

# HOME BASED BUSINESS

## | Classes

RPSSmallBusiness.com



Class	Base Coverage*	Schedule of Professional Services
Accountant	PL/GL	Providing financial related advice and preparing financial records and reports.
Acting Coach	PL/GL	Instructing others on the development of acting skills. Professional Services do not include services provided by you as an employee of any enterprise other than the Named Insured.
Actor	GL	Providing live character performances for small gatherings, special events or local theater.
Aerobics Instructor	PL/GL	Instructing others on aerobic techniques. Professional Services do not include any services (a) rendered by any Insured under the age of 18 or (b) provided in your capacity as an employee of any enterprise other than the Named Insured.
Answering and Paging Services	PL/GL	Answering in-bound calls for clients including the documentation, entry or forwarding of specific information from the caller. Professional services do not include outbound/call center operations, telemarketing or telesales, handling of 911 or similar emergency calls, calls related to building or individual security, or medical alert systems.
Apparel and Accessories - Retail	GL	The manufacture, distribution or sale of new, unused clothing and accessory items, including items sold under a private brand.

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<b>Aquarium Maintenance</b>	GL	Cleaning and maintenance of aquariums located in residential homes. Business does not include design, installation or sale of aquariums.
<b>Architectural Tours</b>	GL	Conducting guided walking tours of local architecture and city landscapes.
<b>Aromatherapy Products - Retail</b>	GL	The sale or distribution of plant-derived, aromatic essential oils manufactured by the Insured or others.
<b>Art Instructor</b>	PL/GL	Instructing others on developing artistic skills. Professional Services do not include services provided by you as an employee of any enterprise other than the Named Insured.
<b>Art, Prints and Picture Sales - Retail</b>	GL	The sale or distribution of various forms of art such as paintings, prints and sculptures manufactured by the Insured or others. Business does not include the sale of fine arts.
<b>Art Supplies – Retail</b>	GL	The manufacture, distribution or sale of new, unused art supply items, including items sold under a private brand.
<b>Art Therapist</b>	PL/GL	Providing therapy using the creative art process to improve physical, mental and emotional well-being.
<b>Astronomy Tours</b>	GL	Conducting guided astronomical tours including local observatories, night sky watching and stargazing with use of telescopes.
<b>Balloon Artists</b>	GL	Providing live entertainment such as balloon artistry, face painting, juggling, or magic, for birthday parties, small gatherings or special events.
<b>Barber</b>	PL/GL	Providing barber services consisting of hair cutting, dyeing and shaving of beards.
<b>Barber and Beauty Supplies – Retail</b>	GL	The distribution or sale of new, unused barber and beauty products, salon supplies and related equipment, including items sold under a private brand.

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<b>Beautician</b>	PL/GL	Providing hair shampooing, conditioning, cutting, styling, and dyeing services and skin, nail or make up services ancillary to hair services.
<b>Belly Dancers</b>	GL	Performing live Middle Eastern dances for small gatherings or special events.
<b>Board Games and Puzzles – Retail</b>	GL	The distribution or sale of new, unused board games and puzzle items, including items sold under a private brand. Business does not include any sale or distribution of toys other than board games and puzzle items
<b>Book, Calendar and Journal Sales - Retail</b>	GL	The sale or distribution of books, calendars, journals, notebooks and other similar items manufactured by the Insured or others including the sale of electronic download, 'printable' versions. Business does not include the distribution or sale of books authored by the Insured or for which the Insured acted as publisher.
<b>Bookkeeper</b>	PL/GL	Processing and recording sales/receipts, accounts receivable, accounts payable and other similar financial transactions for clients.
<b>Brand Consultant</b>	PL/GL	Creating branding strategies to distinguish a client's product in the minds of their target customers.
<b>Bread, Roll and Bagel Bakery - Retail</b>	GL	The sale or distribution of bread, bagels and associated products, such as cream cheese or lox, manufactured by the Insured or others.
<b>Business Management Consultant</b>	PL/GL	Providing advice to help leaders improve organizational performance. Professional services do not include (a) actuarial or lobbyist services or (b) any services requiring a license or certification as an attorney.
<b>Cake Decorating Supply Sales - Retail</b>	GL	The sale or distribution of cake and cookie decoration products manufactured by the Insured or others. This includes the sale of cake stands, cake and cupcake carriers, cookie cutters and other similar items.

