



Nationwide®

Specialized protection for small businesses



Use our easy-to-navigate small commercial industry fliers for appetite information.

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- ▶ [Auto Services](#)
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- ▶ [Contractors](#)
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SMALL COMMERCIAL APPETITE

Professional and Financial Services

At Nationwide®, we're committed to being a trusted carrier that helps our partners deliver specialized protection. We're modernizing our appetite, focusing on risks that are relevant in the marketplace today and into the future.

Our appetite is national with local nuance and expertise.

Industry	Business	BOP	WC	AUTO	UM	EPL	CYBER
Professional and Financial Services*	Law offices	✓	✓	✓	✓	✗	✓
	Offices of notaries	✓	✓	✓	✓	✓	✓
	Title companies, real estate	✓	✓	✓	✓	✓	✓
	Paralegal services	✓	✓	✓	✓	✗	✓
	Patent agent services (i.e., patent filing and searching services)	✓	✓	✓	✓	✓	✓
	Trial consulting services	✓	✓	✓	✓	✗	✓
	Certified accountants' offices	✓	✓	✓	✓	✓	✓
	Tax return preparation services	✓	✓	✓	✓	✓	✓
	Bookkeeping services	✓	✓	✓	✓	✓	✓
	Architects' (except landscape) offices	✓	✓	✓	✓	✓	✓
	Architects' offices, landscape	✓	✓	✓	✓	✓	✓
	Engineers' offices	✓	✓	✓	✓	✓	✓
	Draftsperson's offices	✓	✓	✓	✓	✓	✓
	Graphic design services	✓	✓	✓	✓	✓	✓
	Fashion design services	✓	✓	✓	✓	✓	✓
	Computer software programming services, custom	✓	✓	✓	✓	✓	✓
	Web (i.e., Internet) page design services, custom	✓	✓	✓	✓	✓	✓
	Computer hardware consulting services or consultants	✓	✓	✓	✓	✓	✓
	Computer software consulting services or consultants	✓	✓	✓	✓	✓	✓

*Professional liability coverage is currently unavailable.

KEY

Continued on next page »



Strong appetite



No appetite

BOP: Businessowners
WC: Workers' Compensation

Auto: Business Auto
UM: Umbrella

EPL: Employment Practices Liability
Cyber: Cyber Liability

Professional and Financial Services

Industry	Business	BOP	WC	AUTO	UM	EPL	CYBER
Professional and Financial Services*	General management consulting services	✓	✓	✓	✓	✓	✓
	Human resources consulting services	✓	✓	✓	✓	✓	✓
	Marketing consulting services	✓	✓	✓	✓	✓	✓
	Advertising agencies	✓	✓	✓	✓	✓	✓
	Advertising services, indoor or outdoor display	✓	✓	✓	✓	✓	✓
	Direct mail advertising services	✓	✓	✓	✓	✓	✓
	Marketing research and public opinion polling	✓	✓	✓	✓	✓	✓
	Portrait photography services	✓	✓	✓	✓	✓	✓
	Videotaping services, special events (e.g., birthdays, weddings)	✓	✓	✓	✓	✓	✓
	Commercial photography services	✓	✓	✓	✓	✓	✓
	Travel agencies	✓	✓	✓	✓	✓	✓
	Mortgage brokerages	✓	✓	✓	✓	✓	✗
	Stockbrokers' offices	✓	✓	✓	✓	✓	✗
	Financial investment advice services, customized, fees paid by client	✓	✓	✓	✓	✓	✗
	Insurance agencies	✓	✓	✓	✓	✓	✓
	Claims adjusting, insurance	✓	✗	✓	✓	✓	✓
	Actuarial services, insurance	✓	✓	✓	✓	✓	✓

*Professional liability coverage is currently unavailable.

KEY



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No appetite

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Small commercial eligibility for

Professional and Financial Services

Our focus is on businesses that offer customized knowledge-based services to clients, requiring professional degrees, licenses or certifications, and unique skill sets.

