

# 6 biBerk Appetite Guide

Edition: 2nd Quarter 2026 (To perform a search, press CTRL + F on your keyboard.)

Key: Y=Yes N=No O=Maybe N/A=Not Applicable to Industry

BOP and GL Available: AZ, CA, CO, CT, FL, IA, IL, IN, KS, MA, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NV, NY, OH, PA, SC, TN, TX, VA, WA  
 Commercial Auto Available: AL, AZ, CO, FL, GA, IL, IN, MD, MI, MN, MO, NJ, NV, OH, PA, SC, TN, TX, UT, WI



Business Insurance

a Berkshire Hathaway Company

Industry	Sub-Industry	Type of Business	Workers' Comp* (*Not eligible in	General Liability (Available in 28	BOP (Available in 28 states)	Professional Liability- E/O	Commercial Auto (Available in 20 states)	Umbrella	Additional UW Guidelines
<b>AUTO SERVICES &amp; DEALERS</b>									
<b>Dealerships</b>									
		Dealership - All Other	Y*	N	N	N/A	N	N	WC not eligible: NY
		Dealerships - Commercial Truck or RV	Y*	N	N	N/A	N	N	WC not eligible: NY
<b>Sales</b>									
		Auto Parts and Supplies	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
		Gas Stations - Gas Only - No Convenience Store	Y*	Y	Y	N/A	N	Y	WC not eligible: NY
		Rental/Leasing	Y*	N	N	N/A	N	N	WC not eligible: NY
		Rubber Tire Dealer	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>Service/Repair</b>									
		Auto Recycling/Salvage	Y*	N	N	N/A	N	N	WC not eligible: NY
		Auto Body Shops - Repair and Painting	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
		Auto Parts and Supplies Retail Stores - With Repair or Service	Y*	O	O	N/A	Y	Y	WC not eligible in NY
		Auto Repair - Auto and Truck	Y*	O	O	N/A	Y	Y	WC not eligible in NY
		Auto Repair - Auto Glass	Y*	O	O	N/A	Y	Y	WC not eligible in NY
		Auto Specialty Shops - Conversion and Customization	Y*	O	O	N/A	Y	Y	WC not eligible in NY
		Car Washes - Full Service with Attendant (Includes Detailing)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
		Gas Stations - With Service & Repair - No Convenience Store	Y*	O	O	N/A	Y	Y	WC not eligible in NY
		Storage - Parking Garage / Auto or Truck Storage / Valet	Y*	N	N	N/A	Y	N	WC not eligible: NY
		Towing or Roadside Assistance	Y*	N	O	N/A	N	N	WC not eligible: NY
<b>CONSTRUCTION &amp; SPECIALTY TRADE CONTRACTORS</b>									
<b>Carpentry</b>									
		Carpentry	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Cabinetmakers - with installation	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Drywall	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Floor Installation - Including Carpet	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Floor Installation - No Carpet (Tile, Stone, etc)	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood	Y*	Y	Y	N/A	N	Y	WC not eligible: FL, NY, NJ, MA, WI
		Gutter Installation	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Interior Decorators - include Office	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Metal Erection - Decorative or Artistic	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Siding Installation	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Television or Radio Installation or Repair	Y*	N	N	N/A	N	Y	WC not eligible: FL, NY, NJ, MA, WI
<b>Concrete/Masonry</b>									
		Concrete Construction	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI   If build new structures must have at least 2 years in business to be eligible.
		Driveway, Parking Area or Sidewalk Repair or Paving	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
		Masonry	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI   If build new structures must have at least 2 years in business to be eligible.
		Plastering or Stucco Work	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI, CO, AZ, TX, IL, OH, Interior