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<b>Calligraphy</b>	GL	The manufacture and sale of calligraphy products, where at least 80% of the products sold are handmade/handcrafted by the named insured or its employees.
<b>Camera &amp; Photography Sales and Repair</b>	GL	The manufacture, distribution, sale or repair of camera and photography equipment including items sold under a private brand.
<b>Candy Sales - Retail</b>	GL	The sale or distribution of candy products manufactured by the Insured or others.
<b>Career Coach</b>	PL/GL	Counseling others on how to define, redefine and achieve their professional objectives or other work-related goals.
<b>Caricature Artists</b>	GL	Creating portraits or drawings which farcically present a person or thing.
<b>CD, DVD &amp; Records – Retail</b>	GL	The manufacture, distribution or sale of CDs, DVD and records.
<b>Cell Phone Cases and Related Items - New - Retail</b>	GL	The sale or distribution of cell phone cases, holsters and clips manufactured by the Insured or others. This includes charging cables and plugs, 'pop grips', and car and travel accessories.
<b>Ceramics</b>	GL	The manufacture and sale of ceramics, where at least 80% of the products sold are handmade/crafted by the named insured or its employees.
<b>Chess Coach</b>	PL/GL	Instructing others on development of chess skills. Professional Services do not include services provided by you as an employee of any enterprise other than the Named Insured
<b>Clock Repair</b>	GL	Cleaning, inspecting, maintaining and repairing table, mantle, floor and wall clocks.
<b>Closed Captioning Services</b>	PL/GL	Adding subtitles to television programs or video recordings.

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<b>Coffee and Donut Cart</b>	GL	Selling coffee, donuts, muffins or pastries from a food cart.
<b>Coffee and Teas - Retail</b>	GL	The sale or distribution of coffee and tea and related brewing products such as French press and non-electric coffee and tea pots manufactured by the Insured or others. This includes the incidental sale of cookie, tea biscuits and similar items.
<b>College Counselor</b>	PL/GL	Counseling individuals on selecting and applying to colleges. Professional Services do not include any services (a) rendered by any Insured under the age of 18 and or(b) any services provided in your capacity as an employee of any enterprise other than the Named Insured.
<b>Communication Access Realtime Translators (CART)</b>	PL/GL	Providing 'real time' captioning for live meetings, presentations or events.
<b>Computer Instructor</b>	PL/GL	Instructing others on developing or enhancing their computer skills. Professional Services do not include services provided by you as an employee of any enterprise other than the Named Insured.
<b>Computer Parts and Auxiliary Equipment - New - Retail</b>	GL	The sale or distribution of keyboards, mouse, mouse pads, flash drives and other similar items manufactured by the Insured or others.
<b>Cooking Instructor</b>	PL/GL	Instructing others on cooking. Professional Services do not include services provided by you as an employee of any enterprise other than the Named Insured.
<b>Cosmetics, Toiletries and Personal Care – Retail</b>	GL	The distribution or sale of new, unused topical use cosmetics, toiletries and personal care supplies items, including items sold under a private brand. Business does not include the manufacture or sale of medical, wellness, or ingestible products.
<b>Cosmetologists</b>	PL/GL	Providing cosmetic treatments and advice for hair, skin, nails and the use of makeup.

