

Commercial Lines "Hit" List

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. **Workers' Compensation is not available in North Dakota.**

ARTISAN PROGRAM

Electricians (Within buildings only)
Landscape Gardening (Landscaping is ineligible)
Lawn Care with or without Snow Removal
Machinery or Equipment Installation/Service/Repair

Carpentry	Interior & Exterior Painting
Concrete – Flat Work Only	Interior Decorators
Driveway Paving/Repair	Janitorial
Drywall Installation	Masonry
Floor Covering Installation	Plumbers
HVAC	Siding Installation

BOP

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
Cosmetics/Beauty Supply Stores
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 ATV's, snowmobiles, motorcycles, or jet skis)

Bakeries	Ice Cream Shops
Bicycle Stores	Insurance Offices
Clothing Stores (New)	Law Offices
Coffee Shops	Liquor Stores
Craft Stores	Medical/Dental Offices
Delicatessens	Mini-Storage
Floor Covering Stores	Pet Grooming
Florists	Pet Stores
Furniture Stores (New)	Photographers
Gift Shops	Real Estate Offices
Grocery Stores	

CPP

Antique Stores (ACV Contents)
Boat Storage/Storage Buildings
Breweries/Tap Houses/Wineries/Distilleries*
Car Washes (\$500 PD deductible required)
Food Products Mfg (No product recall)
Greenhouses/Garden Shops (Poly roofs excluded)
Restaurants/Cafes (Wet chemical ansul system required)
Seed Sales (Excluding erroneous delivery, error in mixture, and germination failure)

Bars/Taverns*	Fruit/Vegetable Dealers
Boat Shrink Wrapping	Golf Courses*
Bowling Alleys*	Lessor Risks -various
Caterers*	Motels/Hotels (No pools)
Civic/Social Clubs*	Warehouses
Clothing Mfg/Sales	Wood Products Mfg
Food Concessions	

*Liquor Liability is not available for these risks except when limited to two ounce tastings.

Requires pre-inspection. Please allow additional time for quotation/inspection.

Cabinet Shops – Mfg & Installation
Meat Processing/Sales

*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	Craft Sales
Baked Goods Sales	Photographers
Bath Accessories Sales	Quilting

Your Partner in Protection

*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.

Professional Liability is available for 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's office.