



MMMG

INSURANCE

Protecting your piece of the world

COMMERCIAL LINES UNDERWRITING GUIDELINES

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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 within 1 mile of the coast - Refer. Note, approved risks within 2500 ft of the coast require minimum \$2500 deductible
Any risk with frying or grilling requires UL300 wet ansul system
SPECIAL TRADE CONTRACTOR
Any risk with an apartment - Refer
Any risk within 1 mile of the coast – Refer. Note, approved risks within 2500 ft of the coast require minimum \$2500 deductible
Subcontracted work must be 35% or less of gross receipts
Subcontractors must carry at least \$1M per occurrence & \$2M general aggregate limits of liability
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
Refer LPG with 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
Any risk within 1 mile of the coast – Refer. Note, approved risks within 2500 ft of the coast require minimum \$2500 deductible



QUICK REFERENCE FOR STARTUPS

	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	Non-food Manufacturing	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	Machine Shops	Plumber/HVAC with LPG
	Restaurant-Full Scale		Septic Tank Cleaning
	Woodworking		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)
- **5% Portfolio Credit if MMG is writing any other qualified Commercial Lines**

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	Refer 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 or 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. Refer LPG refilling. LPG swap acceptable. No guns or ammo. 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 DRY - HOU

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
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	24 hour operations ineligible. Liquor Liability available - less than 30% receipts ok. If frying or grilling UL300 wet system required. Refer LPG refilling. LPG swap acceptable. No guns or ammo .	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	Refer rental of equipment. No guns or ammo .	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	Supplemental Questionnaire required. National Chain (i.e. Marriott/Hilton). No budget type (i.e. Super 8/Motel 6) .	Eligible
	\$7M Frame, Sprinklered	Included in Property Limit		Eligible
	\$15M JM Non-Combustible, Sprinklered	Included in Property Limit		Eligible
HOUSEHOLD APPLIANCE STORES	\$7M	\$8M		Eligible



BUSINESS OWNER PROGRAM JAN - OPT

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	No oxygen refilling	Eligible
MILLINERY SHOPS	\$7M	\$8M		Eligible
MONUMENT & TOMBSTONE SALES	\$7M	\$8M		Not Eligible
MOTELS	\$5M Frame, Non-Sprinklered	Included in Property Limits	Supplemental Questionnaire required. 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		Eligible
	\$15M JM Non-Combustible, Sprinklered	Included in Property Limits		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
OPTICAL GOODS STORE	\$7M	\$8M	Professional liability available	Eligible

BUSINESS OWNER PROGRAM PAI - VET

Class	Property Values per Location	Sales per location	Guidelines	Eastern Alliance Workers' Compensation
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, hookah bars or marijuana retailers	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 ammo. 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	No medical, automobile, or aviation type products. No electroplating or powder coating operations.	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. No electroplating or powder coating operations.	Eligible
METAL FOIL MFG	\$4M	\$5M	No medical, automobile, or aviation type products. No electroplating or powder coating operations.	Eligible
METAL GOODS MFG NOC	\$4M	\$5M	No medical, automobile, or aviation type products. No electroplating or powder coating operations.	Eligible
METAL GOODS MFG STAMPING	\$4M	\$5M	No medical, automobile, or aviation type products. No electroplating or powder coating operations.	Eligible
METAL WORK SHOP - DECORATIVE OR ARTISTIC	\$4M	\$5M	No medical, automobile, or aviation type products. No electroplating or powder coating operations.	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	No medical, automobile, or aviation type products. No electroplating or powder coating operations.	Eligible
WATER BOTTLING - SPRING/WELL - NOT SPARKLING	\$4M	\$5M		Eligible



SPECIAL TRADE CONTRACTOR

Class	Property Values per Location	Gross Receipts	Guidelines	Eastern Alliance Workers' Compensation
AIR CONDITIONING/HEATING (Not including LPG)	\$3M	\$5M	No industrial work. No solid fuel device installation. Refer LPG final hook-up to underwriting.	Refer
CABLE TV/TELEPHONE WORK	\$3M	\$5M	No Pole work or horizontal drilling	Refer
CARPENTRY/RESIDENTIAL (NOT ROOFING CONTRACTOR)	\$3M	\$5M	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	\$5M		Eligible
CARPET/FLOOR INSTALLATION	\$3M	\$5M	No gym floor installation	Eligible
CONCRETE CONSTRUCTION	\$3M	\$5M	No basement water proofing	Refer
DOOR/WINDOW INSTALLATION	\$3M	\$5M		Refer
DRIVEWAY PAVING/SEALING	\$3M	\$5M	No municipal road or public street paving	Eligible
DRYWALL	\$3M	\$5M	No use of Chinese Drywall	Not Eligible
ELECTRICIAN-RESIDENTIAL AND LIGHT COMMERCIAL	\$3M	\$5M	No heavy industrial or manufacturing. No street or traffic light work. No work on electrical power lines. No alarm monitoring.	Eligible
EXCAVATION	\$3M	\$5M	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	\$5M	No roadside fencing/guardrails	Eligible
GLAZIER	\$3M	\$5M		Not Eligible
HOUSEHOLD APPLIANCE SERVICE/REPAIR	\$3M	\$5M		Eligible
INTERIOR DECORATING INCLUDING PAPERHANGING	\$3M	\$5M		Eligible
JANITORIAL	\$3M	\$5M		Refer
LANDSCAPING GARDENING	\$3M	\$5M	No arborist work	Refer
LOCKSMITH	\$3M	\$5M		Eligible
MASONRY	\$3M	\$5M	No load bearing walls over 1 story	Refer
OFFICE MACHINE REPAIR/SERVICE	\$3M	\$5M		Eligible
PAINTING - EXTERIOR	\$3M	\$5M	No exterior spray painting, interior spraying ok on new construction	Not Eligible
PLASTERING/STUCCO	\$3M	\$5M	No exterior stucco - EIFS	Refer
PLUMBING-RES & LT COMMERCIAL	\$3M	\$5M	No sprinkler work	Eligible
SEPTIC TANK CLEANING	\$3M	\$5M		Not Eligible
SIDING INSTALLATION	\$3M	\$5M		Not Eligible
SIGN PAINTING	\$3M	\$5M		Refer
TILE/STONE WORK	\$3M	\$5M		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