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<b>Costume Designer</b>	GL	Researching, designing, sewing and purchasing of clothing for film or theatre production.
<b>Costume Jewelry – Retail</b>	GL	The manufacture, distribution or sale of new, unused jewelry crafted from fake or semi-precious stones, including items sold under a private brand.
<b>Cotton Candy Cart</b>	GL	Selling cotton candy from a food cart.
<b>Court Reporters</b>	PL/GL	Recording and transcribing spoken or recorded speech during a legal proceeding.
<b>Crafter</b>	GL	The manufacture or sale of handmade products, where at least 80% of the products sold are handmade/crafted by the named insured or its employees. Business does not include the sale of products from a consignment shop owned, operated or continually leased by the named insured.
<b>Culinary Food Tours</b>	GL	Conducting guided walking tours of local restaurants.
<b>Dance Instructor</b>	PL/GL	Instructing others on dance routines, choreography and performances. Professional Services do not include any services (a) rendered by any Insured under the age of 18 or (b) provided in your capacity as an employee of any enterprise other than the Named Insured.
<b>Dance Therapist</b>	PL/GL	Improving therapy through dance and movement to improve physical, mental and emotional well-being.
<b>Dietician</b>	PL/GL	Evaluating a client's medical history, lab work results and current health to improve or manage dietary problems, chronic health issues or diseases.
<b>Digital Conversion - Audio &amp; Video</b>	PL/GL	Converting still photographs, slides, CDs, VHS tapes, DVDs to a digital format.
<b>DJ</b>	GL	Providing live prerecorded music for an audience.

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<b>Drama Therapist</b>	PL/GL	Improve physical, mental and emotional well-being through theatre performance, role playing and storytelling.
<b>Embroidery</b>	GL	The manufacture and sale of embroidered goods, where at least 80% of the products sold are designed and handmade/crafted by the named insured or its employees.
<b>Engraving</b>	GL	The manufacture and sale of engraved products designed and etched onto hardened materials, where at least 80% of the products sold are handmade/crafted by the named insured or its employees.
<b>Executive Coach</b>	PL/GL	Providing counsel to executives and high potential employees on how to maximize their personal and professional potential.
<b>Executive Search</b>	PL/GL	Recruiting candidates to fill highly skilled and strategically important senior leadership roles at client companies.
<b>Eyewear - Non-Prescription - Retail</b>	GL	The sale or distribution of various types of non-prescription glasses, including reading glasses, sunglasses, sports goggles and blue light glasses, manufactured by the Insured or others. Business does not include the manufacture, distribution or sale of safety/protective glasses.
<b>Face Painters</b>	GL	Providing live entertainment such as balloon artistry, face painting, juggling, or magic, for birthday parties, small gatherings or special events.
<b>Factory Tours</b>	GL	Conducting guided tours of factory facilities which have been authorized by factory management. Business does not include tours where alcohol, medications or supplements are provided or sold to tour participants.
<b>Financial Transcription Services</b>	PL/GL	Converting speech into a written or electronic text document for financial services clients.

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<b>Food Stylist</b>	GL	Preparing, cooking and arranging food to create appealing images used for photography, television and videography.
<b>Foreign Language Tutor</b>	PL/GL	Providing foreign language tutoring to others. Professional Services do not include services provided by you as an employee of any enterprise other than the Named Insured.
<b>Freelance Copywriter</b>	PL/GL	Creating marketing or advertising copy/text to sell a product, idea or service.
<b>Freelance Editor</b>	PL/GL	Editing written content for final publication.
<b>Freelance Proofreader</b>	PL/GL	Reviewing written content for accuracy, spelling, punctuation and grammar.
<b>Freelance Technical Writing</b>	PL/GL	Researching, translation and writing technical documents, manuals or tutorials.
<b>Genealogists</b>	PL/GL	Tracing or studying lines of family descent.
<b>General Merchandise - Retail</b>	GL	The sale or distribution of merchandise covering a wide variety of categories. Merchandise may be purchased through various channels including liquidators, odd lot outlets, wholesalers and retailers.
<b>General Transcription Services</b>	PL/GL	Converting speech into a written or electronic text document for a broad range of industries.
<b>Gift Baskets - Retail</b>	GL	The sale or distribution of selected food and gift items, manufactured by the insured or others, assembled into a basket or similar container.
<b>Glass Art</b>	GL	Designing and creating custom objects made from glass, where at least 80% of the products sold are handmade/crafted by the insured or employees of the insured.