BUSINESSOWNERS

- Up to \$20 million in building and business personal property
- \$10 million max total insurable value (TIV) per building
- Up to \$20 million in total sales
- Story height less than or equal to 6, if frame, joisted masonry or noncombustible, and less than or equal to 10 if masonry noncombustible or better, unless tenant only

COMMERCIAL AUTO

- Fewer than 20 power units

CYBER LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

- Automatically offered on all eligible businessowners policy (BOP) quotes
- Available limits up to \$1 million
- Available for majority of target classes

WORKERS' COMPENSATION

- Fewer than 50 employees
- Up to \$2 million in total payroll exposure

Key underwriting guidelines

- New ventures may be considered
- Architects and engineers should not be engaged in actual construction activities
- Professional liability coverage is currently unavailable



AVOID

- Banks and financial institutions
- Surveying and mapping services
- Testing laboratories and services
- Research and development



Contact your Territory Manager for more details or visit [Ask Kodiak](#) to see our small commercial appetite and eligibility guidelines.

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Products are underwritten by Nationwide Mutual Insurance Company and affiliated companies, home offices: One Nationwide Plaza, Columbus, OH 43215-2220, and are subject to underwriting guidelines, review and approval. The availability of products and discounts varies by state. Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. Third-party marks that appear in this message are the property of their respective owners. © 2024 Nationwide CMO-2078AO (09/24)



SMALL COMMERCIAL APPETITE

Auto Services

At Nationwide®, we're committed to being a trusted carrier that helps our partners deliver specialized protection. We're modernizing our appetite, focusing on risks that are relevant in the marketplace today and into the future.

Our appetite is national with local nuance and expertise.

Industry	Business	BOP	WC	AUTO	UM	EPL	CYBER
Auto Services	General automotive repair shops	✓	✓	✓	✓	✓	✓
	Automotive exhaust system repair and replacement shops	✓	✓	✓	✓	✓	✓
	Radiator repair shops, automotive	✓	✓	✓	✓	✓	✓
	Transmission repair shops, automotive	✓	✓	✓	✓	✓	✓
	Automotive body shops	✓	✓	✓	✓	✓	✓
	Automotive upholstery shops	✓	✓	✓	✓	✓	✓
	Glass installation, automotive repair	✓	✓	✓	✓	✓	✓
	Automotive detail shops	✓	✓	✓	✓	✓	✓
	Automotive emissions testing services	✓	✓	✓	✓	✓	✓

KEY



Strong appetite



No appetite

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Auto: Business Auto
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EPL: Employment Practices Liability
Cyber: Cyber Liability

Small commercial eligibility for

Auto Services

Nationwide's Auto Service appetite is designed for small to medium automobile or repair businesses that work on private passenger vehicles, vans, SUVs and light to medium trucks with a gross vehicle weight (GVW) under 20,000 pounds.

BUSINESSOWNERS

- Up to \$20 million in building and business personal property
- \$5 million max TIV per building
- Up to \$20 million in total sales
- \$5 million max sales per location

COMMERCIAL AUTO

- Fewer than 20 power units

CYBER LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

- Automatically offered on all eligible BOP quotes
- Available limits up to \$1 million
- Available for majority of target classes

WORKERS' COMPENSATION

- Fewer than 50 employees
- Up to \$2 million in total payroll exposure

Key underwriting guidelines

- Minimum Gross Sales of \$250,000
- Sales of nonautomotive products or services should not exceed 10% of total receipts
- No work is allowed on high-performance vehicles, truck engines, or vehicles used in racing or competitive events; motor homes or watercraft; motorcycles, scooters or ATVs
- Towing activities should be incidental; no contract towing
- Risks should not provide rental vehicles or loaner cars to customers
- Auto body shops must have UL-approved paint booths that meet NFPA 33 standards
- Liquefied petroleum gas (LPG) filling is not eligible, but exchange is acceptable with adequate controls
- Risks should not have impoundment yards, rental operations, tire recapping operations or split-rim work

Garagekeepers and Broadened Garage Liability are available.