Tile, Stone, Marble, Mosaic, or Terrazzo Work	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
<b>HVAC</b>							
HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Mechanical Services</b>							
Ceiling or Wall Installation - Metal only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Door and Window Installation - Metal only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Metal Erection - Decorative or Artistic	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Plumbing	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Refrigeration Systems or Equipment - Dealers and Distributors and Installation or R	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Welding or Cutting	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>Specialty Trade</b>							
Demolition	Y*	N	N	N/A	Y	N	WC not eligible: NY
Electrical Work - Within Buildings	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Excavation	Y*	Y	Y	N/A	Y	N	WC not eligible: NY
Fence Erection Contractors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Glass Dealers and Glaziers - Sales and Installation	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Grading of Land	Y*	N	N	N/A	Y	N	WC not eligible: NY
Installation	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Lathing Contractor	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Painting - Exterior - Buildings or Structures - 3 stories or less in height	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
Painting - Interior Buildings or Structures	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, NY, NJ, MA, WI
Paper Hanging	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Plumbing	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Shop Carpenters	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Street/Road Paving	Y*	Y	Y	N/A	Y	N	WC not eligible: NY
<b>Roofing</b>							
Roofing	Y*	Y	Y	N/A	Y	N	WC available: AZ, ND, NV, OH, WA, WY only   BOP GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX   35% of their work can be related to solar panel installation   Roof inspectors are ineligible in all states
<b>EDUCATION &amp; PUBLIC WORKS/ORGANIZATIONS</b>							
<b>Education</b>							
After School Enrichment	Y*	N	N	N/A	N	N	WC not eligible: NY
Child Daycare	Y*	N	N	N/A	N	N	WC not eligible: NY
Colleges/Schools	Y*	Y	Y	○	N	N	WC not eligible: NY   PL-Referrals
Consultants - Computer and Management	Y*	Y	Y	N/A	N	Y	WC not eligible: NY
Vocational Schools - Classroom Only	Y*	N	N	○	N	N	WC not eligible: NY   PL-Referrals
<b>Public Organizations</b>							
Office (Not otherwise classified) Political/Religious	Y*	Y	Y	N/A	Y	N	WC not eligible: NY   No municipality or township: 9061: Political: 8868: Religious
<b>Public Works</b>							
Construction Site Clean-Up	Y*	N	N	N/A	Y	N	WC not eligible: NY
Garbage, Ashes or Refuse Collection	Y*	N	N	N/A	Y	N	WC not eligible: NY   Haz mat placard transportation is still ineligible
Iron/Steel Scrap Dealer	Y*	Y	Y	N/A	Y	N	WC not eligible: NY
Junk Removal (Non-Construction)	Y*	Y	Y	N/A	Y	N	WC not eligible: NY
Recycling - No scrap metal	Y*	N	N	N/A	Y	N	WC not eligible: NY
Sewage Disposal	Y*	N	N	N/A	N	N	WC not eligible: NY
Street Sweeping	Y*	N	N	N/A	N	N	WC not eligible: NY
Waterworks	Y*	N	N	N/A	N	N	WC not eligible: NY
<b>HEALTH CARE &amp; SOCIAL ASSISTANCE</b>							
<b>Health Care Providers</b>							

