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 forwards
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  Home Repair
image) ***  Human Resource Consultant
Contractors  Installers
Counselor/Lawyer/Paralegal***  Insurance/Private Investigator
Credit/Background Checks  Internet Service Providers
CPR Classes  Knife Manufacturers/Sharpening
Dating Services  Lamaze Classes
Day Care Centers  Land Brokers/Landlords
Day Spa  Land Surveyors, Architects, Engineers
Delivery/Courier Service  Landscapers/Plant Services**
Diaper/Laundry Service  Lawn Care Services
Dispatcher  Lawyers***
Directors/Producers (TV programs,  Limousine Service/bus/air charter svc.
commercial, films)  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