

CLASS GROUPING	CLASS	NAICS
Convenience Food Stores	Convenience Store	445120
Distribution	Appliance Distributor	423620
Distribution	Auto Parts Distributor	423120
Distribution	Clothing and Apparel Distributor: General	4243**
Distribution	Clothing and Apparel Distributor: Specialty or Formal Wear	4243**
Distribution	Collectibles and Memorabilia Distributor	423920
Distribution	Beauty Supply Distributor	424210
Distribution	Restaurants, Bars and Hotel Equipment Distributor	423440
Distribution	Office and Store Equipment Distributor	423420
Distribution	Fabric Distributor	424310
Distribution	Floor Covering Distributor	423220
Distribution	Farm and Garden Supply Distributor	424910
Distribution	Hardware or Tool Distributor	423710
Distribution	Hearing Aid Distributor	423450
Distribution	Heating, Ventilation, and Air Conditioning Equipment Distributor	423720/423730
Distribution	Hobby, Craft or Artists Supply Distributor	423920
Distribution	Janitorial Supplies Distributor	423850
Distribution	Office Machine Distributor	423420
Distribution	Optical Goods Distributor	423460
Distribution	Stationery or Paper Products Distributor	424110/424130
Distribution	Toy Distributor	423920
Distribution: Food & Bev	Baked Goods Distributor — No Baking on Premises	424490
Distribution: Food & Bev	Beverage Distributor: Non-alcoholic beverages	424810
Distribution: Food & Bev	Candy or Confectionery Distributor	424450
Distribution: Food & Bev	Fruit or Vegetable Distributor	424480
Distribution: Food & Bev	Grocery or Supermarket Distributor	424410
Distribution: Food & Bev	Health or Natural Food Distributor	424490
Distribution: Food & Bev	Meat, Fish, Poultry or Seafood Distributor	424470
Medical Office	Acupressure or Acupuncture	621399

CLASS GROUPING	CLASS	NAICS
Medical Office	Allergist	621111
Medical Office	Audiologist	621340
Medical Office	Cardiologist	621111
Medical Office	Chiropractor	621310
Medical Office	Dentist, Hygienist, or Oral Surgeon	621210
Medical Office	Dermatologist	621111
Medical Office	Ear, Nose and Throat (ENT)	621111
Medical Office	Gastroenterologist	621111
Medical Office	General Practitioner	621111
Medical Office	Geriatrics	621111
Medical Office	Gynecology, Obstetrics	621111
Medical Office	Medical Clinic (Walk In)	621111
Medical Office	Medical Office — Not Otherwise Classified	621111
Medical Office	Medical Specialist — Not Otherwise Classified	621111
Medical Office	Mental Health Outpatient Addiction Center	621420
Medical Office	Mental Health Therapist	621330
Medical Office	Midwifery	621399
Medical Office	Neurologist	621111
Medical Office	Oncologist	621111
Medical Office	Orthopedic Care	621111
Medical Office	Pediatrician	621111
Medical Office	Podiatrist	621391
Medical Office	Psychiatrist / Psychologist	621112
Medical Office	Sleep Clinic	621498
Medical Office	Sleep Clinic Office (Condominium Unit Owner)	621498
Medical Office	Medical Laboratory	621511
Medical Office	Medical Laboratory (Condominium Unit Owner)	621511
Medical Office	Medical Imaging Center	621512
Medical Office	Medical Imaging Center (Condominium Unit Owner)	621512
Medical Office	Dialysis Center	621492
Medical Office	Dialysis Office (Condominium Unit Owner)	621492

CLASS GROUPING	CLASS	NAICS
Medical Office	Massage Therapist	621399
Medical Office	Massage Therapist Office (Condominium Unit Owner)	621399
Medical Office	Nutritionist or Dietitian	621399
Medical Office	Nutritionist or Dietitian (Condominium Unit Owner)	621399
Medical Office	Physical Therapist	621340
Medical Office	Physical Therapist Office (Condominium Unit Owner)	621340
Personal Care	Speech Therapist	621340
Personal Care	Barber Shops	812111
Personal Care	Hair Salons or Beauty Parlors	812112
Personal Care	Nail Salon	812113
Professional Office	Accounting and Related Services	541219
Professional Office	Advertising and Related Services	541810
Professional Office	Answering Service	561421
Professional Office	Architects (Consulting, not engaged in actual construction)	541310
Professional Office	Call Center	561422
Professional Office	Career Counseling	624310
Professional Office	Certified Public Accountants (CPA)	541211
Professional Office	Collection Agency	561440
Professional Office	College Counseling	611710
Professional Office	Credit Counseling Agency	541990
Professional Office	Credit Reporting Agency	561450
Professional Office	Employment Agency	561311
Professional Office	Engineers (Consulting, not engaged in actual construction)	541330
Professional Office	Financial Planning	523940
Professional Office	GIS Mapping and Surveying	541370
Professional Office	Inspection and Appraisal Company	524298
Professional Office	Insurance Agents, Brokers, or Wholesalers	524210
Professional Office	Interior Designers	541410
Professional Office	Investment Brokers	523150
Professional Office	Legal Services	541110
Professional Office	Mortgage Broker	522310

