td>
<td>N/A</td>
<td>N/A</td>
<td>$5,000</td>
</tr>
<tr>
<td>Utility services–time element</td>
<td>Endorsement</td>
<td>N/A</td>
<td>N/A</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

*Wind and Hail coverage is subject to change. Availability and deductibles are based on property location. Please login to the agent portal to review state & product availability.*