



Think Small Business,
Think Utica National

Small Business Guide

ELIGIBILITY

APPETITE

COVERAGES

PAYMENT

CONTACT

ELIGIBILITY

COMMERCIALEDGE ELIGIBILITY REQUIREMENTS

TYPE OF BUSINESS	TOTAL INSURED VALUE (TIV) MAXIMUM	MAXIMUM GROSS SALES
Retailers	\$30,000,000	\$30,000,000
Professional Services & Offices	\$30,000,000	\$30,000,000
Grocery & Convenience Stores	\$10,000,000	\$10,000,000
Contractors	\$7,500,000	n/a
Restaurants	\$7,500,000	\$10,000,000
Graphic Communications	\$12,500,000	\$15,000,000
Auto Services	\$7,500,000	\$10,000,000
Religious Institutions	\$7,500,000	n/a
Child Care	\$7,500,000	\$10,000,000
Wholesalers	\$15,000,000	\$20,000,000
Other	\$20,000,000	\$15,000,000

Total Insured Value (TIV) is defined as the sum of the Building and Personal Property limits for all locations. TIV and Gross Sales are maximum allowable for all locations. Payroll and square-footage restrictions may apply to certain classes of business.

Requirements for Home-Based Businesses:

- Applicant's business space must be separate and distinct from the remainder of the home

Reminder

- No vacant or unoccupied buildings
- Buildings under construction or undergoing renovations are generally not acceptable

Ineligible for both Building Owners and Tenants

- Manufacturing operations
- Manufacturing operations within the same building
- Apartment or residential exposures that exceed 66% of the premises total square footage
- 24-hour operations

Ineligible for Building Owners

- Buildings greater than six stories in height (excluding basement)
- Apartments leased to college students
- Temporary or transient housing exposures

Ineligible for Tenants

- Space cannot be above the 40th floor
- Operations located within:
 - An airline, bus, subway, or train terminal
 - A stadium or arena
 - An amusement park

Lessors Risk not available in Texas

BOP APPETITE GUIDE

BUSINESS TYPE	SIC CODE
Auto Parts Stores	
Auto Parts and Supplies	5641
Auto Service & Repair¹	
Accessories and Sound Systems	7549
Body Repair	7532
Convenience Stores – with gasoline sales >75%	5411
Detailing – no pick up or delivery	7542
Electronic Service and Repair	7538
Exhaust	7533
Gas Stations	5541
Glass	7536
Paint	7532
Quick Lube Services	7549
Repair or Service	7538
Rustproofing	7549
Tune Up and Emission Testing	7549
Transmission Repair	7537
Tire Dealers	7534
Child Care¹	
Child Day Care Centers – for profit	8351
Child Day Care Centers – non-profit	8351
Contractors³	
Air Conditioning Systems with installation, service, or repair	1711
Appliances and Accessories with installation, service, or repair	1799
Carpentry – Interior	1751
Carpentry – Residential not over 3 stories - no home builders	1521
Carpentry – Residential Remodeling not over 3 stories	1521
Carpet, Rug, Furniture, or Upholstery Cleaning	7217
Ceiling or Wall Installation – metal only	1761
Concrete Work – Residential – floors, patios, walks, driveways	1771

BUSINESS TYPE	SIC CODE
Contractors³ (continued)	
Door, Window, or Assembled Millwork – Installation, Service, or Repair – metal only	1751
Driveway, Parking Area, or Sidewalk Paving	1771
Electrical Work – including home Entertainment – no security systems	1731
Fence Erection	1799
Floor Covering Installation – no ceramic tile or stone	1752
Furniture or Fixtures – installation in offices or stores	1799
Glass Dealers and Glaziers	1793
Grading of Land	1794
Heating or Combined Heating and Air Conditioning - no LPG	1711
House Furnishings Installation NOC	1799
Interior Decorators – including installation work	7389
Janitorial Services	7349
Landscape Gardening – Design, Planting, and Pruning	0783
Landscape Gardening – Lawn Care Services	0782
Lawn Sprinkler Installation	1711
Masonry	1741
Metal Erection – Decorative or Artistic	1791
Painting – Exterior – 3 stories or less	1721
Painting – Interior	1721
Paperhanging	1721
Refrigeration Systems Installation, Service, or Repair	1711
Septic Tank – Cleaning	7699
Septic Tank – Installation, Service, or Repair	7699
Siding Installation	1761
Sign Painting or Lettering – inside of buildings	7389
Tile, Stone, Marble, Mosaic, or Terrazzo Work – interior	1743
Voice and Data Communication Systems Installation	1731

