

# AmTrust PAYO® – Targeted Classes of Workers' Comp Business

As a National Pay-As-You-Owe® Business Solution, we write over 300 classes of business. Below is a list of our targeted classes broken down by industry. If your type of business is not listed below, please contact your AmTrust agent or underwriter for a personal review.

## Automotive

- Auto Dealership – New & Used
- Auto Detailing – Non Mobile
- Automotive Body Repair
- Automotive Glass Tinting & Accessories
- Auto Parts Store
- Automotive Service & Repair
- Car Wash

## Contracting

(One year prior workers' compensation coverage required)

- HVAC – Service & Installations \*
- Concrete Pavers & Flat Work – Sidewalks & Driveways
- Electrical Contractors – Residential & Light Commercial
- Land Clearing
- Fence Installation
- Floor & Carpet Installation
- Interior Trim Carpentry & Cabinet Work
- Landscape Contractor – No Tree Trimming
- Painter - Interior Only
- Plumber \*
- Security Alarm Installation
- Swimming Pool Installation & Cleaning

\* One year prior work compensation coverage not required in Florida

## Education/Schools

- Adult Day Care
- Child Day Care
- Churches/Temples
- Colleges or Schools
- Pre-School
- Private/Charter Schools

## Marine

- Marina
- Boat Repair – Mechanical

## Health Care

- Chiropractors
- Dentist
- Eyecare Specialist
- Medical Office & Labs
- Pharmacies/Drug Store
- Physicians & Urgent Care Clinic – No 24/7 Exposure
- Veterinary – Domestic Animals

## Hospitality

- Bed & Breakfast
- Country Clubs – Golf & Yacht
- Deli, Sandwich, Coffee Shops
- Hotel/Motel
- Restaurant – Fast Food, Family Style & Fine Dining
- Tavern, Lounge, Sports Bar

## Manufacturing

- Cabinet Mfg
- Clothing Mfg
- Electrical Apparatus Mfg
- Furniture Mfg
- Machine Shop – Light Metal Working
- Plastics Mfg
- Tool Mfg

## Professional Services

- Accountant, Auditor & Tax Advisor
- Attorney
- Architectural Firm – no construction site exposure
- Financial Consultant & Advisor
- Insurance Agency
- Real Estate Agency

## Retail/Wholesale

- Appliance & Furniture Stores
- Building Supply Store
- Clothing Store
- Convenience Store – No 24 Hour Exposure
- Gas Station – No 24 Hour Exposure
- Grocery Store
- Hardware Store
- Jewelry Store
- Retail Store
- Wholesale Store

## General Services

- Apartment/Condo Complex Operations
- Barbershop/Beauty Salon/Day Spa
- Property Management Companies
- Carpet Cleaning – No Restoration
- Domestic Help (includes Nannies)
- Dry Cleaners
- Florists
- Funeral Director
- Gyms
- Janitorial Services – Commercial Offices
- Lawn Maintenance – No Tree Trimming, No Roadside
- Office Equipment – Sales, Installation & Service
- Pest Control – No Tent Fumigation
- Plant Nursery
- Printing – Commercial
- Residential House Cleaning
- Telemarketing & Call Centers
- Vending or Coin Operated Machines

### Contact us to get started!

**Northeast Region** (NY, NJ, PA, CT, RI, MA, VT, NH, ME)

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### All Other Regions

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