



Protecting your piece of the world

COMMERCIAL LINES UNDERWRITING GUIDELINES

P.O. Box 729
Presque Isle, ME 04769
1-800-343-0533

www.mmgins.com



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GENERAL UNDERWRITING GUIDELINES

PC 1-8 - ok, PC 9 ok up to \$750K TIV, refer above this limit, PC 10 - Not eligible
Blanket Limits Available with cost estimators required on all buildings and must be insured to value; annual Statements of Value will be required
Felony Conviction - Ineligible
Bankruptcy - Ineligible
BUSINESS OWNER PROGRAM
Any risk with an apartment - Refer
Any risk with frying or grilling requires UL300 wet ansul system
SPECIAL TRADE CONTRACTOR
Any risk with an apartment - Refer
Payroll Audited
Power Washing - Refer if more than incidental
Snow Plowing – Refer, questionnaire required
No renting or leasing equipment to others
No demolition or blasting work
No fire proofing
No gas line final hook-up
No digging of trenches/tunnels
No asbestos or lead paint abatement
No arborist
BUILDERS RISK
New Construction - Capacity follows class/occupancy of completed risk
Must be built by contractors carrying at least \$1M per occurrence & \$2M general aggregate limits of liability
Premises Liability available when construction is being done by a GC listing our insured as Additional Insured (CG2144 will be added to limit liability to insured location)
Construction complete within a year
Annual policy term - canceled pro-rata
Renovators Risk - No structural renovations, major roof work or replacement of knob & tube wiring
No flipping homes or Spec homes



GENERAL UNDERWRITING GUIDELINES

	BOP	Manufacturing	Special Trade Contractor
Likely Approval	Beauticians	Light Manufacturing (i.e., most food classes, low receipts)	Cable/Telephone
	Retail-most classes		Janitorial
	Offices		Small Landscapers
Generally Eligible depending on background and experience	Bed & Breakfast		All other contractor classes not indicated below
	Convenience/Grocery Store		Concrete Construction
	Deli/Pizza/Bakery		Driveway Paving
	Dry Cleaner		Electrician (Master license)
	Hardware Store/Building Materials		Carpentry (if agency known and experience can be verified)
	Hotel/Motel		
Generally Not Eligible but feel free to contact underwriting	Auto Body/Auto Repair	Non-food Manufacturing	Plumber/HVAC with LPG
	Restaurant-Full Scale		Septic Tank Cleaning
	Woodworking	Machine Shops	Excavators

AGENCY PORTAL (MAINEGATE): COMMERCIAL LINES

40% IRPM credit available to Agents for all online rating – we trust our Agents to apply credits as necessary to provide a competitive quote!

Business Owner Program

- 40% IRPM (Individual Risk Premium Modification)
- 20% Preferred credit (not available in VA)
 - \$200,000 total property minimum
 - 3 years loss free
 - Updates/effective age within 25 years
- Never forget to check sprinkler credit if it applies, 30% off the property premium!
- 10% Owner occupied credit for B&B's/motels occupied year round
- 15% Wholesaler/sole occupancy credit
- **5% Portfolio Credit if MMG is writing any other lines, Personal or Commercial**

Contractor

- 40% IRPM
- 10% Education Credit – 2 year trade school or 10 years of experience

- If a large IM schedule, we can often times offer a lower rate on a standalone IM policy
- **5% Portfolio Credit if MMG is writing any other lines, Personal or Commercial**

Commercial Auto

- 40% IRPM
- 5% Secondary rating if contractor class, Farm secondary if applicable
- **5% Portfolio Credit if MMG is writing any other lines, Personal or Commercial**

Workers' Compensation: MMG / Eastern Alliance Partnership



- Eastern Alliance quoting access through MMG's Agency Portal (MaineGate)
- Best-in-class underwriting approach
- 3 tier pricing flexibility
- Workers' Compensation available as a companion policy in all MMG states (ME, NH, PA, VA, & VT)

As always, if the online rating premium does not appear to be as competitive as needed, please give your assigned Underwriter a call!

