

## Business Insurance Quotes by Phone

# Eligible Industry Classes

The *easiest* way to get an insurance quote for your business:

1. Go to [www.ihtagency.com/bizquote](http://www.ihtagency.com/bizquote)
2. Enter basic information about you and your business.
3. Our quote teams will contact you, usually within 24 hours.
4. We will quote you over the phone. This usually takes about 15 minutes.

If you like the quote, we can bind coverage and issue the policy over the phone with emailed applications. It's never been easier to see if you can save money and improve your coverage.

See if your business is eligible for a phone quote by searching the eligible industry classes below.

### Industry Categories:

- |                              |                        |                                |                               |
|------------------------------|------------------------|--------------------------------|-------------------------------|
| • <b>Automotive</b>          | • <b>Distributor</b>   | • <b>Hospitality</b>           | • <b>Residential Services</b> |
| • <b>Business Services</b>   | • <b>Financial</b>     | • <b>Installation</b>          | • <b>Restaurant</b>           |
| • <b>Commercial Building</b> | • <b>Food Products</b> | • <b>Institutional</b>         | • <b>Retail</b>               |
| • <b>Consumer Services</b>   | • <b>Golf</b>          | • <b>Manufacturing</b>         | • <b>Technology</b>           |
| • <b>Contractor</b>          | • <b>Healthcare</b>    | • <b>Professional Services</b> | • <b>Vacant Land</b>          |

### Automotive

Air-conditioning service, checking, charging, installation and repair	General repair – without gas sales
Auto parts-(non-critical)	Glass installation
Auto Quick Lube	Oil change and lubrication
Auto Repair and Service	Painting and pin-striping
Body repair and collision shops	Rustproofing, undercoating, glazing
Brake installation and repair, shocks and struts, exhaust systems	Sound and communications equipment repair and installation
Car Wash - other than self service	Transmission repair and installation
Detail shops, pin-striping, auto waxing and buffing	Tune-up and emissions testing
Electrical repair and installation, including speedometer installation	Upholstery, tops and sunroof repair and installation
General repair – with gas sales	

### Business Services

Advertising Agencies	Direct Mail Services
Advertising Sign Company	Employment agencies
Appliance and Accessories Install Service Repair- Commercial	Engraving
Authors and Playwrights	Music and Art Studios
Carpet Rug or Upholstery Cleaning- shop only	Office Machine or Appliance Installation, Inspection, Service, Repair
Commercial Art and Graphic Design	Office machine repair - shop only
Computer maintenance and services	Photocopy, Duplicating Services

**Business Services - Continued**

Printer	Stenography, typing, court reporting and word processing
Printers / Publishers	Surveyors
Publishers – books and periodicals – no printing, office only	Telemarketing and Research Services
Publishers – newspapers – no printing, office only	Telephone answering services
Recording Studio	Theaters
Repair services	Ticket Agencies
Small appliance repair - shop only	Videographers

**Commercial Building Leased to Others**

Building or Premise - Bank, Office, MFG, Mercantile	Office
Condominiums - Commercial	Offices
Garages and gas stations	Religious Use
Manufacturing, processing, contracting	Shopping Centers
Mercantile	

**Consumer Services**

Appliance and Accessories Install Service Repair- Household	Laundries and Dry Cleaners
Auctions and Auctioneers	Lithographing
Barber/beauty shops	Locksmith
Beauty Parlor	Media duplication
Cable or Subscription TV Company	Musical instrument tuning or repair
Carpet, Rug and Upholstery Cleaning	Nail Salons
Computer Service or Repair	Pet day care - no overnight boarding - no kennels
Credit and debt counseling	Pet Groomers
Credit and Debt Counseling Services	Pet sitter
Diaper, uniform and linen supply	Piano Tuning
Disc jockeys and musicians	Sewing machine repair
Dry cleaners and laundries - coin operated, attended	Shoe Repair
Dry cleaners and laundries - no plant on premises	Tailor shops - men's and women's
Dry cleaners and laundries - plant on premises	Taxidermist services - shop only
Film processing	Television, stereo and VCR repair - shop only
Funeral parlors and crematories	Travel agencies
Interior Decorators	Upholstering
Key cutting	Wedding Consultants

**Contractor**

Air Conditioning Equipment Install Service Repair	Janitorial Services - Residential or Commercial
Brick, stone	Janitorial Services - Residential or Commercial
Building maintenance	Landscape Gardening
Carpet and floor covering installation	Lawn Care
Driveway, Parking Are or Sidewalk - Paving or Repaving	Masonry Contractor
Dry Wall or Wallboard Installation	Painting – exterior
Electrical Work within Buildings	Painting – interior and paperhanging
Excavation	Plastering or stucco – outside
Handyperson	Septic tank installation, service, repair
Heating and A/C Installation, Service, and Repair - HVAC	Sheet metal work
Industrial or commercial construction	Siding Installation
Iron works – Decorative or Artistic Only	Sign painting and lettering
Irrigation or drainage systems construction	Tile, Stone, Marble, Mosaic Work - Interior Only

