

Red Shield Insurance Company[®] - UW Products

Acceptable List with Special Conditions

Classification	Special Conditions
Alarm Installation ¹	Excludes Professional Liability and monitoring Submit an Acord Application and Contractors Questionnaire
Apartments ^{1 & 2}	Property values \$5,000,000 or less per location Higher limits will be considered Submit an Acord Application and Red Shield Insurance Company Habitational Questionnaire
Army and Navy Stores ¹	No firearms, vehicle, ammunition sales or service are permitted Used property held for sale will be valued using ACV Submit an Acord Application
Art Supplies ¹	No special conditions Submit an Acord Application
Bailees	No dry cleaning Submit appropriate Red Shield Insurance Company Inland Marine Application
Bait and Tackle Stores	No dive shops, boat sales or service, sponsored events, charters or rentals
Fishing Equipment and Supplies ¹	Fishing equipment and supplies sales only; no other sporting goods sold No gasoline sales Submit an Acord Application
Bakery, Cookie, and Donut Shops ^{1 & 2}	UL approved suppression system over deep fat fryer Submit an Acord Application
Banner and Flag Shops ¹	No special conditions Submit an Acord Application
Bars and Taverns ^{1 & 2}	No Liquor Liability Must meet commercial cooking underwriting requirements UL approved suppression system over deep fat fryer Submit an Acord Application and Restaurant Questionnaire
Beauty Supply Stores ^{1 & 2}	No mixing or repacking No tanning, body piercing, permanent cosmetic application, electrolysis or tattooing Submit an Acord Application
Bed and Breakfasts ¹	No age limit, but older buildings must be on circuit breakers and plumbing; heating and roof updated Submit an Acord Application
Bedding, Bath, and Linen Stores ¹	No special conditions Submit an Acord Application

¹ Two year minimum prior experience required.

² Equipment Breakdown is available this class.

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Boat Houses	Submit Red Shield Insurance Company Floating Property Application with photo
Bookstores and Magazine Stores ¹	No antique or rare books, publishing, or restoration Used property held for sale or rental will be valued using ACV Submit an Acord Application
Bowling Alleys (small) ^{1 & 2}	Submit an Acord Application for eligibility
Bric-a-Brac or Curios Stores	No special conditions Submit an Acord Application
Brush Removal ¹	No special conditions Submit an Acord Application
Builder's Risk	No residential renovations New residential <\$1,000,000 Commercial new/renovation up to \$12,000,000 Licensed General Contractor required on all projects Scheduled jobsite or reporting available Owners and Contractor's Protective not available Submit appropriate Red Shield Insurance Company Inland Marine Application
Car Washes ^{1 & 2}	No special conditions
(Customer drive thru)	Submit an Acord Application
Car Wash (Self-serve) ^{1 & 2}	No special conditions Submit an Acord Application
Card Stores - Greeting Type ¹	No special conditions Submit an Acord Application
Carpentry - Interior ¹	Finish carpentry and trim work only (no exterior work) Exterior building envelope exclusion applies Submit an Acord Application and Contractor's Questionnaire
Carpet Cleaning ¹	In shop or customers' premises Submit an Acord Application and Contractor's Questionnaire
Catalog and Mail Order Houses ¹	No special conditions Submit an Acord Application
Ceramics, Pottery, China	No special conditions
and Glassware Stores ¹	Submit an Acord Application
Cheese Shops ^{1 & 2}	No special conditions Submit an Acord Application
Chimney Cleaning ¹	\$2,500 Sub-Limit for soot damage applies Submit an Acord Application and Contractor's Questionnaire
Christmas Tree Lots ¹	No u-cut tree farms Submit an Acord Application