¹ Professional Liability available ² Liquor Liability available in most states ³ These classes are not available in New York

BOP APPETITE GUIDE

BUSINESS TYPE	SIC CODE
Contractors³ (continued)	
Water Softening Equipment – installation, servicing, or repair	7389
Window Cleaning	7349
Eating/Food Preparation & Restaurants	
Bakeries	5461
Coffee Shops – limited cooking	5812
Cookie Stores	5461
Delis and Sandwich Shops ²	5812
Donut Shops – limited cooking	5812
Ice Cream and Yogurt Stores	5812
Pizza Shops ²	5812
Restaurants - Cafes & Bistros ³	5812
Restaurants - Diners ³	5812
Restaurants - Family Style ³	5812
Restaurants - Salad Bars ³	5812
Financial	
Financial Planners and Investment Advisors	6282
General Business	
Acupuncturists	8049
Appliance Service and Repair	7629
Barber Shops ¹	7241
Beauty Parlors and Hair Salons ¹	7231
Bicycle Shops – service and repair only, no retail	7699
Candy or Confectionery Stores – with other than chocolate manufacturing	6512
Convenience Stores – with gasoline sales – no cooking	5411
Dieticians	8049
Employment Agencies	7361
Executive Search – Recruiters	7361
Funeral Homes & Chapels ¹	7261
Insurance Claims Adjusters – independent	6411

BUSINESS TYPE	SIC CODE
General Business (continued)	
Jewelry Repair	7631
Laundromat – supervised self-service	7215
Laundry and Dry Cleaning Receiving Stations	7212
Locksmiths	7699
Mailbox Stores – no packaging services	7389
Mail-Order Houses	5961
Mailing or Addressing – list compiling services	7331
Personal Computer Repair	7378
Pet Grooming	0752
Photo Finishing Labs	7384
Photographers – commercial	7335
Photographers – portrait studios	7221
Pretzel Shops	5461
Self-Storage Facilities (<i>not available in Texas</i>)	4225
Shoe Repair	7251
Tax Preparation Services	7291
Television Installation or Repair	7622
Tuxedo Rental	7299
Graphic Communications¹	
Bookbinding	2789
Cloth Printing	2262
Electrotyping	2796
Engraving	2796
Graphic Art Brokers	7389
Graphic Designers	7336
Lithographing	2752
Mailing or Addressing – direct mailing	7331
Photoengraving	2796
Printing	2759
Publishers, Books	2731

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BUSINESS TYPE	SIC CODE
Graphic Communications¹ (continued)	
Publishers, Newspapers	2711
Publishers, Periodicals	2721
Silk-Screening	2396
Grocery Stores	
Grocery Stores or Supermarkets – with gas sales	5411
Grocery Stores or Supermarkets – without gas sales	5411
Insurance Agents	
Insurance Agents	6411
Professional Services	
Accounting – CPAs	8721
Accounting – other than CPAs	8721
Advertising & Related Services	7311
Architects – consulting	8712
Bookkeeping	8721
Consultants	
Advertising	7311
Benefit or Compensation	8742
Business Management – no hardware or software	8742
Communication	8742
Educational	8742
Human Resources	8742
Project Management	8742
Public Relations	8742
Purchasing or Procurement	8742
Sales and Marketing	8742
Training and Development	8742
Credit & Debt Counseling	8742
Dental Laboratories	8702
Engineers – consulting	8711
Inspection and Appraisal Services	6411