CLASS GROUPING	CLASS	NAICS
Professional Office	Payroll Services	541214
Professional Office	Professional Office Not Otherwise Classified	541990
Professional Office	Real Estate Agent	531210
Professional Office	Ticket Agency	561599
Professional Office	Titling and Escrow Services	541191
Professional Office	Translation Services	541930
Professional Office	Travel Agency	561510
Professional Office	Adoption Services	624110
Professional Office	Adoption Services Office (Condominium Unit Owner)	624110
Professional Office	Labor Unions	813930
Professional Office	Labor Unions Office (Condominium Unit Owner)	813930
Professional Office	Manufacturer Sales Representatives	813910
Professional Office	Manufacturer Sales Representatives Office (Condominium Unit Owner)	813910
Professional Office	Third Party Claims Administration	524291
Professional Office	Third Party Claims Administration Office (Condominium Unit Owner)	524291
Professional Office	Translation Services	541930
Professional Office	Translation Services Office (Condominium Unit Owner)	541930
Professional Office	Veterinarian	541940
Professional Office	Veterinarians Office (Condominium Unit Owner)	541940
Retail	Appliance and Accessories Store	449210
Retail	Army and Navy Store	459510
Retail	Bicycle Store — No Rental	459110
Retail	Bicycle Store — With Rental	459110
Retail	Book and Magazine Store	459210
Retail	Building Materials Store	444180
Retail	Camera or Photographic Equipment Store	449210
Retail	Clothing Store: General Apparel	458110
Retail	Clothing Store: Specialty or Formal Wear	458110
Retail	Electrical Lighting Store	444180
Retail	Electronics, Computers, Computer Peripherals or Software Retail	449210

CLASS GROUPING	CLASS	NAICS
Retail	Fabric Store	459130
Retail	Farm and Garden Supply Store	444240
Retail	Floor Covering Store: Except Wood or Ceramic Tile Only	449121
Retail	Floor Covering Store: Wood or Ceramic Tile Only	444180
Retail	Florist	459310
Retail	Furniture Store	449110
Retail	Gift Shop or Novelty Store	459420
Retail	Hardware or Tool Store	444140
Retail	Hearing Aid Store	456199
Retail	Hobby Store, Craft or Artists Supply Store	459120
Retail	Home Furnishings Store	449129
Retail	Jewelry Store: Costume Jewelry	458310
Retail	Leather Goods Store	458320
Retail	Music or Video Store	449210
Retail	Musical Instrument Store	459140
Retail	Office Machines and Appliances Store	459999
Retail	Optical Goods Store	456130
Retail	Paint, Wallpaper or Wallcovering Store	444120
Retail	Pet Supply Store	459910
Retail	Retail Store — Not Otherwise Classified	459999
Retail	Shoe Store	458210
Retail	Sporting Goods or Outdoor Recreation Store: No Rental	459110
Retail	Sporting Goods or Outdoor Recreation Store: With Rental	459110
Retail	Stationery or Paper Products Store	459410
Retail	Toy Store	459120
Retail	Auto Parts Store	441330
Retail	Ceramics and Pottery Store	444180
Retail	Beauty Supply Store	456120
Retail	Drug Store or Pharmacy	456110
Retail	Video Game Store	449210
Retail	Janitorial Supplies Store	459999

