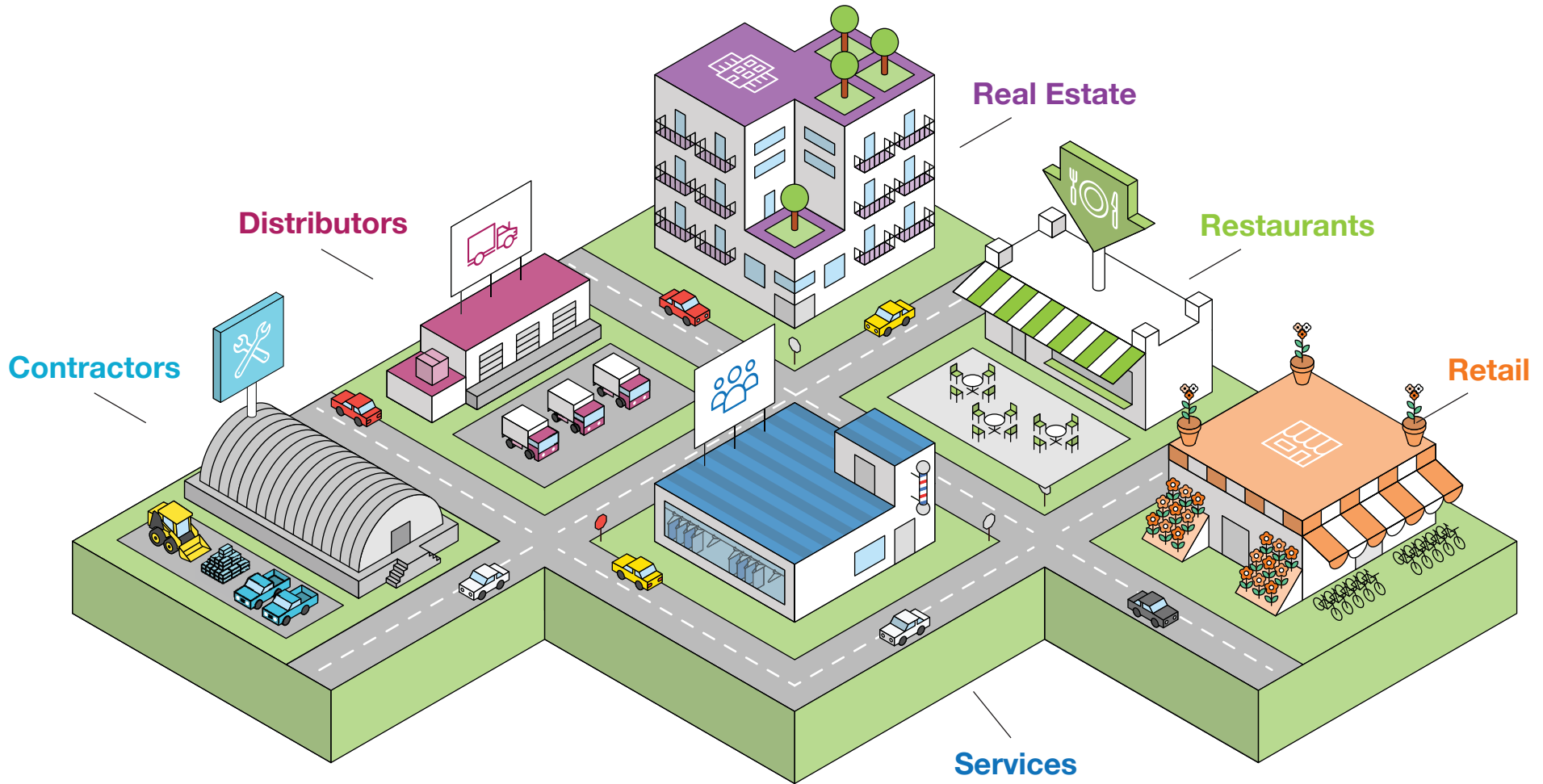


BOP Appetite Guide

Click a building to jump to the corresponding section



SMCL-26-0822

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[StateAuto.com](https://www.StateAuto.com)

