



## **APPROVED RISK LIST**

### **EFFECTIVE 12/1/22**

#### **AL – AUTOMOBILE LIABILITY**

1. GARAGE LIABILITY FOR AUTO, RECREATIONAL VEHICLE DEALERS, REPAIR AND SERVICE
2. TAXICAB, LIMO AND RIDESHARE
3. EMERGENCY VEHICLES INCLUDING AMBULANCES
4. AUTO AND RECREATIONAL VEHICLE RACING
5. FAST FOOD AND SPECIFIED DELIVERY
6. IN-HOME AND HOSPICE CARE
7. TOW TRUCK OPERATORS
8. COMMERCIAL TRUCKING UMBRELLAS OR EXCESS LIABILITY
9. PRIVATELY OWNED SCHOOL BUSES
10. TRUCKING DELIVERY SERVICES
11. CATERING FOOD AND BEVERAGE SERVICES
12. USED CAR DEALERS

#### **AP – AUTOMOBILE PHYSICAL DAMAGE**

1. EMERGENCY VEHICLES INCLUDING AMBULANCES
2. TAXICAB, LIMO AND RIDESHARE
3. RECREATIONAL VEHICLE DEALERS
4. USED AUTOMOBILE DEALERS

#### **AV – AVIATION, AIRCRAFT LIABILITY AND HULL**

1. AIR AMBULANCE
2. EXPERIMENTAL AIRCRAFT
3. GLIDERS
4. HOT AIR BALLOON, PARACHUTE OPERATIONS AND PARAGLIDE OPERATIONS
5. HELICOPTER OPERATORS
6. AERIAL APPLICATORS
7. AERIAL TANKERS AND WATER BOMBERS
8. EXCESS AVIATION LIABILITY
9. PRIMARY AND EXCESS AVIATION PRODUCTS AND COMPLETED OPERATION
10. NON-OWNED AIRCRAFT
11. UNMANNED AIRCRAFT, DRONES PHYSICAL DAMAGE AND DRONE SERVICES

#### **FA – FIRE AND ALLIED LINES**

1. AMUSEMENT PARKS & DEVICES
2. CARNIVALS, EXHIBITIONS, CONCERTS AND FIRE WORKS
3. UNPROTECTED SEASONAL OPERATIONS
4. WOODWORKING PROPERTY
5. BARS, TAVERNS, CASINOS AND RESTAURANTS WITH AND WITHOUT RESIDENTIAL OCCUPANCY
6. RESIDENTIAL PROPERTY INCLUDING MULTI-FAMILY OVER 20 YEARS OLD
7. VACANT BUILDINGS
8. RESTAURANTS WITHOUT AUTOMATIC FIRE SUPPRESSION SYSTEMS
9. SAWMILLS AND FOREST PRODUCTS MANUFACTURING
10. PAWN SHOPS AND SECONDHAND STORES
11. WELDING SHOPS



406.444.2040



csi@mt.gov



csimt.gov



840 Helena Avenue  
Helena MT 59601

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12. HISTORICAL BUILDINGS
13. LOG HOMES IN PROTECTION CLASSES 8, 9 AND 10
14. COMMERCIAL USE MOBILE HOME INCLUDING DEALERS INVENTORY
15. MARIJUANA OPERATIONS INCLUDING LESSORS RISK
16. SHORT TERM VACATION RENTALS
17. EARTHQUAKE, FLOOD AND LANDSLIDE
18. SEMI-PERMANENT STRUCTURES, YERTS AND TENTS
19. PROPERTY AND BUILDERS RISK IN PROTECTION CLASS 9 & 10
20. PROPERTY WITH WOOD SHAKES
21. PROPERTY WITH WOOD STOVES AS ONLY HEAT SOURCE
22. HIGH VALUED HOMES IN PROTECTION CLASS 8, 9 & 10
23. SHORT TERM RENTAL PROPERTY

