

Appetite Guide

The digital transformation of small business insurance is here!

- The most inclusive appetite for the small business of today
- 100% digital underwriting
- Instantly quote & issue policies

Businesses we love to write

Most Popular

Business Type	BOP	GL	PL
Personal Services (Including Beauticians, Nail Salons, Barber Shops)	✓	✓	✓
Artisan/Trade Contractors - Residential & Commercial (Including Electrical, Masonry, Plumbing, HVAC, Painting)	✓	✓	
Medical Offices (Includes Doctors, Dentists, Chiropractors)	✓	✓	
Professional Services (Including Accountants, Architects, Engineers, Insurance Agents, Real Estate Agents)	✓	✓	✓
Retail Stores (Including Home - Based Businesses and Internet Stores)	✓	✓	
Business Consultants (Including HR, Marketing, Business Management, Education)	✓	✓	✓
Pet Services (Including Boarding, Grooming and Veterinary Services)	✓	✓	

Highly Popular

Business Type	BOP	GL	PL
Wholesalers and Distributors	✓	✓	
Outpatient Mental Health Services	✓	✓	✓
Testing Laboratories	✓	✓	
Health Fitness (Including Gyms, Personal Trainers, Yoga/Pilates/Dance Instructors)	✓	✓	✓
Florists	✓	✓	
Freelance Businesses (Including Photographers, Designers, IT Technicians)	✓	✓	✓
Hobbyist Clubs and Organizations (Including Women's Auxiliaries, Fan/Booster Clubs, Senior Citizen Association)	✓	✓	
Trade, Art, and Business Schools	✓	✓	

Popular

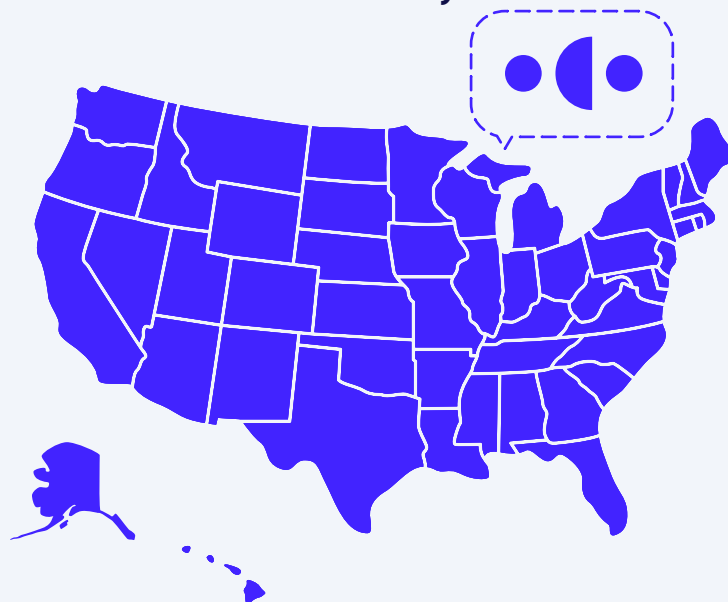
Business Type	BOP	GL	PL
Restaurants and Bakeries (Including Catering)	✓	✓	
Landscape and Janitorial Services	✓	✓	
Funeral Homes and Mortuaries	✓	✓	
Publishing and Printers	✓	✓	
Property Management	✓	✓	✓
Dry Cleaners	✓	✓	

Where we deliver seamless quotes & coverages for business

Coterie provides Business Owners Policies and stand-alone General Liability insurance in all 50 states. Professional Liability is currently available in select states.

- Coverage is written with **Spinnaker Insurance Company** [A.M. Best A- (EXCELLENT) Rating], or with **Benchmark Insurance Company** [A.M. Best A (EXCELLENT) Rating].
- Coverage in Florida is written with **Clear Spring Property & Casualty Insurance Company** with an A.M. Best A- (EXCELLENT) Rating.

*Coastal restrictions apply for BOP coverages
*Contracting classes unavailable in New York



Coterie is licensed to offer & sell



General Liability



Business Owners



Professional Liability

A few general guidelines to keep in mind

- Annual revenues up to \$10M (\$5M for Contractors)
- No more than 50 employees (15 for contractors)
- 1 location per policy
- No more than 2 losses and no single loss > \$15k in last 5 years
- No prior cancellations, non-renewals or bankruptcy
- Home - based businesses accepted