Contractors

PROPERTY VALUES



Up to \$10M per location

NUMBER OF LOCATIONS



Up to 5

PAYROLL FOR CONTRACTING RISKS



Up to \$500,000 with sub-contracting up to 25%

SQUARE FOOTAGE



Up to 35,000 square feet

NUMBER OF EMPLOYEES



Unlimited number of employees*

SALES



Up to \$6M per location

YEARS UNDER CURRENT OWNERSHIP



3 or more

Air conditioning systems or equipment

- Dealer or distributors and installation, servicing repair

Appliances and accessories

- Installation, service or repair – commercial (not including TV or radio)
- Installation, service or repair – household (not including TV or radio)
- Installation, servicing or repair – commercial or household

Carpentry

- Construction of residential property – not exceeding three stories in height interior
- Interior

Carpet, rug, furniture or upholstery cleaning

- On customer's premises

Ceiling or wall installation

- Metal only

Concrete construction

Door, window or assembled millwork

- Installation – metal only

Driveway, parking area or sidewalk repair

- Paving or repaving

Drywall or wallboard installation

Electrical work

- Within buildings

Fence erection

Floor covering

- Stores – wood or ceramic
- Installation – not ceramic tile or stone

Furniture or fixtures

- Installation in offices or stores – portable metal or wood

Glass dealers and glaziers

- Sales and installation

Heating or combined heating and air Conditioning systems or equipment

- Dealers or distributors and installation, servicing or repair – no liquefied petroleum gas (LPG)

House Furnishings Installation

Interior decorators

Landscape gardening

- No tree removal or excavation

Lawn sprinkler installation

Locksmiths

Masonry

Metal erection

- Decorative or artistic Painting
- Exterior - three stories or less in height (not otherwise classified)
- Interior buildings or structures

Painting

- Exterior – Builders or Structures – 3 stories or less unless otherwise classified – Office or Shop
- Interior Buildings or Structures – Office or Shop

Paper Hanging

Plastering or stucco work

Plumbing

- Residential or domestic

Refrigeration systems or equipment

- Dealers and distributors and installation, servicing or repair – commercial

Residential cleaning services

- Three stories or less in height cleaning services

Septic tank systems

- Cleaning

Sign painting or lettering

- Inside of building – no spray painting

TV and Radio Receiving Set Installation/Repair

Tile, stone, marble mosaic or terrazzo work

- Interior construction

Window cleaning

- Three stories or less in height

Not all classes eligible in all states

*Unless Employment Practices Liability is chosen. Then the number of employees is limited to 100 for that coverage.



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Distributors / Wholesalers

PROPERTY VALUES



Up to \$10M per location

NUMBER OF LOCATIONS



Up to 5

SQUARE FOOTAGE



Up to 35,000 square feet

NUMBER OF EMPLOYEES



Unlimited number of employees*

SALES



Up to \$6M per location

Air conditioning and combined air conditioning and heating equipment

Appliance distributors

- Household and home furnishings - types: radio, television or compact disc players

Automobile parts and supplies

Bakeries

- No baking on premises

Barber or beauty shop supplies

Bookbinding and printing supplies

Clothing or wearing apparel

- Men's and boy's clothing and furnishings
- Women's, children's and infant's clothing and accessories

Grocery stores and supplies

Equipment, fixtures or supplies distributors

- Office and store equipment restaurant, bars and hotel equipment

Fabric

Floor coverings

Florists

Fruit or vegetables

Gardening and light farming supplies

Hardware and tools

Heating or combined heating and air conditioning equipment

Hobby, craft or artist's supply

Janitorial

Jewelry

Lessor's risk – single use (not warehousing)

Office machines or appliances

- No repair

Optical Goods and Hearing Aid Distributors

Plumbing supplies and fixtures

Refrigeration equipment

- Commercial

Stationery or paper products distributors

Toys

Not all classes eligible in all states

*Unless Employment Practices Liability is chosen. Then the number of employees is limited to 100 for that coverage.



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Real Estate

PROPERTY VALUES



Up to \$10M per location

NUMBER OF LOCATIONS



Up to 5

SQUARE FOOTAGE



Up to 35,000 sq. feet
Offices: Up to 100,000 sq. feet
Habitational: No sq. feet requirement

NUMBER OF EMPLOYEES



Unlimited number of employees*

SALES/RENTS



Up to \$6M per location

Apartment Buildings

- Four families or fewer, with no office occupancy - includes three- or four family lessor's risk only*
- Four families or fewer, with office occupancy - includes three - or four family lessor's risk only and garden apartments*
- Over four families with no office occupancy
- Over four families with office occupancy

*1 or 2 family dwellings are not eligible

Condominiums

- Residential condominium (association risk only)

