

SMALL COMMERCIAL

Personal Care Services

We're open to writing more business



At Nationwide®, we want to help you grow your agency by making it easier to quote business with us. Thus, we've clarified and expanded our Personal Care Services appetite and class eligibility, enabling you to write more than ever. We're modernizing our appetite, focusing on risks that are relevant in the marketplace today and into the future. In addition, we've improved the quote and bind process, making it quicker for you to do business with us.



What's changed?

Personal Care Services

The personal care services industry is ever-evolving. Operations or professions that offer customized knowledge-based services to clients need insurance that covers these new trends. These services require specific training that may necessitate professional degrees, licenses/certifications or unusual skill sets.

- Photographers
- Funeral homes
- Car detailing
- Beauty salons, hairstylists and hairdressers
- Barbershops
- Tailors
- Quick printing
- Dry cleaners — retail
- Dry cleaners — receiving station
- Commercial laundry: uniform and linen supply
- Interior decorators
- NEW! Hair weaving and braiding
- NEW! Commercial photographers
- NEW! Balloon-o-gram and celebratory yard sign service
- NEW! Mobile car detailing

Quoting process

We've made several updates to improve the agent experience when writing Personal Care Services:

- New underwriting guidelines are now available that expand our appetite in current classes
- New business class descriptions and updates to automation make quoting and writing even easier

Small commercial eligibility

Our industry-specific businessowners policies are customized for the most common risks in various industries. We quote Cyber Liability automatically as it's a growing concern of business owners.

For personal care service businesses, common eligibility requirements are:

- Policy level total insurable value (TIV) < \$20 million
- Maximum single structure TIV < \$10 million
- Policy level sales < \$20 million
- (Retail only) Maximum square footage for retail except strip malls < 25,000 per building; maximum square footage for strip malls < 50,000 per building

CLASS	NEW OR EXISTING	BOP CLASS CODE/PROGRAM	SIC/NAICS	WHAT'S CHANGING
Beauty salons, hairstylists and hairdressers	Existing	71952/Service	7231/812112	<ul style="list-style-type: none"> We're expanding our appetite to allow full-service beauty salons that may also include facials, waxing, manicures and pedicures The hair weaving class description is now available in ClearQuote® — quote as a “beauty salon” In ClearQuote, there is a question that asks whether the risk performs a variety of services, including facials and body waxing; if the insured is ONLY performing facials and/or body waxing, answer “no” to this question and proceed with the quote — this question will be updated on ClearQuote soon
Hair weaving and braiding	New	71952/Service	7299/812112	
Barber shops	Existing	71952/Service	7241/812111	
Photographers	Existing	71899/Service	7221/541921	<ul style="list-style-type: none"> We're expanding our appetite to allow off-premises photographers and videographers; videographers shooting movies, TV shows or documentaries are ineligible Commercial photography business class descriptions are available in ClearQuote Risks with drones should be written on a package to properly insure the liability exposure BOP Class 71899 currently reads “studio-only,” but off-premises risks can be written on this code — this will be updated on ClearQuote soon
Commercial photographers	New	79841/Service	752/812910	
Balloon-o-gram and celebratory yard sign service	New	59685/Retail	7299/812990	<ul style="list-style-type: none"> Business class descriptions are now available in ClearQuote This risk can be rated as a florist; the service is similar in that it delivers balloons or delivers/sets up yard signs Misdelivery coverage can be added
Quick printing	Existing	71877/Service	7334/561439	<ul style="list-style-type: none"> We're refocusing our efforts on these operations and now include printing of booklets, brochures, forms, business cards, and social printing such as invitations
Mobile car detailing	New	20181/Auto Service	7542/811192	<ul style="list-style-type: none"> Business class descriptions are now available in ClearQuote These are detailing operations that are going to the customer's premises Garagekeepers should be written on the BOP to have coverage for off-premises operations
Tailors	Existing	71961/Service	7219/811490	<ul style="list-style-type: none"> We're refocusing our efforts on these operations

CLASS	NEW OR EXISTING	BOP CLASS CODE/PROGRAM	SIC/NAICS	WHAT'S CHANGING
Commercial laundry: uniform and linen supply	Existing	72818/Service	7219/812331	• We're refocusing our efforts on these operations
Dry cleaners — retail	Existing	71801/Service	7212/812320	
Dry cleaners — receiving station	Existing	51801/Retail	7212/812320	
Interior decorators	Existing	65321/Office	7389/541410	• We're refocusing our efforts on these operations
Funeral services	Existing	71865/Service	7261/812210	• We're refocusing our efforts on these operations



Nationwide's [Businessowner Coverage Highlights interactive PDF](#) is available to download. **Contact your Sales or Territory Manager for more details.**



This is an abbreviated view of new company eligibility. For complete eligibility guidelines, refer to ReferenceConnect. NOTE: These are general guidelines, and all risk characteristics are subject to review and determination of policy desirability and eligibility by underwriting.

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