

## SMALL BUSINESS BOPS AND SUPPORTING LINES

### Property

- Contractors: up to \$3 million TIV per location
- All other: up to \$7 million TIV per location

### Buildings

- Built in the last 35 years; older buildings can be considered with updates within the last 15-20 years.

### Payroll

- Contractors: up to \$1 million payroll

### Sales

- Contractors: up to \$6 million in sales
- Garage and LROs: up to \$5 million annual sales per location
- Restaurants: up to \$6 million annual sales per location
- All other: up to \$10 million annual sales per location



### Retailers

Appliance stores	Florists
Auto parts	Food and beverage stores
Bakeries (without cooking)	Gift shops and variety stores
Bicycle shops	Hardware stores
Book stores	Hobby and crafts
Candy stores	Home furnishings
Ceramics and pottery stores	Internet retailers
Clothing, apparel and shoe stores	Opticians
Electronics store	Pet supplies
Floor covering stores	Sporting goods stores



### Distributors

Appliances	Hardware and tools
Auto parts	Hobby, craft and artist supplies
Baked goods	HVAC equipment
Beauty supplies	Janitorial supplies
Clothing and apparel	Office machines/appliances
Flowers	Plumbing supplies/fixtures
Floor coverings	Stationery and paper products



### Services

Bakeries	Funeral homes
Barber shops	Laundry/dry cleaning
Beauty salons	Mailbox/packageing
Copy/print stores	Photographers
Engraving	Tailors



### Offices

Accountants	Interior decorators
Advertising agents	Medical
Architects/Engineers	Real estate agents
Attorneys	Title agents
Insurance agents	Veterinarians



### Contractors

Appliances	HVAC
Driveway and sidewalk repair	Interior carpentry
Electricians	Interior painters
Fence construction	Interior tile, stone and terrazzo
Floor covering	Lawn care/sprinklers
Glass dealers/installers	Plumbers



### Restaurants *(hired and non-owned auto liability is not available for operations with delivery)*

Cafes and bistros	Family-style restaurants
Coffee shops	Fine-dining restaurants
Concession stands	Ice cream and yogurt stores
Delis and sub shops	Pizza shops
Diners	Salad bars
Donut and bagel shops	Take-out only



### Real estate

Office buildings LRO single/multi-tenant	Retail/service LRO single tenant
Strip mall LRO	

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