CLASS GROUPING	CLASS	NAICS
Retail	Precision and Scientific Tools and Instruments Store	459999
Retail	Refrigeration Equipment and Supplies Store	459999
Retail	Swimming Pool, Spa and Supplies Store	459999
Retail	Variety Store	455219
Retail: Food & Bev	Bakery No Baking on Premises	445291
Retail: Food & Bev	Bakery — With Baking on Premises	311811
Retail: Food & Bev	Beer or Wine Store	445320
Retail: Food & Bev	Candy/Confectionery Store: Mfct. from Purchased Choc. on Premises	311352
Retail: Food & Bev	Candy/Confectionery Store: Mfct. on Premises	311340
Retail: Food & Bev	Candy/Confectionery Store: Mfct. on Premises Candy/Confectionery Store: No Mfct. on Premises	445292
Retail: Food & Bev	Fruit or Vegetable Store	445230
Retail: Food & Bev	Grocery Store	445110
Retail: Food & Bev	Health Food Store	445110
Retail: Food & Bev	Liquor Store	445310
Retail: Food & Bev	Meat, Fish, Poultry or Seafood Store	445250/445240
Services	Copy Center	561439
Services	Dental Laboratories	339116
Services	Direct Mail Companies	541860
Services	Directory and Mailing List Publishers	513140
Services	Engraving (Including Trophy Stores)	332812
Services	Locksmiths	561622
Services	Mail Box, Packaging or Mailing Services	561431
Services	Photoengraving	323120
Services	Trophy Store	332812
Services	Photographers	711510
Services	Printing	323111
Services	Tailoring or Custom-made Clothing	811490



# Convenience and Beverage Stores

With MGT you can quote, bind, and issue BOPs for a variety of convenience and beverage store exposures.

## Our Coverages

- General Liability, Property, Employee Benefits Liability, EPLI, HNOA, and Spoilage

## Not Available

- Total Pollution Exclusion required when operations include gas sales

## Ineligible Risks

- Buildings in coastal or wildfire exposed areas
- Risks with multiple class exposures
- Risks with vacant buildings or in the course of construction
- Filling of propane tanks
- Liquor Liability in AK, AL, CT, DC, IL, SC, UT, VT, WV
- On-site cooking using grease laden vapors or grilling
- Sale or prescription of cannabis or related products
- Over 25% of receipts from alcohol sales

## Target Classes

- Convenience Stores
- Liquor Stores
- Beer and Wine Stores

## Coverage Features

- Inflation Guard automatically included
- Damage to Premises Rented To You available up to \$1M
- Coverage available for special events

## Eligible Risks

- New ventures
- 1 - 100 Employees
- Up to \$3M in revenue
- Up to \$2M in property
- Up to 35,000 square feet
- Building-owners, condo-owners, and tenants
- Prior loss history
- Risks with up to 4 locations
- Business Personal Property (Contents) in coastal areas

## Why Choose Us?

MGT offers fast and easy BOPs, responsibly underwritten with sustainable rates so that you can build long-term relationships with your customers. Together, we make insurance easy to obtain and understand for the small businesses that are the backbone of the American economy.

- ▶ Instant quote, bind, pay, and issue BOPs
- ▶ No fees to pay with eCheck, credit, or debit card
- ▶ Direct billed with annual and quarterly options
- ▶ Quote confidently with helpful tips
- ▶ Tailor sub-limits to the insured's needs
- ▶ Optional coverage on Employee Benefits, EPLI, and HNOA
- ▶ Cyber liability included
- ▶ Can include special events + host liquor
- ▶ Responsible underwriting and sustainable rates





# Distributors and Wholesalers

With MGT you can quote, bind, and issue BOPs for a variety of distributor and wholesaler exposures.

## Our Coverages

- General Liability, Property, Employee Benefits Liability, EPLI, and HNOA

## Not Available

- Commercial Auto and related lines

## Target Classes

- Appliance Distributor
- Auto Parts Distributor
- Beauty Supply Distributor
- Office and Store Equipment Distributor
- HVAC Equipment Distributor
- Office Machine Distributor

## Ineligible Risks

- Risks in wildfire exposed areas
- Building coverage in coastal areas
- Risks with multiple class exposures
- Risks with vacant buildings or in the course of construction

## Coverage Features

- Inflation Guard automatically included
- Damage to Premises Rented To You available up to \$1M
- Coverage available for special events

## Eligible Risks

- New ventures
- 1 - 100 Employees
- Up to \$3M in revenue
- Up to \$2M in property
- Up to 35,000 square feet
- Building-owners, condo-owners, and tenants
- Prior loss history
- Risks with up to 4 locations
- Business Personal Property (Contents) in coastal areas



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# Food Retail

With MGT you can quote, bind, and issue BOPs for a variety of food retail exposures.