BUSINESS OWNER PROGRAM AIR - BUI

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
AIR CONDITIONING/ HEATING/REFRIGERATION/ SALES	\$7M	\$8M		Eligible
ANTIQUE STORES	\$7M	\$8M	No auctioneers	Eligible
APARTMENT	Refer		1 to 2 Units. Two means of egress required for units over one story. Habitational questionnaire required. No solid fuel heating device or pools.	Eligible
APPLIANCE STORE	\$7M	\$8M		Eligible
ART GALLERIES	\$7M	\$8M		Eligible
ARTIST SUPPLIES	\$7M	\$8M		Eligible
AUDIO & VISUAL EQUIPMENT & SUPPLIES	\$7M	\$8M		Eligible
AUTO BODY SHOPS	\$2.5M	\$5M	Explosion proof wiring and properly grounded compliant with NFPA 33- spray booth and paint mixing operations. Approved ventilation system. Flammable liquid - UL approved storage. Incidental car sales ok, up to 2 dealer plates. Loaner vehicles ok. No solid fuel heating device. No PC-9 frame.	Refer
AUTO PARTS & ACCESSORIES	\$7M	\$8M		Eligible
AUTO REPAIR GARAGES (including Car Washes, Auto Detailing, Auto Glass)	\$7M	\$5M	Primarily work on private passenger/ light trucks. Towing for own operation, no contract towing, no quick lube shops. Incidental car sales ok, up to 2 dealer plates. Loaner vehicles ok. No solid fuel heating device, no repair pits.	Eligible
BAGEL SHOPS	\$7M	\$8M		Eligible
BAIT AND TACKLE SHOPS	\$7M	\$8M	No guns or ammo	Eligible
BAKERIES	\$7M	\$8M		Eligible
BARBER & BEAUTICIAN SUPPLIES	\$7M	\$8M	No manufacturing or direct labeling of products	Eligible
BARBER SHOPS	\$7M	\$5M	Professional liability available.	Eligible
BATH ACCESSORY SHOPS	\$7M	\$8M		Eligible
BEAUTY PARLOR & HAIR STYLING SHOPS, NAIL SALON SHOPS	\$7M	\$8M	Professional liability available.	Eligible
BED & BREAKFAST (use Motel occupancy)			See Motel Class	Eligible
BEVERAGE DISTRIBUTORS	\$7M	\$8M		Refer
BICYCLE STORES	\$7M	\$5M	No events, lessons, or races. If rental – refer to underwriting.	Eligible
BLANKETS - BEDSPREADS - SALES	\$7M	\$8M		Eligible
BOOK STORES (NEW &/OR USED BOOKS)	\$7M	\$8M		Eligible
BOOKS, MAGAZINE DISTRIBUTORS	\$7M	\$8M	No Newspaper Delivery	Eligible
BRIDAL SHOP	\$7M	\$8M		Eligible
BUILDING MATERIAL & SUPPLIES	\$7M	\$8M	No rental of equipment. No guns or ammo.	Eligible



