



**SierraSpecialty**

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CA Ins. Lic. No. 0E81019

[www.SierraSpecialty.com](http://www.SierraSpecialty.com)

# UNDERWRITING

- Adult Day Care – Includes Professional / Excludes
- Alcohol & Drug Programs
- Abused spouses, alcohol/drug halfway houses, foster care, shelters, specialty needs centers
- Ambulance Services, EMTs, and Paramedics
- Amusement Centers
- Animal Grooming, Training & Kennels
- Animal Rides, Petting Zoo
- Antique Stores, Pawn Shops & Secondhand (thrift) stores
- Apartment Building & Dwellings
- Athletic Events
- Athletic Participants' Coverage (Limited Classes)
- Auto Salvage Yards
- Automobile dismantling
- Automobile Repair or Service Shops
- Bars & Taverns
- Beauty Schools
- Bicycle or Recreational Equipment Rental
- Body Care & Grooming: beauty salons, barber shops, body wraps, cosmetologists, ear piercing, electrolysis, manicurists/salons, masseur/masseuse, spa services,
- Building or Premises – Lessor's Risk
- Building Renovation – Property
- Camps: sports/non-sports, day/overnight
- Christmas Tree Lots & Pumpkin Patches
- Clubs
- Clubs: fraternal, golf, hunting, service, shooting
- Computer Technology
- Condominium/ Homeowners Associations
- Contractors – Claims Made: Residential & Commercial Roofing Contractors, General Contractors & Home Builders
- Contractors (painting, plumbing, electrical work w/in buildings, carpentry-interior) No new Residential Construction Convalescent: Hospices
- Convalescent: Hospices

- Counseling: clinics, alcohol, drug, psychological, marriage, mental health clinics, ministers, outpatient psychiatric clinics, priests, rabbi, social workers, speech therapists, welfare workers
- Day Nurseries: child care, nursery schools, day care centers
- Demolition Contractors: building wrecking
- Detectives/Private Investigators
- Distributors
- Engineers, Architects, Draftsmen or Land surveyors
- Equipment Rental
- Exercise & Health: aerobics, dance studios, weight lifting, martial arts – karate
- Freight Forwarders or Handlers
- Gasoline Stations – full service, self service or combined
- Grocery/Convenience Stores
- Guides & Outfitters
- Habitational: Apartments, Hotels/Motels, Dwellings rented to others
- Halls
- Haunted Houses
- Health Care: artificial limb fitting, contact lens tech., counselor-weight-loss, dental hygienists, denturists, diet centers (reducing or weight loss salons, dietician-nutritionists, druggist, drug store, holistic practices, hygienist, nurses, optical goods stores, optician, optometrists, phlebotomist, physical therapists, prosthetic devices (external), service agencies, therapists, therapy centers
- Home Health Care
- Homeless Shelters
- Hunting & Fishing Clubs
- Janitorial Services: office, residential
- Laboratories: analytic, CAT scans, MRI, clinical, laboratory technicians, mammography, medical, mobile x-ray, x-ray technicians/laboratories
- Lawn Care Services Lessor's Risk
- Manufacturing Accounts with Light to Medium Products Exposures
- Mercantile & Retail Accounts
- Pest Control Services
- Power Washers – Pressure Cleaners
- Prize Indemnification
- Real Estate Property Management
- Recreation Areas: campgrounds, campsites, trailer camps, motor homes
- Restaurants/Taverns
- Schools
- Seasonal Business
- Social Service Agencies
- Special Events
- Specialty Training
- Sporting Goods Stores
- Sports Camps, Sports Leagues & Sports Events
- Stores-Beverage, Grocery & Convenience Stores
- Street Vendors & Kiosks

- Tanning Beds & Tanning Salons
- Truckers-General Liability
- Vacant Buildings
- Vacant Land
- Virtual Reality Systems
- Water Hazard: watercraft rental, swimming clubs, pools, lakes, marinas, boat rental, boat rides

**These Classes are offered by our Binding Contract Markets listed below:**

- ✓ **Maxum** - A- VII
- ✓ **General Star** - A++ XV
- ✓ **Northland** - A X
- ✓ **Century Surety** - A- VIII
- ✓ **Western World** - A+ VII
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