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Golf Instructor	PL/GL	<p>Instructing others on how to play the game of golf. Professional Services do not include services (a) rendered by any Insured under the age of 18 or (b) provided in your capacity as an employee of any enterprise other than the Named Insured.</p>
Graphic Designer	PL/GL	<p>Creating visual concepts to communicate ideas, including the overall layout and production design for advertisements, brochures, magazines or reports. Professional services do not include the creation or dissemination of any content.</p>
Group Fitness Instructor	PL/GL	<p>Helping others define fitness goals and instructing them, either one-on-one or in groups, on fitness exercises. Professional Services do not include any services (a) rendered by any Insured under the age of 18 or (b) provided in your capacity as an employee of any enterprise other than the Named Insured.</p>
Hair Stylist	PL/GL	<p>Providing hair shampooing, conditioning, cutting, styling, and dyeing services and skin, nail or make up services ancillary to hair services.</p>
Health Coach	PL/GL	<p>Providing counsel and education to assist clients to improve general health or address specific health challenges or conditions. Professional services do not include diagnosing or treating diseases or medical conditions, interpreting the results of medical tests, writing food plans or recommending supplements.</p>
Henna Artists	PL/GL	<p>Applying temporary henna patterns on people's skin.</p>
Hiking or Nature Walking Tours	GL	<p>Conducting guided walking tours centered around outdoor walks ranging from walking on pavement to walking through forests. Business does not include hikes or walks of unmarked trails, rock climbing, extreme heights, river crossing, running, use of skis or snowshoes, or hikes or walks in backcountry ski areas.</p>

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Historical Battlefield and Reenactment Tours	GL	Conducting guided walking tours of local historical battlefields and reenactments. Business does not include participation in reenactments by tour participants.
Hobby and Model Supplies – Retail	GL	The distribution or sale of new, unused hobby and model supplies for entertainment purposes only, including items sold under a private brand. Business does not include any business that manufacture, sells or distributes explosives, propellants, flammable liquids, or sporting goods.
Holiday Decorator	GL	Holiday design consulting and decorating for residential or commercial establishments. Business does not include the installation or removal of holiday lights or displays on the outside of a residence or business establishment or in atriums, foyers or rooms that exceed 12 feet.
Home Staging Professional	PL/GL	Consulting with clients to prepare a home for sale, providing decorating ideas and renting furniture, art and accessories as part of the home staging.
Hot Dog Cart	GL	Selling hot dogs from a food cart.
House Sitter	GL	House sitting services for customers who are out of town or otherwise away from home.
Human Billboard	GL	Holding or wearing a sign as a form of advertising.
Human Resources Consultant	PL/GL	Providing advice on the development and administration of human resource policies and procedures. Professional services do not include (a) actuarial or lobbyist services or (b) any services requiring a license or certification as an attorney.
Ice Cream Cart	GL	Selling ice cream and ice cream products from a food cart.
Illustrator	PL/GL	Conceptualizing, sketching and creating illustrative artwork, designs, logos or prints.

