

Thimble Appetite Guide

November 2023

Thimble offers all the products you'd expect from A-Rated insurers including coverage offerings for over 550 activities.

- ✓ General Liability
- ✓ Professional Liability
- ✓ Business Equipment Protection (IM)
- ✓ Business Owners Policies
- ✓ Workers' Compensation
- ✓ Event Insurance
- ✓ Cyber Insurance

See page 12 for product details.

Category Mix

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Handymen + Contractors

Available Products*: GL, IM, BOP, WC, Cyber <i>*Available for most activities. Subject to change.</i>	
AC - Installation, Maintenance, and Repair	Deck Building
Alarm Systems - Installation, Servicing, and Repair	Electrical Work
Smart Home, Alexa - Installation, Maintenance, and Repair	Fence Erection
Appliances and Accessories - Installation, Servicing, and Repair	Security Fencing
Audio and/or Video - Installation, Maintenance, and Repair	Fence Building
AV, Internet, Cable (Home or Auto) - Installation, Servicing, and Repair	Floor Installation
Car Speaker - Installation, Maintenance, and Repair	Flooring
Home Security System - Installation, Maintenance, and Repair	Floor Covering Installation
Home Theatre - Installation, Servicing, and Repair	Furniture Installation (Offices or Stores)
HVAC - Installation, Maintenance, and Repair	Furniture Assembly - Wood (No Cribs or Bunk Beds)
Office Machines - Installation, Maintenance, and Repair	Furniture Assembly - Non-Wood (No Cribs or Bunk Beds)
Security System - Installation, Maintenance, and Repair	Furniture Refinishing
Surveillance System - Installation, Servicing, and Repair	Furniture or Woodwork - Stripping, Refinishing, and Repairing
TV - Installation, Servicing, and Repair	Glaziers
Carpentry	Gutter Cleaning
Finish Carpentry	Handymen
Closet Installation	Handyperson
Parking Lot Work	Construction
Driveway Work	General Contractors
Concrete Work (No Foundation Work)	Construction Project Manager
Patio Building	Home Repair
Finishing Contractors	Door Work
Kitchen Remodeling	Christmas Light Installation (not above 30 feet)
Home Additions	Holiday Decorations Installation (not above 30 feet)
Cabinet Installation	Door Work and Installation (except garage doors)
Home Remodels	Dog Fence Installation
Countertop Installation	Invisible Fence Installation
Bathroom Remodeling	Locksmiths
Contractors	Masonry
Debris Removal	Painting (Interior Only, Exterior Only, and Interior and Exterior)
Porch Building	Muralists (Interior Only, Exterior Only, and Interior and Exterior)
Wood Staining and Sealing	Plastering

> **Handymen + Contractors**

Plumbing (Commercial, Residential, and Commercial and Residential)	Upholstering
Siding Installation	Wallpapering
Advertising Installation (Outdoor)	Framing (Walls)
Sign Painting or Lettering	Drywall - Installation, Maintenance, and Repair
Sign Installation, Servicing, and Repair	Sheetrock Work
Stucco Work	Ceiling Work
Surveyors (Not Performing Actual Construction)	Walls
Swimming Pool Cleaning	Wallboard - Installation, Servicing, and Repair
Swimming Pool Servicing (No Construction)	Window Decorating
Tile, Stone, Marble, Mosaic or Terrazzo Work (Interior Construction)	Chimney Cleaning
Tile Installation	Roofing

Landscaping

Available Products*: GL, IM, BOP, WC, Cyber <i>*Available for most activities. Subject to change.</i>	
Aeration and Overseeding	Mulch Work
Fertilizing	Pet Waste Removal
Grass Cutting	Plant Trimming
Gardening	Sprinkler System - Installation, Servicing, and Repair
Hedge Trimming	Snow and Ice Removal
Landscaping	Snow Plowing
Lawn Cutting	Stump Grinding
Lawn and Yard Maintenance	Trimming or Pruning Trees Exclusively at Ground Level (No Removal)
Lawn Mowing	Trimming or Pruning Trees (above ground level but below 30 feet)
Lawn Care Services	Yard Clean-up