BUSINESS TYPE	SIC CODE
Professional Services (continued)	
Interior Decorators	7389
Lawyers	8111
Massage Therapists	7299
Medical Offices – no clinics, walk-in centers, or urgent care	
Audiologists	8049
Chiropractors	8041
Dentists and Orthodontists	8021
Dermatologists	8011
Nurses	8049
Obstetricians and Gynecologists	8011
Ophthalmologists	8011
Optometrists	8041
Osteopaths	8021
Physical Therapists	8049
Physicians and Surgeons	8011
Podiatrists	8043
Prosthesis Specialists	8049
Psychiatrists	8049
Psychologists	8049
Speech Therapists	8049
Occupational Therapists	8049
Title Agents	6541
Trade or Professional Associations – no political, unions, or labor organizations	8621
Travel Agencies – no sponsored tours	4724
Veterinarians – boarding incidental to treatment only ¹	0742
Real Estate	
Real Estate Agents Offices	6531
Religious Institutions	
Religious Institutions – Churches or Other Houses of Worship ¹	8661

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BOP APPETITE GUIDE

BUSINESS TYPE	SIC CODE
Retailers	
Air Conditioning Equipment – no installation or service	5722
Appliances – household	5722
Appliances – TV and audio	5731
Army and Navy Stores	5399
Bakeries – no baking on premises	5461
Bed and Bath	5719
Beer and Wine Making Supplies	5999
Beverage – liquor and wine ²	5921
Beverage – beer only	5921
Bicycle Sales and Service	5941
Bookbinding and Printing Supplies	5999
Books and Magazines	5942
Bridal Shops	5621
Camera and Photographic Equipment	5946
Candy or Confectionery	5441
Catalog or Premium Coupon Redemption	5961
Cellular Telephones	5999
Ceramics	5999
Clothing and Apparel	
Maternity	5621
Ties	5611
T-Shirts	5699
Children and Infants	5641
Dance and Gymnastics	5699
Ladies and Girls Coats, Suits, and Dresses	5621
Men's and Boy's Coats and Suits	5611
Family Clothing	5651
Haberdashery and Men's Furnishings	5611
Hosiery	5632
Ladies Specialty	5632

BUSINESS TYPE	SIC CODE
Retailers (continued)	
Ladies Undergarments and Lingerie	5632
Leather Products	5948
Men's and Boy's Hats and Caps	5611
Shoes	5661
Sporting and Athletic Apparel	5699
Collectibles and Memorabilia	5999
Computers	5734
Copying and Duplicating	7334
Cosmetic, Hair, and Skin	5999
Dairy Products	5451
Delicatessens – retail groceries and meats – no cooking	5411
Department Stores	5311
Dollar Stores	5311
Drapery, Curtain and Upholstery	5714
Drug Stores – limited cooking ¹	5812
Drug Stores – no cooking ¹	5912
Dry Goods – fabrics, yarn, and piece goods	5949
Electrical Lighting	5999
Electronics	5731
Fabric	5949
Fence Dealers	5211
Fire Protection Equipment	5999
Fish and Seafood	5421
Floor Covering – carpet	5713
Floor Covering – wood and ceramic tile	5713
Florists – no greenhouses	5992
Fruit, Nut & Vegetable	5431
Furniture – upholstered	5712
Furniture – wood & metal	5712
Gardening and Lawn Supply – no greenhouses	5261

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BUSINESS TYPE	SIC CODE
Retailers (continued)	
Gift Shops	5947
Golf Supplies	5941
Gourmet Coffee, Tea and Spices	5499
Hardware & Tools	5521
Health & Natural Food – no cooking	5499
Hearing Aids ¹	5999
Hobby, Craft, and Artist Supplies	5945
Home Furnishings	5719
Home Improvement	5211
Ink Cartridge Refilling	5734
Janitorial Supply	5999
Jewelry – costume	5944
Jewelry – precious	5944
Kitchen Accessories	5719
Leather Products	5948
Luggage	5948
Marble Products	5999
Meat or Poultry	5421
Medical, Hospital and Surgical Supply	5999
Motorcycle Parts and Accessories	5571
Music	5735
Musical Instruments	5736
Newsstands	5994
Office Machines and Appliances	5999
Optical Goods ¹	5995
Paint, Wallpaper and Wallcovering	5231
Pet Stores – no grooming	5999
Pet Supply	5999
Plumbing Supplies and Fixtures	5999
Precision and Scientific Tools	5999