Auto Service Plus endorsement is available, including needed coverages like Employee Portable Tools and Equipment.



Contact your Territory Manager for more details or visit [Ask Kodiak](#) to see our small commercial appetite and eligibility guidelines.



AVOID

- Car washes
- Automotive brake repair shops
- Tire dealers

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SMALL COMMERCIAL APPETITE

Personal Services

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Industry	Business	BOP	WC	AUTO	UM	EPL	CYBER
Personal Services	Footwear and leather goods repair	✓	✓	✓	✓	✓	✓
	Clothing repair shops, alterations only	✓	✓	✓	✓	✓	✓
	Tuning and repair of musical instruments	✓	✓	✓	✓	✓	✓
	Barbershops	✓	✓	✓	✓	✓	✓
	Beauty salons	✓	✓	✓	✓	✓	✓
	Funeral homes	✓	✓	✓	✓	✓	✓
	Dry cleaning services (except coin-operated)	✓	✓	✓	✓	✓	✓
	Linen supply services	✓	✓	✓	✓	✓	✓
	Photofinishing labs (except one-hour)	✓	✓	✓	✓	✓	✓
	Document preparation services	✓	✓	✓	✓	✓	✓
	Executive placement services	✓	✓	✓	✓	✓	✓
	Packaging services (except packing and crating for transportation)	✓	✓	✓	✓	✓	✓
	Parcel mailing services combined with one or more other office support services, private	✓	✓	✓	✓	✓	✓
	Business service centers (except private mail centers)	✓	✓	✓	✓	✓	✓
	Copy centers (except combined with printing services)	✓	✓	✓	✓	✓	✓

KEY



Strong appetite



No appetite

BOP: Businessowners
WC: Workers' Compensation

Auto: Business Auto
UM: Umbrella

EPL: Employment Practices Liability
Cyber: Cyber Liability

Small commercial eligibility for

Personal Services

Our focus is on small businesses that provide services aiding in routine household operations and general needs of individuals and businesses.

BUSINESSOWNERS

- Up to \$20 million in building and business personal property
- \$10 million max TIV per building
- Up to \$20 million in total sales
- \$5 million max sales per location

COMMERCIAL AUTO

- Fewer than 20 power units

CYBER LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

- Automatically offered on all eligible BOP quotes
- Available limits up to \$1 million
- Available for majority of target classes

WORKERS' COMPENSATION

- Fewer than 50 employees
- Up to \$2 million in total payroll exposure

Key underwriting guidelines

- New ventures in certain classes may be eligible
- Property should occupy less than 50,000 square feet of space in the building, with the service being a majority of the occupancy; there should be less than 25,000 square feet of storage
- Barbers and beauticians should not offer services beyond normal haircutting, perms, highlighting, tinting, manicures, etc.
- Dry cleaning plants should have retail outlets and should not do a substantial amount of specialty work such as furs, high-value rugs, leathers, etc.
- Professional liability is available for funeral directors and beauticians



AVOID

- Re-upholstery/furniture repair
- Association/club risks, including homeowners' associations
- Day spas or other risks offering electrolysis, permanent makeup risks, tanning, acupuncture, piercing, tattooing, waxing or other similar services
- Medical spas



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SMALL COMMERCIAL APPETITE

Pet Care Services

At Nationwide®, we’re committed to being a trusted carrier that helps our partners deliver specialized protection. We’re modernizing our appetite, focusing on risks that are relevant in the marketplace today and into the future.

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Industry	Business	BOP	WC*	AUTO	UM	EPL	CYBER
Pet Care Services	Pet supply stores	✓	✓	✓	✓	✓	✓
	Veterinary offices	✓	✓	✓	✓	✓	✓

*Workers’ Compensation is not available for veterinarians working with large, non-household animals.

KEY

Small commercial eligibility for

Pet Care Services

Our focus is on small businesses providing services for individuals that own or care for pets and domestic animals.

