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 Spas
- 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
- Handyman
- Painting
- Plumbing
- Paving and Asphalt Installation, Service, and Repair

Check out our appetite checker for state availability.

**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: July 2023. For the latest, please login to the agent portal.
UMBRELLA/EXCESS LIABILITY - NEW

Umbrella/Excess Liability: Currently available as an add-on to Pro or Pro Plus General Liability coverage.

- Available as an add on to General Liability
- Limits: $1M/$1M or $2M/$2M

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 Spas
- 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
- Handy-person
- 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 Authorization, 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: July 2023. For the latest, please login to the agent portal.
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
- Handyman
- Painting
- Plumbing
- Paving and Asphalt installation, Service and Repair

Beauty and Personal Care
- Barber
- Cosmetologist
- Day Spa
- 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

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

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

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

Financial Services
- Accountant

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

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

Real Estate Services
- Home Inspectors
- Property Manager
- Real Estate Agent
- Real Estate Appraisal
- Real Estate Brokers

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

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

Manufacturing
- Coffee and Tea Manufacturing
- Food Manufacturing
- Wood Furniture and Cabinet Manufacturing

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

We’re always updating our state and product availabilities. This guide was last updated: July 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</td>
<td>Aggregate</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$2 million</td>
</tr>
<tr>
<td>General</td>
<td>Occurrence</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>General</td>
<td>Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Damage to rented premises</td>
<td>Per premise</td>
<td>$100,000</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Medical expenses</td>
<td>Per person</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Personal and advertising</td>
<td>Per person or organization</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>Products completed</td>
<td>Aggregate</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 Plus 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.

**UMBRELLA/EXCESS LIABILITY** — 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>General</td>
<td>Per Occurrence/Aggregate</td>
<td>Not Available</td>
<td>$1M/$1M or $2M/$2M</td>
<td>$1M/$1M or $2M/$2M</td>
</tr>
</tbody>
</table>

We’re always updating our state and product availabilities. This guide was last updated: July 2023. For the latest, please login to the [agent portal](#).
### 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>

### 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.
**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>

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**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.*