Townhouse or similar associations

- Four families or similar associations, with no mercantile or office occupancy - includes three or four family lessor's risk only
- Four families or fewer, with mercantile or office occupancy - includes three or four family lessor's risk only and garden apartments
- Over four families with no mercantile or office occupancy
- Over four families with mercantile or office occupancy

Accounting Services

- CPAs
- Accept CPAs - accounting services

Condominiums

- Commercial condominium (association risk only)
- Office condominium (association risk only)

Engineers or Architects

- Consulting – not engaged in actual construction

Health maintenance organizations – office

Inspection and Appraisal Companies – office

Inspecting for Insurance or valuation purposes – office

Insurance Agents – office

Interior Decorators – office

Labor Union – office

Lawyers – office

Lessors risk – single or multiple use

Manufacturers representatives – office

Medical Offices – office

Not otherwise classified – office

Political campaign headquarters or offices – office

Real estate agents – office

Veterinarians – office

Household pets – office

Not all classes eligible in all states

*Unless Employment Practices Liability is chosen. Then the number of employees is limited to 100 for that coverage.

Restaurants

PROPERTY VALUES



Up to \$10M per location

NUMBER OF LOCATIONS



Up to 5

SQUARE FOOTAGE



Up to 7,500 square feet

NUMBER OF EMPLOYEES



Unlimited number of employees*

SALES



Up to \$6M per location

MANAGEMENT EXPERIENCE



3 years or more

ALCOHOL SALES



% and dollar thresholds vary by class

Fast food restaurants

- Cafes, with or without drive-thru
- Cafeteria style - buffet, with or without drive-thru
- Chicken, with or without drive-thru
- Concession stands/snack bars
- Delicatessens and sandwich shops, with or without drive-thru
- Donut shops, with or without drive-thru
- Drive - ins/service in car
- Hamburger/malt shops, with or without drive-thru
- Hotdog shops, with or without drive-thru
- Oriental style, with or without drive-thru
- Other ethnic style, with or without drive-thru
- Pizza shops, with or without drive-thru
- Roast beef, with or without drive-thru
- Seafood, with or without drive-thru
- Take out only restaurants – no on-premises consumption of food

Fast casual restaurant, with or without drive-thru
(Higher quality made to order food with fast service and casual seating.)

Limited cooking restaurants cafes

- Cafes, with drive-thru
- Coffee bars or shops, with or without drive-thru
- Concession stands/snack bars, delicatessens, sandwich shops, donut shops
- Delicatessens and sandwich shops, with drive-thru
- Donut shops, with drive-thru
- Drive-ins/service in car
- Ice cream and yogurt stores, with or without drive-thru
- Pizza shops, with or without take out
- Salad bars
- Take-out only restaurants – no on - premises consumption of food

Lessors risk - single use

Convenience food stores

- With limited cooking restaurant – no gasoline sales
- With fast food restaurants – no gasoline sales
- With limited cooking restaurants – with gasoline sales
- With fast food restaurants – with gasoline sales

Casual dining

- Bistros, brasseries and cafes – with no sales of alcoholic beverages, with and without drive-thru
- Bistros, brasseries and cafes – with sales of alcoholic beverages up to 30% of total sales, with drive-thru
- Bistros, brasseries and cafes – with sales of alcoholic beverages up to 50% of total sales
- Diners – with no sales of alcoholic beverages, with and without drive-thru
- Diners – with sales of alcoholic beverages up to 50% of total sales, with or without drive-thru
- Diners or Bistros – with sales of alcoholic beverages up to 30% of total sales, with or without drive-thru
- Family-style restaurants – with no sales of alcoholic beverages, with or without drive-thru
- Family-style restaurants – with sales of alcoholic beverages up to 30% of total sales, with or without drive-thru
- Family-style restaurants – with sales of alcoholic beverages more than 30% of total sales, with or without drive-thru

Buffets

Not all classes eligible in all states

*Unless Employment Practices Liability is chosen. Then the number of employees is limited to 100 for that coverage.



