



Thimble's 2025 Appetite Guide

For Producers (Brokers/Agents) and Partners

Browse our wide variety of activities and events for policies you can bind today! For real-time details, visit the **Appetite Checker** online.

A

Rated Insurers

50

States Covered + DC

A+

BBB Rating & Accreditation

1,000+

Activities Offered

Last Updated: June 2025



Thimble Product Guide



General Liability

Duration: Annual, Monthly, or On-Demand

Availability: Monoline/Bundled

Coverage Limit: Up to \$2M per occurrence/\$2M aggregate



Special Events General Liability

Duration: On-Demand (Up to 5 days of coverage)

Availability: Monoline

Coverage Limit: Up to \$1M per occurrence/\$2M aggregate



Inland Marine

(Business Equipment Protection)

Duration: Annual, Monthly

Availability: Bundled with GL

Coverage Limit: Up to \$25k for DJs and Photographers, up to \$5k for most others



Cyber Insurance

Duration: Annual

Availability: Bundled with GL

Coverage Limits: Up to \$100k per occurrence/\$100k aggregate



Professional Liability

Duration: Annual, Monthly, or On-Demand

Availability: Bundled with GL

Coverage Limit: Matches GL



Business Owners Policy (BOP)

Duration: Annual

Coverage Limits:

- GL: Up to \$1M per occurrence/\$2M aggregate
- Building: Up to \$1M
- BPP: Up to \$500k



Workers' Compensation

Duration: Annual

Availability: Monoline

Workers Compensation limits determined by statute.

Employer's Liability Limits:

- \$1M for Injury by Accident
- \$1M for Injury by Disease (per policy)
- \$1M for Injury by Disease (per employee)

Disclaimer: Product and activity availability differs by state and insurer appetite. All offerings are subject to change.

Handymen & Contractors

	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
AC Installation, Maintenance, and Repair						
Appliances and Accessories Installation, Servicing, or Repair						
Asphalt Work						
Audio and/or Video Installation / Car Speaker Installation						
AV, Internet / Cable, or Smart Home Installation, Servicing, and Repair (Home, Auto or Alexa)						
Bathroom Remodeling						
Cabinet Installation						
Carpentry Commercial Interior						
Carpentry Residential & Commercial (Excludes Commercial Exterior)						
Carpentry Residential Interior & Exterior						
Ceiling Work						
Christmas Light Installation (Not Above 30 Feet) / Holiday Decorations						
Closet Installation						
Concrete Pouring						
Concrete Work (No Foundation Work)						
Construction						
Construction Project Manager						
Contractors						
Countertop Installation						
Debris Removal						
Dog Fence Installation / Invisible Fence Installation						
Door Work and Installation (Excludes Garage Doors)						
Drywall Installation / Maintenance / Repair						
Electrical Work						
Fence Building / Security Fencing / Fence Erection						
Finishing Contractors						
Floor Covering Installation						
Floor Installation						
Flooring						
Framing (Walls)						

Handymen & Contractors (continued)	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Furniture Assembly - Non-Wood (No Cribs or Bunk Beds)						
Furniture Assembly - Wood (No Cribs or Bunk Beds)						
Furniture Installation (Offices or Stores)						
Furniture or Woodwork Stripping / Refinishing / Repairing						
Furniture Refinishing						
General Contractors						
Glaziers						
Handyman / Handymen / Handyperson						
Home Additions						
Home Remodels						
Home Repair						
Home Theatre Installation / Servicing / Repair						
HVAC (Heating, Ventilation, Air Conditioning Installation, Maintenance, or Repair)						
Kitchen Remodeling						
Locksmiths						
Masonry						
Muralists (Interior Only / Exterior Only / Interior & Exterior)						
Office Machines (Installation, Inspection, Adjustment, Servicing, or Repair)						
Painting (Interior Only / Exterior Only / Interior & Exterior)						
Patio Building / Deck Building / Porch Building						
Plastering						
Plumbing (Commercial / Residential / Commercial and Residential)						
Roofing						
Security Fencing						
Security System Installation, Maintenance, and Repair (Home Security, Alarm & Surveillance)						
Sheetrock Work						
Siding Installation						
Sign Installation, Servicing, and Repair / Advertising Installation (Outdoor)						
Sign Painting or Lettering						
Stucco Work						