BUSINESSOWNERS

- Up to \$20 million in building and business personal property
- \$10 million max TIV per building
- Up to \$20 million in total sales
- \$5 million max sales per location

COMMERCIAL AUTO

- Fewer than 20 power units

CYBER LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

- Automatically offered on all eligible BOP quotes
- Available limits up to \$1 million
- Available for majority of target classes

WORKERS' COMPENSATION

- Fewer than 50 employees
- Up to \$2 million in total payroll exposure

Key underwriting guidelines

- New ventures may be considered
- Veterinarians should not provide services for animals involved with racing, and should not specialize in 24-hour emergency surgery or in exotic or high-value livestock or animals

Veterinarian Extra endorsement is available, including Bailee Coverage and Veterinarian Professional Liability.

AVOID

- Veterinarians who are not principally engaged in the operation of a veterinary office, clinic or hospital
- Veterinarians providing services for animals involved with racing, or who specialize in 24-hour emergency surgery or in exotic or high-value livestock or animals
- Workers' Compensation for veterinarians working on large non-household animals
- Pet breeding
- Animal shelters



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SMALL COMMERCIAL APPETITE

Contractors

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Industry	Business	GL	CP/IM	WC	AUTO	UM	E&O*	EPL	CYBER
Contractors	Masonry contractors	✓	✓	✗	✓	✓	✗	✓	✓
	Decorative steel and wrought iron work installation	✓	✓	✗	✓	✓	✗	✓	✓
	Communication equipment installation	✓	✓	✗	✓	✓	✓	✓	✓
	Electrical work	✓	✓	✓	✓	✓	✓	✓	✓
	Water softener installation	✓	✓	✓	✓	✓	✓	✓	✓
	Heating, ventilation and air-conditioning (HVAC) contractors	✓	✓	✓	✓	✓	✓	✓	✓
	Plumbers	✓	✓	✓	✓	✓	✓	✓	✓
	Drywall contractors	✓	✓	✗	✓	✓	✗	✓	✓
	Painting and wall covering contractors	✓	✓	✗	✓	✓	✓	✓	✓
	Flooring contractors	✓	✓	✗	✓	✓	✓	✓	✓
	Stone flooring installation	✓	✓	✗	✓	✓	✗	✓	✓
	Garage door, residential-type, installation	✓	✓	✗	✓	✓	✗	✓	✓
	Window shade and blind installation	✓	✓	✓	✓	✓	✗	✓	✓
	Office furniture, modular system, installation	✓	✓	✓	✓	✓	✓	✓	✓
	Concrete paving, residential and commercial driveway and parking area	✓	✓	✗	✓	✓	✗	✓	✓
	Asphalt coating and sealing, residential and commercial parking lot and driveway	✓	✓	✗	✓	✓	✗	✓	✓
	Fence installation (except electronic containment fencing for pets)	✓	✓	✓	✓	✓	✓	✓	✓
	Janitorial services	✓	✓	✗	✓	✓	✗	✓	✓
	Landscape care and maintenance services	✓	✓	✗	✓	✓	✓	✓	✓

*Contractor's E&O is not available for any risk with subcontracted work, regardless of business class.

KEY

Continued on next page »

✓ Strong appetite

✗ No appetite

GL: General Liability
CP/IM: Commercial Property/Inland Marine
WC: Workers' Compensation

Auto: Business Auto
UM: Umbrella
E&O: Errors & Omissions

EPL: Employment Practices Liability
Cyber: Cyber Liability

Contractors

Industry	Business	GL	CP/IM	WC	AUTO	UM	E&O*	EPL	CYBER
Contractors	Lawn irrigation services	✓	✓	✗	✓	✓	✓	✓	✓
	Lawn care services (e.g., fertilizing, mowing, seeding, spraying)	✓	✓	✗	✓	✓	✓	✓	✓
	Upholstery cleaning services	✓	✓	✓	✓	✓	✗	✓	✓
	Carpet cleaning services	✓	✓	✓	✓	✓	✗	✓	✓
	Swimming pool cleaning and maintenance services	✓	✓	✗	✓	✓	✗	✓	✓

*Contractor's E&O is not available for any risk with subcontracted work, regardless of business class.