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<b>Image Consultant</b>	PL/GL	Working with clients to align their appearance, behavior and communication skills with personal and professional objectives.
<b>Industrial or Organizational Psychologist</b>	PL/GL	Advising clients on ways to improve their employees' performance, job satisfaction, safety and health. Professional services do not include any individual or group counseling or therapy services, or services requiring a medical license.
<b>Interior Decorators</b>	PL/GL	Providing decorating and design ideas for residences and businesses. Services do not include creating architectural plans or renovating buildings or spaces within buildings.
<b>Jewelry Crafts</b>	GL	The manufacture and sale of jewelry created from fake or semi-precious stones, where at least 80% of the products sold are handmade/crafted by the named insured or its employees.
<b>Jugglers</b>	GL	Providing live entertainment such as balloon artistry, face painting, juggling, or magic, for birthday parties, small gatherings or special events.
<b>Kitchen Supplies – Retail</b>	GL	The distribution or sale of new, unused kitchen supplies, including items sold under a private brand. Business does not include the distribution or sale of knives.
<b>Knitted Products - Retail</b>	GL	The sale or distribution of knitted items manufactured by the Insured or others.
<b>Law Enforcement Transcription Services</b>	PL/GL	Converting speech into a written or electronic text document for law enforcement agencies.
<b>Leather Crafts</b>	GL	The manufacture and sale of leather goods, accessories and novelties items, where 80% of the products sold are handmade/crafted by the named insured or its employees.
<b>Legal Transcription Services</b>	PL/GL	Converting speech into a written or electronic text document for legal services clients.

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<b>Lemonade Cart</b>	GL	Selling lemonade or frozen lemonade from a food cart.
<b>Life Coach</b>	PL/GL	Providing counsel and encouragement to clients on matters having to do with career or personal challenges.
<b>Lingerie – Retail</b>	GL	The manufacture, distribution or sale of new, unused undergarments, hosiery, sleepwear and accessories for adults, including items sold under a private brand. Business does not include the distribution or sale of adult entertainment products.
<b>Luggage – Retail</b>	GL	The distribution or sale of new, unused suitcases or other bags used to pack personal belongings for travel, including items sold under a private brand. Business does not include the distribution or sale of designer replica products.
<b>Magicians</b>	GL	Providing live entertainment such as balloon artistry, face painting, juggling, or magic, for birthday parties, small gatherings or special events.
<b>Make-up Artist</b>	GL	Providing make-up services. Professional services do not include life casting.
<b>Marketing Consultant</b>	PL/GL	Creating marketing strategies to promote a client's business. Professional services do not include any services as a lobbyist.
<b>Medical Claims Billing</b>	PL/GL	Billing insurance companies and patients for services rendered by healthcare providers.
<b>Meditation Instructor</b>	PL/GL	Instructing a single client or others on meditation.
<b>Mimes</b>	GL	Acting out a story through body motions at parties, small gatherings or special events.
<b>Museum Tours</b>	GL	Conducting guided tours of a museum(s).

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<b>Music Instructor</b>	PL/GL	Instructing others on singing, instrument playing and music theory. Professional Services do not include services provided by you as an employee of any enterprise other than the Named Insured.
<b>Music Instrument Sales and Repair</b>	GL	The distribution, sale of or repair of musical instruments, and the distribution or sale of sheet music, cases, and stands.
<b>Music Therapist</b>	PL/GL	Providing therapy using music to improve physical, mental and emotional well-being.
<b>Nail Technician Services</b>	PL/GL	Providing nail manicure services including applying acrylic or other artificial nails.
<b>Notary Public</b>	PL/GL	Witnessing signatures on documents and confirming individuals are signing without duress or intimidation, and are aware of the contents and significance of the documents.
<b>Nutritionist</b>	PL/GL	Advising on food, nutrition and healthy eating habits. Professional services do not include diagnosing or treating diseases, medical conditions or interpreting the results of medical tests.
<b>Occupational Therapist</b>	PL/GL	Providing therapy to gain, regain or improve skills needed to carry out daily living tasks.
<b>Office Supplies – Retail</b>	GL	The distribution or sale of new, unused office supplies, including items sold under a private brand. Business does not include any installation services.
<b>Paper Goods – Retail</b>	GL	The distribution or sale of new, unused paper-based products such as napkins and paper plates, including items sold under a private brand.
<b>Performance Poet</b>	GL	Providing live rendition of poetry in a theatrical style for parties, small gatherings or special events.
<b>Personal Assistant</b>	PL/GL	Assisting individuals with daily business or personal administrative or planning tasks. Business does not include any services to celebrities or other high profile individuals.

