

✓ Starving for a cheat sheet of UFG’s online-quoting appetite? Hunger no more!

For the quickest Pro-Quote experience, consider this basic criteria (more information can be found in the full guide):

- Total policy premiums under \$25,000.
- Buildings built within the last 35 year or that have had updates within the last 15 years.
- Less than \$7M in combined property values.
- Less than 10 autos (power units).



Retailers

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



Offices

(*separate professional liability policies may be required)

Accountants*	Lessors risk only
Attorneys*	Real estate agents*
Insurance agents*	Small animal vets
Interior decorators	Title agents*



Contractors

Appliances	Interior carpentry
Driveway and sidewalk repair	Interior electricians
Fence construction	Interior painters
Floor covering	Interior tile, stone and terrazzo
HVAC	Plumbers



Distributors

Appliances	Plumbing supplies
Auto parts	Janitorial supplies
Flowers	Office equipment
Hardware and tools	Clothing and apparel
Floor coverings	HVAC equipment
Baked goods	Beauty supplies



Limited-cooking restaurants *(hired and non-owned auto liability is not available for operations with delivery)*

Coffee shops	Donut and bagel shops
Ice cream and yogurt stores	Cafes and bistros
Delis and sub shops	Take-out only



Services

Bakeries	Tailors
Photographers	Engraving
Barber shops	Copy/print stores

Please review [UFG’s full online appetite guide](#) for the Pro-Quote experience to learn more detailed information about online appetite, including supporting lines.

All submissions are subject to eligibility and underwriting guidelines. This document should be used as a guide only. Class availability may vary by state. Always check with your UFG representative should you have a question about our underwriting appetite or availability.