KEY



Strong appetite



No appetite

GL: General Liability

CP/IM: Commercial Property/Inland Marine

WC: Workers' Compensation

Auto: Business Auto

UM: Umbrella

E&O: Errors & Omissions

EPL: Employment

Practices Liability

Cyber: Cyber Liability

Small commercial eligibility for Contractors

Our focus is on artisan contractors providing maintenance and remodeling work primarily for residential and light commercial projects.

GENERAL LIABILITY

- Up to \$750,000 – not including nonconstruction codes i.e., clerical/sales in total payroll

COMMERCIAL PROPERTY

- Up to \$20 million in building and business personal property (including business income and extra expense)

COMMERCIAL AUTO

- Fewer than 20 power units

CYBER LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

- Available limits up to \$1 million
- Available for majority of target classes

WORKERS' COMPENSATION

- Fewer than 50 employees
- Up to \$750,000 in total payroll
- Minimum \$50,000 in total payroll

Key underwriting guidelines

- New ventures are not eligible
- Risk transfer with subcontractors is required, including being named as additional insured on the subcontractor's policy
- Construction defect considerations may make certain classes in certain states undesirable
- Errors & Omissions is available for certain classes¹

Contractors Advantage Inland Marine endorsement is available, including needed coverages such as Business Income, Small Tools, Installation Floater and Transit coverage.

Contractors Enhancement Liability endorsement is available, including Blanket Additional Insured, Blanket Waiver of Subrogation and Per-Project Aggregate coverages.

AVOID

- General/paper contractors
- Handypersons
- Excavation/grading of land
- Roofing
- New residential construction

¹ Errors & Omissions is not available in NY.



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SMALL COMMERCIAL APPETITE

Retail

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Industry	Business	BOP	WC	AUTO	UM	EPL	CYBER
Retail	Automobile parts dealer	✓	✓	✓	✓	✓	✓
	Automotive audio equipment stores	✓	✓	✓	✓	✓	✓
	Paint and wallpaper retailers	✓	✓	✓	✓	✓	✓
	Hardware stores	✓	✓	✓	✓	✓	✓
	Floor covering stores, hardwood or ceramic tile only	✓	✓	✓	✓	✓	✓
	Candy stores, packaged, retailing only	✓	✓	✓	✓	✓	✓
	Coffee and tea (i.e., packaged) stores	✓	✓	✓	✓	✓	✓
	Spice stores	✓	✓	✓	✓	✓	✓
	Furniture stores (e.g., household, office, outdoor)	✓	✗	✓	✓	✓	✓
	Mattress stores	✓	✗	✓	✓	✓	✓
	Floor covering stores (except hardwood or ceramic tile only)	✓	✗	✓	✓	✓	✓
	Home furnishings stores	✓	✓	✓	✓	✓	✓
	Custom picture frame shops	✓	✓	✓	✓	✓	✓
	Beauty supply stores	✓	✓	✓	✓	✓	✓
	Optical goods stores (except offices of optometrists, ophthalmologists)	✓	✓	✓	✓	✓	✓
	Hearing aid stores (except offices of audiologists)	✓	✓	✓	✓	✓	✓
	Clothing stores, family	✓	✓	✓	✓	✓	✓
	Shoe stores	✓	✓	✓	✓	✓	✓
	Leather goods stores	✓	✓	✓	✓	✓	✓

KEY



Strong appetite



No appetite

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Continued on next page »

Retail

Industry	Business	BOP	WC	AUTO	UM	EPL	CYBER
Retail	Sporting goods stores	✓	✓	✓	✓	✓	✓
	Craft supply stores (except needlecraft)	✓	✓	✓	✓	✓	✓
	Fabric shops	✓	✓	✓	✓	✓	✓
	Music stores (i.e., instrument)	✓	✓	✓	✓	✓	✓
	Bookstores	✓	✓	✓	✓	✓	✓
	Florists	✓	✓	✓	✓	✓	✓
	Office supply stores	✓	✓	✓	✓	✓	✓
	Christmas stores	✓	✓	✓	✓	✓	✓
	Gift shops	✓	✓	✓	✓	✓	✓

KEY



Strong appetite



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Small commercial eligibility for

Retail

Our focus is on a wide range of retail businesses that primarily conduct their operations from a brick-and-mortar store front.

