# LOCALEDGE

## Small commercial class highlights

## LocalEdge iQuote:

Class highlights below are within the LocalEdge iQuote system for General liability, BOP, Worker's compensation, Commercial auto, 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

## Questions about LocalEdge iQuote?

Submit application via LocalEdge iQuote. Or Call us at 800.444.1744, option 1, 1.

Email: iquote@bridgespecialty.com

Information including but not limited to available carriers, products, services, and commission rates has been updated as of March 2025 and is subject to change at any time in LocalEdge sole discretion. Confidential and proprietary. Disclaimer: Certain property casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

<sup>\*</sup>Not all classes or lines of business are available in all states.