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<b>Personal Chef</b>	PL/GL	Preparing meals at a client's location and using the client's cooking facilities. Business does not include meal preparation in a commercial facility.
<b>Personal Organizer</b>	GL	Business means services to systematize processes or space; including space planning, time or paper management, clutter control and closet/storage design.
<b>Personal Shopper</b>	GL	Business means shopping services including giving shopping advice and suggestions.
<b>Personal Stylist</b>	GL	Personal styling services including giving makeup and wardrobe style advice and suggestions.
<b>Pet Sitter</b>	GL	Temporarily taking care of household pets owned by others provided that such pets are not owned for commercial business purchases. Care includes feeding, cleaning and exercising. Business does not include caring for animals held as farm or breeding stock.
<b>Pet Training</b>	GL	Pet training services for domestic dogs and cats to condition them to interact effectively within a household and respond to specific commands with appropriate behavior. Business does not include the training of service dogs, guard dogs, protection dogs, attack dogs, fighting dogs, police dogs or the training of any animals other than domestic cats or dogs.
<b>Pet Walking</b>	GL	Walking and exercising services for household pets owned by others provided that such pets are not owned for commercial business purposes. Business does not include caring for farm animals or breeding stock.
<b>Photographer/ Videographer</b>	PL/GL	Taking pictures or videos of people, places and things in a variety of settings. Professional services do not include any pornography or adult film activity.
<b>Piano Technician &amp; Tuning</b>	GL	Cleaning, inspecting, tuning and repairing pianos at the customer's location.

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<b>Pilates Instructor</b>	PL/GL	Instructing others on Pilates techniques. Professional Services do not include any services (a) rendered by any Insured under the age of 18 or (b) provided in your capacity as an employee of any enterprise other than the Named Insured.
<b>Plant Care &amp; Watering</b>	GL	Caretaking and watering of plants located in residential or commercial establishments.
<b>Pretzel Cart</b>	GL	Selling pretzels from a food cart.
<b>Project Management Consultant</b>	PL/GL	Helping clients define objectives and develop plans to achieve strategic, operational or technical goals within specific time and/or cost parameters.
<b>Puppeteer /Ventriloquists</b>	GL	Creating an illusion that the puppet, an inanimate object, is alive.
<b>Religious Goods – Retail</b>	GL	The distribution or sale of new, unused religious orientated goods, with the exception of candles.
<b>Residential Cleaning</b>	GL	Interior cleaning of residential homes. Business does not include floor waxing, power washing services, or the cleaning of exterior windows above ground level.
<b>Resume Writer</b>	PL/GL	Writing, editing and designing resumes.
<b>Sandwich or Sub Cart</b>	GL	Selling hot and cold sandwiches from a food cart.
<b>Santa and Party Characters</b>	GL	Providing live entertainment in costume at malls, small gatherings or special events.
<b>Scrapbooking</b>	GL	The manufacture and sale of custom-decorated scrapbook albums, where at least 80% of the products sold are handmade/crafted by the named insured or its employees.
<b>Self-Guided Audio Tours</b>	GL	Creating and recording guided tours through spoken commentary.

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<b>Shaved Ice Cart</b>	GL	Selling shaved ice from a food cart.
<b>Shoe Sales - Retail</b>	GL	The sale or distribution of shoes, boots, sneakers and slippers manufactured by the Insured or others. Business does not include the manufacture, distribution or sale of prescription shoes or inserts.
<b>Shopping Tours</b>	GL	Conducting guided walking tours of local shopping establishments.
<b>Shore Excursion Tours</b>	GL	Conducting guided tours of local attractions and sights at ports of call for cruise ship customers. Business does not include ports of call outside the US or the transportation of customers from ship to shore and vice versa.
<b>Sightseeing Tours</b>	GL	Conducting guided walking tours to one or more locations that include local attractions, historical landmarks and scenic sights.
<b>Sign Language Tutor</b>	PL/GL	Teaching sign language to others. Professional Services do not include services provided by you as an employee of any enterprise other than the Named Insured.
<b>Sound or Audio Technician</b>	GL	The set-up and use of technical equipment to synchronize, record, mix or edit recordings. Business does not include the manufacture, distribution or sale of recording or mixing equipment.
<b>Speech Coach</b>	PL/GL	Assisting others on improving their speaking skills including tone and pace of speech, accent reduction and overcoming fear of public speaking.
<b>Speech-Language Pathologist</b>	PL/GL	Treating speech, language, swallowing and other similar communication disorders.
<b>Stationary – Retail</b>	GL	The manufacture, distribution or sale of new, unused writing products, including items sold under a private brand.

