

MONTANA SURPLUS LINES AGENTS' ASSOCIATION
APPROVED RISK LIST – EFFECTIVE 2/1/2019

AL – AUTOMOBILE LIABILITY

1. GARAGE LIABILITY – RECREATIONAL VEHICLE DEALERS
2. GARAGE LIABILITY – (SERVICE STATIONS / BULK PLANTS)
3. TAXI CAB / LIMO
4. EMERGENCY VEHICLES
5. AUTO RACING / RECREATIONAL VEHICLES RACING
6. GARAGE LIABILITY – RECREATIONAL VEHICLE REPAIR / SERVICE (NON DEALER)
7. FAST FOOD / SPECIFIED DELIVERY (NON-OWNED & HIRED)
8. IN-HOME AND HOSPICE CARE AUTO
9. TOW TRUCK OPERATORS
10. COMMERCIAL TRUCKING UMBRELLAS OR EXCESS AUTO LIABILITY

AP – AUTOMOBILE PHYSICAL DAMAGE

1. EMERGENCY VEHICLES
2. TAXI CAB / LIMO / TNC TRANSPORTATION RISKS
3. RECREATIONAL VEHICLE DEALERS
4. USED AUTOMOBILE DEALERS

AV – AVIATION / AIRCRAFT LIABILITY AND HULL

1. AIR AMBULANCE
2. EXPERIMENTAL
3. GLIDERS – COMMERCIAL
4. HOT AIR BALLOONS
5. SLUNG CARGO
6. HELICOPTER OPERATORS
7. AERIAL APPLICATORS
8. AERIAL TANKERS / WATER BOMBERS
9. EXCESS AVIATION LIABILITY
10. PRIMARY AVIATION PRODUCTS AND COMPLETED OPERATION
11. EXCESS AVIATION PRODUCTS AND COMPLETED OPERATION
12. NON-OWNED AIRCRAFT
13. UNMANNED AIRCRAFT - DRONES

FA – FIRE AND ALLIED LINES

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. CARNIVAL / EXHIBITIONS / CONCERTS / FIRE WORKS
3. UNPROTECTED SEASONAL OPERATIONS
4. WOODWORKING PROPERTY (WITHOUT A CENTRAL DUST COLLECTION SYSTEM)
5. BARS, TAVERNS AND RESTAURANTS PROTECTION CLASS 9 & 10 ONLY
6. BARS, TAVERNS AND RESTAURANTS WITH RESIDENTIAL OCCUPANCY (OLDER THAN 50 YEARS OLD)
7. APARTMENT BUILDINGS (UNITS OVER 20 YEARS OLD)
8. VACANT BUILDINGS
9. RESTAURANTS WITHOUT AUTOMATIC FIRE SUPPRESSION SYSTEMS
10. SAWMILLS / FOREST PRODUCTS MANUFACTURING
11. PAWN SHOPS / SECOND-HAND STORES
12. WELDING SHOPS
13. HISTORICAL BUILDINGS (ONLY ON HISTORICAL REGISTRY)
14. LOG HOMES (PC-8, PC-9, PC-10 ONLY)
15. COMMERCIAL USE MOBILE HOME INCLUDING DEALERS INVENTORY
16. MEDICAL MARIJUANA OPERATIONS INCLUDING LESSORS RISK
17. SHORT TERM VACATION RENTALS
18. EARTHQUAKE, FLOOD AND LANDSLIDE
19. SEMI-PERMANENT STRUCTURES – YERTS, TENTS

GL – GENERAL LIABILITY

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. MANUFACTURING / APPLICATION / TRANSPORTATION / STORAGE OF: ANHYDROUS AMMONIA / FERTILIZERS / HERBICIDES / PESTICIDES
3. CONTESTS: AVIATION / MOTOR VEHICLE / WATER CRAFT / RODEO
4. BUILDING DEMOLITION AND / OR MOVING OF BUILDINGS

