Bershire Hathaway GUARD Insurance Companies

**FOR AGENTS & BROKERS ONLY**

# Workers' Compensation

## Targeted Classes/Appetite Supplement

## Why choose GUARD for your Workers' Comp business?

So many reasons . . .

- **Broad Appetite**
  Review our targeted classes on this supplement or refer to our *Commercial Lines Appetite Guide* for more details.  Our sweet spot is smaller premiums (under $50,000) from low-hazard, main-street classes!

- **ABQ (Always Be Quoting)**
  Allow us to quote risks that are outside of our traditional appetite through this special program. Commercial flat roofers, trucking, and more considered.

- **Automatic Underwriting**
  Enjoy straight-through processing (no underwriting involvement) for a growing list of businesses including contractors and restaurants. Premiums up to $40,000 eligible!

- **5% Cross Credit**
  Ask about our cross credit for your clients with an accompanying GUARD Businessowner's or Commercial Auto policy.

- **Pay-As-You-Go Billing**
  Share these benefits with your clients:  low-to-no down payments, no installment fees, and payments due based on their payroll cycle.

- **"Do-It-Yourself" Loss Control Guide**
  Provide your customers with five easy steps for establishing an effective workplace safety program.

- **Return-to-Work Program**
  Help mitigate the impact of a job-related injury/illness on a business with this simple program.

- **Specialty Programs**
  Contact our program administrators to refer your home health care, security guard, and towing clients.  Visit our *Agency Service Center > Tools & Resources* portal for more details.

Exceptions may apply by state and carrier.  This list is not all inclusive.  The final qualifying criteria for any applicant depends upon the particular nature of the risk and is subject to all company underwriting guidelines and state-specific laws and regulations.

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### ARTISAN CONTRACTORS & LANDSCAPING[1]

- **Burglar/Fire/Security Alarm Installation**
- **Cabinet/Fixture Installation**
- **Carpentry** - residential property & interior - work up to two (2) stories
- **Door/Window Installation** - excluding overhead garage-door installation
- **Electrical Work** - within buildings - excluding high-voltage work
- **Electronic Entertainment Device Installation**
- **Flat Concrete Work**
- **Glaziers and Glass Merchants**
- **Heating or HVAC Systems** - excluding commercial or industrial freezer work
- **Janitorial/Commercial Cleaning Services** - excluding property preservation
- **Landscapers/Grass Cutting** - excluding tree services and heavy excavation
- **Masons**
- **Painting** - interior/exterior
- **Plumbing** - residential and commercial
- **Sheet Metal Work**
- **Sprinkler Installation** - excluding chemical fire suppression systems
- **Tile - Ceramic, Stone, Mosaic Installation** - excluding granite, quartz

Contractor and landscaping risks require a minimum payroll of $25,000 and a reliable means of verifying the exposure (i.e., website, experience modification factor, loss runs, etc.). If Any/ghost policies also considered in most states.

[1]Restrictions apply in NY and WI.

### AUTO SERVICE & DEALERS

- **Car Washes** - full service and automatic with attendant
- **Dealerships/Rental Companies**
- **Gas Stations** - with and without convenience store
- **Service/Repair/Body Shops**

Auto service and dealers must have less than 15% of gross sales derived from towing or roadside assistance.

Eligible for Automatic Underwriting

PREMIUMS UP TO $40,000!

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## ENTERTAINMENT & HOSPITALITY

- **Billards/Bowling Centers**
- **Hotels/Motels**
- **Movie Theaters**

## PROFESSIONAL OFFICES

- **Accountants, Auditors, Bookkeepers**
- **Advertising/Graphic Design/Web Development**
- **Banking, Financial Consulting, Mortgage/Loan Brokers**
- **Clerical**
- **Computer Programming**
- **Dentists**
- **Doctors/Physicians**
- **Insurance Agencies**
- **Law Offices/Attorneys**
- **Real Estate Agencies**
- **Stockbrokers**
- **Ticket/Travel Agents**

## RESTAURANTS

- **Bars and Taverns** - excluding night clubs or establishments that require door security
- **Catering -** banquet hall; limited off site
- **Family Style and Fine Dining**
- **Fast-Food Establishments**
- **Limited-Cooking Restaurants**

Restaurants with some catering and/or delivery exposure will be considered.

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## RETAIL STORES - Including grocery

- **Auto Accessories**
- **Bakeries**
- **Beverages** - alcoholic and non-alcoholic
- **Clothing and Wearing Apparel**
- **Convenience Marts**
- **Department Stores**
- **Electronics**
- **Fabric**
- **Florists**
- **Furniture and Fixtures** - excluding furniture delivery or floor coverage installation
- **Gas Stations**
- **Grocery/Supermarkets**
- **Hardware**
- **Health and Personal Care**
- **Jewelry**
- **Musical Instruments** - excluding heavy delivery
- **Newstands**
- **Optical Goods and Hearing Aids**
- **Pharmacies/Drug Stores**
- **Sporting Goods**

## SERVICE INDUSTRY

- **Audio Post-Production** - computer or electronic
- **Barber Shops** - $40,000 minimum payroll required
- **Beauty Salons** - $40,000 minimum payroll required
- **Call Centers** - employer concentration reviewed for acceptability
- **Carpet Cleaners**
- **Cemeteries**
- **Copying and Duplicating**

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## SERVICE INDUSTRY (continued)

- **Dental Labs**
- **Funeral Homes** - excluding crematory operations
- **Laundry & Dry Cleaning** - petroleum/synthetic solvents, receiving stations, and self service
- **Installation, Service and Repair:**
  - **Appliance and Accessory** - excluding applicance delivery
  - **Jewelry**
  - **Lawn Mower**
  - **Office Machine**
  - **Sewing Machine**
  - **Shoe**
  - **Television/Radio**
- **Interior Decorators**
- **Locksmiths**
- **Mail Box or Packaging/Mail Order Houses**
- **Mailing and Addressing Companies**
- **Pet Groomers and Boarding** - daycare only
- **Photographers**
- **Publishers/Literary Agents**
- **Quick Printers**
- **Rental and Leasing**
- **Tailoring or Dressmaking** - custom
- **Tent Rental/Set Up**
- **Translation Services**
- **Veterinarians -** excluding treatment of farm or wild animals

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## WHOLESALERS & DISTRIBUTORS

- Bakeries
- Beverage Distributors
- Building Materials
- Clothing, Textile and Accessories
- Collectibles and Memorabilia
- Computer and Electronic Products
- Drugs/Pharmaceuticals
- Gardening and Light Farming Supplies
- Electrical Equipment, Applicance and Components
- Hobby, Craft & Artist Supplies
- Jewelry
- Kitchen Accessories
- Leather Goods
- Optical and Hearing Aids
- Perishable and Non-Perishable Products

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