Cleaning Services

Available Products*: GL, IM, BOP, WC, Cyber <i>*Available for most activities. Subject to change.</i>	
Auto Detailing	Housekeepers
Car, Boat, Vehicle - Washing or Detailing	Office Cleaning
Cleaners	Janitorial Services
Carpet Cleaning	Power Washing
Rug Cleaning	Pressure Washing
Floor Waxing	Upholstery Cleaning
Furniture Cleaning	Window Cleaning

Crafters + Makers

Available Products*: GL, PL, IM, WC, Cyber <i>*Available for most activities. Subject to change.</i>	
Apparel Makers	Jewelry Makers
Candle Makers	Leather Makers
Clothing Makers	Soap Makers
Florists	E-commerce (Candles, Soaps, Jewelry, Leather Goods, and Apparel)
Flower Sales	Etsy (Candles, Soaps, Jewelry, Leather Goods, and Apparel)
Jewelers	

Pet Services

Available Products*: GL, PL, IM, BOP, WC, Cyber <i>*Available for most activities. Subject to change.</i>	
Pet Grooming	Pet Training
Groomers	Dog Walkers
Pet Services	Pet Walking
Pet Sitting	

Sports + Fitness

Available Products*: GL, PL, IM, BOP, WC, Cyber <i>*Available for most activities. Subject to change.</i>	
Aerobics Instructors	Yoga Instructors
Dance Instructors	Goat Yoga
Fitness Instructors	Virtual Trainer
Golf Instructors	Zumba Instructors
Martial Arts Instructors	Boxing Gym
Personal Trainers	Crossfit Gym
Pilates Instructors	Fitness Studio
Spin Instructors	Fitness Center
Surfing instructor	Gym
Swim Instructors	Healthclub (No Accommodations)
Tae Kwon Do Instructors	Weight Training Gym
Tai Chi Instructors	Yoga Studio

Hair + Beauty

Available Products*: GL, PL, IM, BOP, WC, Cyber <i>*Available for most activities. Subject to change.</i>	
Barbers	Hair Salon
Beautician	Hair Stylists
Beauty Parlor	Makeup Artist
Beauty Salon	Nail Artists
Beauty Services (Hair, Makeup, Nails)	Nail Painting
Cosmetologist	Skin Care Services
Cosmetology Salon	

Event Professionals

Available Products*: GL, PL, IM, BOP, WC, Cyber

**Available for most activities. Subject to change.*

Actors	Food Trucks
Actress	Home Bakers
Arts and Crafts Sales	Impersonators
Baking	Impressionists
Balloon Artists	Jugglers
Belly Dancers	Karaoke Jockey
Bridal Planner	Magicians
Caricature Artists	Mall Easter Bunny
Catering	Mall Santas, Santas
Celebrity Look-a-Likes	Mimes
Chefs	Mobile Vendors (Selling Food or Beverages)
Clowns	Musical Conductors
Comedians	Musicians
Contortionists	Officiants
Cooks	Party Catering
Corporate Catering	Party Planner
Corporate Party Planners	Performance Poet
Craft Shows	Personal Chef
Dancers	Photo Booth Operators
Def Jam Poetry	Puppet Shows
Disc Jockey (DJs)	Puppeteers
Entertainers	Radio Jockey
Event Catering	Spoken Word Performer
Event Consultant	Storytellers
Event Coordinator	Street Performers
Event Planners	Vendors (Not Selling Food or Beverages)
Event Staff	Vendors (Selling Food or Beverages)
Face Painters	Ventriloquists
Farmers Market Stands	Wedding Consultant
Food Catering	Wedding Coordinator
Food Stands	Wedding Planners

Professional Services

Available Products*: GL, PL, IM, BOP, WC, Cyber	
<i>*Available for most activities. Subject to change.</i>	
Administrative Services	Mobile Device Repair
Advertising and Marketing Consultant	Music Teacher
App Developer (Android, iPhone)	Network Consultant
Blogger	Notary
Boom Mic Operator	Office Administrator
Brand Consultant	Paralegal
Call Center Representative	Personal Shopper
Classroom Instruction	Phone Repair
Closet Organizer	Piano Teacher
Computer Consultant	Podcast Recording
Computer Programming	Printing
Computer Repair	Public Speaker
Court Clerk	Radio Commentator
Creative Director	Resume Writer
Creative Writer	Screen Printing
Data Entry	Social Media Consultant
Data Scientist	Software Development Engineer
Decorator	Software Programming
Digital Marketing	Software Training
Education/Educators	Sound Recordist
Graphic Designer	Speaker
Guitar Teacher	Stenographer
Hardware Training	Substitute Teacher
Home Staging	Teacher
House Sitter	Technical Writer
Instructor	Technology Consultant
Interior Decorating	Translator
IT Consultant	Tutor
IT Project Manager	Virtual Assistant
Live Sound	Web Designer
Logo Design	Web Developer
Marketing Research Consultant	Writer