5. CARNIVALS / EXHIBITIONS / HAUNTED HOUSE
6. UNSUPPORTED FARM LIABILITY
7. BLASTING CONTRACTORS
8. PRE-RELEASE CENTERS / DETENTION CENTERS
9. SALVAGE YARDS
10. MOUNTAIN CLIMBING / ICE-CLIMBING / ROCK CLIMBING
11. RAILROAD LIABILITY / RAILROAD PROTECTIVE
12. MERCHANT POLICE / ARMED SECURITY / DETECTIVE AGENCY
13. SKI AREA OPERATIONS, INCLUDING TOWS & LIFTS
14. FIREWORKS DISPLAY (ONLY)
15. YOUTH GROUP HOMES
16. RECREATIONAL VEHICLE RENTAL
17. RESIDENTIAL HEALTH CARE CLASS A (NOT INCLUDING ADULT DAY CARE)
18. NURSING HOMES (CLASS B)
19. GENERAL CONTRACTORS INVOLVED IN TRACT HOUSE BUILDING (MORE THAN 10 HOUSES) / MULTI-FAMILY (6 or more)
20. FIRE SUPPRESSION SYSTEMS / ALARM SYSTEMS: INSTALLATION / SERVICE / MONITORING
21. OPEN DITCH OR CANAL LIABILITY
22. SHOOTING CLUBS AND SHOOTING RANGES – INCLUDING PAINT BALL
23. UNDERGROUND STORAGE TANK MANUFACTURING / REMOVAL
24. MONOLINE THIRD PARTY BROAD FORM PROPERTY DAMAGE
25. TREE TRIMMERS
26. VACANT BUILDINGS AND / OR LAND
27. WELDING (Classification Code #99969 in Commercial Lines Manual)
28. TATOOING / SCARIFICATION / BODY PIERCING
29. ROOFERS
30. EQUINE LIABILITY (TRAIL RIDING, OUTFITTERS, GUIDES)
31. CHIMNEY AND FLUE CLEANING
32. CONCERTS (RAP MUSIC / ROCK MUSIC)
33. GRAVEL PIT
34. EXTERIOR INSULATION AND FINISH SYSTEM / EIFS
35. APPLICATION / TRANSPORTATION / STORAGE OF LIQUID MAGNESIUM CHLORIDE
36. MENTAL HEALTH PROVIDERS / CENTERS
37. TITLE COMPANIES
38. CONTRACTORS (NEW VENTURE ONLY)
39. REAL ESTATE DEVELOPMENT
40. RESIDENTIAL CARPENTRY
41. RESIDENTIAL SUBSIDIZED HOUSING
42. MEDICAL MARIJAUNA PHARMACIES
43. MOBILE HOME DEALERS
44. RIGGING & CRANE OPERATORS

IM – INLAND MARINE

1. BRIDGES
2. COLLECTIBLES DEALER (SPORTS CARDS, COINS, STAMPS, ETC.)
3. RESERVED FOR FUTURE USE
4. TUNNELING & TUNNELING EQUIPMENT
5. CARGO FOR TAXI
6. CARGO – HOUSE MOVING INCLUDING MOBILE HOMES
7. WELDING EQUIPMENT

MS – MISCELLANEOUS SPECIALTY LINES

1. ASBESTOS AND / OR RADON ABATEMENT – ALL COVERAGES
2. EXPLOSIVE / AMMUNITION (GUN POWDER): MANUFACTURING / SALES / STORAGE
3. MINING – ALL COVERAGES
4. OIL & GAS – PRODUCTION/REFINING / EXPLORATION/SERVICE (NOT GAS STATIONS)
5. RESERVED FOR FUTURE USE
6. WORKERS' COMPENSATION (EXCESS)
7. RESERVED FOR FUTURE USE
8. RESERVED FOR FUTURE USE
9. MONOLINE LIQUOR LEGAL LIABILITY
10. ENVIRONMENTAL IMPAIRMENT – POLLUTION
11. CYBER-LIABILITY

PL – PROFESSIONAL LIABILITY

1. MONOLINE AMBULANCE PERSONNEL / EMT
2. MIDWIFE / NURSE PRACTITIONER (w/o DOCTOR'S SUPERVISION / AWAY FROM HOSPITAL)
3. NURSING HOME
4. RESERVED FOR FUTURE USE
5. RESERVED FOR FUTURE USE
6. HEALING ARTS (i.e. NATUROPATHIC)
7. RESERVED FOR FUTURE USE
8. PSYCHOLOGISTS / SOCIOLOGISTS / COUNSELORS
9. RESERVED FOR FUTURE USE
10. DESIGN BUILDERS (CONTRACTORS ONLY)
11. RESERVED FOR FUTURE USE
12. PROPERTY MANAGEMENT (MONOLINE)
13. RESERVED FOR FUTURE USE
14. REAL ESTATE INSPECTORS
15. ENVIRONMENTAL CONSULTANTS
16. MEDICAL LABS / BLOOD LABS BUILDING SITE CONSULTANT
17. BUILDING SITE CONSULTANT