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<b>Statistician/ Data Analyst</b>	PL/GL	Working with clients to collect and deliver statistical analysis. Professional services do not include any actuarial services.
<b>Step-On Tour Guide</b>	GL	Participating in a specific portion of guided tours to provide information regarding specific landmarks, sights, attractions or sections of city.
<b>Storytellers</b>	GL	Providing live character performances for small gatherings, special events or local theater.
<b>Strategic Planner</b>	PL/GL	Helping clients define and develop business strategies to meet their long-term goals.
<b>Taco or Burrito Cart</b>	GL	Selling tacos and/or burritos from a food cart.
<b>Tailor/Seamstress</b>	GL	Making alterations, repair and custom making of clothing and other fabric products.
<b>Tax Preparer</b>	PL/GL	Preparing and filing tax returns on behalf of clients.
<b>Translation/ Interpretation Services</b>	PL/GL	Interpreting verbal and written communication between parties who use different languages.
<b>Trophy – Retail</b>	GL	The manufacture, distribution or sale of new, unused trophies.
<b>Tutor</b>	PL/GL	Providing academic tutoring to others. Professional Services do not include services provided by you as an employee or contractor of a school unless such school is a majority owned and operated by the named insured and its sole function is providing academic tutoring.
<b>Uniform Sales - Retail</b>	GL	The sale or distribution of clothing required by specific organizations, teams or fields of employment, manufactured by the Insured or others. Business does not include the manufacture, distribution or sale of body armor, helmets, safety, protective, hazmat apparel or related items.

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<b>Upholsterer</b>	GL	Upholstering furniture, pillows and cushions including minor repair, refinishing and restoration.
<b>Virtual Assistant</b>	PL/GL	Providing administrative support services to clients in a virtual environment.
<b>Wedding Cake Bakery</b>	GL	The manufacture and sale of special occasion cakes, where at least 80% of the goods sold are handmade/crafted by the by the named insured or its employees.
<b>Wedding Officiate</b>	PL/GL	Officiating at wedding services. Professional services do not include wedding or other services provided by members of the clergy.
<b>Wellness Counselor</b>	PL/GL	Educating clients on healthy lifestyle behaviors to promote wellness and improve quality of life. Professional services do not include diagnosing or treating diseases, medical conditions, interpreting the results of medical tests, writing food plans or recommending supplements.
<b>Wig Sales - Retail</b>	GL	The sale or distribution of head coverings made of artificial or real hair, including wigs and clip-in or tape-in extensions, manufactured by the Insured or others. Business does not include the manufacture, distribution or sale of products which require the use of glue to attach to the head.
<b>Window Treatments – Retail</b>	GL	The distribution or sale of new, unused curtains, drapes and hardware items, including items sold under a private brand with the exception of any manufacturing, sales or distribution of blinds.
<b>Wood Product Crafts</b>	GL	The manufacture or sale of products crafted out of wood, where at least 80% of the products sold are handmade/crafted by the named insured or its employees Business does not include the manufacture or sale of infant furniture, such as cribs, cradles, changing tables, playpens or other common children/infant furniture.

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Yoga Instructor	PL/GL	Instructing others on yoga techniques. Professional Services do not include any services (a) rendered by any Insured under the age of 18 or (b) provided in your capacity as an employee of any enterprise other than the Named Insured.

\*Business Personal Property coverage is available for an additional premium.