

TABLE OF CONTENTS

Overview

Home HQ (ISO Micro-BOP)	19
Home HQ Coverage Form	
Eligible Classes & General Eligibility Guidelines	
Artisan Manufacturing	19
Direct Retail Sales	20
Online Retail Sales	20
Services	20
Workers Compensation	23
General Eligibility Guidelines	

OVERVIEW



- Complete an application online
- Get a premium & bind
- Pay online for:



BOP



**HomeHQ
(Micro-BOP)**



**Workers
Compensation**



HomeHQ - ISO Micro Business Owners

Coverage Form

- Micro-BOP Coverage Form BP 00 04
- Named Perils coverage
- Theft coverage added for Artisan & Retail classes



ISO PDF BP 00
04 04 20

HomeHQ is subject to the following eligibility requirements:

- Applicant operates out of their home, cart or kiosk
- No more than 4 employees including the owner
- No more than \$500,000 in sales
- Eligible Classes
 - **Artisan Manufacturing (Retail Sales)**
 - **Direct Retail Sales**
 - **Online Retail Sales**
 - **Services**

HOMEHQ - ARTISAN MANUFACTURING

ARTISAN MANUFACTURING (RETAIL SALES) ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Baking	78407	5461	311811
Clothing & Accessories	78411	2361	315210
Gifts & Home Décor	78433	Various	Various
Jewelry	78446	3961	339910
Pet Supplies	78463	5199	424990

HOMEHQ - DIRECT RETAIL SALES

DIRECT RETAIL SALES ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Clothing & Accessories	78412	5963	455219
Cosmetics	78419	5963	456120
Gifts & Home Décor	78434	Various	Various
Grocery Specialties	78438	5411	445298
Jewelry	78444	5963	458310
Pet Supplies	78464	5963	459910
Snacks or Non-alcoholic Drinks	78472	5812	722515

HOMEHQ - ONLINE RETAIL SALES

ONLINE RETAIL SALES ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Clothing & Accessories	78413	5961	455219
Cosmetics	78420	5961	456120
Gifts & Home Décor	78435	5961	459420
Grocery Specialties	78439	5961	445298
Jewelry	78445	5961	458310
Pet Supplies	78465	5961	459910

HOMEHQ - SERVICES

SERVICE ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Accounting Services	78400	8721	541219
Appraisal Services	78402	8999	541990
Aquarium Cleaning Services	78403	0752	812910
Artist, Freelance	78405	8999	711510
Building Inspections	78408	7389	541350
Catering	78409	5812	722320



HOMEHQ - SERVICES CONTINUED

SERVICE ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Clothing Alterations	78410	7219	811490
Coffee Cart Services	78414	5963	722330
Computer Repair	78415	7378	811210
Concession Stand Food Contractor	78416	5812	722310
Data Entry Services	78421	7374	518210
Disc Jockey	78423	7929	711510
Document Preparation Services	78424	7389	561410
Drafting	78425	7389	541340
Editorial Services	78426	7389	561410
Furniture Repair	78431	7641	811420
Genealogy Investigation	78432	7299	812990
GIS & Mapping Services	78436	8713	541360
Graphic Design Services	78437	7336	541430
Hair Services	78440	7231	812112
House Cleaning	78441	7349	561720
House Sitting	78442	7299	812990
Interior Design Services	78443	7389	541410
Job Recruiter	78447	7361	561312
Key Duplication	78448	7699	811490
Language Instruction	78449	8299	611630
Lawn and Yard Maintenance (No pesticide or herbicide applications)	78450	0782	561730
Life/Career Coaching	78451	8299	611430



HOMEHQ - SERVICES CONTINUED

SERVICE ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Locksmith	78453	7699	561622
Makeup Services	78454	7231	812112
Marketing & Social Media Services	78455	7311	541810
Music Lessons	78457	8299	611610
Office Machine Repair	78458	7629	811212
Personal Concierge/Assistant	78459	7299	812990
Personal Organization	78460	7299	812990
Personal Shopping	78461	7299	812990
Pet Grooming	78462	0752	812910
Pet Walking & Sitting	78466	0752	812910
Photo Booth Rental	78467	7999	812990
Resumé Writing Services	78470	7389	561410
Shoe Shine & Repair	78471	7251	812990
Taxidermist	78474	8999	711510
Translation or Interpretation Services	78475	7389	541930
Tutoring & Exam Prep	78477	8299	611690
Watch & Jewelry Repair	78478	7631	811490
Wedding Officiant	78479	7299	561990
Window Display Decorating	78480	7311	541810
Writing, Freelance	78481	8999	711510



WORKERS COMPENSATION

Workers Compensation eligibility generally follows the BOP & HomeHQ class eligibility

- Some contractor classes are subject to review of height exposures

Coverage is available countrywide (except monopolistic exposures)

- Stop-Gap coverage can be added by request