



## Target Market Eligibility by Occupancy Group

### Contractors:

- Up to \$1,000,000 in total payroll
- Exterior work limited to 3 stories in height or less.
- Subcontracted work must not exceed 25% of annual receipts.
- No more than 25% of annual gross sales unrelated to installation, service or repair operations

### Habitational:

- Building values up to \$5,000,000 per building / \$15,000,000 TIV all locations
- Maximum building height of 6 stories and Up to 15 locations per policy
- Incidental occupancies cannot exceed 35,000 square feet

### Office:

- Building values up to \$10,000,000 per building / \$20,000,000 TIV all locations
- Building less than 100,000 square feet
- Incidental occupancies cannot exceed 35,000 square feet
- Maximum building height of 6 stories and Up to 15 locations per policy

### Retail, Processing & Service:

- Building values up to \$10,000,000 per building / \$15,000,000 TIV all locations
- Building less than 35,000 square feet
- Up to \$10,000,000 annual sales per location
- Less than 25% annual gross sales from off-premises operations
- Maximum building height of 6 stories

### Liability:

- All tenants must carry their own insurance and have signed leases in place. Liability limits of at least \$1,000,000 for commercial occupancies and \$300,000 for habitational occupancies. (This includes restaurants as tenants.)
- No snow or ice removal in Pennsylvania.
- Subcontractor agreements shall be in place for all subcontracted work outlining favorable risk transfer and GL limits at least equal to insureds.

### Secure Businessowners® Success List

- ✓ Accounting Services
- ✓ Advertising and Related Services Office
- ✓ Antique Stores
- ✓ Appliance Stores Household Appliances and Home Furnishings
- ✓ Appliance & Accessories – Install/Svc/Repair – Commercial or Household
- ✓ Apartment Building - 4 families or fewer without office occupancy
- ✓ Apartment Building - over 4 families with or without office occupancy
- ✓ Art Galleries Other Than Not-for-profit
- ✓ Auctioneers - Sales conducted on or off premises
- ✓ Automobile Parts and Supplies Retail Stores
- ✓ Bakeries Retail - With baking on premises
- ✓ Barber Shops, Beauty Parlors and Hair Styling Salons (Including Nail Salons)
- ✓ Carpentry – Residential, not exceeding 3 stories in height
- ✓ Carpet, Rug, Furniture or Upholstery Cleaning
- ✓ Clothing/Wearing Apparel – Retail



- ✓ Collectibles and Memorabilia - Retail
- ✓ Computer Stores
- ✓ Department Stores
- ✓ Door, Window or Assembled Millwork
- ✓ Driveway/Parking/Sidewalk Paving/Repair (Not incl excavation work)
- ✓ Dry Wall or Wallboard Installation
- ✓ Dwellings - Three or Four Family (LRO) With Mercantile Occupancy
- ✓ Electronics Stores
- ✓ Electrical Work
- ✓ Engineers or Architects Office
- ✓ Equipment, Fixture or Supplies Distributor Office and Store Equipment
- ✓ Fence Erection Contractor
- ✓ Floor Covering Installation – Not Ceramic Tile or Stone
- ✓ Furniture or Fixtures Installation
- ✓ Furniture and Home Furnishings Stores
- ✓ Gift Shops
- ✓ Glass Dealers and Glaziers – Sales and Installation
- ✓ HVAC Equip – Dealer/Distributor & Install/Svc/Repair–No LPG Sales/Work
- ✓ Inspection/Appraisal Company
- ✓ Ice Cream Shop
- ✓ Insurance Agents - Lessors Risk Only
- ✓ Interior Decorators
- ✓ Jewelry Retail Store
- ✓ Landscape Gardening – No Tree Removal or Excavation – Office/Shop
- ✓ Laundromat (Self-service) Non-supervised
- ✓ Laundry/Dry Cleaning Stores
- ✓ Lawn Sprinkler Installation
- ✓ Lawyers Lessors Risk Only
- ✓ Locksmiths
- ✓ Mailing/Addressing Companies Marble Products - Retail only
- ✓ Masonry Contractors
- ✓ Medical Offices Lessors Risk Only/Office
- ✓ Metal Erection – Decorative or Artistic – Office/Shop
- ✓ Painting – Interior and Exterior 3 stories or less in height
- ✓ Plastering or Stucco Work
- ✓ Plumbing – Residential and Commercial
- ✓ Printing
- ✓ Real Estate Agents – Office
- ✓ Refrigeration System/Equipment Dealer with Install/Service/Repair
- ✓ Residential Cleaning Services
- ✓ Roofing – Residential only
- ✓ Siding Installation Less Than 3 Stories
- ✓ Sign Painting/Lettering–Interior–No Spray-Painting
- ✓ Tailoring or Dressmaking Establishments – Custom
- ✓ Television or Radio Receiving Set Installation or Repair
- ✓ Tile/Stone/Marble/Mosaic/Terrazzo Work
- ✓ Title Agents Office
- ✓ Townhome/Similar Association - over 4 families with or without mercantile/ office occupancy
- ✓ Townhome/Similar Association – 4 families or fewer with or without mercantile office occupancy
- ✓ Window Cleaning – 3 stories or less in height