



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 ***	Door to Door Sales
Acupuncture	Electronic Part Sales
Advertising Services/Consultant ***	Electrology
Advertising Svcs./Public Relation	Employment Agency/Headhunter ***
Appliance Sales/Repair	Energy Consultants
Architects	Engineers
Art Print Installation	Event Planners
Audio/Visual Installers	Exterminators/pest control
Automobile/Watercrafts-	Farming
(Accessories/Sales/Painting/Parts/Repair)	Fine Jewelry Sales/Repair
Automobile Accessories	Firearm Sales
Bait Shops	Food Distributor
Bands	Forestry Consultant
Baseball Card Sales	Freight forwarders
Bed & Breakfast Inns/Boarding homes	First Aid Training
Booking Agent/Talent Agent	Fund Raising/Nonprofit Org.
Candlemakers	Funeral Homes
Catering/Coffee Svc/Food Cart **	Furniture Manufact. Refinisher
Cleaning Services	Gardening Tools
Coin/Stamp Shop	Gunsmith
Collection Agency	Gymnastics/Tumbling
Computer Programmer/Software	Hardware Supplies
Developers ***	Health Care Field (Doctor, nurse, etc.)
Consultants (other than computer or personal image) ***	Home Repair
Contractors	Human Resource Consultant
Counselor/Lawyer/Paralegal ***	Installers
Credit/Background Checks	Insurance/Private Investigator
CPR Classes	Internet Service Providers
Dating Services	Knife Manufacturers/Sharpening
Day Care Centers	Lamaze Classes
Day Spa	Land Brokers/Landlords
Delivery/Courier Service	Land Surveyors, Architects, Engineers
Diaper/Laundry Service	Landscapers/Plant Services **
Dispatcher	Lawn Care Services
Directors/Producers (TV programs, commercials, films)	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