BUSINESS OWNER PROGRAM CAM - DOO

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
CAMERA STORES	\$7M	\$8M		Eligible
CANDY STORES	\$7M	\$8M		Eligible
CARD SHOPS (GREETING CARDS & GIFTS)	\$7M	\$8M		Eligible
CARPET & RUG STORES	\$7M	\$8M		Eligible
CELLULAR TELEPHONE STORES	\$7M	\$8M		Eligible
CHURCHES	\$7M	\$5M	Pastoral Professional Liability available. D&O available. Molestation excluded.	Eligible
CLOCKS & WATCHES	\$7M	\$8M		Eligible
CLOTHING STORE	\$7M	\$8M	Consignment Shops - no used children's clothing, toys, furniture	Eligible
COFFEE BARS	\$2.5M	\$2M		Eligible
COMPUTER & COMPUTER SOFTWARE STORES	\$7M	\$8M	No website hosting	Eligible
CONDOMINIUM ASSOCIATIONS RETAIL	\$7M		D&O Available (not available in VA)	Eligible
CONDOMINIUM ASSOCIATIONS OFFICE	\$15M		D&O Available (not available in VA)	Eligible
CONDOMINIUM ASSOCIATIONS RESIDENTIAL	Refer		D&O Available (not available in VA)	Eligible
CONFECTIONERY STORE	\$7M	\$8M		Eligible
CONSUMER ELECTRONICS REPAIR SHOP	\$7M	\$8M		Eligible
CONVENIENCE STORES (with & without GAS SALES)	\$7M	\$8M	24 hour operations ineligible. Liquor liability available - less than 30% receipts ok. If frying or grilling, UL300 wet system required. No LPG refilling. AES over pumps required in ME & NH. Consent to Rate required in VT.	Eligible
COSMETICS - TOILETRIES - PERFUME	\$7M	\$8M	No manufacturing or direct labeling of products	Eligible
COPYING & DUPLICATING SERVICES	\$7M	\$8M		Eligible
CRAFTS STORE	\$7M	\$8M		Eligible
CURTAIN & DRAPERY STORE	\$7M	\$8M		Eligible
CUTLERY STORES	\$7M	\$8M		Eligible
DAIRY PRODUCTS STORE	\$7M	\$8M		Eligible
DECORATING SHOP - INTERIOR	\$7M	\$5M		Eligible
DELICATESSENS / SANDWICH SHOPS	\$2.5M	\$2M	If frying or grilling - UL300 wet system required.	Eligible
DEPARTMENT STORE	\$7M	\$8M		Eligible
DIAPER, UNIFORM & LINEN SERVICE	\$7M	\$8M		Refer
DISCOUNT STORE	\$7M	\$8M		Eligible
DONUT & BAGEL SHOPS	\$7M	\$8M		Eligible
DOOR & WINDOW DEALERS	\$7M	\$8M		Refer

BUSINESS OWNER PROGRAM DRU - HOU

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
DRUG STORE	\$7M	\$8M	If compounding - refer to underwriting. Professional Liability available.	Eligible
DRY CLEANERS	\$7M	\$5M		Receiving stations only
DRY GOODS	\$7M	\$8M		Eligible
EDUCATIONAL & SCHOOL SUPPLIES	\$7M	\$8M		Eligible
ELECTRICAL SUPPLIES STORE	\$7M	\$8M		Eligible
ENGRAVING	\$7M	\$5M		Eligible
FABRIC STORES	\$7M	\$8M		Eligible
FAMILY STYLE RESTAURANTS	\$2.5M	\$2M	3 years in operation at same location. NFPA3 cooking protection and vent required. No liquor catered. Liquor liability available - less than 30% receipts ok (40% in VA), refer if above. No table side cooking. Restaurant Questionnaire required.	Eligible
FISH, SEAFOOD, MEAT POULTRY STORES	\$7M	\$8M	No slaughterhouses	Eligible
FLOOR COVERING STORE	\$7M	\$8M		Refer
FLORIST SHOPS	\$7M	\$8M	Florist extension endorsement automatically included.	Eligible
FROZEN YOGURT SHOPS	\$2.5M	\$2M		Eligible
FRUIT/VEGETABLE STORE	\$7M	\$8M		Eligible
FUNERAL HOMES CHAPELS	\$7M	\$5M	Funeral directors liability available. Refer if crematory	Refer
FURNITURE STORE - NO REFINISHING	\$7M	\$8M		Not Eligible
GARDEN & LAWN SUPPLY STORE	\$7M	\$8M		Eligible
GENERAL STORE	\$7M	\$8M	No guns or ammunition	Eligible
GIFT SHOP	\$7M	\$8M		Eligible
GLASS, PAINT, WALLPAPER STORES	\$7M	\$8M		Refer
GOURMET FOOD STORES	\$7M	\$8M		Eligible
GRAPHIC ART & DESIGN	\$7M	\$8M		Eligible
GROCERY STORE	\$7M	\$8M		Eligible
HARDWARE STORE	\$7M	\$8M	No rental of equipment. No guns or ammunition	Eligible
HEALTH FOOD STORE	\$7M	\$8M	No manufacturing or relabeling	Eligible
HEARING AID STORES	\$7M	\$8M		Eligible
HOBBY, TOY, MODEL SHOP	\$7M	\$8M		Eligible
HOME ACCESSORIES STORES	\$7M	\$8M		Eligible
HOTEL	\$5M Frame, Non-Sprinklered	Included in Property Limit		Eligible
	\$7M Frame, Sprinklered	Included in Property Limit		Eligible
	\$15M JM Non-Combustible, Sprinklered	Included in Property Limit	National Chain (i.e. Marriott/Hilton) No budget type (i.e. Super 8/Motel 6)	Eligible
HOUSEHOLD APPLIANCE STORES	\$7M	\$8M		Eligible