## Our Coverages

- General Liability, Property, Employee Benefits Liability, EPLI, and HNOA

## Eligible Risks

- Home-based Businesses
- New ventures
- 1 - 100 Employees
- Up to \$3M in revenue
- Up to \$2M in property
- Building-owners, condo-owners, and tenants
- Prior loss history
- Risks with up to 4 locations
- Business Personal Property (Contents) in coastal areas

## Target Classes

- Bakery with Baking on Premises
- Bakery Without Baking on Premises
- Candy Stores
- No Manufacturing on Premises
- Candy Stores with Manufacturing on Premises

## Coverage Features

- Inflation Guard automatically included
- Damage to Premises Rented To You available up to \$1M
- Coverage available for special events

## Ineligible Risks

- Risks in wildfire exposed areas
- Building coverage in coastal areas
- Risks with multiple class exposures
- Risks with vacant buildings or in the course of construction
- Risks operating as a warehouse or wholesaler



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- ▶ Cyber liability included
- ▶ Can include special events + host liquor
- ▶ Responsible underwriting and sustainable rates



# Grocery Stores

With MGT you can quote, bind, and issue BOPs for a variety of grocery store exposures.

## Our Coverages

- General Liability, Property, Employee Benefits Liability, EPLI, HNOA, and Spoilage

## Not Available

- Total Pollution Exclusion required when operations include gas sales

## Target Classes

- Grocery Stores
- Health Food Stores

## Ineligible Risks

- Buildings in coastal or wildfire exposed areas
- Risks with multiple class exposures
- Risks with vacant buildings or in the course of construction
- Filling of propane tanks
- Liquor Liability in AK, AL, CT, DC, IL, SC, UT, VT, WV
- On-site cooking using grease laden vapors or grilling
- Sale or prescription of cannabis or related products
- Over 25% of receipts from alcohol sales

## Coverage Features

- Inflation Guard automatically included
- Damage to Premises Rented To You available up to \$1M
- Coverage available for special events

## Eligible Risks

- New ventures
- 1 - 100 Employees
- Up to \$3M in revenue
- Up to \$2M in property
- Up to 35,000 square feet
- Building-owners, condo-owners, and tenants
- Prior loss history
- Risks with up to 4 locations
- Business Personal Property (Contents) in coastal areas
- Propane tank exchange (filling is prohibited)
- Gas sales



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- ▶ Responsible underwriting and sustainable rates



# Medical Offices

With MGT you can quote, bind, and issue BOPs for a variety of medical office exposures.

## Our Coverages

- General Liability, Property, Employee Benefits Liability, EPLI, and HNOA

## Not Available

- Professional Liability

## Target Classes

- Allergists
- Cardiologists
- Chiropractors and Acupuncturists
- Dermatologists
- Ear, Nose & Throat (ENT) Specialists
- Gastroenterologists
- General Practitioners
- Gynecology, Obstetrics
- Mental Health Professionals
- Midwifery
- Naturopathic or Homeopathic
- Neurologists
- Oncologists
- Orthopedic Care Pediatricians
- Psychiatrists
- Specialists
- Speech Therapists
- Walk-in Clinics

## Coverage Features

- Inflation Guard automatically included
- Damage to Premises Rented To You available up to \$1M
- Coverage available for special events

## Eligible Risks

- New ventures
- 1 - 100 Employees
- Up to \$3M in revenue
- Up to \$2M in property
- Building-owners, condo owners, and tenants
- Prior loss history
- Risks with up to 4 locations
- Business Personal Property (Contents) in coastal areas

## Ineligible Risks

- Risks in wildfire exposed areas
- Building coverage in coastal areas
- Risks with multiple class exposures
- Risks with vacant buildings or in the course of construction

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- ▶ Cyber liability included
- ▶ Can include special events + host liquor
- ▶ Responsible underwriting and sustainable rates



# Personal Care Services

With MGT you can quote, bind, and issue BOPs for a variety of personal care service exposures.

