



## APPETITE GUIDE

### Representing:

#### Commercial

- ◆ Capitol
- ◆ Markel
- ◆ Shand
- ◆ Penn America
- ◆ Atlantic Casualty
- ◆ USLI
- ◆ & Other Fine Companies

#### Agribusiness

- ◆ Travelers
- ◆ QBE

#### Personal

- ◆ American Modern

#### Big Sky Underwriters

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59806 -3567

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[bigskyunderwriters.com](http://bigskyunderwriters.com)

#### Department Email List:

Commercial Lines  
[cl@bigskyunderwriters.com](mailto:cl@bigskyunderwriters.com)

Agribusiness  
[ag@bigskyunderwriters.com](mailto:ag@bigskyunderwriters.com)

Daycare, Beauty/Barber/Body  
[dcbbb@bigskyunderwriters.com](mailto:dcbbb@bigskyunderwriters.com)

Personal Lines  
[pl@bigskyunderwriters.com](mailto:pl@bigskyunderwriters.com)

### COMMERCIAL LINES:

Adoption & Foster Placement  
Adult Entertainment  
Alarm Installer  
Alcohol & Drug Programs  
Amusement Center (arcades)  
Amusement Rides (Kiddie)  
Apartment Complexes  
Archery Ranges  
Artisan Contractors  
Artist/Crafters Program  
Assisted Living Facilities  
Athletic/Sports Participant Program  
Auto Dismantling/Salvage  
Banquet Halls  
Bars/Nightclubs/Taverns  
Beauty Schools  
Beauty, Barber, Body  
Bed & Breakfast  
Biomedical Business  
Bowling Centers  
Builders Risk – Renovations  
Campgrounds  
Child Daycare  
Clubs–Civic, Service, Sports, Social  
Concessionaires  
Condominiums/Townhouses  
Contractors  
Convenience Stores  
Counselors  
Demolition Contractors  
Detective Agency  
Drug & Alcohol Rehab Facilities  
Dry Cleaners  
Elevator Maintenance Repair

Excavation/Grading Land  
Exercise & Health Clubs  
Fire Extinguisher Servicing  
Fishing Guides  
Flea Markets  
Food Product Mfg  
Garbage Refuse Collection  
Go Kart Tracks  
Golf Courses  
Group Homes/Halfway Houses  
Health & Exercise Clubs  
Home Health Care Agencies  
Homeless Shelters  
Homeowner Associations  
Horse Clubs & Boarding Events  
Hotel/Motel Package  
Hunting Clubs, Preserves  
Indoor Ice/Roller Skating Rinks  
Instructors Program  
Janitorial  
Lessors Risk  
Liquor Liability  
Machine or Machinery Parts Mfg  
Machine Shops  
Manufacturers & Distributors  
Marinas & Boatyards  
Martial Arts Programs  
Medical Imaging Facilities  
Mental Health Counseling  
Metal Goods Mfg  
Multi-State Retail Operations  
Microbreweries  
Mobile Home Parks  
Nightclubs

Non-Franchise Supermarkets  
Nursing Homes  
Nutritionists  
Outfitters & Guides  
Pawn Shops  
Pet – Groom/Sitters/Walkers/etc.  
Pet Food Mfg  
Private Investigators  
Refuse, Garbage, Ash Collecting  
Renovations  
Rental Stores – Recreational  
Residential Roofers  
Resort/Campground  
Restaurant  
Rifle or Pistol Ranges  
Rubber/Plastic Mfg  
Salvage Yards & Junk Dealers  
Security Agency  
Security Guards  
Shelters – Women/Children  
Site Pollution Cleanup  
Site Pollution Liability  
Special Events  
Sports Camps & Leagues  
Steel Fabrication  
Suntan Bed Program  
Swim & Racquet Clubs  
Temp Help/Employment Agencies  
Tree Pruning & Trimming  
Vacant Property  
Warehousing  
Welding  
Wholesale Distributors  
Wood Products Mfg

### AGRIBUSINESS:

Cattle / Sheep Breeding / Raising  
Dairy Farms  
Farm/Ranch w/Pleasure Horses  
Flower & Herb Growers – no tents  
Gentleman Farms  
Grain & Field Crop Growers  
Hobby Farms  
Hog Confinement  
Horse Boarding/Breeding

Horse Breeders  
Horse Clinics or Private Lessons  
Horse Farms  
Horse Riding Clubs & Academies  
Horse Shows/Sales  
Horse Trainers – Pleasure/Show  
Nurseries  
Feedlots  
Orchards – Fruit & Nuts

Potato Growers/Packers/Handlers  
Potato Houses/Cellars/Storage  
Private Horse Owners  
Seed Cleaning or Nut Hulling  
Seed Growing & Distribution  
Sod Farms – No Installation Cvg  
Tree Farms  
Vegetable & Produce Growers  
Wineries – Including Liquor Liability

### PERSONAL LINES:

Specialty Dwelling Fire (DP-1)  
Specialty Dwelling Fire (DP-3)  
Specialty Homeowners (HO-10)

Boat / Jet Ski  
Manufactured Homes

Motor Home/Travel Trailers  
Motorcycles / ATV  
Classic/Antique Autos

\*\* All risks are evaluated on an individual basis

