



- A risk that has no active, eligible business operation
- Airport work involving hangars, runways, jetways, baggage or security systems
- Antique and classic vehicles
- Any tank trucks with glass lined tanks or milk transports
- Asbestos goods manufacturers
- Athletes or Entertainer Transport/Passenger Vans
- Auto Leasing or Long/Short Term Rental Operations
- Auto Repossession Firms
- Auto Transports / Motor Home Totters / House Movers
- Blasting operations
- Bridge, street, road or highway projects
- Building or structural raising, demolition, or moving
- Buses/Limousines/Taxi Cabs/Tour Operators/Van Pools (All Types except hotel shuttle vans)
- Caisson or cofferdam work
- Chemical, industrial, steam or natural gas operations
- Cherry pickers
- Circus / Carnival
- Commercial type vehicles with physical damage coverage valued more than \$150,000
- Concrete Ready-Mix Trucks
- Courier and Messenger Services
- Dam, reservoir, dike, levee, or revetment work
- Dealers - Junk, Wrecked Salvaged and Rebuilt cars
- Debris removal for hire
- Detective/Security Patrol Agencies/Law Enforcement Agencies (unarmed security patrol only)
- Dredging operations
- Driving / Training schools
- Emergency operations
- Farm Labor Contractors that transport laborers, employees or contractors
- Farming or Ranching that include Hay, Livestock, or Milk Hauling
- Garage Risks
- Gas main or gas utility construction
- Gas stations – any work related to pumps, gas lines, canopies, aprons or repaving
- Guniting or shot-crete work
- Heavy machinery or equipment installation or repair High performance vehicles
- High voltage transmission lines
- Ice Cream Vendors
- Kit cars
- Lead or iron manufacturers or hauling
- Logging Operations (Hauling, transportation or moving of logs)
- Manufacturing or exposure to pollutants, e.g., asbestos, lead, and chemicals
- Manufacturing, bulk storage, handling or distribution of fuel oil, gas, petrochemicals, waste, or other hazardous materials
- Mining operations
- Motorcycles & All Terrain vehicles
- Operations that include Dirt, Sand & Gravel Hauling and/or for-hire
- Railroad operations including service contractors
- Recreational Vehicles including Truck mounted campers, RV's, Motor homes, etc.
- Recycling Operations or for Hire
- Repossession of vehicles
- Restaurant / Fast Food Delivery
- Salvaged title vehicles
- Snow removal on public streets, roads, or highways
- Social Service Agencies or risks
- Specialty Vehicles, High Performance, Antiques, Classics
- Stone crushing or quarry operations
- Street cleaning or sweeping
- Tandem/Dual Trailer Hauling
- Towing and/or Tow Trucks
- Transport of farm laborers
- Transport of hazardous material, oil or flammable material
- Transport of septic tank waste
- Truckers transporting goods, materials, or commodities for hire
- Vehicles not manufactured for sale in the USA
- Vehicles over 30 years old
- Vehicles used to transport more than four (4) people
- Vehicles with man-lifts, cranes or booms with over 10,000 lbs of lift capacity
- Waste disposal (Garbage/Trash collecting and hauling operations; Junk dealers; Recycling; Any other waste disposal)
- Wrecking operations