BUSINESSOWNERS

- Up to \$20 million in building and business personal property
- Up to \$20 million in total sales
- \$5m max sales per location
- 25,000 max square footage for a retail building

COMMERCIAL AUTO

- Fewer than 20 power units

CYBER LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

- Automatically offered on all eligible BOP quotes
- Available limits up to \$1 million
- Available for majority of target classes

WORKERS' COMPENSATION

- Fewer than 50 employees
- Up to \$2 million in total payroll exposure

Key underwriting guidelines

- New ventures may be considered
- Risks may include storage facilities in a separate building owned by the insured, which are incidental to an eligible retail risk and do not exceed 25,000 square feet
- Risks should operate from a retail location and not primarily act as a contractor
- Occupancies with a high exposure to business personal property theft must have a central station security alarm system
- Operations should not have more than 10% of receipts derived from rental of personal property and should not have more than 5% of receipts derived from sales of used merchandise
- Florists should not grow stock for sale by others, employ landscape gardeners or designers, operate greenhouses or care for live plants away from the insured location



AVOID

- Tire dealers
- Convenience stores
- Grocery stores
- Liquor stores



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SMALL COMMERCIAL APPETITE

Health Care Services



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Our appetite is national with local nuance and expertise.

Industry	Business	BOP	WC	AUTO	UM	EPL*	CYBER
Health Care Services	Dermatologists' offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Physicians' (except mental health) offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Acupuncturists' (MDs or DOs) offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Physicians', mental health, offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Dentists' offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Chiropractors' offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Optometrists' offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Psychologists' offices (e.g., centers, clinics), clinical	✓	✓	✓	✓	✓	✓
	Physical therapy offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Audiologists' offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Occupational therapists' offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Pathologists', speech or voice, offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Podiatrists' offices (e.g., centers, clinics)	✓	✓	✓	✓	✓	✓
	Urgent medical care centers and clinics (except hospitals), freestanding	✓	✓	✓	✓	✓	✓

*EPL is not available in CA and NV

KEY

 Strong appetite
  No appetite
 BOP: Businessowners
 WC: Workers' Compensation
 Auto: Business Auto
 UM: Umbrella
 EPL: Employment Practices Liability
 Cyber: Cyber Liability

Small commercial eligibility for

Health Care Services

Our focus is on services providing medical, dental, vision or counseling services in offices

BUSINESSOWNERS

- Up to \$20 million in building and business personal property
- \$10 million max TIV per building
- Up to \$20 million in total sales
- Story height less than or equal to 6, if frame, joisted masonry or noncombustible, and less than or equal to 10 if masonry noncombustible or better, unless tenant only

COMMERCIAL AUTO

- Fewer than 20 power units

CYBER LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

- Automatically offered on all eligible BOP quotes
- Available limits up to \$1 million
- Available for majority of target classes (may be ineligible in certain states)

WORKERS' COMPENSATION

- Fewer than 50 employees
- Up to \$2 million in total payroll exposure

Key underwriting guidelines

- New ventures may be considered
- Buildings should be occupied principally for office purposes
- Professional liability is not available



AVOID

- Mental health and substance abuse centers
- Surgery centers
- Pathology laboratories
- Medical spas
- Ophthalmologists



Contact your Territory Manager for more details or visit [Ask Kodiak](#) to see our small commercial appetite and eligibility guidelines.

Note: These are general guidelines, and all risk characteristics are subject to review and determination of policy desirability and eligibility by underwriting.

