

We've got you covered.



Universal North America®

With so many eligible business types, we're sure to have the perfect coverage for your small business.

Appliance Distributor – Household Type – Radio, TV or CD Players	Coffee Bars/Shops
Appliance Distributor – Household Type – Including Home Furnishings	Collectible and Memorabilia -Retail
Appliances – Retail – Household	Computer Stores
Auto Parts and Supplies Distributor	Condominiums – Office (Association Risk Only) – no habitational or warehouses
Automobile Parts and Supplies (Retail Only)	Condominium – Unit Owner – Office
Bakeries – Distributor – No baking on premises	Condominiums– Bank, Mercantile, Service Association Risk Only- no habitational or warehouses
Bakery – Retail – No baking or deep frying on premises	Condominium Unit Owner – Mercantile or Service- Lessors Risk Only– no habitational or warehouses
Bakery – Retail – With baking on premises (No deep frying)	Copying and Duplicating Services (no printing)
Barber or Beauty Shop Supplies Distributor –no re-packaging or re-labeling for “own brand” retail sale	Cosmetic, Hair or Skin Preparations – Retail
Barber Shop	Delicatessen – No Delivery
Beauty Parlor and Hair Styling Salon (no tanning booths)	Dental Laboratory
Bicycles – Retail – Sales and Servicing (no motorcycles)	Electronics – Computers, Phonographic, Radio, Television, etc. – Retail
Bookbinding and Printers Supplies Distributor	Electronics – Distributor
Books and Magazines – Retail	Engineers/Architects – Office
Buildings or Premises – Mercantile or Service (Lessors Risk Only)	Engraving – Other Than Photoengraving
Buildings or Premises – Office (other than Office Condo Associations)	Equipment, Fixtures or Supplies for Bars, Hotels, Offices, Restaurants or Stores – Distributors
Camera and Photographic Equipment – Retail	Fabric Distributor
Candy, Soft Drinks and Confectionery – Retail	Fabric Store – Retail
Clothing – Children’s and Infants Wear – to Age 14 – Retail	Floor Covering Distributor
Clothing – Ladies and Girls (no furs) – Retail	Floor Covering Store – Retail (no installation)
Clothing – Ladies’ Specialty Store (incl. millinery, hosiery, lingerie, etc.) – Retail	Florist – Retail
Clothing – Men’s and Boy’s – Retail	Florist – Distributor (no farming)
Clothing – Men’s Furnishings and Haberdashery (incl. hats, caps, ties, etc.) – Retail	Fruit, Nut or Vegetable Dealer – Retail 6 (no farming or harvesting)
Clothing or Wearing Apparel Distributor	Fruit, Nut or Vegetable Distributor(no farming or harvesting)

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Funeral Home or Funeral Chapel (no cremations)	Office Machines or Supplies – Retail (no repair)
Furniture Store – Upholstered – Retail	Office
Furniture Store – Wood or Metal – Retail	Optical Goods – Distributor
Gardening and Light Farming Supply Dealer – Retail	Optical Goods Store – Retail
Gifts, Glassware, China or Pottery Shops – Retail	Paint, Wallpaper or Wall Coverings – Retail (no installation)
Glass Dealer and Glazier – Retail Only (no off-premises work)	Pets – Retail (no exotic animals)
Grocery Distributor	Photoengraving
Grocery, Supermarket or Health Food Store – Retail – under 4,000 square feet	Photography Studios (maximum of 10% off-site work)
Hardware Store – Retail Only	Pizza Shop – Take Out Only – Limited Cooking (no delivery)
Health or Natural Food Stores – under 4,000 square foot	Plumbing Supplies and Fixtures Distributor
Hearing Aid – Distributor	Pool Supplies –Retail
Hearing Aid Store – Retail	Precision or Scientific Instrument – Retail
Heating or Combined Heating and Air Conditioning Equipment Distributor	Printing (including lithography)
Hobby, Craft or Artists’ Supply – Distributor	Refrigeration Equipment Distributor
Hobby, Craft or Artists’ Supply Stores, Picture or Frame Store – Retail	Retail Store – NOC
Home Furnishings Store (including appliances, lighting, bath accessories, blankets, bedding & dry goods) – Retail	Sandwich Shops
Home Furnishings – Distributor	Sewing Machine/Vacuum Store – Retail – With Incidental Repair
Ice Cream Store or Dairy Products Store or Butter and Egg Store – Retail	Shoe Repair Shop
Janitorial Supplies - Retail	Shoes – Ladies’, Men’s and Children’s
Jewelry – Distributor (costume & novelty jewelry only)	Sporting Goods or Athletic Equipment – Retail
Jewelry Store – Retail (costume & novelty jewelry only)	Stationery or Paper Products Distributor
Laundry and Dry cleaning or Dyeing Receiving Station	Stationery or Paper Products – Retail
Leather or Luggage Goods – Retail	Tailoring and Dressmaking Establishment – Custom
Mail Box or Packaging Store or Mailing or Addressing Company	Toys – Retail Only
Marble Products – Retail	Trophy Store (not taxidermists)
Meat, Fish, Poultry or Seafood – Retail	Variety, Discount or General Stores – Retail
Musical Instrument Store – Retail	Video or Music – Pre-Recorded – Retail and/or Rental
Nail Salons	Watch, Clock or Jewelry Repair
Newsstands – Retail	Wigs and Hairpieces – Removable (no implants) - Retail
Office Machines or Supplies – Distributor (no repair)	

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