Offer coverage tailored for businesses built on personal service.

Underwriting | Fast Facts

Target Standard Industrial Classification Codes (SICs)

10611	Day Spas
72611	Funeral Directors
65871	Tax Preparers and Bookkeepers
42791	Telemarketing
65881	Business and Management Consulting
72311	Salons and Barber Shops
73951	Photo Labs
72211	Photo Studios
65871	Pet Grooming Services

Visit our **Appetite Guide**, accessible through the EBC, for a complete list of eligible classes.

Definition

Maximum Property Values

- $20M per location
- $40M per policy total

Maximum Sales Values

- $30M per location
- $40M per policy total

Payroll: $20M

Demand for business and personal services remains steady, but coverage needs have evolved. As these businesses rely more on technology for operations and recordkeeping, and cyber attacks become more common, they face growing risks. Our broad range of optional coverages helps protect against these and many other exposures, with the flexibility to tailor coverage to each business.

What Good Looks Like

What kinds of businesses have risks we'd underwrite? Those with:

- Limited off-premises driving exposure with local or intermediate travel distances MVR program with scheduled vehicle maintenance for larger risks
- Workers that are trained in handling job site hazards such as working around heavy equipment and road traffic
- A formal ergonomic program in place for workstations to limit repetitive motion injuries
- Quality premise exposure (good housekeeping, modern, well-lit facility)
- Exterior walkways and parking lots that are maintained and well-lit

Spectrum® Business Owner's Policy (BOP) | Optional Coverages

Key Property Coverages

- **Business Income for Essential Personnel** helps provide protection when the sudden and unexpected absence of an employee, like a physician or practice manager, results in loss of business income.
- **Employee Tools & Equipment** automatically includes employees' tools and equipment used in the business within the definition of Business Personal Property.
- **Stretch® Endorsement** helps provide broader property protection, with coverages that apply to all industries and allow for customization. There are four different levels, with blanket limits in each.

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Key Liability Coverages

- **Professional Liability** helps protect your client's business if they're sued by a customer claiming a negligent act, error or omission in the professional services they provide.
- **Data Breach** helps pay for first-party response expenses, such as: Crisis management costs, notifying impacted parties, public relations and good faith advertising.

Business Auto

Coverage is available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum® BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

- **Broad Form Endorsement** – Included on all policies and features 19 coverage enhancements.
- **Fender Bender and Accident Forgiveness Program** – Rewards your clients for making safe choices, which may help control premium costs.

Workers' Compensation

Maximum Payroll per policy (where used as the rating basis): $20M

- **Broad Form Endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.[1]
- **Billing Options** – Helps your clients manage cash flow.

Digital Services

Simple, easy and always available, allowing your clients to:

- **Request Certificates of Insurance and auto ID cards** from their smartphone, laptop, tablet and more.
- Have **direct access to us** 24/7, 365 days a year from anywhere that's convenient for them.

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[1] Not available in all states.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.