BUSINESS TYPE	SIC CODE
Retailers (continued)	
Refrigeration Equipment	5999
Sewing Machines	5722
Shoe Stores	5661
Sporting and Athletic Equipment	5941
Stationery and Paper Products	5943
Tailoring and Dressmaking	5699
Toys	5945
Trophy Stores	5999
Uniforms and Footwear	5699
Vacuum Cleaners	5722
Variety – discount houses	5331
Variety – 5- and 10-cent stores	5331
Wigs	5699
Wholesalers	
Air Conditioning Equipment	5075
Appliances – Household and Home Furnishings	5064
Appliances – TVs, Radios, etc.	5064
Auto Parts and Supplies	5013
Bakery	5149
Barber or Beauty Supplies	5089
Beverage Distributor – beer or wine only ²	5181
Books and Magazines	5192
Bookbinding and Printing Supplies	5085
Bottled Water – no bottling	5182
Camera and Photo Supplies	5043
Candy	5145
Men's and Boy's Clothing	5136
Women's, Children's, or Infant Clothing	5137
Curtains, Draperies, and Window Dressings	5023
Educational School Supplies	5112

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BUSINESS TYPE	SIC CODE
Wholesalers (continued)	
Electrical Equipment	5063
Equipment, Fixtures or Supplies – office and store equipment	5044
Equipment, Fixtures or Supplies – restaurants, bars, and hotels	5046
Fabric	5131
Fish or Seafood	5146
Floor Covering	5023
Florists	5193
Fruits, Nuts or Vegetables	5148
Gardening and Lawn Supply	5191
Gift and Novelty Products	5023
Golf Equipment and Supplies	5091
Grocery	5141
Hardware and Tools	5072
Hearing Aids	5049
Heating or Combined Heating and Air Conditioning Equipment	5075
Hobby, Craft, or Artists' Supply	5092
Home Furnishings	5023
Jewelry	5094
Lamps and Light Fixtures	5023
Linen, Bed, and Bath Goods	5719
Machinery or Equipment – yard and garden	5083
Meat	5147
Metal	5051
Musical Instruments	5199
Office Machines or Appliances	5044
Optical Goods	5048
Pet Food	5149
Plumbing Supplies and Fixtures	5074

BUSINESS TYPE	SIC CODE
Wholesalers (continued)	
Poultry	5144
Refrigeration Equipment	5078
Shoe Leather and Luggage	5099
Shoe and Footwear	5139
Stationery or Paper Products	5112
Sunglasses	5048
Trophies	5091

Class eligibility varies by state. Please talk to your Marketing Representative or Underwriter for more information.

COVERAGES

**PICK YOUR CLASS,
CUSTOMIZE YOUR COVERAGE,
AND ISSUE YOUR POLICY.**

We automatically provide the following coverages:

COVERAGE	OUR BUSINESSOWNERS
Accounts Receivable	\$10,000/\$5,000
Additional Insured as Required by Contract	Included
Aggregate Liability Limit	Applies per location
Appurtenant Structures, e.g. garages, storage shed, etc.	\$50,000
Back up of Sewers & Drains	\$10,000
Business Income	Actual loss sustained
Business Income – Extended	60 days
Business Income from Dependent Properties	\$5,000
Civil Authority Business Income	72 hours later for 21 days
Debris Removal	\$25,000
Electronic Data	\$10,000
Employee Dishonesty ⁴	\$10,000
Equipment Breakdown	Up to building limit
Extra Expense	12 months
Fire Department Service Charge	\$2,500
Fire Extinguisher Systems Recharge	\$5,000
Forgery or Alteration ⁴	\$10,000
Glass Expense	Necessary incurred expenses
Increased Cost of Construction to comply with law	\$10,000
Interruption of Computer Operations	\$10,000
Limited Coverage for Fungi, Wet Rot, Dry Rot	\$15,000 (not available in NY)
Money & Securities ⁴	\$15,000 inside/\$5,000 outside
Money Orders and Counterfeit Paper Currency ⁴	\$10,000
Newly Acquired or Constructed Buildings	\$500,000/180 days
Newly Acquired Business Personal Property (BPP)	\$500,000/180 days
Outdoor Property	\$5,000 total/\$500 per item
Outdoor Signs – detached	\$10,000
Personal Effects	\$10,000
Personal Property, at described location or in vehicle	Covered within 1,000 feet
Personal Property of Others in your care	\$10,000 additional