BUSINESS OWNER PROGRAM JAN - OFF

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
JANITORIAL SUPPLIES STORES	\$7M	\$8M		Eligible
JANITORIAL SUPPLIES DISTRIBUTOR	\$7M	\$8M		Eligible
JEWELRY STORE - COSTUME AND NOVELTY ONLY	\$7M	\$8M	No jewelers block coverage.	Eligible
JUICE BAR	\$2.5M	\$2M		Eligible
KITCHEN ACCESSORIES STORE	\$7M	\$8M		Eligible
LADIES SPECIALTY SHOP	\$7M	\$8M		Eligible
LAUNDROMAT	\$7M	\$5M	No 24 hr operations. Attendant or security system required.	Eligible
LEATHER GOODS - LUGGAGE	\$7M	\$8M		Eligible
LESSORS RISK (refer to building occupancy)				
LIBRARIES	\$7M	\$5M		Eligible
LIGHTING FIXTURES	\$7M	\$8M		Eligible
MAGAZINE/NEWSPAPER SHOP	\$7M	\$8M		Eligible
MAIL BOX, GIFT WRAPPING/PACKAGING SERVICES	\$7M	\$8M		Eligible
MEDICAL - HOSPITAL SUPPLIES	\$7M	\$8M		Eligible
MILLINERY SHOPS	\$7M	\$8M		Eligible
MONUMENT & TOMBSTONE SALES	\$7M	\$8M		Not Eligible
MOTELS	\$5M Frame, Non-Sprinklered	Included in Property Limits	Two means of egress required. No outside entrance. If cooking with frying - UL 300 wet system required. If seasonal operation - refer to underwriting.	Eligible
	\$7M Frame, Sprinklered	Included in Property Limits	Two means of egress required. No outside entrance. If cooking with frying - UL 300 wet system required. If seasonal operation - refer to underwriting.	Eligible
	\$15M JM Non-Combustible, Sprinklered	Included in Property Limits	Two means of egress required. No outside entrance. If cooking with frying - UL 300 wet system required. If seasonal operation - refer to underwriting.	Eligible
MUSIC/TAPES/RECORDED STORE - INCLUDING VIDEO	\$7M	\$8M		Eligible
MUSEUMS	\$7M	\$5M		Eligible
MUSICAL INSTRUMENTS STORES	\$7M	\$8M		Eligible
OFFICE EQUIPMENT/ SUPPLIES	\$7M	\$8M		Eligible
OFFICES	\$7M Frame	Included in Property Limit		Eligible
	\$15M JM Non-Combustible, Sprinklered	Included in Property Limit		Eligible
OFFICE EQUIPMENT/ SUPPLIES	\$7M	\$8M		Eligible