Ambulance Service Cos & EMS	Y*	N	N	Y	N	N	WC not eligible: NY
Dental Laboratory	Y*	Y	Y	Y	Y	N	WC not eligible: NY   PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Dentists (Office)	Y*	Y	Y	Y	Y	N	WC not eligible: NY   PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI PL includes periodontist and exodontists but not orthodontists. Jaw or bit surgeries not eligible.
Diagnostic Testing, X-Ray or Imaging Laboratory	Y*	Y	Y	N	Y	N	WC not eligible: NY
Medical Offices (Office)	Y*	Y	Y	N	Y	Y	WC not eligible: NY
Urgent Care Centers	Y*	N	N	N	Y	N	WC not eligible: NY
<b>Hospitals</b>	Y*						WC not eligible: NY
Hospital - General - All Other	Y*	N	N	N	N	N	WC not eligible: NY   No mental health hospital
Hospital - Veterinary	Y*	Y	Y	O	N	Y	WC not eligible: NY   PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Humane Society	Y*	N	N	O	N	N	WC not eligible: NY   PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
<b>Nursing &amp; Residential Care Facilities</b>							WC not eligible: NY
Assisted Living Facility	Y*	N	N	O	Y	N	WC not eligible: NY   PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Certified Nursing Assistant	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Day Care for Adults	N	N	N	N/A	N	N	WC not eligible: NY
Domestic Workers - Full Time or Live-In	Y*	N	N	N/A	Y	N	WC not eligible: NY
Domestic Workers - Part Time	Y*	N	N	N/A	Y	N	WC not eligible: NY
Group Home - All Other	Y*	N	N	Y	Y	N	WC not eligible: NY
Group Home - Homeless or Domestic Violence Shelter	Y*	N	N	Y	Y	N	WC not eligible: NY
Nursing Home	Y*	N	N	O	Y	N	WC not eligible: NY   PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Retirement Living Centers - Including Nonmedical Care or Supervision	Y*	N	N	O	Y	N	WC not eligible: NY   PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WIWC not eligible: NY
Retirement Living Centers - No Care or Supervision	Y*	N	N	O	Y	N	WC not eligible: NY   PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
<b>HOSPITALITY &amp; ENTERTAINMENT/RECREATION</b>							
<b>Entertainment</b>							
Art Gallery	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Amusement Parks, Carnivals, Circuses	Y*	N	N	N/A	N	N	WC not eligible: MI, NY
Live Theaters	Y*	N	N	N/A	N	N	WC not eligible: NY
Motion Picture Studio	Y*	N	N	Y	Y	N	WC not eligible: NY
Movie Theaters	Y*	N	N	N/A	Y	N	WC not eligible: NY
Museums	Y*	N	N	N/A	Y	N	WC not eligible: NY
Libraries	Y*	N	N	N/A	Y	N	WC not eligible: NY
Radio/TV Broadcasting	Y*	N	N	Y	Y	O	WC not eligible: NY
<b>Hospitality</b>							
Camps	Y*	N	N	N/A	N	N	WC not eligible: NY
Casinos - no hotel	Y*	N	N	N/A	N	N	WC not eligible: NY
Hotels - No Restaurant	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Hotels - With Full Service Restaurant	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Recreation</b>							
Archery/Gun Ranges	Y*	N	N	N/A	Y	N	WC not eligible: NY
Civic Association	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Country Clubs - membership	Y*	N	N	N/A	Y	N	WC not eligible: NY
Dance	Y*	Y	Y	Y	Y	N	WC not eligible: NY, WI
Fraternities/Sororities	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Golf Course - public	Y*	N	N	N/A	N	N	WC not eligible: NY
Golf/Fishing/Yacht Clubs	Y*	N	N	N/A	N	N	WC not eligible: NY
Gyms	Y*	Y	Y	Y	Y	N	WC not eligible: NY
Hunting/ Gun Clubs	Y*	N	N	N/A	N	N	WC not eligible: NY
Indoor Amusement	Y*	N	N	Y	N	N	WC not eligible: NY

