



Commercial Lines “Hit” List

January 2019

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)
 Beauty/Barber Shops
 Computer Stores (No programming or website design)
 Convenience Stores – Also with gas
 Embroidery/Screen Print/Quilting Shops
 Fast Food Restaurants
 Financial Services Offices
 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)

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

*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

HOME SWEET HOME

Beauty Shops	Craft Sales	Quilting
Baked Goods Sales	Photographers	

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)

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

*Liquor Liability is not available for these risks
 •Requires pre-inspection. Please allow additional time for quotation/inspection.

ARTISAN PROGRAM

Appliance Sales/Service/Repair	
Driveway/Parking/Sidewalk Paving or Repairing	
Lawn Care with or without Snow Removal	
Machinery or Equipment Installation/Service/Repair	
Carpentry	Interior & Exterior Painting
Concrete – Flat Work Only	Janitorial
Drywall Installation	Landscape Gardening
Electricians	Masonry
Floor Covering Installation	Plumbers
HVAC	Siding Installation

* 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