## **Appetite Guide**

The digital transformation of small business insurance is here!

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

## **Businesses we love to write**

### Most Popular

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

## Highly Popular

ВОР	GL	PL	Business Type
<b>~</b>	<b>~</b>		Wholesalers and Distributors
<b>~</b>	<b>~</b>	<b>~</b>	Outpatient Mental Health Services
<b>~</b>	<b>~</b>		Testing Laboratories
<b>~</b>	~	<b>~</b>	Health Fitness (Including Gyms, Personal Trainers, Yoga/Pilates/Dance Instructors)
<b>~</b>	<b>~</b>		Florists
<b>~</b>	<b>~</b>	<b>~</b>	Freelance Businesses (Including Photographers, Designers, IT Technicians)
<b>~</b>	<b>~</b>		Hobbyist Clubs and Organizations (Incuding Women's Auxiliaries, Fan/Booster Clubs, Senior Citizen Association)
<b>~</b>	~	~	Trade, Art, and Business Schools

## **Popular**

ВОР	GL	PL	Business Type
<b>~</b>	<b>~</b>		Restaurants and Bakeries (Including Catering)
<b>~</b>	<b>~</b>		Landscape and Janitorial Services
<b>~</b>	<b>~</b>		Funeral Homes and Mortuaries
<b>~</b>	<b>~</b>		Publishing and Printers
<b>~</b>	<b>~</b>	<b>~</b>	Property Management
<b>~</b>	<b>~</b>		Dry Cleaners

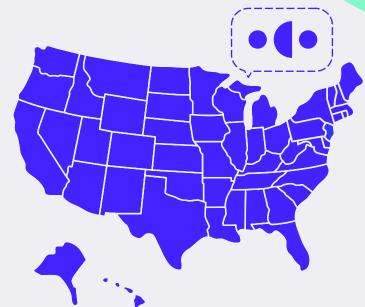
# Where we deliver seamless quotes & coverages for business

Coterie provides Business Owners Policies and stand-alone General Liability and Professional Liability insurance in 50 states with Workers' Compensation on the way.

Coverage is written with Spinnaker Insurance Company [A.M. Best A- (EXCELLENT) Rating]. or with Benchmark Insurance Company [A.M. Best A (EXCELLENT) Rating].

 Coverage in Florida is written with Clear Spring Property & Casualty Insurance Company with an A.M. Best A- (EXCELLENT) Rating.

\*Coastal restrictions apply for BOP coverages
\*Contracting classes unavailable in New York



#### Coterie is licensed to offer & sell



General Liability



Business Owners



Professional Liability

#### Simplicity with our products means:

- One location and named insured per policy
- Annual revenue up to \$10M (\$5M for Contractors)
- O Up to 50 employees (15 for contractors)
- No more than three claims in a 5-year period with no single loss exceeding \$15,000

Policies instantly

#### **Get Started Now**



Producer

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