Outdoor Guides

Available Products*: GL, PL, IM, Cyber <i>*Available for most activities. Subject to change.</i>	
Backpacking Guide	Kayak Guide (Class 3 Rapids and Below)
Camping Guide	Local Guide
Canoeing Guide (Class 3 Rapids and Under Only)	Nature and Wildlife Guide
Fishing Clubs	Nature and Wildlife Tours
Fishing Guide (Boats Under 26 Feet)	Nature Guide
Float Trip Guide (Class 3 Rapids and Under)	Paddleboard Guide
Freshwater and Saltwater Fishing	Stand Up Paddleboard Guide (Class 3 Rapids and Below)
Guided Tours	Tour Guide
Guides and Outfitters	Tourist Walking Guide
Hiking Guide	Wilderness Guide
Hiking Tour Guide	Wildlife Guide
Hunting Guide	

Photo + Video

Available Products*: GL, PL, IM, BOP, WC, Cyber <i>*Available for most activities. Subject to change.</i>	
Camera Operator	Gaffer
Cinematographer	Key Grip
Film Editor	Movie Shoot
Film Production	Photographer
Film Shoot	Videographer

Retail + Wholesalers

Available Products*: BOP, WC	
<i>*Available for most activities. Subject to change.</i>	
Apothecary	Gift, Novelty, or Souvenir Store
Auto Parts & Supply (Store, Wholesaler)	Girl's Clothing Store
Bagel Shop	Hardware (Store, Wholesaler)
Bakery	Hobby & Craft Store
Beauty Supply Store	International Food Store
Book Store	Jewelry Store
Boy's Clothing Store	Meat Market
Bridal Shop	Meat Shop
Butcher Shop	Men's & Children's Clothing Wholesaler
Candy Shop	Men's Clothing Store
Cell Phone Store	Menswear Store
Children's Clothing Store	Music Store
Clothing Store	Musical Equipment Store
Comic Book Store	Musical Instrument Store
Computer Store	Other Clothing Store
Cosmetics Store	Pet Accessories Store
Costume Jewelry & Accessory (Store, Wholesaler)	Pet Supply Store
Custom Shoe Store	Pharmacy or Drugstore
Doughnut Shop	Plant Shop
Electronics Store	Processed & Packaged Food Wholesaler
Fabrics & Yarn Store	Record Store
Family Clothing Store	Seafood Market
Fashion Accessory (Store, Wholesaler)	Shoe Store
Fish & Seafood Market	Specialty Food Store
Fish & Seafood Shop	Sporting Goods Store
Fish Market	Sportswear Store
Florist Shop	Toy Store
Florist Supply Wholesaler	Wedding Bakery
Flower Wholesaler	Women's & Children's Clothing Wholesaler
Formal Wear Store	Women's & Girl's Clothing Store
Game Store	Women's Clothing Store

Restaurants

Available Products*: BOP, WC <i>*Available for most activities. Subject to change.</i>	
Buffets	Full Service Restaurant
Cafeteria or Buffet	Lunch Restaurant
Cafeteria	Luncheonette
Cafe	Pizza Parlor
Coffee Bar	Pizza Restaurant
Coffee Shop	Pizzeria
Deli or Sandwich Shop	Restaurant
Diner	Salad Bar
Family Style Restaurant	Sub Shop
Fast Food	Take Out Restaurant
Fine Dining Restaurant	

Offices








Available Products*: BOP, WC <i>*Available for most activities. Subject to change.</i>	
Accounting & Auditing Services	Physical Therapist
Attorney's Office	Physical Therapy Center
Audiologist's Office	Physician's Office
Bookkeeping Services	Psychiatrist's Office
Building or Home Inspection Services	Public Accounting Services
Dentist's Office	Real Estate Brokerage
Independent Insurance Agency	Real Estate Office
Insurance Agency	Speech Therapist
Insurance Brokerage	Speech Therapy Center
Lawyer's Office	Tax Preparation Services
Mental Health Counseling	