BUSINESS OWNER PROGRAM OPT - VET

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
OPTICAL GOODS STORE	\$7M	\$8M	Professional liability available.	Eligible
PAINT, WALLPAPER STORE	\$7M	\$8M		Eligible
PAINTINGS, PICTURES, PLAQUES	\$7M	\$8M		Eligible
PAPER & PAPER PRODUCTS DISTRIBUTORS	\$7M	\$8M		Refer
PET SHOPS & SUPPLIES	\$7M	\$8M		Eligible
PHOTOGRAPHY, CAMERA STORE & SUPPLIES	\$7M	\$8M		Eligible
PHOTOGRAPHY STUDIO	\$7M	\$8M		Eligible
PIPE & TOBACCO SHOP	\$7M	\$8M	No vape shops or hookah bars	Eligible
PIZZERIA	\$2.5M	\$2M		Refer
POTTERY STORE	\$7M	\$8M		Eligible
PRINT - DUPLICATING SHOP	\$7M	\$8M	Printer's E&O Available. No 3-D printing	Eligible
RELIGIOUS GOODS STORE	\$7M	\$8M		Eligible
RESTAURANTS (use Family Restaurant occupancy)	\$2.5M	\$2M	3 years in operation at same location. NFPA3 cooking protection and vent required. No liquor catered. Liquor liability available - less than 30% receipts ok (40% in VA), refer if above. No table side cooking. Restaurant Questionnaire required.	Eligible
SELF STORAGE	\$7M	\$5M	Self Storage Endorsement automatically included.	Eligible
SEWING MACHINE STORE	\$7M	\$8M		Eligible
SHIP CHANDLERY STORE	\$7M	\$8M		Eligible
SHOE STORE	\$7M	\$8M		Eligible
SHOPPING CENTERS, STRIP MALLS	\$15M JM Non-Combustible, Sprinklered			Eligible
SILK SCREENING	\$7M	\$5M		Eligible
SOUVENIR SHOP	\$7M	\$8M		Eligible
SPECIALTY CLOTHING STORES (MEN-WOMEN-CHILDREN)	\$7M	\$8M		Eligible
SPORTING GOODS STORES	\$7M	\$8M	No guns or ammunition. No archery or shooting range. No sponsoring of events. No ski binding work.	Eligible
STATIONARY, PAPER PRODUCTS STORE	\$7M	\$8M		Eligible
TROPHY SHOP	\$7M	\$8M		Eligible
UPHOLSTERY GOODS/ SUPPLIES-SALES - NO REFINISHING	\$7M	\$8M		Eligible
VACUUM CLEANER STORES	\$7M	\$8M		Eligible
VETERINARIANS (use office occupancy)	\$7M	\$5M	Veterinarians Professional Liability available. Animal Floater Coverage available. No large animal specialists	Refer



MANUFACTURING A - L

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
BOLT, NUT, TURN PRODUCT, RIVET, SCREW OR WASHER MFG	\$4M	\$5M		Eligible
BOOK PUBLISHING MFG	\$4M	\$5M		Eligible
BUTTONS OR FASTENERS MFG	\$4M	\$5M		Eligible
CANDY OR CHOCOLATE PRODUCT MANUFACTURING NOC	\$4M	\$5M		Eligible
CANVAS PRODUCTS for TENT or CANOPY MFG	\$4M	\$5M		Eligible
CASKET/COFFIN MFG.	\$4M	\$5M		Eligible
CERAMIC WALL & FLOOR TILES - Including Countertop Mfg.	\$4M	\$5M		Not Eligible
CHEESE MANUFACTURING	\$4M	\$5M		Eligible
CLOTHING - EXCLUDING CHILDREN'S CLOTHING MFG	\$4M	\$5M		Eligible
COMMERCIAL BAKERIES MANUFACTURING	\$4M	\$5M		Eligible
COMPUTER MFG	\$4M	\$5M		Eligible
CONCRETE FORMS - CONCRETE OR PLASTER PRODUCTS MFG	\$4M	\$5M		Refer
CUTLERY MFG	\$4M	\$5M		Refer
ELECTRICAL PARTS, COMPONENTS/ ACCESSORIES NOC MFG	\$4M	\$5M		Eligible
FASTENERS, BUTTONS, NEEDLE AND PIN MFG	\$4M	\$5M		Eligible
FOOD PRODUCTS MFG – DRY	\$4M	\$5M		Eligible
JAMS AND JELLY MFG	\$4M	\$5M		Eligible
JEWELRY MFG	\$4M	\$5M		Eligible
KITCHEN UTENSILS, POTS AND PANS MFG	\$4M	\$5M		Refer
LEATHER GOODS - LUGGAGE	\$4M	\$5M		Eligible
LEATHER GOODS MFG	\$4M	\$5M		Eligible
LIGHT BULB/TUBES MFG	\$4M	\$5M		Eligible
LIGHT GAUGE METAL CONTAINERS MFG	\$4M	\$5M		Eligible
LIGHTING FIXTURES MFG	\$4M	\$5M		Eligible
LUGGAGE MFG	\$4M	\$5M		Eligible

