

LOCALEDGE

Small commercial class highlights

CoverForce:

Class highlights below are within the LocalEdge system for General liability, BOP, Worker's compensation, and Umbrella.

Restaurant:

- UL 300 fire suppression system
- Less than 50% liquor
- Limited delivery — no hired/non-owned

Beauty parlor:

- Hair, nails, waxing, massage
- Tanning excluded.
- No eyebrow threading, micro pigmentation or invasive treatments

Auto repair/ body shop:

- Private passenger vehicles only
- UL approved paint booth & flammable storage
- Limited vehicle and new tire sales
- No racing modifications, used or retread tire sales

Lessors risk – non residential:

- Office and retail space w/70% occupancy
- All tenants must be of eligible classes

Photography (for hire):

- Studio, video, drones, instruction, events

Professional offices:

- Doctor, lawyer, insurance agency, real estate, dentist, chiropractor
- Professional liability – see LocalEdge Specialty

Convenience store/ gas station:

- Including car wash and auto repair
- Appropriate security features

Pet care:

- Small domestic animals only
- Veterinarian, grooming, and boarding (Including mobile operations).
- No rescue or shelter activities or product manufacturing

Retail:

- Clothing, home furnishing, flooring, florist, electronics, art supply, musical instruments
- No tobacco, vape, guns, adult content

Other classes to consider:

- Dry cleaning
- Interior design
- Print shop
- PR firm
- Recording studio
- Locksmith
- Media consulting

**Not all classes or lines of business are available in all states.*

Questions about Small commercial class highlights?

Access CoverForce through [The Bridge](#), and submit your application. Or call us at 800.444.1744, option 1, 1.

Email: iQuote@bridgespecialty.com | LocalEdgeBrokerage.com