**GL – GENERAL LIABILITY**

1. AMUSEMENT PARK RIDES & BOUNCE HOUSES
2. MANUFACTURING, APPLICATION, TRANSPORTATION AND STORAGE OF ANHYDROUS AMMONIA, FERTILIZERS, HERBICIDES AND PESTICIDES
3. AVIATION, MOTOR VEHICLE, WATERCRAFT AND RODEO CONTESTS
4. BUILDING DEMOLITION AND MOVING OF BUILDINGS
5. CARNIVALS, EXHIBITIONS AND HAUNTED HOUSES
6. UNSUPPORTED FARM LIABILITY
7. BLASTING CONTRACTORS
8. PRE-RELEASE CENTERS AND DETENTION CENTERS
9. SALVAGE YARDS
10. MOUNTAIN CLIMBING, ICE-CLIMBING AND ROCK CLIMBING
11. RAILROAD LIABILITY AND PROTECTIVE
12. MERCHANT POLICE, ARMED SECURITY AND DETECTIVE AGENCY
13. SKI AREA OPERATIONS, INCLUDING TOWS & LIFTS
14. FIREWORKS DISPLAY AND MANUFACTURING
15. YOUTH GROUP HOMES
16. RECREATIONAL VEHICLE RENTAL
17. RESIDENTIAL HEALTH CARE INCLUDING ASSISTED LIVING FACILITIES AND ADULT DAY CARE
18. NURSING HOMES
19. GENERAL CONTRACTORS INVOLVED IN TRACT HOUSE BUILDING
20. FIRE SUPPRESSION AND ALARM SYSTEMS INCLUDING INSTALLATION, SERVICE AND MONITORING
21. OPEN DITCH AND CANAL LIABILITY
22. SHOOTING CLUBS AND SHOOTING RANGES INCLUDING PAINT BALL
23. UNDERGROUND STORAGE TANK MANUFACTURING AND REMOVAL
24. MONOLINE THIRD PARTY BROAD FORM PROPERTY DAMAGE
25. TREE TRIMMERS
26. VACANT BUILDINGS AND LAND
27. WELDING
28. TATTOOING, SCARIFICATION AND BODY PIERCING
29. ROOFERS
30. EQUINE LIABILITY, TRAIL RIDING, OUTFITTERS, GUIDES AND SHORT-TERM BOARDING
31. CHIMNEY AND FLUE CLEANING
32. MUSIC CONCERTS
33. GRAVEL PIT
34. EXTERIOR INSULATION AND FINISH SYSTEM / EIFS
35. APPLICATION, TRANSPORTATION AND STORAGE OF LIQUID MAGNESIUM CHLORIDE



36. MENTAL HEALTH PROVIDERS AND CENTERS
37. TITLE COMPANIES
38. CONTRACTORS
39. REAL ESTATE DEVELOPMENT
40. RESIDENTIAL CARPENTRY
41. RESIDENTIAL SUBSIDIZED HOUSING
42. LEAGALIZED MARIJUANA PHARMACIES AND PRODUCT DISPENSARIES, CULTIVATION AND DISTRIBUTION
43. MOBILE HOME DEALERS
44. RIGGING & CRANE OPERATORS
45. DAYCARE OPERATIONS
46. MEDI SPAS
47. CAMPGROUNDS AND R.V. PARKS
48. RENTAL PROPERTY OVER 20 YEARS OLD
49. YOUTH RECREATION PROGRAMS
50. BARS, TAVERNS, CASINOS AND RESTAURANTS
51. LIQUOR LIABILITY

#### **IM – INLAND MARINE**

1. BRIDGES
2. COLLECTIBLES DEALER
3. TUNNELING & TUNNELING EQUIPMENT
4. CARGO FOR TAXI
5. HOUSE MOVING INCLUDING MOBILE HOMES
6. WELDING EQUIPMENT

#### **MS – MISCELLANEOUS SPECIALTY LINES**

1. ASBESTOS AND RADON ABATEMENT
2. EXPLOSIVE AND AMMUNITION MANUFACTURING, SALES AND STORAGE
3. MINING
4. OIL & GAS PRODUCTION, REFINING, EXPLORATION AND SERVICE
5. EXCESS WORKERS' COMPENSATION
6. ENVIRONMENTAL IMPAIRMENT AND POLLUTION
7. CYBER-LIABILITY
8. CRYPTO AND DIGITAL MINING
9. DIFFERENCE IN CONDITIONS (DIC) WITH DEDUCTIBLE BUY BACK
10. MERCHANT SERVICES INCLUDING BANK CARD PROTECTOR POLICIES

#### **PL – PROFESSIONAL LIABILITY**

1. MONOLINE AMBULANCE PERSONNEL AND EMT
2. MIDWIFE AND NURSE PRACTITIONER
3. NURSING HOME AND ASSISTED LIVING FACILITIES
4. HEALING ARTS AND NATUROPATHIC
5. PSYCHOLOGISTS, SOCIOLOGISTS AND COUNSELORS
6. DESIGN BUILDERS
7. PROPERTY MANAGEMENT
8. REAL ESTATE INSPECTORS
9. ENVIRONMENTAL CONSULTANTS
10. MEDICAL LABS AND BLOOD LABS BUILDING SITE CONSULTANT
11. BUILDING SITE CONSULTANT