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Churches ¹	Small Churches preferred; Excludes Professional Liability Excludes Abuse and Molestation Submit an Acord Application
Coffee Carts ^{1 & 21}	See Concessionaires
Condominium Association..... Residential	Developer must have released all interest to Condo Association and developer cannot be a member of the board Must have D&O Coverage Must be 31% occupied Underwriting inspection required Submit an Acord Application
Concessionaires ¹	Must have food handler's experience and food handler's license Submit an Acord Application
Contractor's Equipment	No monoline miscellaneous tools Commercial and personal use equipment Contractor owned, leased/rented from others No lease/rented to, unless with insured operator No large scale commercial farming Submit appropriate Red Shield Insurance Company Inland Marine Application
Convenience Stores ^{1 & 2}	Must meet commercial cooking guidelines if there is commercial cooking on the premises Gasoline sales: maximum 25% of total gross annual receipts and maximum two pump island Must have pollution coverage if selling gasoline Underwriting inspection required Submit an Acord Application
Craft Shops ¹	No special conditions Submit an Acord Application
Crane and Rigging Contractor's Liability	Provide lifting capacity, boom length, operator experience, automatic overload shutdown device or sensor Leased/rented form available Not leased/rented to, unless with insured operator Submit appropriate Red Shield Insurance Company Inland Marine Application
Curtain and Drapery ^{1 & 2}	No special conditions Submit an Acord Application
Dance Studios ¹	Excludes Professional Liability Excludes Abuse and Molestation Submit an Acord Application
Debris Removal Contractors ¹	Debris removal from construction sites Submit an Acord Application and Contractor's Questionnaire

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Delis ^{1 & 2}	Limited cooking Must have food handler's experience and license Submit an Acord Application and Restaurant's Questionnaire
Donut Shops ^{1 & 2}	UL approved suppression system over deep fat fryer Submit an Acord Application and Restaurant Questionnaire
Dwellings - 3 or more Commercial Form ^{1 & 2}	Must be updated and show pride of ownership LLC and Corp. acceptable Submit an Acord Application and photos
EDP - Electronic Data Processing ¹ (property only)	Typically not monoline Inland Marine Packaged, covers property only, no consequential losses Submit appropriate Red Shield Insurance Company Inland Marine Application
Exhibition Floater	No special conditions Submit appropriate Red Shield Insurance Company Inland Marine Application
Exterminators ¹	See Pest Control
Fabric, Dry Goods, Notions, Yarn and Piece Goods ¹	No special conditions Submit an Acord Application
Farm Machinery Operations ¹	This class is not intended for owned farms Submit an Acord Application
Fast Food Establishments ¹ (non-franchise)	UL approved suppression system over deep fat fryer Submit an Acord Application and Restaurant Questionnaire
Fence Erection Contractors ¹	No deck building Exterior building envelope exclusion applies Submit an Acord Application and Contractor's Questionnaire
Fine Arts ¹	Commercial only (dealers, collectors) Contemporary art only; no antiques or museum collections Scheduled or blanket coverage Submit appropriate Red Shield Insurance Company Inland Marine Application.
Fire Extinguishers ¹ Servicing, Refilling, or Testing	No special conditions Submit an Acord Application
Floating Homes (non-motorized)	Submit Red Shield Insurance Company Floating Home Application, photo, appraisal, and float inspection
Floating Property Docks, Piers and Floating Buildings	Private docks and piers included Condo Association Commercial docks, piers and floating buildings Submit appropriate Red Shield Insurance Company Inland Marine Application

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Floor Covering Installation ¹	Exterior building envelope exclusion applies Installation Floater available Submit an Acord Application and Contractor's Questionnaire
Florist ¹	No special conditions Submit an Acord Application
Food Carts ^{1 & 2}	Must have food handler's experience and license Submit an Acord Application
Food Catering ^{1 & 2}	Must have food handler's experience and license Submit an Acord Application
Forestry Services ¹	Forest Service fire fighters, water tenders, reforestation, cleanup, maintenance, road building, timber cruising, tree thinning and brush removal Submit an Acord Application
Furniture Stores ¹	No special conditions Submit an Acord Application
Garbage, Ash and Refuse Collecting ¹	No landfills owned or operated by the insured Submit an Acord Application
Gift, Souvenir or Novelty Supplies ¹	No special conditions Submit an Acord Application
Glass Dealers or Glaziers ¹	No automotive glass Earthquake coverage not available Submit an Acord Application
Grocery Stores ^{1 & 2}	Non-franchise stores No health or vitamin stores Inspection required if there is commercial cooking on the premises Must meet commercial cooking guidelines if there is commercial cooking on the premises Submit an Acord Application and Restaurant Questionnaire if cooking
Hardware ¹	Refer to a Red Shield Underwriter if operations include equipment rental or repair No firearms, ammunition sales or service are permitted Submit an Acord Application
Hobby Shops, Game Stores and Model Making Supplies ¹	No toy stores Collectibles: sports memorabilia and sports cards are separately classified Submit an Acord Application
Home Inspection & Appraisal Companies ¹	Excludes Professional Liability Must have Professional Liability Coverage Submit an Acord Application