Outdoor Amusement	Y*	N	N	N/A	N	N	WC not eligible: NY   WC not eligible for scuba or surf instructor   zoo
Professional Sports - Non Contact	Y*	N	N	N/A	N	N	WC not eligible: MI, NY
<b>LANDSCAPING &amp; FARMING</b>							
<b>Farming</b>							
Berries	Y*	N	N	N/A	N	N	WC not eligible: NY
Cattle Raising	Y*	N	N	N/A	N	N	WC not eligible: NY
Dairy	Y*	N	N	N/A	N	N	WC not eligible: NY
Farm Machinery Operator	Y*	N	N	N/A	N	N	WC not eligible: NY
Farmer Market Vendor	Y*	Y	Y	N/A	N	Y	WC not eligible: NY
Field Crops	Y*	N	N	N/A	N	N	WC not eligible: NY
Grape Vineyards	Y*	N	N	N/A	N	N	WC not eligible: NY
Horseback Riding	Y*	N	N	N/A	N	N	WC not eligible: NY
Livestock Dealer	Y*	N	N	N/A	N	N	WC not eligible: NY
Livestock Raising	Y*	N	N	N/A	N	N	WC not eligible: NY
Nurseries Including Trees	Y*	N	N	N/A	N	N	WC not eligible: NY
Nurseries No Trees	Y*	N	N	N/A	N	N	WC not eligible: NY
Orchards	Y*	N	N	N/A	N	N	WC not eligible: NY
Poultry	Y*	N	N	N/A	N	N	WC not eligible: NY
Vegetables	Y*	N	N	N/A	N	N	WC not eligible: NY
<b>Landscaping</b>							
Commercial Cleaning Services	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Landscape Gardening - No Tree Removal or Excavation	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Landscape Gardening - include Tree Service (less than 25% excavation)	Y*	O	O	N/A	Y	N	WC not eligible: FL, HI, ID, MA, NY, WI   GL & BOP not eligible in FL
Lawn Sprinkler Installation	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Parks/Gardens (no tree service)	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>MANUFACTURING</b>							
<b>Chemical</b>							
Chemical Blending	Y*	N	N	N/A	Y	N	WC not eligible: NY
Chemical Manufacturing	Y*	N	N	N/A	Y	N	WC not eligible: NY
Cosmetics	Y*	N	N	N/A	Y	N	WC not eligible: NY
Electroplating	Y*	N	N	N/A	Y	N	WC not eligible: NY
Ink/Paint Manufacturing	Y*	N	N	N/A	Y	N	WC not eligible: NY
Oxygen or Hydrogen	Y*	N	N	N/A	Y	N	WC not eligible: NY
Pharmaceutical	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>Electronic/Electrical</b>							
Computer and Electronic Products	Y*	N	N	N/A	Y	N	WC not eligible: NY
Electrical Equipment, Appliance and Components	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>Machinery and Heavy Equipment</b>							
Machinery and Heavy Equipment	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>Food and Beverage</b>							
Brewery	Y*	N	N	N/A	Y	N	WC not eligible: NY
Food Products	Y*	N	N	N/A	Y	N	WC not eligible: NY
Meat Products	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>Metal</b>							
Die Casting	Y*	N	N	N/A	Y	N	WC not eligible: NY
Iron/Steel Fabrication: Non-Structural	Y*	N	N	N/A	Y	N	WC not eligible: NY
Iron/Steel Fabrication: Structural	Y*	N	N	N/A	Y	N	WC not eligible: NY
Jewelry	Y*	N	N	N/A	Y	N	WC not eligible: NY
Metal Stamped NOC	Y*	N	N	N/A	Y	N	WC not eligible: NY
Precision Machined Parts	Y*	N	N	N/A	Y	N	WC not eligible: NY
Screw	Y*	N	N	N/A	Y	N	WC not eligible: NY