## Our Coverages

- General Liability, Property, Professional Liability, Employee Benefits Liability, EPLI, and HNOA

## Operations Requiring Separate Professional Liability Coverage

- Tanning
- Permanent Make-up
- Body Waxing
- Eyelash Extensions
- Hair Removal by Electrolysis or Surgery
- Massage Therapy
- Private Label or Manufacturer Representative Sales

## Target Classes

- Barber Shops
- Hair Salons or Beauty Parlors
- Nail Salons



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## Coverage Features

- Inflation Guard automatically included
- Damage to Premises Rented To You available up to \$1M
- Coverage available for special events

## Eligible Risks

- New ventures
- 1 - 100 Employees
- Up to \$3M in revenue
- Up to \$2M in property
- Building-owners, condo owners, and tenants
- Prior loss history
- Risks with up to 4 locations
- Business Personal Property (Contents) in coastal areas

## Ineligible Risks

- Risks in wildfire exposed areas
- Building coverage in coastal areas
- Risks with multiple class exposures
- Risks with vacant buildings or in the course of construction

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- ▶ Can include special events + host liquor
- ▶ Responsible underwriting and sustainable rates





# Professional Offices

With MGT you can quote, bind, and issue BOPs for a variety of professional office exposures.

## Our Coverages

- General Liability, Property, Employee Benefits Liability, EPLI, and HNOA

## Not Available

- Professional Liability

## Target Classes

- Accountants
- Advertising & Related Services
- Architects & Engineers (consulting, not engaged in construction)
- Call Centers
- College & Career Counseling
- Credit Reporting & Employment Agencies
- Inspection & Appraisal Companies
- Insurance Agencies & Brokers
- Interior Designers
- Investment & Financial Planning
- Legal Services
- Payroll Services
- Real Estate Agencies
- Ticket Agencies
- Titling & Escrow Services

## Coverage Features

- Inflation Guard automatically included
- Damage to Premises Rented To You available up to \$1M
- Coverage available for special events

## Eligible Risks

- New ventures
- 1 - 100 Employees
- Up to \$3M in revenue
- Up to \$2M in property
- Building-owners, condo owners, and tenants
- Prior loss history
- Risks with up to 4 locations
- Business Personal Property (Contents) in coastal areas

## Ineligible Risks

- Risks in wildfire exposed areas
- Building coverage in coastal areas
- Risks with multiple class exposures
- Risks with vacant buildings or in the course of construction

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- ▶ Can include special events + host liquor
- ▶ Responsible underwriting and sustainable rates





# Retail

With MGT Insurance, you can quote, bind, and issue business owner policies for a variety of retail exposures.

## Our Coverages

- General Liability, Property, Employee Benefits Liability, EPLI, and HNOA

## Target Classes

- Bicycle Stores
- Clothing Stores
- Drug Store or Pharmacy
- Electronics Stores
- Farm & Garden Supply Stores
- Florists
- Furniture Stores
- Gift Shop
- Hardware Stores
- Hobby, Craft, or Artists Supply Stores
- Home Furnishings Stores
- Novelty Stores
- Office & Appliance Stores
- Swimming Pool, Spa and Supplies Stores
- Toy Stores
- Variety Stores

## Coverage Features

- Inflation Guard automatically included
- Damage to Premises Rented To You available up to \$1M
- Coverage available for special events

## Eligible Risks

- New ventures
- 1 - 100 Employees
- Up to \$3M in revenue
- Up to \$2M in property
- Building-owners, condo owners, and tenants
- Prior loss history
- Risks with up to 4 locations
- Business Personal Property (Contents) in coastal areas

## Ineligible Risks

- Risks in wildfire exposed areas
- Building coverage in coastal areas
- Risks with multiple class exposures
- Risks with vacant buildings or in the course of construction

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# Services

With MGT you can quote, bind, and issue BOPs for a variety of service exposures.

## Our Coverages

- General Liability, Property, Employee Benefits Liability, EPLI, and HNOA

## Target Classes

- Copy Centers
- Dental Laboratories
- Directory & Mailing List Publishers
- Direct Mail Companies
- Engraving & Trophy Stores
- Locksmiths
- Mail Box, Packaging, or Mailing Services
- Photoengraving
- Taxidermist



## Quote & Bind BOPs in Minutes

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## Coverage Features

- Inflation Guard automatically included
- Damage to Premises Rented To You available up to \$1M
- Coverage available for special events

## Eligible Risks

- New ventures
- 1 - 100 Employees
- Up to \$3M in revenue
- Up to \$2M in property
- Building-owners, condo-owners, and tenants
- Prior loss history
- Risks with up to 4 locations

## Ineligible Risks

- Risks in wildfire exposed areas
- Building coverage in coastal areas
- Risks with multiple class exposures
- Risks with vacant buildings or in the course of construction

## Why Choose Us?

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