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Ice Cream Parlors ^{1 & 2}	No special conditions Submit an Acord Application
Inland Marine - Misc. Commercial	Scheduled Property Floater: <ul style="list-style-type: none"> - Musical Instruments - professional only - Catering Equipment - owned and leased, rented to - Sports Equipment - team, league only (no personal) - Photography Equipment - full-time professional only - Signs - >\$2,500 - ATVs/Snowmobiles - commercial use only Submit appropriate Red Shield Insurance Company Inland Marine Application.
Installation Floater	Scheduled location(s) or blanket Submit appropriate Red Shield Insurance Company Inland Marine Application
Janitorial Service ¹	Submit floor waxing for underwriter approval Submit an Acord Application and Contractor's Questionnaire
Janitorial Supplies ¹	Cleaning chemicals and solvents must be properly stored and stacked Underwriting inspection is required Submit an Acord Application
Key Cutting ¹	No special conditions Submit an Acord Application
Lamp, Ceiling Fans and Electrical	Incidental installation
Lighting - Stores Only ¹	Submit an Acord Application
Landscape Gardening ¹	Excludes backflow testing Exterior building envelope exclusions applies Submit an Acord Application and Contractor's Questionnaire
Laundromat - Coin Operated ^{1 & 2}	No special conditions Submit an Acord Application
Laundry and Dry Cleaners ^{1 & 2}	If self service laundries, Property Damage to laundry is excluded Bailees coverage is not available Submit an Acord Application
Lawn Care Services ¹	No special conditions Submit an Acord Application and Contractor's Questionnaire
Leather Goods - Personal Accessories and Luggage Stores ¹	Clothing is separately classified under clothing and accessories Submit an Acord Application
Liquor Stores ¹	Central station burglar alarm required unless prior company approval is obtained Submit an Acord Application
Locksmiths ¹	No special conditions Submit an Acord Application

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Logging Equipment	Submit appropriate Red Shield Insurance Company Inland Marine Application
Lumpers, R/A ¹	No special conditions No cargo coverage available Submit an Acord Application
Machinery/Equipment	Contact a Red Shield Insurance Company Underwriter for eligibility
Installation and Repairs ¹	
Mobile Home Transport (Cargo)	No homes >15 years of age No coverage for used double or triple-wide homes per state and federal regulations Can also cover remote tractors for installation Submit appropriate Red Shield Insurance Company Inland Marine Application
Mobile Medical	Equipment only General Liability is not available Submit appropriate Red Shield Insurance Company Inland Marine Application
Motels and Hotels ^{1 & 2}	Pools must be fenced, signs posted, no diving boards Submit an Accord Application
Motor Truck Cargo	Limits to \$250,000 No theft on target commodities No homeowners household goods Refrigeration Breakdown available Livestock Recovery/towing/on-hook Contingent Cargo (Freight brokers only, no forwarders) Submit appropriate Red Shield Insurance Company Inland Marine Application
Newsstands ¹	No special conditions Submit an Acord Application
Office Buildings ^{1 & 2}	No special conditions Submit an Acord Application
Office Furniture - Sales and Rentals ¹	No special conditions Submit an Acord Application
Painting, Interior ¹	Exterior building envelope exclusion applies Submit an Acord Application and Contractor's Questionnaire
Paper, Paper Products and Party Supplies, N.O.C. ¹	No special conditions Submit an Acord Application
Patterns and Dies Floater	No special conditions Submit appropriate Red Shield Insurance Company Inland Marine Application

