Sell more with Nationwide®



We're making it easier for you to quote and sell commercial insurance. Most quotes receive a fully automated decision in real time, and many can be bound without underwriter review.¹

	Suggested risk types	BOP guidelines ²
Offices	Insurance agents and brokers Real estate agents Attorneys Chiropractors Mortgage brokers Physicians Accountants Engineers Veterinarians office — household animals Veterinarians office — other than household animals Mobile veterinarians Veterinarian hospital — including surgery and emergency services	 Policy level total insurable value (TIV) < \$20 million Maximum single structure < \$10 million Up to 6 stories for frame, joisted masonry or noncombustible construction; up to 10 stories for masonry noncombustible or better if sprinklered Veterinarian businesses: Use Vet Extra Endorsement.³ No treatment of exotic animals such as big cats, wolves, primates or venomous reptiles is eligible
Retail	Clothing stores Auto parts stores Bookstores Bed, bath and home goods stores Electronics stores Florists and balloon-o-grams Gift shops Jewelry stores Pet stores	 Policy level total insurable value (TIV) < \$20 million Maximum square footage for retail except strip malls < 25,000 per building Maximum square footage for strip malls < 50,000 per building
Service	Barbershops Beauty parlors and hairstyling salons Hair braiding and weaving Photographers Pet groomers Jewelry repair Funeral homes Car detailing and mobile car detailing	 Policy level total insurable value (TIV) < \$20 million Single building maximum TIV of \$10 million Policy level sales < \$20 million • Single location maximum sales of \$5 million
Auto Service	Auto body repair Car wash General service or repair center Sound shops Muffler shops Emissions testing	 Policy level total insurable value (TIV) < \$20 million Single building maximum of \$5 million Total receipts per policy < \$20 million
Food Service	Bakery or café Coffee shops Fine dining Full cooking (full service) — deli, pizza, microbreweries and BBQ Fast food (limited service) Fast casual Franchise restaurants	 Policy level total insurable value (TIV) < \$30 million Total receipts per policy < \$20 million Total receipts per location < \$5 million

Contact your sales or territory manager to learn more.

¹ This applies to quotes submitted through ClearQuote®/PolicyCenter.

² Risks not meeting these guidelines may still be eligible for a package policy or a BOP policy with underwriting approval.

³ Vet Extra Endorsement varies by state.