⁴ The Custom Businessowners Extension is substituted for the Businessowners Extension in rare occasions. It does not include these crime coverages.

COVERAGES

**PICK YOUR CLASS,
CUSTOMIZE YOUR COVERAGE,
AND ISSUE YOUR POLICY.**

COVERAGE	OUR BUSINESSOWNERS
Personal Property Off Premises	\$25,000
Pollutant Clean-Up and Removal	\$10,000
Preservation of Property	30 days
Supplemental Payments	
Bail Bonds	\$2,500
Loss of Earnings	\$500 per day
Unintentional Failure to Disclose Hazards	Covered
Valuable Papers	\$10,000 on premises/\$5,000 off
Watercraft – non-owned	Up to 51'
Who is Insured	
Your trade association	Covered
Your trustees	Covered
Your committee members	Covered
Exhibit halls requiring it	Covered

⁴The Custom Businessowners Extension is substituted for the Businessowners Extension in rare occasions. It does not include these crime coverages.

COVERAGES

OPTIONAL COVERAGES THAT CAN BE ADDED TO A BOP

Business Link Advantage and Business Link Plus adds 40+ coverage enhancements including Extended Business Income, Civil Authority, and Backup of Sewer or Drain.

Business Personal Property Supplemental Coverage includes the following:

- Property while away from the premises.
- Property of others in the care custody and control of the insured.
- Property while in transit.

Cyber suite includes data compromise, computer attack, cyber extortion, and network security liability.

Employee Benefits covers liability due to errors or omissions in the administration of an employee benefit programs.

Employment Practices Liability provides coverage for allegations of harassment, wrongful termination, failure to promote, discrimination, etc., by employees. Can be endorsed to cover liability to third parties. Up to \$500,000 available on our BOP. Higher limits available for consideration on a separate policy.

Enhanced Computer Coverage provides coverage for computer equipment including laptops.

Fine Arts extends coverage to include fine arts of the insured or fine arts of others in the insured's care.

Garagekeepers provides comprehensive and collision coverages for customer vehicles in the care of the insured.

Green Extension gives traditional buildings greener options at the time of loss and provides specialty coverages for green certified buildings.

Replacement Cost Plus increases the building limit up to 15%. It is helpful if materials and labor costs increase after a catastrophe.

Spoilage Coverage covers spoilage of perishable goods caused by loss of refrigeration or power.

But wait – there's more!

We have specialty coverages on **Auto Service, Child Care, Graphic Communications, Professional Services, Religious Institutions, Retailers**, and many more!

Visit our [Small Business Academy](#) or talk to your Underwriter for more details.

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.

PAYMENT

PLANS AND OPTIONS FOR YOUR CONVENIENCE

Down Payments

- If the 1st installment is not collected at the time the policy is written, we will bill the policyholder for the 1st installment 20 days prior to the due date chosen. If the policy was written within 20 days of the due date, then the 1st installment amount will be included with the 2nd installment amount.
- **Credit/Debit Cards**
Accepted on all Commercial Lines policies. Credit/Debit card payments will be accepted up to \$10,000 on Commercial Lines policies.
- **Checking/Savings accounts**
Accepted on all Commercial Lines policies. Checking/Savings account payment method may be used for payments up to \$500,000.

Pay-in-Full

Entire premium is paid when the policy is purchased or renewed.

Recurring Electronic Funds Transfer (EFT) payments are automatically withdrawn from the policyholder's checking or savings account on the due date, based on the payment plan selected. No installment fee applies.

Recurring Debit/Credit Card payments are automatically collected from the insured's debit/credit card on the due date, based on the payment plan selected. We honor Visa, MasterCard, and Discover cards. Installment fees apply.

