



DPD Underwriting Guidelines

April 2017, v3.2

Unacceptable Services and Professions

Actors	Daycares or childcare services	Lab technicians	Physicians/medical doctors
Aerospace engineers	Delivery or transportation services	Lactation consultants	Placement agencies (i.e. childcare or nannies)
Alcohol, tobacco, electronic cigarette, or vapor stores	Dental assistants or hygienists	Laundry or dry cleaning services	Private security
Anesthesiologists	Department stores	Law enforcement trainers	Production companies (no clients)
Animal or pet grooming	Design build firms	Lifeguards	Professional sporting event planners or hosts
Animal or pet therapists	Doctors	Lighting or sound system installation at events	Property developer or builders
Animal trainers	Door to door sales	Lobbyists	Property preservation services
Appraisers	Doulas	Marine engineers	Prosthetic device fitters
Artists	Driving, taxi, or transportation services	Martial arts or karate studios	Public adjusters
Athletes	Drone or aircraft photography	Mechanical engineers	Publishers
Auction houses	Drug testing	Mechanics	Real estate appraisals or inspections
Audio or video production	E-commerce or internet sales (100% of revenue)	Medical advice or training	Recruiting babysitters, nannies, or medical personnel
Authors	Emergency responders	Midwives	Referral services
Auto or vehicle related services	Environmental consultants	Mining engineers	Rehabilitation centers
Auto, boat, or utility vehicle parts and dealers	Equipment rentals	Moving companies	Repossessioners
Auto, boat, or vehicle cleaning or detailing	Event entertainers	Musicians	Restaurants, bars, or nightclubs
Auto repair or gas stations	Event insurance	Naturopathic doctors	Sandblasting services
Aviation training or instruction	Event staffing	Nuclear engineers	School or guidance counselors
Bail bondsmen	Excavation (digging/removal of soil below 2 feet)	Nurses, Nurse Practitioners, Licensed Practical Nurses	Schools or academies
Bankers	Exterior commercial cleaning	Oil & gas industry services	Security guard services
Benefit plan sellers or administrators	Faith based counselors	Oil, gas, or well engineers	Sport leagues
Bounty hunters	Farming or gardening supply stores	Online auctioneers	Staffing agencies or companies (non-IT)
Call centers	Foster homes	Opticians and optician assistants	Structural engineers
Caterers	Geotechnical/soils engineers	Optometrists	Tattoo artists
Charter business for tours or excursions	General contractors	Paramedics or EMTs	Teacher/instructor for a school or sports organization
Chauffeurs	Grocery stores	Perfusionists	Title abstractors
Chemical/petro engineers	Halfway homes	Pet/animal assisted therapists	Tour operators
Chiropractors	Hazardous waste cleaning or removal	Pet or pet supply stores	Treatment facilities
Churches	Healthcare services	Pet sitters	Tree removal services
Clinical trial services	Health food, vitamin, or drug stores	Pharmacists	Veterinarian/animal services
Collection agencies or bill collectors	Hypnotist instructors	Phlebotomists	X-ray technicians
Convenience stores	Independent movie or film production	Physical therapists	
Dancers	Inhalation or respiratory therapists	Physician assistants	

This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any insurance policy, nor does it imply that any claims is covered. Coverage is subject to underwriting, terms conditions, and limits of the policy, and is not available in all States. Underwritten by Hiscox Insurance Company Inc. (HICO) a Chicago based insurance company.