**Distributors**

Beverage Distributor	Grocery Distributor
Building Materials Dealers and Distributors	Heating and A/C Equipment Dealer or Distributor
Distributors - Food or drink	Ice Dealer and Distributor
Distributors - No Food or Drink	Janitorial Supplies Dealers or Distributors
Electrical Equipment Distributors	Machinery or Equipment Dealers- Including Yard and Garden Type
Fabric Distributors	Newspaper or Magazine Distributor
Fence Dealer	Paper Products Distributor
Frozen Food Distributor	Plumbing Supplies and Fixtures Dealers and Distributor
Glass Dealers and Glaziers	Refrigeration Equipment Dealers and Distributors

**Financial**

Asset Managers	Insurance Agents
Commodity Brokers	Stock Brokers
Financial Planners	

**Food Products**

Bagel shops	Gourmet coffee shops
Bakeries	Health food
Bread, Cake, related products	Ice Cream Store
Butcher shops	Ice crème & frozen deserts
Caterers	Juice bars
Cheese shops	Liquor Store
Concessionaire	Manufactured ice
Cookie stores	Meat, fish and poultry
Dairy products	Milk Depot or Dealer
Delicatessens – no cooking	Milk Processing
Donut shops	Specialty foods
Fruits and vegetables	

**Golf**

Golf - Driving Range	Golf Course-Miniature
Golf Course	Golf equipment stores

**Healthcare (Excludes Professional Liability)**

Acupuncturists	Nurse Practitioners
Ambulatory Surgery Centers	Occupational therapists
Audiologists – testing only	Optometrists
Chiropractors	Osteopaths
Community Health Centers	Outpatient Substance Abuse Centers
Dental Laboratories	Pain Management Centers
Dentists and dental surgeons	Physical Therapists
Employee Health Clinics	Podiatrists
Endoscopy Centers	Psychiatrists
Health Practitioners	Psychologists
Hearing aid and audiology centers	Rehabilitation Centers
Imaging Labs	Sleep Centers
Lithotripsy Centers	Smoking Clinics
Medical Billing Services	Speech Therapists
Medical Laboratories	Student Health Centers
Medical Offices	Vascular Access Centers
Medical Weight Loss Clinics	X-rays or imaging laboratories

**Hospitality**

Hotels	Motel
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**Installation**

Air-conditioning	Electrical Apparatus Installation Service Repair
Awning installation	Lawn and garden sprinkler installation
Cable Installation	Monument engraving and installation
Communication equipment - Cable and satellite installation	Siding, gutter, downspout installation
Communication Equipment Installation	Sign Erection, Installation, or Repair
Countertop installation	Water softening equipment installation
Door, Window or Assembled Millwork - Installation - Metal	

**Institutional**

Church or House of Worship	Museums / Art Galleries
Club - Civic, Service, Social, Country, Golf, Racket Sports, Handball	Owner-occupied religious institutions
Libraries	Tenant-occupied religious institutions
Museums	

**Manufacturing**

Air Conditioning Equipment MFG	Furniture MFG or Assembly
Appliance and Accessories MFG	Gemstone Polishing or Cutting
Beverage Bottler	Glass or Glassware MFG
Billiard Table MFG	Instrument MFG-Analytical, Calibrating, Measuring, Testing, Recording
Bolt Nut Screw Rivet Washer MFG	Jewelry MFG
Bottle and Jar MFG	Lubricants MFG
Box or Container MFG	Machine Shops
Brick MFG	Manufacturers Rep
Brush or Broom MFG	Match MFG
Buttons or Fasteners MFG	Mattress or Bo Spring MFG
Can MFG Metal	Metal Goods MFG
Candle MFG	Metal Goods MFG - Stamping
Candy or Confectionary Products MFG	Metal Heat Processing
Caulking Compound, Putty or Similar Products MFG	Musical Instrument MFG
Clock MFG	Office Machine MFG
Coffin or Casket MFG	Optical Goods MFG
Communication or Recording Systems Equipment MFG	Others (including manufacturing and processing)
Composition Goods MFG - Not Floor Coverings	Paper Goods MFG
Computer MFG	Pet Food MFG
Computer Software MFG	Pipe or Tube MFG
Concrete - Mixed In transit	Plastic or Rubber Goods MFG
Concrete or Plaster Products MFG - Not Structural	Plumbing Fixtures MFG
Cutlery and Flatware MFG	Prefabricated Building MFG
Dairy Products MFG	Pumps or Compressors MFG
Die Casting MFG	Refrigeration Equipment MFG
Door or Window MFG	Rubber Stamp MFG
Electrical Equipment MFG	Shoe, Boot, or Slipper MFG
Electrical Parts, Components or Accessories MFG	Sign MFG
Electrical Wire or Cable MFG	Telecommunications Equipment MFG
Electronic Games MFG	Textile Products MFG
Eye Glass Lens MFG	Vending Machine MFG
Food Products MFG	Wicker, Willow or Twisted Fiber Products MFG

