

# Appetite Guide



The digital transformation of small business insurance is here!

- The most inclusive appetite for the small business of today
- 100% digital underwriting
- Instantly quote & issue policies

## Businesses we love to write

Most Popular	Business Type	BOP	GL	PL
	Personal Services (Including Beauticians, Nail Salons, Barber Shops)	✓	✓	✓
	Artisan/Trade Contractors - Residential & Commercial (Including Electrical, Masonry, Plumbing, HVAC, Painting)	✓	✓	
	Medical Offices (Includes Doctors, Dentists, HVAC, Painting)	✓	✓	
	Professional Services (Including Accountants, Architects, Engineers, Insurance Agents, Real Estate Agents)	✓	✓	✓
	Retail Stores (Including Home - Based Businesses and Internet Stores)	✓	✓	
	Business Consultants (Including HR, Marketing, Business Management, Education)	✓	✓	✓
	Pet Services (Including Boarding, Grooming and Veterinary Services)	✓	✓	

Highly Popular	Business Type	BOP	GL	PL
	Wholesalers and Distributors	✓	✓	
	Outpatient Mental Health Services	✓	✓	✓
	Testing Laboratories	✓	✓	
	Health Fitness (Including Gyms, Personal Trainers, Yoga/Pilates/Dance Instructors)	✓	✓	✓
	Florists	✓	✓	
	Freelance Businesses (Including Photographers, Designers, IT Technicians)	✓	✓	✓
	Hobbist Clubs and Organizations (Including Women's Auxiliaries, Fan/Booster Clubs, Senior Citizen Association)	✓	✓	
Trade, Art, and Business Schools	✓	✓		

Popular	Business Type	BOP	GL	PL
	Restaurants and Bakeries (Including Catering)	✓	✓	
	Landscape and Janitorial Services	✓	✓	
	Funeral Homes and Mortuaries	✓	✓	
	Publishing and Printers	✓	✓	
	Property Management	✓	✓	✓
Dry Cleaners	✓	✓		

# Where we deliver seamless quotes & coverages for business

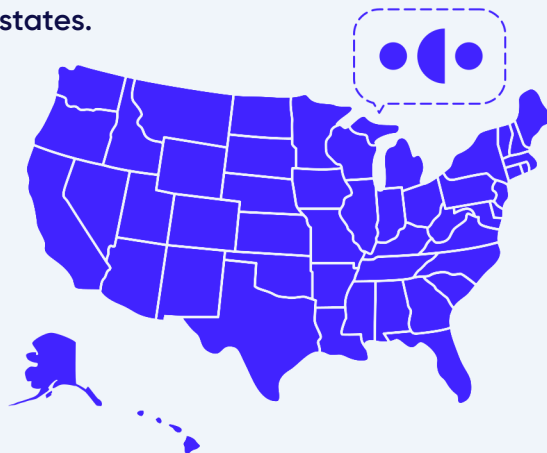


Coterie provides Business Owners Policies and stand-alone General Liability insurance in all 50 states. Professional Liability is currently available in select states.

- Coverage is written with Spinnaker Insurance Company [A.M. Best A- (EXCELLENT) Rating]. or with Benchmark Insurance Company [A.M. Best A (EXCELLENT) Rating].
- Professional Liability coverage is written with Everspan [A.M. Best A- (EXCELLENT) Rating] and is currently available in the following states: AL, AZ, DE, GA, ID, IN, IA, MI, MS, NJ, NM, NV, PA, TX, UT, WV, WI.

\*Coastal restrictions apply for BOP coverages

\*Contracting classes unavailable in New York



## Coterie is licensed to offer & sell



General Liability



Business Owners



Professional Liability

### A few general guidelines to keep in mind

- Annual revenues up to \$10M (\$5M for Contractors)
- No more than 50 employees (15 for contractors)
- 1 location per policy
- No more than 2 losses and no single loss > \$15k in last 5 years
- No prior cancellations, non-renewals or bankruptcy
- Home - based businesses accepted

## Get Started Now



Sign up



Become a Coterie Producer



Create Quotes & Policies instantly



Get Paid

This document is intended to provide a general summary of Coterie's products and services. The information contained in this document is for informational purposes only and does not in any way amend, alter, or extend any policy of insurance or guarantee any specific price, quote or coverage. For a complete understanding of the coverage available, please consult the terms, conditions, definitions, and exclusions of your insurance policy. Please be advised that all products and coverages referenced herein may not be available in all states or to all customers. Please see Coterie's Terms & Conditions and Privacy Policy for more information.