





11. PROPERTY AND BUILDERS RISK IN PROTECTION CLASS 9 & 10
12. PROPERTY WITH WOOD SHAKES
13. PROPERTY WITH WOOD STOVES AS ONLY HEAT SOURCE
14. RESIDENTIAL PROPERTY INCLUDING MULTI-FAMILY OVER 20 YEARS OLD
15. RESTAURANTS WITHOUT AUTOMATIC FIRE SUPPRESSION SYSTEMS
16. SAWMILLS AND FOREST PRODUCTS MANUFACTURING
- 17.
- 18.
- 19.
20. UNPROTECTED SEASONAL OPERATIONS
21. VACANT BUILDINGS
22. WELDING SHOPS
- 23.

### **GL – GENERAL LIABILITY**

- AMUSEMENT PARK RIDES & BOUNCE HOUSES  
APPLICATION, TRANSPORTATION AND STORAGE OF LIQUID MAGNESIUM CHLORIDE
- 3. AVIATION, MOTOR VEHICLE, WATERCRAFT AND RODEO CONTESTS  
BARS, TAVERNS, CASINOS AND RESTAURANTS
- 5. BLASTING CONTRACTORS  
. BUILDING DEMOLITION AND MOVING OF BUILDINGS  
CAMPGROUNDS AND R.V. PARKS
- 8. CARNIVALS, EXHIBITIONS AND HAUNTED HOUSES  
CHIMNEY AND FLUE CLEANING
- 10. CONTRACTORS
- 11. DAYCARE OPERATIONS  
EQUINE LIABILITY, TRAIL RIDING, OUTFITTERS, GUIDES AND SHORT-TERM BOARDING
- 13. EXTERIOR INSULATION AND FINISH SYSTEM / EIFS
- 14. FIREWORKS DISPLAY AND MANUFACTURING
- 15. GENERAL CONTRACTORS INVOLVED IN TRACT HOUSE BUILDING
- 16. GRAVEL PIT
- 17. LEAGALIZED MARIJAUNA PHARMACIES AND PRODUCT DISPENSARIES, CULTIVATION  
AND DISTRIBUTION
- 18. LIQUOR LIABILITY
- 19. MANUFACTURING, APPLICATION, TRANSPORTATION AND STORAGE OF ANHYDROUS  
AMMONIA, FERTILIZERS, HERBICIDES AND PESTICIDES
- 2 . MEDI SPAS
- 21. MENTAL HEALTH PROVIDERS AND CENTERS
- 22. MERCHANT POLICE, ARMED SECURITY AND DETECTIVE AGENCY
- 23. MOBILE HOME DEALERS
- 24. MONOLINE THIRD PARTY BROAD FORM PROPERTY DAMAGE
- 25. MOUNTAIN CLIMBING, ICE-CLIMBING AND ROCK CLIMBING
- 2 . MUSIC CONCERTS
- 27. NURSING HOMES
- 28. OPEN DITCH AND CANAL LIABILITY
- 29. PRE-RELEASE CENTERS AND DETENTION CENTERS  
RAILROAD LIABILITY AND PROTECTIVE
- 31. RECREATIONAL VEHICLE RENTALREAL ESTATE DEVELOPMENT
- 32. RENTAL PROPERTY OVER 20 YEARS OLD
- 33. RESIDENTIAL CARPENTRY
- 34. RESIDENTIAL HEALTH CARE INCLUDING ASSISTED LIVING FACILITIES AND ADULT DAY  
CARE



35. RESIDENTIAL SUBSIDIZED HOUSING
36. RIGGING & CRANE OPERATORS
37. ROOFERS
38. SALVAGE YARDS
39. SHOOTING CLUBS AND SHOOTING RANGES INCLUDING PAINT BALL
40. SKI AREA OPERATIONS, INCLUDING TOWS & LIFTS
41. TATOOING, SCARIFICATION AND BODY PIERCING
42. TITLE COMPANIES
43. TREE TRIMMERS
44. UNDERGROUND STORAGE TANK MANUFACTURING AND REMOVAL
45. UNSUPPORTED FARM LIABILITY
46. VACANT BUILDINGS AND LAND
47. WELDING
48. YOUTH GROUP HOMESFIRE SUPPRESSION AND ALARM SYSTEMS INCLUDING
49. INSTALLATION, SERVICE AND MONITORING
50. YOUTH RECREATION PROGRAMS

#### **IM – INLAND MARINE**

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

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

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

#### **PL – PROFESSIONAL LIABILITY**

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