

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. **Worker’s Compensation not available in North Dakota.**

ARTISAN PROGRAM

Carpet & Upholstery Cleaning
 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 Masonry
 Electricians Plumbers
 Floor Covering Installation Siding Installation
 HVAC

BOP

Appliance Stores (No more than 10% off premise work)
 Auto Parts Store (No repairs)
 Beauty/Barber Shops
 Convenience Stores – Also with gasoline
 Embroidery/Screen Print/Quilting Shops
 Fast Food Restaurants
 Financial Services Offices
 Jewelry Stores (Central station alarm 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 Hobby Supplies Stores
 Bed & Breakfast (Newer) Ice Cream Stores
 Bicycle Stores Insurance Offices
 Clothing Stores (New) Law Offices
 Coffee Shops Lighting Fixture Shops
 Craft Stores Liquor Stores
 Delicatessens Medical Offices
 Electrical Parts – Retail Mini-Storage
 Floor Covering Stores Optometrists/Opticians
 Florists Pet Grooming
 Furniture Stores Photographers
 Gardening Supply Stores Real Estate Offices
 Gift Shops Sporting Goods Stores
 Grocery Stores Tailors
 Health Food Stores

CPP

Boat Storage/Storage Bldgs
 Breweries/Tap Houses/Wineries/Distilleries*
 Car Washes (\$500 PD deductible required)
 Food Products Mfg (No product recall)
 Restaurants/Cafes (Wet chemical ansul system required)
 Seed Merchants (Excludes erroneous delivery, error in mixtures, and germination failure)
 Antiques Stores Golf Courses*
 Bars/Taverns* Greenhouses/Nurseries
 Bowling Alleys* Jewelry Mfg
 Canvas/Upholstery Shops Lessor Risks -various
 Caterers* Mini Golf Courses
 Civic/Social Clubs* Motels/Hotels (No pools)
 Food Concessions 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.

Cabinet Shops – Mfg & Installation
 Meat Processing/Sales
 Thrift Stores/Consignment Shops (No contents coverage)

Your Partner in Protection

*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

No solid fuel heat in residence

*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.