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SMALL COMMERCIAL APPETITE

Food Services

At Nationwide®, we're committed to being a trusted carrier that helps our partners deliver specialized protection. We're modernizing our appetite, focusing on risks that are relevant in the marketplace today and into the future.

Our appetite is national with local nuance and expertise.

Industry	Business	BOP	WC	AUTO	UM	EPL	CYBER
Food Services	Bagel shops, full- or limited-service	✓	✓	✓	✓	✓	✓
	Doughnut shops, full-service	✓	✓	✓	✓	✓	✓
	Fine dining restaurants, full-service	✓	✓	✓	✓	✓	✓
	Pizza parlors, full- or limited-service	✓	✓	✓	✓	✓	✓
	Restaurants, full-service	✓	✓	✓	✓	✓	✓
	Steak house, full-service	✓	✓	✓	✓	✓	✓
	Cafes, limited-service	✓	✓	✓	✓	✓	✓
	Carryout/takeout restaurants	✓	✓	✓	✓	✓	✓
	Delicatessen restaurants	✓	✓	✓	✓	✓	✓
	Family restaurants, limited-service	✓	✓	✓	✓	✓	✓
	Fast casual restaurants	✓	✓	✓	✓	✓	✓
	Fast food restaurants*	✓	✓	✓	✓	✓	✓
	Sandwich/sub shops, limited-service	✓	✓	✓	✓	✓	✓
	Bakery cafes, on premise baking and selling for immediate consumption	✓	✓	✓	✓	✓	✓
	Coffee shops, on-premise brewing	✓	✓	✓	✓	✓	✓
	Frozen yogurt shops	✓	✓	✓	✓	✓	✓
	Ice cream parlors	✓	✓	✓	✓	✓	✓

* Fast food franchise operations with more than 5 locations are ineligible for EPL.

KEY



Strong appetite



No appetite

BOP: Businessowners
WC: Workers' Compensation

Auto: Business Auto
UM: Umbrella

EPL: Employment Practices Liability
Cyber: Cyber Liability

Small commercial eligibility for Food Services

Our focus is on establishments with permanent locations that prepare and serve food directly to customers. These establishments emphasize food over liquor and are not drinking destinations.

BUSINESSOWNERS

- Up to \$20 million in building and business personal property
- Up to \$20 million in total sales
- \$5 million max sales per location
- Minimum gross receipts of \$250,000 for limited cooking, \$500,000 for full cooking and \$750,000 for fine dining¹

COMMERCIAL AUTO

- Fewer than 20 power units

CYBER LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

- Automatically offered on all eligible BOP quotes
- Available limits up to \$1 million
- Available for majority of target classes (franchised fast food may be limited)

WORKERS' COMPENSATION

- Fewer than 50 employees
- Up to \$2 million in total payroll exposure

Key underwriting guidelines

- New ventures are not eligible; limited exceptions may be made for franchised risk and new locations for existing customers
- Operations must be year-round
- Buildings must be designed for restaurant or food service occupancies
- Restaurants open past 10 p.m. are ineligible
- If alcoholic beverages are served, these receipts may not exceed 35% of total gross receipts
- Liquor liability coverage may be available by endorsement and is subject to liquor underwriting criteria; see ReferenceConnect or contact your underwriter
- Catering receipts should not exceed 20% of total gross receipts
- Sprinklers may be required based on TIV

Food Service Plus endorsement is available, including important coverages like food contamination — loss of income and spoilage from power outage

AVOID

- Bars
- Caterers
- Mobile food services

¹ Limited cooking: \$500,000 minimum in CA and NY. Full cooking: \$750,000 minimum in NY, \$1 million minimum in CA. Fine dining: \$1 million minimum in CA and NY.



Contact your Territory Manager for more details or visit [Ask Kodiak](#) to see our small commercial appetite and eligibility guidelines.

Note: These are general guidelines, and all risk characteristics are subject to review and determination of policy desirability and eligibility by underwriting.

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