MANUFACTURING M - Z

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
MACHINE SHOPS NOC	\$4M	\$5M	No medical, automobile or aviation type products	Eligible
METAL FOIL MFG	\$4M	\$5M		Eligible
METAL GOODS MFG NOC	\$4M	\$5M		Eligible
METAL GOODS MFG STAMPING	\$4M	\$5M		Eligible
METAL WORK SHOP - DECORATIVE OR ARTISTIC	\$4M	\$5M		Eligible
MILLINERY SHOPS	\$4M	\$5M		Eligible
MONUMENTS/GRAVE MARKERS - STONE CUTTING POLISHING MFG	\$4M	\$5M		Not Eligible
NAILS OR SPIKE MFG	\$4M	\$5M		Eligible
NET MFG (OTHER THAN SAFETY NETS)	\$4M	\$5M		Eligible
OFFICE MACHINES MFG. NOC	\$4M	\$5M		Eligible
OPTICAL INSTRUMENT AND LENS MFG	\$4M	\$5M		Eligible
PATTERNS ON METAL MFG	\$4M	\$5M		Eligible
PHOTOGRAPHIC EQUIPMENT MFG	\$4M	\$5M		Eligible
PLASTIC OR RUBBER GOODS MFG - HOUSEHOLD	\$4M	\$5M		Eligible
PLUMBING FIXTURES FITTING AND TRIM MFG	\$4M	\$5M		Eligible
PRINTED CIRCUIT ASSEMBLY (ASSEMBLY ONLY)	\$4M	\$5M		Eligible
SEWING MACHINES MFG.-HOUSEHOLD	\$4M	\$5M		Eligible
SHEET METAL WORK - SHOP ONLY MFG	\$4M	\$5M		Eligible
SHELVING FOR FURNITURE MFG or ASSEMBLING - WOOD	\$4M	\$5M		Eligible
SHOE MFG	\$4M	\$5M		Eligible
SIGN MFG - ELECTRICAL	\$4M	\$5M		Eligible
TELECOMMUNICATION EQUIPMENT MFG	\$4M	\$5M		Eligible
TOOL AND DIE MFG	\$4M	\$5M		Eligible
WATER BOTTLING - SPRING/WELL - NOT SPARKLING	\$4M	\$5M		Eligible



