

Spotlighting 10 Small Business Classes for Easy Writing

More Issued Policies - Less Work





4481 Clothing

- 448110 - Men's Clothing Stores
- 448120 - Women's Clothing Stores
- 448130 - Children/Infant Clothing Stores
- 448140 - Family Clothing Stores
- 448150 - Clothing Accessory Stores
- 448190 - Other Clothing Stores





4523 General Merchandise Stores, including Warehouse Clubs and Supercenters

- 452311 - Warehouse Clubs and Supercenters
- 452319 - All Other General Merchandise Stores



4533 Antique Stores

- 453310 - Antique Stores



4511 Sporting Goods, Hobby, and Musical Instrument Stores

- 451110 - Sporting Goods Stores
- 451120 - Hobby, and Game Stores
- 451130 - Sewing, Needlework, and Piece Goods Stores
- 451140 - Musical Instrument and Supplies Stores



4461 Health and Personal Care Stores

- 446120 - Cosmetics, Beauty Supplies, and Perfume Stores
- 446130 - Optical Goods Stores
- 446191 - Food (Health) Supplement Stores
- 446199 - All Other Health and Personal Care Stores



4541 Electronic Shopping and Mail-Order Houses

- 454110 - Electronic Shopping and Mail-Order Houses



4543 Direct Selling Establishments

- 454390 - Other Direct Selling Establishments
- Gas Stations – self-service and convenience/grocery retail
- Residential Cleaning Services
- Stores – no food or drink – Other than not-for-profit
- Manufacturers' Representatives

Get Started Writing These Classes Today!

Looking for More?

Visit spotlight.westfieldinsurance.com to learn more about where we provide good direct bindability and competitive rates. Here's to easy writing.



5412 Accounting, Tax Preparation, Bookkeeping, and Payroll Services

- 541211 - Offices of Certified Public Accountants
- 541213 - Tax Preparation Services
- 541214 - Payroll Services





5414 Specialized Design Services

- 541420 - Industrial Design Services





8121 Personal Care Services

- 812111 - Barber Shops
- 812112 - Beauty Salons
- 812113 - Nail Salons

Details on Why We're Spotighting these Preferred Classes

WE HAVE NO INDUSTRY KNOCKOUT QUESTIONS FOR THESE CLASSES

1. Clothing Stores
2. Health and Personal Care Stores
3. General Merchandise Stores (Warehouse Clubs and Supercenters)
4. Direct Selling Establishments
5. Accounting, Tax Preparation, Bookkeeping, and Payroll Services

PRODUCTS WE OFFER FOR THESE CLASSES

1. SureStep® BOP
2. Cyber Insurance
3. Equipment Breakdown
4. Employment Protection Liability Insurance
5. Actual Loss Sustained Business Income Coverage
6. Property and GL Expanded Coverages
7. Workers' Comp Insurance

RETAIL

GL 10026 Antique Stores

- Does the insured sell guns?
- Does the insured sell used baby furniture?
- Does the insured sell used protective sporting equipment?
- Does the insured rent or sell motorized vehicles other than autos?
- Are any locations pawn shops?

GL 10150 Bicycle Stores - sales and servicing

Does the insured rent or sell motorized vehicles other than autos?

GL 18206 Sporting Goods or Athletic Equipment Stores

- Does the insured sell guns?
- Does the insured sell used protective sporting equipment?

GL 18437 Stores - no food or drink - other than not-for-profit

- Does the insured sell used baby furniture?
- Does the insured sell used protective sporting equipment?
- Are any locations pawn shops?

GL 18438 Stores - no food or drink - not-for-profit only

- Does the insured sell used baby furniture?
- Does the insured sell used protective sporting equipment?
- Are any locations pawn shops?

GL 18911 Variety Stores - other than not-for-profit

Are any locations pawn shops?

GL 18912 Variety Stores - not-for-profit only

Are any locations pawn shops?

GL 45900 Mail Order or Online Drugstores

- Are written policies and procedures in place to adhere to federal, state and local requirements concerning controlled substances?
- Are buildings containing controlled substances protected with an alarm and security system?
- Are the names and addresses of sellers; drug names, quantities, dates of receipt and distribution of controlled substances for all transactions recorded and maintained as mandated by federal, state and local regulations?
- Has the insured had any controlled substance enforcement warnings or citations?
- Are outdated, damaged or deteriorated controlled substances destroyed or returned to the manufacturer?
- Are records maintained for 2 years regarding the disposal of outdated, damaged or deteriorated controlled substances?
- Are shipping containers with controlled substances examined to identify damage or tampering?
- Are drugs rotated following the requirements outlined by federal, state and local regulations?

GL 45901 Mail Order Houses

- Does the insured sell guns?
- Does the insured sell used baby furniture?
- Does the insured sell used protective sporting equipment?

SERVICES

GL 10113 Barber Shops, GL 10115 Beauty Salons, GL 15600 Nail Salons

Does the insured provide permanent makeup services?

GL 541420 Industrial Design Services

Does the insured carry professional liability coverage for their architectural engineering or design services?

These questions are necessary for accurate risk assessment.

SureStep®: Westfield's Unique Business Owners Policy

SureStep is Westfield's business owner policy with a twist. We've designed SureStep BOP to grow with a small business. To do that, we started with the standard ISO BOP and built-in key coverage – like Business Income – with more pricing flexibility and more options. So now, customers can start with the coverage they need and expand coverage and limits as they grow.

It's flexible. It's innovative. It's Westfield.

General Eligibility

- Small Business Definition Policy Premium Threshold less than or equal to \$75,000 applies
- Small Business GL and Property eligibility applies as follows:
 - GL - \$10M Sales by Location
 - Property - \$10M TIV for each Building



[Appetite Guide](#)



175
YEARS

westfieldinsurance.com

For Westfield Agency Internal Use Only. These materials are confidential and proprietary to Westfield and no part of these materials may be reproduced, published or distributed without the express written consent of Westfield.

The information provided on products and/or services described are intended to present a general overview. These materials are not intended to be a substitute for the guidance of your independent insurance agent or other professional advisors. This is not an offer to sell insurance and does not constitute a binding contract. All applications for insurance are subject to normal underwriting standards and guidelines applicable to your risk. Westfield Insurance reserves the rights to change any of the terms and conditions or availability of products and services. Only the relevant insurance policy and declaration page can provide the actual terms, coverages, amounts, conditions, and exclusions for an insured. Products and services may not be available in all states. Please consult with your independent agent for specific coverages conditions and exclusions as well as information on our other fine products from Westfield.