- Commercial Lines policies: Available on all policies. Recurring debit/credit card payment must be below the \$10,000 limit.

Online Payment

We offer several options to pay online:

- Customer Care Center: Registered users can make a payment from our Customer Care Center. The bank account information is stored for ease of use.
- Xpress PAY: Make a one-time payment. The bank account information is not stored.
- Mobile AdvantEDGE app: Policyholders can download our mobile app to make a payment from their mobile phone.

Mail Payments via U.S. Mail to:

Utica National Insurance Group
P.O. Box 6532
Utica, NY 13504-6532

PAYMENT

PLANS AND OPTIONS FOR YOUR CONVENIENCE

Phone-in a Payment

- Contact our Customer Service department at 1-800-59UTICA (800-598-8422) to make a payment over the phone. A \$10 phone fee applies.
- Policyholders can also make a payment using our Interactive Voice Response (IVR) phone system by simply calling our customer service number (1-800-59UTICA) and following the prompts.

Payment Plans

PLAN	INSTALLMENTS
Semi-Annual Pay Plan	<ul style="list-style-type: none">◦ Installment 1 = 50%◦ Installment 2 = 50% due 6 months later
Quarterly Pay Plan	<ul style="list-style-type: none">◦ Installment 1 = 25%◦ Installments 2-4 = 25% due every quarter
10 Equal Pay Plan	<ul style="list-style-type: none">◦ Installment 1 = 10%◦ Installments 2-10 = 9 remaining installments (each 1/10 of the premium) due monthly
10 Pay Plan	<ul style="list-style-type: none">◦ Installment 1 = 20%◦ Installments 2-10 = 9 remaining installments (each 1/9 of the premium) due monthly
12 Pay Plan	<ul style="list-style-type: none">◦ Installment 1 = 8.34%◦ Installments 2-12 = 11 remaining installments (each 1/12 of the premium) due monthly

Installments are rounded to the nearest dollar. An installment fee applies to each invoice, other than the 1st installment. Installment fees do not apply to policies on Recurring EFT (checking/savings).

CONTACT

PLANS AND OPTIONS FOR YOUR CONVENIENCE

Support Services

Commercial Lines

- Email: amendcld@uticanational.com
- Phone: (800) 59UTICA (800-598-8422), or contact your underwriter directly.
- Hours: 8 a.m. – 6 p.m. EST, Monday – Friday
- Fax: (800) 399-4640

Help Desk

- Phone: (800) 289-3375
- Email: IT.helpdesk@uticanational.com
- Hours: 7a.m. – 5 p.m. EST, Monday – Friday

Agency Automation

Download, bridging, and more.

- Phone: (800) 59UTICA (800-598-8422) x7342564, x7342101, or x7342477
- Email: interact@uticanational.com
- Hours: 8 a.m. – 5 p.m. EST, Monday – Friday

Submissions/Endorsements

CommercialEDGE – Small Business

- Available to quote new business 24/7/365
- Agents have access to endorse existing BOP, Commercial Auto, and Workers' Comp policies
- Online Chat available through CommercialEDGE and in [@your.service](#)

Middle Market (Package Account Based Business)

- Email (New Business): webcld@uticanational.com
- Email (Endorsements): amendcld@uticanational.com
- Fax: (800) 399-4640
- By Mail: P.O. Box 6593
Utica, NY 13504-6593

Customer Service (all questions including billing)

- Phone: (800) 59UTICA (800-598-8422)
- Email: customerservice@uticanational.com
- Hours: 8 a.m. – 6 p.m. EST, Monday – Friday

Claims

Workers' Compensation

- Phone: (800) 216-1420
- Fax: (888) 538-2018
- Online: www.uticanational.com/uticare

All Other Claims:

- Report via our Call Center: (800) 216-1420
- Fax: (888) 538-2018
- Email: claimsnewreport@uticanational.com
- Emergency Number:
(800) 695-1914 (Ask operator to page the after-hours adjuster)

Mailing Address:

P.O. Box 6610
Utica, NY 13504-6610