Events

Available Products*: Event General Liability	
<i>*Available for most activities. Subject to change.</i>	
Art Shows	Flower Shows
Baby Showers	Folk Music
Badminton	Funeral Service
Banquets	Golf
Baptisms	Gospel Music
Bar Mitzvah	Graduations
Baseball	Holiday Parties
Basketball	Jazz Music
Billiards	Job Fairs
Bingo	Lectures
Birthday Parties	Math Tournament
Blues Music	Meetings
Bowling	Opera Music
Bridal Showers	Orchestra Music
Business Meetings & Parties	Ping Pong
Card Games	Play Readings
Chess Tournaments	Proms
Choir Music	Quinceaneras
Church Services	Racquetball
Classical Music	Recitals
Comedy Shows	Rehearsal Dinners
Conferences	Retirement Parties
Conventions	Reunions
Country Music	Softball
Cricket	Sweet Sixteens
Dance	Tap Dancing Shows
Debutante Balls	Tennis
Disc Golf	Trade Shows
Engagement Parties	Volleyball
Farmers Markets	Walk-a-thon
Fashion Shows	Wedding Receptions
Festivals	Yoga

Product Details

Thimble specializes in flexible products with payments that fit your customers needs, whether that's by the job, monthly, or round-the-clock coverage with a traditional annual policy.

 <h3>General Liability</h3> <p>Coverage limits:</p> <ul style="list-style-type: none">• 1M per occurrence/1M aggregate• 2M per occurrence/2M aggregate <p>Optional coverage:</p> <ul style="list-style-type: none">• Customer Property Protection (up to 5k) <p>Durations:</p> <ul style="list-style-type: none">• On Demand (by the hour and up to a month)• Thimble Monthly• Annual <p>Bundle with:</p> <ul style="list-style-type: none">• Professional Liability (up to 2M)• Inland Marine (up to 25k)• Cyber Insurance (up to 100k)	 <h3>Business Owners Policy</h3> <p>Coverage limits:</p> <ul style="list-style-type: none">• General Liability: 300k, 500k, 1M• Building Coverage: 25k to 1M• Business Personal Property: 25k to 500k <p>Optional coverages:</p> <ul style="list-style-type: none">• Equipment Breakdown• Hired and Non-Owned Auto <p>Durations:</p> <ul style="list-style-type: none">• Annual	 <h3>Workers' Compensation</h3> <p>Workers' compensation limits depend on state regulations.</p> <p>Employer's liability limits:</p> <ul style="list-style-type: none">• 1M for Injury by accident• 1M for Injury by disease (per policy)• 1M for Injury by disease (per employee) <p>Durations:</p> <ul style="list-style-type: none">• Annual
 <h3>Event Insurance</h3> <p>For hosts of events with up to 1000 attendees.</p> <p>Coverage limits:</p> <ul style="list-style-type: none">• 1M per occurrence/1M aggregate• 1M per occurrence/2M aggregate <p>Optional coverage:</p> <ul style="list-style-type: none">• Liquor Liability <p>Durations:</p> <ul style="list-style-type: none">• Event-specific (up to 5 days)• Same day coverage!	 <h3>Professional Liability</h3> <p>Must be purchased with General Liability.</p> <p>Coverage limits:</p> <ul style="list-style-type: none">• 1M per occurrence/1M aggregate• 2M per occurrence/2M aggregate <p>Durations:</p> <ul style="list-style-type: none">• On Demand (by the hour and up to a month)• Thimble Monthly• Annual	 <h3>Inland Marine</h3> <p>Must be purchased with General Liability.</p> <p>Coverage limits:</p> <ul style="list-style-type: none">• Up to 25k for photographers and DJs• Up to 5k for all other classes <p>Durations:</p> <ul style="list-style-type: none">• Thimble Monthly• Annual
 <h3>Cyber Insurance</h3> <p>Must be purchased with General Liability.</p> <p>Coverage limits:</p> <ul style="list-style-type: none">• 50k per occurrence/50k aggregate• 100k per occurrence/100k aggregate <p>Durations:</p> <ul style="list-style-type: none">• Annual		