Sheet Metal	Y*	N	N	N/A	Y	N	WC not eligible: NY
Signs	Y*	N	N	N/A	Y	N	WC not eligible: NY
Tools NOC - not drop or machine forged	Y*	N	N	N/A	Y	N	WC not eligible: NY
Wire Goods	Y*	N	N	N/A	N	N	WC not eligible: NY
<b>Miscellaneous</b>							
Concrete	Y*	N	N	N/A	Y	N	WC not eligible: NY
Glass	Y*	N	N	N/A	Y	N	WC not eligible: NY
Hardware	Y*	N	N	N/A	Y	N	WC not eligible: NY
Monuments	Y*	Y	Y	N/A	N	Y	WC not eligible: NY
Newspaper Publishing	Y*	N	N	N/A	Y	N	WC not eligible: NY
Paper/Paper Goods	Y*	N	N	N/A	Y	N	WC not eligible: NY
Plumbing	Y*	N	N	N/A	Y	N	WC not eligible: NY
Printing	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
3 D Printing	Y*	Y	N	N/A	Y	N	WC not eligible: NY
CBD Manufacturing	Y*	Y	N	N/A	Y	N	WC not eligible: NY
<b>Plastics/Rubber</b>							
Plastics - Fabricated or Molded Products	Y*	N	N	N/A	Y	N	WC not eligible: NY
Rubber Products	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>Textile</b>							
Clothing, Textile & accessories	Y*	N	N	N/A	Y	N	WC not eligible: NY
Embroidery	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>Wood</b>							
Corrugated or Fiberboard Container	Y*	N	N	N/A	Y	N	WC not eligible: NY
Furniture & Cabinets	Y*	N	N	N/A	Y	N	WC not eligible: NY
Pallet or Box	Y*	N	N	N/A	Y	N	WC not eligible: NY
Planing or Molding Mill	Y*	N	N	N/A	Y	N	WC not eligible: FL, HI, ID, MA, NY, WI
Sawmill	Y*	N	N	N/A	Y	N	WC not eligible: FL, HI, ID, MA, NY, WI
<b>RESTAURANTS &amp; TAVERNS</b>							
<b>Restaurant</b>							
Catering Services	Y*	Y	Y	N/A	Y	0	WC not eligible: NY
Concession Stands/Snack Bars - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Delicatessens and Sandwich Shops w/ Deep Frying	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Family-style Restaurant - No Sales of Alcoholic Beverages	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Family-style Restaurant - Sales of Alcoholic Beverages up to 50% of Total Sales	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Fast Food Restaurant -Take Out Only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Fine Dining Restaurant - No Sales of Alcoholic Beverages	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Fine Dining Restaurant - Sales of Alcoholic Beverages > 30% up to 75% of Total S	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Ice Cream and Yogurt Shops	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Mobile Concession Stands & Food Trucks	Y*	Y	Y	N/A	Y	N	WC not eligible: NY
Pizza Shops - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Pizza Shops w/ Deep Frying	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Take Out Only Fast Food Restaurant	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Take Out Only Restaurant - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Tavern</b>							
Bars/Tavern	Y*	N	N	N/A	Y	N	WC not eligible: NY
Lounge & Night Clubs	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>RETAIL/WHOLESALE STORES (includes Food Stores)</b>							
<b>Building and Garden Materials</b>							
Building Material Dealer	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Electrical Lighting and Supplies Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Equipment, Fixtures or Supplies Distributor	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY

Fence Dealer	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Gardening and Light Farming Supply Retail	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Hardware Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Heating and Air Conditioning Equipment - Retail Only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Heating or Combined Heating and Air Conditioning Equipment - Distributors Only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Home Improvement Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Paint, Wallpaper or Wallcovering Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Plumbing and Refrigeration Equipment - Retail Only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Plumbing Supplies and Fixtures Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Clothing Apparel and Accessories</b>							
Clothing Distributor	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Clothing Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Fabric Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Fur - Garments and Pelts - Retail Only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Jewelry Appraisers	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Jewelry Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Jewelry Repair	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Jewelry Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Leather Products or Hide Store - Retail only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Shoe Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Tailoring or Dressmaking Establishments - Custom	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
<b>Electronics and Appliances</b>							
Appliance Stores Household Appliances and Home Furnishings	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Computer Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Electronics Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Kitchen Accessories Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Food/Drinks</b>							
Bakeries - Distributors - No baking on premises	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Bakery	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Beverage Store - Liquor and Wine	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Beverage Store - Non-Alcoholic Beverages	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Cafes - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Candy or Confectionary Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Convenience Store w/ Fast Food Restaurant & Gasoline Sales	Y*	○	○	N/A	Y	Y	WC not eligible in NY
Convenience Store w/ Fast Food Restaurant - No Gasoline Sales	Y*	○	○	N/A	Y	Y	WC not eligible in NY
Convenience Store w/ Ltd. Cooking (no smoke or grease vapors) & Gasoline Sales	Y*	○	○	N/A	Y	Y	WC not eligible in NY
Convenience Stores - No Gas Sales - No Restaurant	Y*	○	○	N/A	Y	Y	WC not eligible in NY
Convenience Stores w/ Gasoline Sales - No Restaurant	Y*	○	○	N/A	Y	Y	WC not eligible in NY
Dairy Products Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Delicatessens - Primarily retailing a range of grocery items and meats	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Delicatessens and Sandwich Shops w/ Deep Frying	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Donut Shops - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Grocery Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Grocery Store - With Gasoline Sales	Y*	Y	Y	N/A	Y	Y	WC not eligible in CA, NY
Grocery Store - Without Gasoline Sales	Y*	Y	Y	N/A	Y	Y	WC not eligible in CA, NY
Meat, Fish, Poultry or Seafood Retail	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Furniture and Home Furnishings</b>							
Clock Shop with Repair	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Fabric Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Floor Covering Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Floor Covering Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Furniture Store	Y*	○	○	N/A	Y	Y	WC not eligible in NY
Home Furnishings Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Musical Instrument Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY

Sporting Goods Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Toys - Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>General Merchandise</b>							
Antique Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Department Stores	Y*	○	○	N/A	Y	Y	WC not eligible in NY
Drugstore	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
General Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Office Machines or Appliances Retail - No Repair	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Retail Store (Not otherwise classified)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Variety Store	Y*	○	○	N/A	Y	Y	WC not eligible in NY
<b>Health and Personal Care</b>							
Beauty Supply Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Drugstore	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Optical and Hearing Aid Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Medical Aesthetics	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Medical Marijuana Dispensary	Y*	N	N	N/A	Y	N	WC not eligible: NY
<b>Miscellaneous Store Retailers</b>							
Amy and Navy Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Florists - Retail Only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Florists Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Gift Shop	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Janitorial Supplies - Retail Only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Luggage Goods - Retail Only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Monuments	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Newsstand	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Party Supplies Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Pet Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Picture or Frame Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Retail Store (Not otherwise classified)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Signs & Banners Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Stationery or Paper Products Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Tobacco Products	Y*	N	N	N/A	Y	N	WC not eligible: NY
Toy Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Trophy Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Wood Products	N	N	N	N/A	Y	N	WC not eligible: NY
Wig Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Rental and Servicing Retailers</b>							
Check Cashing /Exchange	Y*	N	N	N/A	Y	N	WC not eligible: NY
Copying and Duplicating Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Printing	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Tuxedo Rental	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Video Rental Store (no adult videos)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Sporting Goods &amp; Hobby Based</b>							
Art Supplies and Hobby Shop	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Bicycle Shop	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Books and Magazines Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Camera and Photographic Equipment - Retail Only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Collectibles and Memorabilia Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Music Store - Pre-recorded	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Musical Instrument Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Retail Store (Not otherwise classified)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Sporting Goods Store	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Wholesalers</b>							
Appliance Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY

Bookbinding and Printers Supplies Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Clothing Distributor	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Collectibles and Memorabilia Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Ecommerce - internet or online sales	Y*	Y	Y	N/A	Y	N	WC not eligible: NY
Electrical Supplies	Y*	N	N	N/A	Y	N	WC not eligible: NY
Equipment, Fixtures or Supplies Distributor	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Fruit or Vegetable Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Gardening and Light Farming Supply Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Grocery Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Hardware and Tools, Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Hobby, Craft or Artists' Supply Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Janitorial Supplies Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Meat, Fish, Poultry or Seafood Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Medical Equipment	Y*	N	N	N/A	Y	N	WC not eligible: NY
Office Machines or Appliances Distributors - No Repair	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Optical and Hearing Aid Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Stationery or Paper Products Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Toys - Distributors	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>SERVICE INDUSTRIES</b>							
<b>Agencies</b>							
Advertising and Related Services (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Credit Reporting Agencies (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Professional Trade Associations (Office)	Y*	Y	Y	Y	Y	O	WC not eligible: NY
Public Relations (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Real Estate Agents (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Ticket Agencies (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Tourism	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Travel Agencies (Office)	Y*	Y	Y	O	Y	Y	WC not eligible: NY   PL not eligible: CA, DE, VT, WV
<b>Business and Admin</b>							
Collection Agencies (Office)	Y*	Y	Y	N	Y	O	WC not eligible: NY
Consultants - Computer and Management	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Copying and Duplicating Store	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Employment Agencies (Office)	Y*	Y	Y	N	Y	Y	WC not eligible: NY
Engineers or Architects - Consulting - Not engaged in actual construction (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Interior Decorators	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Event Planner	Y*	Y	Y	O	Y	Y	WC not eligible: NY   PL not eligible: DE, VT, WV
Interior Decorators (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Lawyers (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY   Securities Law in Legal Malpractice - PL available (4/15/2024)
Notaries Public (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Office (Not otherwise classified)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Stenography, Typing, Court Reporting and Word Processing (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Telemarketing and Research Services (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Title Agents (Office)	Y*	Y	Y	O	Y	Y	WC not eligible: NY   PL not eligible: CA and NJ
<b>Financial Professionals</b>							
Accounting (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Consultants - All Other	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Financial Planners (Office)	Y*	Y	Y	O	Y	Y	WC not eligible: NY   PL not eligible: CA
Insurance Agents (Office)	Y*	Y	Y	O	Y	Y	WC not eligible: NY   PL not eligible: CA   P&C Agents allowed in CA
Stockbrokers (Office)	Y*	Y	Y	Y	Y	N	WC not eligible: NY
<b>Installation/Repair</b>							
Appliances and Accessories - Installation or Service or Repair	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Burglar and Fire Alarm	Y*	Y	Y	N/A	Y	N	WC not eligible: NY

Carpentry	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Ceiling or Wall Installation - Metal only	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Computer Repair Service	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Damage Restoration	Y*	N	N	N/A	Y	N	WC not eligible: FL, ID, MA, NY, WI
Electronic Equipment (stage)	Y*	N	N	N/A	N	N	WC not eligible: NY
Elevators	Y*	N	N	N/A	Y	N	WC not eligible: NY
Event Setup and Teardown	Y*	N	N	N/A	Y	N	WC not eligible: NY
House Furnishings Installation	Y*	Y	Y	N/A	N	Y	WC not eligible: NY
Millwright Work	Y*	N	N	N/A	Y	N	WC not eligible: NY
Plumbing and Refrigeration Equipment - Retail Only	Y*	Y	Y	N/A	N	Y	WC not eligible: NY
Shoe Repair	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Solar Panel Installation	Y*	Y	Y	N/A	Y	Y	WC available: AZ and NV only   BOP GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX   35% of work can be solar panel installation
Sprinkler Installation	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Swimming Pools	Y*	N	N	N/A	Y	N	WC not eligible: NY
Television or Radio Installation or Repair	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Vending Machines	Y*	N	N	N/A	Y	N	WC not eligible: NY
Warehouse Rack Installation	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
<b>Personal Services</b>							
Barber Shop and Beauty Salon	Y*	Y	Y	O	Y	Y	WC not eligible: NY   \$250k sublimit for operations performing Brazilian blow outs or keratin hair straightening PL for these services not eligible in CA, NY, WA
Nail/Tanning/Tattoo	Y*	Y	Y	Y	Y	O	WC not eligible: NY
<b>Property Management and Janitorial/Cleaning Services</b>							
Property Mgmt-Commercial Buildings Only	Y*	Y	Y	Y	Y	O	WC not eligible: NY
Property Mgmt-Condos and Apartment Complexes	Y*	Y	O	Y	Y	O	WC not eligible: NY   Not eligible for habitational in NY (apartments, condos, etc.) - mixed use is eligible BOP - no new business for 1-4 Family Rental in NJ
Property Mgmt-Mobile Home or Trailer Park	Y*	Y	Y	Y	Y	O	WC not eligible: NY
Property Mgmt-Residential/Commercial	Y*	Y	Y	Y	Y	O	WC not eligible: NY
Residential Cleaning Services/Janitorial	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Shopping Center - More than 10% of area occupied by Full Cooking Restaurants	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Shopping Center - No Full Cooking Restaurants	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Townhouses or Similar Associations - Over 4 families - NO office occupancy	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Townhouses or Similar Associations - Over 4 families with office occupancy	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
<b>Specialist</b>							
Analytical Laboratory	Y*	N	N	N	Y	N	WC not eligible: NY
Auctions and Auctioneers	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Ceiling or Wall Installation - Metal only	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Cemetery Operations	Y*	N	N	N/A	N	N	WC not eligible: NY
Commercial Cleaning Services	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Detective or Investigative Agencies - Private (Office)	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Engraving	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Exterminator/Pest Control	Y*	N	N	N/A	N	N	WC not eligible: NY
Funeral Home or Chapel	Y*	Y	Y	Y	N	Y	WC not eligible: NY
Inspection of Risks	Y*	Y	Y	Y	Y	Y	WC not eligible: DE, PA, NY
Kennels - Breeding/Boarding/Sales	Y*	N	N	N/A	Y	N	WC not eligible: NY
Land Surveyor	Y*	N	N	Y	Y	N	WC not eligible: NY
Laundromat (Self Service) - Supervised	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Laundry and Dry Cleaning Stores - Using synthetic solvents (perchloroethylene)	Y*	O	O	N/A	Y	Y	WC not eligible: NY
Locksmith	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Mailing or Addressing Companies	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Mold Inspection	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Pet Groomers	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY

Photographer	Y*	Y	Y	Y	Y	Y	WC not eligible: NY
Sewer or Hazardous Spill Cleaning	Y*	N	N	N/A	Y	N	WC not eligible: NY
Sign Painting or Lettering - Inside of Building - No Spray Painting	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Sign Painting or Lettering - Outside	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, ID, MA, NY, OK, TX, UT, WI
Taxidermist	Y*	Y	Y	N/A	Y	Y	WC not eligible: NY
Telecommunications	Y*	N	N	N/A	Y	N	WC not eligible: NY
Traffic Control	Y*	N	N	N/A	Y	N	WC not eligible: NY
Window Cleaning - 3 stories or less in height	Y*	Y	Y	N/A	Y	Y	WC not eligible: FL, ID, MA, NY,
<b>TRANSPORTATION AND WAREHOUSING</b>							
<b>Transportation</b>							
Aviation	Y*	N	N	N/A	N	N	WC not eligible: NY
Aviation Maintenance	Y*	N	N	N/A	N	N	WC not eligible: NY
Aviation Training	Y*	N	N	N/A	N	N	WC not eligible: NY
Couriers	Y*	N	N	N/A	N	N	WC not eligible: NY
Mail Delivery	Y*	N	N	N/A	N	N	WC not eligible: NY
Messenger or Courier Service	Y*	N	N	N/A	N	N	WC not eligible: NY
Non Medical	Y*	N	N	N/A	N	N	WC not eligible: NY
Trucking - Goods Delivery to Consumer - Incl. Furniture	Y*	N	N	N/A	N	N	WC not eligible: NY
Trucking - Goods Delivery to Consumer - No Furniture	Y*	N	N	N/A	N	N	WC not eligible: NY   WC - Amazon DSP < 2 yrs in business not eligible
Trucking - Local Hauling (less than 200 miles)	Y*	N	N	N/A	N	N	WC not eligible: NY
Trucking - Long Distance Hauling (more than 200 miles)	Y*	N	N	N/A	N	N	WC not eligible: NY
<b>Warehouse</b>							
Self Storage	Y*	N	N	N/A	N	N	WC not eligible: NY
Warehousing - with or without refrigeration	Y*	N	N	N/A	N	N	WC not eligible: NY