



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-inspection or a special deductible.

North Dakota Worker's Compensation is Not available.

ARTISAN PROGRAM

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	Janitorial
Concrete (flat work only)	Masonry
Drywall Installation	Plumbers
HVAC	Siding Installation
Interior Decorators	

BUSINESSOWNERS POLICY

Appliance Stores (no more than 10% off premise work)
 Auto Parts Stores (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
Delicatessens	Law Offices	Real Estate Offices
Florists	Liquor Stores	Stamp or Coin Dealers
Furniture Stores (new)	Medical/Dental Offices	

***Additional credits will apply to CPP/BOP policies when worker's compensation is also written.**

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	Internet Retailers
Boat Shrink Wrapping	Lessor Risks - various
Bowling Alleys	Motels/Hotels (no pools)
Caterers	Tent or Canopy Mfg.
Civic/Social Clubs	Warehouses
Food Concessions	Wood Furniture Repair
Fruit/Vegetable Dealers	Wood Products Mfg.
Golf Courses	

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	Craft Sales
Baked Goods Sales	Photographers
Bath Accessories Sales	Quilting

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.