Retail

PROPERTY VALUES



Up to \$10M per location

NUMBER OF LOCATIONS



Up to 5

SQUARE FOOTAGE



Up to 35,000 square feet

NUMBER OF EMPLOYEES



Unlimited number of employees

SALES



Up to \$6M per location

Air conditioning equipment

- Retail only

Appliance stores

- Household appliances and home furnishings
- Radio, television and phonographic stores (including part and supplies)

Automobile parts and supplies

- Retail stores (including tires) - doesn't include used tires

Bakeries

- Retail – no baking on premises
- Retail – with baking on premises

Beverage stores

- Wine stores

Bicycle shops

Bone, horn and ivory products

- Retail only

Bookbinding and printing supplies

- Retail

Books and magazines stores

- New

Building materials

- Contractors equipment dealers - other than secondhand material

Camera and photographic equipment

- Retail only

Candy or confectionary stores

- Confectionary manufacturing from purchased chocolate on premises
- No manufacturing on premises
- Non-chocolate confectionary manufacturing on premises

Catalog or premium coupon redemption stores

Ceramics

- Retail only

Clothing or wearing apparel

- Children's and infants wear
- Clothing – ladies' and girl's (coats, suits and dresses)
- Clothing – men's and boys' (coats and suits)

Fabric stores (including millinery and trimmings)

- Family clothing stores
- Furs (including pelts)
- Haberdashery and men's furnishings
- Hosiery
- Ladies' specialty stores
- Ladies' undergarments and lingerie
- Leather products or hide stores
- Men's and boy's hats and caps
- Shoe stores – children's, women's and men's
- Sporting goods and athletic apparel wigs

Computer stores

Convenience food stores

- With gasoline sales – no restaurant (up to 15,000 sq. ft.)
- Without gasoline sales – no restaurant

Copying and duplicating stores

Cosmetic, hair or skin preparation

- Retail only

Dairy products or butter and egg stores (Including ice cream)

Delicatessens

- Primarily retailing a range of grocery items and meats

Not all classes eligible in all states

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Retail

PROPERTY VALUES



Up to \$10M per location

NUMBER OF LOCATIONS



Up to 5

SQUARE FOOTAGE



Up to 35,000 square feet

NUMBER OF EMPLOYEES



Unlimited number of employees*

SALES



Up to \$6M per location

Department stores

Dry goods dealers

- Including fabrics, yarn and piece goods – (new goods only)

Electrical lighting stores

Electronics stores

Fabric

- Stores

Florists

Floor covering

Fruit or vegetable

- Dealers

Fur

- Garments and pelts

Furniture

- Upholstered
- Wood or metal

Gardening and light farming supply

Gift shops

Glass dealers and glaziers

Grocery stores (3,000 sq. ft. minimum up to 4,000 sq. ft.)

Hardware and tools retail

Hearing aid

Hobby, craft or artists supply

Home

Furnishings stores

Home Improvement stores janitorial

Supplies distributors retail jewelry

- Costume
- Precious

Leather products or hide stores

Lessors risk – single use

Luggage goods

Mail order houses

Marble products

Meat, fish, poultry or seafood

Music stores

- Pre-recorded

Musical instruments

- No repair

Newsstands

Optical goods

Office machines or appliances

Paint, wallpaper or wallcovering stores

Painting, picture or frame stores

Pet stores

Photographic equipment

Plumbing supplies and fixtures

Precision and scientific tools

Instruments refrigeration equipment

- Machine stores
- Commercial sewing

Shoes, sporting goods or athletic equipment stores

Stationery or paper products

Distributors

Supermarkets (up to 4,000 sq. ft.)

Tire dealers

No used tires – no other auto repair

Toys

Trophy stores

Variety stores

- Discount houses
- Five and ten cent stores

Video stores

Wigs

Not all classes eligible in all states

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Services

PROPERTY VALUES



Up to \$10M per location

NUMBER OF LOCATIONS



Up to 5

SQUARE FOOTAGE



Up to 35,000 square feet

NUMBER OF EMPLOYEES



Unlimited number of employees*

SALES



Up to \$6M per location

Advertising and related services – office

Agencies – office

Barber shops

Beauty parlors and hair styling

Bicycle Shops – Repair and Maintenance
Shops without Retail

Bookkeeping services – office

Credit reporting agencies – office

Custom taxidermists

Dental laboratories

Dry Cleaning and Full Service Laundry

Employment agencies

Engraving

Fence dealers

Funeral Homes or chapels

Funeral Homes or chapels with crematory

Laundry and Dry cleaning stores
(Not in Indiana)

Lessors risk – single use

Lithographing

Mailbox or packaging stores

Mailing or addressing companies

Nail Salons

Payroll accounting services – office

Photoengraving
Photographers

Printing

Receiving stations

Salons (Including nail salons)

Self-storage facilities

Tailoring or dressmaking establishments – office

Title agents – office

Ticket agencies

- Theatrical
- Other than theatrical – office

Not all classes eligible in all states

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