SPECIAL TRADE CONTRACTOR

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
AIR CONDITIONING/HEATING (Not including LPG)	\$3M	\$3M	No industrial work. No solid fuel device installation. Will consider incidental LPG without final hookup.	Refer
CABLE TV/TELEPHONE WORK	\$3M	\$3M	No Pole work or horizontal drilling	Refer
CARPENTRY/RESIDENTIAL (NOT ROOFING CONTRACTOR)	\$3M	\$3M	Three years in business with insurance – refer to underwriting if less. Up to 35% subcontracting. No "handyman" type operations. No spray foam/cellulose insulation.	Refer
CARPET CLEANING	\$3M	\$3M		Eligible
CARPET/FLOOR INSTALLATION	\$3M	\$3M	No gym floor installation	Eligible
CONCRETE CONSTRUCTION	\$3M	\$3M	No basement water proofing	Refer
DOOR/WINDOW INSTALLATION	\$3M	\$3M		Refer
DRIVEWAY PAVING/SEALING	\$3M	\$3M	No municipal road or public street paving	Eligible
DRYWALL	\$3M	\$3M	No use of Chinese Drywall	Not Eligible
ELECTRICIAN-RESIDENTIAL AND LIGHT COMMERCIAL	\$3M	\$3M	No heavy industrial or manufacturing. No street or traffic light work. No work on electrical power lines. No alarm monitoring.	Eligible
EXCAVATION	\$3M	\$3M	Three years in business with insurance – refer to underwriting if less. No blasting. No public street/road or municipality work. No demolition. No gravel pits or hauling for hire.	Eligible
FENCE INSTALLATION	\$3M	\$3M	No roadside fencing/guardrails	Eligible
GLAZIER	\$3M	\$3M		Not Eligible
HOUSEHOLD APPLIANCE SERVICE/REPAIR	\$3M	\$3M		Eligible
INTERIOR DECORATING INCLUDING PAPERHANGING	\$3M	\$3M		Eligible
JANITORIAL	\$3M	\$3M		Refer
LANDSCAPING GARDENING	\$3M	\$3M	No arborist work	Refer
LOCKSMITH	\$3M	\$3M		Eligible
MASONRY	\$3M	\$3M	No load bearing walls over 1 story	Refer
OFFICE MACHINE REPAIR/SERVICE	\$3M	\$3M		Eligible
PAINTING - EXTERIOR	\$3M	\$3M	No exterior spray painting, interior spraying ok on new construction	Not Eligible
PLASTERING/STUCCO	\$3M	\$3M	No exterior stucco - EIFS	Refer
PLUMBING-RES & LT COMMERCIAL	\$3M	\$3M	No sprinkler work	Eligible
SEPTIC TANK CLEANING	\$3M	\$3M		Not Eligible
SIDING INSTALLATION	\$3M	\$3M		Not Eligible
SIGN PAINTING	\$3M	\$3M		Refer
TILE/STONE WORK	\$3M	\$3M		Refer

COMMERCIAL AUTO

Violations/Accidents	Drivers Age 25 & Older No More Than:	Drivers Under Age 25 No More Than:
Major Violations (see below)	None in the past 5 years	None in the past 5 years
"At Fault" Accidents	1 accident in the past 3 years	None in the past 3 years
Moving Violations	1 violation in 12 months or 2 violations in 3 years	1 violation in 3 years
Combination of Accidents/Violations	1 accident/violation in 12 months or 2 accidents/violations in 3 years	1 accident/violation in 3 years

MAJOR VIOLATIONS

Driving while intoxicated/under the influence of drugs
 Driving with an open container of an alcoholic beverage
 Reckless Driving/Driving to endanger
 Distracted Driving
 Negligent homicide arising out of the use of a motor vehicle
 Driving with suspended license
 Using a motor vehicle to commit a felony
 Aggravated assault with a motor vehicle
 Speed contest
 Hit and run/Failure to report an accident
 Eluding a police officer
 Permitting an unlicensed person to drive
 Passing a stopped school bus
 Grand theft auto

MINOR VIOLATIONS

All moving violations not listed in Major violations
 While equipment violations (i.e., inspection, registration, faulty equipment) are not considered moving violations, repeated citations may indicate poor maintenance or lack of driver care

VEHICLE GUIDELINES

No vehicles garaged outside of MMG territories (ME, NH, PA, VA, VT)
 No Tractor Trailers - exception with excavation with local radius, used to transport own equipment only
 No plowing of public roads
 No 15 passenger vans
 No livery exposure
 No pizza/fast food delivery
 No Dump Trucks hauling for hire
 Loaner vehicles - eligible for garages
 Courtesy Vans - eligible for hotels
 Snow Plowing - Residential, small commercial lots ok. No street/roads or large parking lots (Box Stores, Malls, etc)

* Monoline auto available - refer to underwriting



Protecting your piece of the world

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