

## **INELIGIBLE CLASSES OF BUSINESS**

The list below includes, *but is not limited to*, classes of business that are ineligible under the home business insurance program.

\*\*\* Approval for these classifications can be considered by UW with proof of Professional Liability Coverage

\*\* See eligible business classes: Beverage Vendor, Hot Dog/Pretzel Vendor, Dessert Vendor, Plant Care & Services Classes to determine if these business classes qualify for coverage.

Actuarial Consultant\*\*\*

Acupuncture

Advertising Services/Consultant\*\*\*
Advertising Svcs./Public Relation

Appliance Sales/Repair

Architects

Art Print Installation Audio/Visual Installers Automobile/Watercrafts-

(Accessories/Sales/Painting/Parts/Repair)

Automobile Accessories

Bait Shops Bands

**Baseball Card Sales** 

Bed & Breakfast Inns/Boarding homes

Booking Agent/Talent Agent

Candlemakers

Catering/Coffee Svc/Food Cart \*\*

Cleaning Services Coin/Stamp Shop Collection Agency

Computer Programmer/Software

Developers\*\*\*

Consultants (other than computer or personal

image) \*\*\*
Contractors

Counselor/Lawyer/Paralegal\*\*\*
Credit/Background Checks

CPR Classes
Dating Services
Day Care Centers

Day Spa

Delivery/Courier Service Diaper/Laundry Service

Dispatcher

Directors/Producers (TV programs,

commercials, films)

Door to Door Sales Electronic Part Sales

Electrology

Employment Agency/Headhunter\*\*\*

**Energy Consultants** 

Engineers
Event Planners

Exterminators/pest control

**Farming** 

Fine Jewelry Sales/Repair

Firearm Sales Food Distributor Forestry Consultant Freight forwarders First Aid Training

Fund Raising/Nonprofit Org.

**Funeral Homes** 

Furniture Manufact. Refinisher

**Gardening Tools** 

Gunsmith

Gymnastics/Tumbling Hardware Supplies

Health Care Field (Doctor, nurse, etc.)

Home Repair

**Human Resource Consultant** 

Installers

Insurance/Private Investigator Internet Service Providers Knife Manufacturers/Sharpening

Lamaze Classes

Land Brokers/Landlords

Land Surveyors, Architects, Engineers

Landscapers/Plant Services\*\*

Lawn Care Services

Lawyers\*\*\*

Limousine Service/bus/air charter svc.

Machine shop/tool & die shop

Make-up Artist

Manicurists

Manufacturers rep

Marketing/Management Consult.

Massage Therapist

**Medical Supplies** 

Modeling Agency

Motion picture

**Moving Service** 

**Nail Salons** 

Nurseries/Greenhouse

Nutritionist\*\*\*

Office Machine Repair

Painters (interior/exterior)

Paralegal\*\*\*

Perishable Foods, Ice Cream, Shaved Ice\*\*

Personal Shopper/Errand Service

Pet Food/Supplement

Pet Shops/breeding/grooming/boarding

**Print Brokering** 

**Private Investigator** 

Property Management

**Psychic** 

Redesigners/Stagers (if using/renting their

own BPP)

Rental Service

Risk Management\*\*\*

Safety Consultant

Sporting Goods Sales/Repair

Small engine repair

Social Worker

Stock Broker \*\*\* (without discretionary trading authority)

**Swimming Instructors** 

**Tanning Salons** 

Television production

Therapists\*\*

Tool Salesman

Toys/Beanie Baby Sales

Vending Machine (sales of perishable goods,

prepaid calling cards, contraceptives)

Wellness/Weight Loss Products (magnets,

medicinal, Herbalife, Nikken, etc.)

Window Cleaning