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Pest Control Services ¹	Excludes Professional Liability Must have Professional Liability Coverage Submit an Acord Application and Contractor's Questionnaire
Picture Frames Store ¹	Central station burglar alarm recommended where high valued artwork is involved No Bailees coverage available Submit an Acord Application
Pizza Shops ^{1 & 2}	Liquor receipts must be 50% or less of total receipts No hired and non-owned auto coverage Underwriting inspection required Must meet commercial cooking guidelines Submit an Acord Application and Restaurant Questionnaire
Plant Stores - Artificial ¹	Plant stores that sell live plants should be classified as Florists Submit an Acord Application
Poster Art and Pictures Stores ¹	No original artwork No Bailees coverage Submit an Acord Application
Reforestation Services ¹	Forest Service fire fighters, water tenders, reforestation, cleanup, maintenance, road building, timber cruising, tree thinning and brush removal Submit an Acord Application
Restaurants ^{1 & 2}	Liquor on family style restaurants, delis and bed & breakfasts if liquor receipts are less than 50% of sales No liquor liability on bars & taverns Submit an Acord Application and Restaurant's Questionnaire
Rigger's Liability	See Crane and Rigging Contractor's Liability
Sales Representative Sample	No special conditions Submit appropriate Red Shield Insurance Company Inland Marine Application
Septic Tank Systems	No special conditions
Installation, Servicing or Repair ¹	Submit an Acord Application and Contractor's Questionnaire
Sewer Cleaning ¹	No special conditions Submit an Acord Application and Contractor's Questionnaire
Shopping Centers or Indoor Malls ^{1 & 2}	Mini malls preferred
(Lessor's Risk Only)	Underwriting inspection is required Parking lots must be well-lit, well-maintained, provide adequate security, and receive proper snow and ice removal If theft, central station burglar alarm required Minimum occupancy required Submit an Acord Application

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Sign Erection, Installation or Repair ¹ ...	No special conditions Submit an Acord Application
Sign Painting and Lettering ¹	No special conditions Submit an Acord Application
Silk Screening ¹	Must have procedures in place for disposal Submit an Acord Application
Snow and Ice Removal ¹	Driveway, parking lots and roads only Submit an Acord Application
Stationary and Rubber Stamp Store ¹	No special conditions Submit an Acord Application
Street Cleaning ¹	No special conditions Submit an Acord Application
Swimming Pool Installation ¹	No special conditions Submit an Acord Application
Taxidermist ¹	Excludes Professional Liability Bailees coverage not available No care, custody and control Submit an Acord Application
Tile, Stone or Marble Installation ¹	Interior installation Installation floaters available Exterior building envelope exclusions applies Submit an Acord Application and Contractor's Questionnaire
Transportation Insurance	Owner's goods and owner's vehicles Owner's goods via common carrier truck, rail and air shipments (U.S., Canada and territories) Submit appropriate Red Shield Insurance Company Inland Marine Application
Tree Pruning ¹	Exterior building envelope exclusion, roofing exclusion, logging exclusion, and pesticide or herbicide sub-limit applies Submit an Acord Application and Contractor's Questionnaire
Trophies ¹	No special conditions Submit an Acord Application
Truckers GL ¹	No truck brokers No vehicle operations Submit an Acord Application
Vacation Rental Homes ^{1 & 2}	Must have local professional management company, after rental cleanup, off-season bi-monthly walk through, Protection Class 8 or less, working smoke alarms and fire extinguishers Photos showing pride of ownership Package, Property or General Liability Submit an Acord Application

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Vending Machine Operations ¹	No special conditions Submit an Acord Application
Video Stores ^{1 & 2}	No special conditions Submit an Acord Application
Warehouse Legal	Up to \$5,000,000 Submit appropriate Red Shield Insurance Company Inland Marine Application.
Warehouses ¹	What is the nature of the products stored No high hazard Submit an Acord Application
Window Washing ¹	Excludes pressure washing Submit an Acord Application and Contractor's Questionnaire
Wood Products Manufacturing ¹	No baby furniture, toys or bunk beds Must have dust collection system Submit an Acord Application
Yachts	Up to \$500,000 hull limit Not less than 30ft, not more than 65ft Under 45 mph max speed Individual and corporate owned yachts All Risks policy Towing and salvage included Pollution coverage included Med pay and personal effects coverage Liability limits up to \$1,000,000 Insuring yachts navigating from home ports on the Columbia and Willamette Rivers and Washington, we are able to provide our customers with navigation to the north end of Vancouver Island and beyond to southeast Alaska, as fits their needs Submit Red Shield Insurance Company Yacht Application

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