### Professional Services

Accountants	Media buyers
Actuarial Services	Mortgage brokers
Architectural Consulting Services	Notaries – public
Bookkeeping offices	Photographers
Claims adjusters – independent	Professional or Trade Association
Consultants	Public Relations
Consultants - NOC	Real Estate Agents
Engineers / Architects	Real Estate Agents
Engineers or Architects - Consulting	Real Estate Property Managed
Financial planners	Stockbrokers
Inspection and Appraisal Company	Tax Return Preparation Services
Insurance agents	Title Agents
Lawyers	Veterinarians

### Residential Buildings

Building (13 + apartment units per fire rating division)	Building (5-12 apartment units per fire rating division)
Building (1-4 apartment units per fire rating division)	Cooperatives

### Restaurant

Asian	Ice cream and frozen yogurt shops – no cooking
Buffet	Italian
Cafeteria	Mexican take-out
Casual dining	Other ethnic cuisine
Coffee bars	Pizza – no delivery
Deli	Restaurants - Less than 35% of Sales from Alcohol & No Dance Floor
Delicatessens – with cooking	Seafood
Drive-in – service in car	Steak barbecue
Fine Dining	Subs and sandwich take-out
Food courts	

### Retail

Air-conditioning, heating supplies	Brass specialty stores
Antique stores	Bridal Stores
Appliances	Cake decorating equipment and supplies
Aquarium supplies and tropical fish	Camera and Photographic Equipment Stores
Army navy stores	Candle shops
Art, pictures and posters	Card, Stationery and Office Supplies Stores
Artists supplies	Carpet, floor coverings
Athletic footwear	Catalog and premium coupon redemption stores
Audio/visual equipment	Ceramics and pottery
Automobile accessories	China and crystal stores
Balloon and novelty stores	Christmas stores
Barber, beauty supplies – retail	Clock and Watch Stores
Beverage stores – no alcoholic beverages	Clock shop with repair
Beverage stores – selling beer or wine	Collectibles – coins, stamps
Bicycle Stores	Collectibles – sports cards and memorabilia
Blanket and bedding	Collectibles and Memorabilia Store Retail
Book Stores	Computer Stores
Books and newspapers	Convenience store – no gas pumps

**Retail - Continued**

Convenience store – selling gas	Music or Musical Instrument Stores
Cosmetics, toiletries	Musical instruments – other than pianos and organs
Costume / Formal Wear Rental Stores	Musical instruments – pianos, organs
Craft, Hobby and Artist Supplies Stores	Newspaper and magazine stands
Crafts	Newsstand
Curtains, draperies	Nursery-Garden
Dance supplies	Office equipment
Department stores – no cooking	Office furniture
Discount stores	Office machines
Drugstore retail	Office supplies
Dry goods stores	Optical goods
Education and school supplies	Optical Goods Store
Electrical apparatus, appliance, parts	Paint, wallpaper, tile
Electrical supplies	Painting and Picture / Frame Stores
Equipment, fixtures, supplies for restaurants	Paper and paper products
Fabrics	Party Goods Stores
Flag and banner stores	Party supply stores
Floor Covering Store Retail	Pet store
Florists	Pet Stores
Frame shops	Photography – commercial
Furniture – except patio	Photography – portrait, including videotaping
Furniture – patio	Plumbing and heating supplies
Furniture Store Retail	Plumbing, fixtures, supplies
General stores	Power washers
Gift, novelty, souvenir shops	Records, tapes, compact discs
Glass	Refrigeration equipment supplies
Grocery Store	Religious articles
Hardware	Sales or Service Organization
Hardware Stores	Sewing machines
Health or Natural Foods Store	Shoe Store
Hearing Aid Stores	Shoe Stores
Hobby and Artist Supply Store	Shoes
Home improvement stores	Sign stores
Housewares Stores	Specialty Clothing and Accessories Stores
Industrial supplies	Sporting Goods Stores
Kiosks – non-food	Sporting goods, bait and tackle, no firearms or skis
Kitchen accessories, including cutlery	Sunglasses shops
Lamps, lighting fixtures	Supermarket
Lawn, garden outdoor fixtures	Ticket sales
Leather goods	Tie shops
Lingerie, hosiery	Tile stores
Luggage and leather goods stores	Toy Store
Luggage stores	Trophy Stores
Meat, Fish, Poultry, Seafood Stores	Tuxedo rentals
Medical, Hospital and Surgical Supply Stores	Uniform stores
Mirror and home decorations	Vacuum cleaner sales and serviced with central installation
Misc. retail stores	Variety stores
Monuments	Vending Machine Operations

<b>Retail - Continued</b>	
Vending Machine Operations	Warehouses
Video store	Wig shops
Video Stores	Yarn shop

<b>Technology</b>	
Communications Services Management Providers	Information search, retrieval and indexing services
Computer / Peripheral Equipment Manufacturers	Information technology consultants
Computer and Software Stores	Information technology facilities management
Computer Consultants	Information technology schools
Computer Data Processing	Internet Access Providers
Computer Facilities Management Services	Media Duplication
Computer Integrated Systems Design	Pre-Packaged Software – Development and Design
Computer Programming	Software development or programming services
Computer Rental or Leasing	System integrators, value added resellers or computer
Computer Services - installation, service or repair	Web Site Design and Development Services
Data Communications Vendors	Website designers or service, including ASP's or web hosting
Data processing or business process outsourcing	