Handymen & Contractors (continued)	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Surveyors (Not Performing Actual Construction)						
Swimming Pool Servicing (No Construction)						
Tile installation						
Tile, Stone, Marble, Mosaic or Terrazzo Work (Interior Construction)						
Tiling						
TV installation, Servicing, or Repair						
Upholstering						
Wallboard Installation, Servicing, or Repair						
Wallpapering						
Walls						
Window Decorating						
Wood Staining and Sealing						

Landscaping	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Aeration and Overseeding						
Fertilizing						
Gardening						
Hedge Trimming						
Landscaping						
Lawn Care Services / Lawn & Yard Maintenance						
Lawn Cutting / Mowing / Grass Cutting						
Mulch Work						
Pet Waste Removal						
Plant Trimming						
Snow and Ice Removal						

Landscaping (continued)	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Snow Plowing						
Sprinkler Blowout						
Sprinkler System Installation, Servicing, or Repair						
Stump Grinding						
Trimming or Pruning Trees (Above Ground Level But Below 30 Feet)						
Trimming or Pruning Trees Exclusively at Ground Level (No Removal)						
Yard Clean-up						

Cleaning Services	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Auto Detailing						
Car / Boat / Vehicle Washing or Detailing						
Carpet Cleaning						
Chimney Cleaning						
Cleaners and Janitors						
Deep Cleaning						
Dry Cleaning (New Activity!)						NEW
Floor Waxing						
Furniture Cleaning						
Gutter Cleaning						
Housekeepers						
Industrial Laundry & Supply (New Activity!)						NEW
Janitorial Services						
Office Cleaning						
Pool Cleaning / Swimming Pool Cleaning						
Pressure Washing / Power Washing						
Rug Cleaning						
Upholstery Cleaning						
Window Cleaning / Window Cleaners						

Crafters & Makers	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Candle Makers						
Soap Makers						
Jewelry Makers						
Leather Makers						
Clothing Makers						
Apparel Makers						
Etsy (Candles, Soaps, Jewelry, Leather Goods, and Apparel)						*
E-commerce Sellers (Candles, Soaps, Jewelry, Leather Goods, Apparel)						*

*Workers' Compensation is available for Etsy and E-Commerce except for Candle Makers.

Pet Services	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Groomers						
Pet Grooming						
Pet Sitting						
Pet Training						
Pet Walking						
Dog Walkers						

Hair & Beauty	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Barbers						
Beautician / Make Up Artist / Cosmetologist						
Beauty Parlor / Beauty Salon / Hair Salon						
Beauty Services (Hair, Make-Up, Nails)						
Hair Stylists						
Nail Painting / Nail Artists						
Skin Care Services						

Outdoor Guides	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Backpacking Guide						
Camping Guide						
Canoeing Guides (Class 3 Rapids and Under Only)						
Fishing Clubs						
Fishing Guides (Boats Under 26 Feet)						
Float Trip Guides (Class 3 Rapids and Under)						
Freshwater and Saltwater Fishing						
Tour guides / Guided Tours / Local Guides / Guides and Outfitters / Nature Guides / Tourist Walking Guides						
Hiking Guides / Hiking Tour Guides / Hiking Tour Guides						
Hunting Guides						
Nature and Wildlife Guides / Nature and Wildlife Tours / Nature Guides						
Paddleboard Guides / Stand Up Paddleboard Guides (Class 3 Rapids and Below)						
Wilderness Guide / Wildlife Guides						

Sports & Fitness	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Aerobics Instructors						
Bowling Alley (New Activity!)						NEW
Boxing Gym						
CrossFit Gym						
Dance Instructors						
Fitness Center						
Fitness Instructors						
Fitness Studio						
Goat Yoga						
Golf Instructors						
Gym						
Healthclub (No Accommodations)						
Martial Arts Instructors						
Personal Trainers						
Pilates Instructors						
Pool & Billiard Hall (New Activity!)						NEW
Spin Instructors						
Surfing instructor						
Swim Instructors						
Tae Kwon Do Instructors						
Tai Chi Instructors						
Virtual Trainer						
Weight Training Gym						
Yoga Instructors						
Yoga Studio						
Zumba Instructors						

Event Professionals	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Actors / Actress						
Arts and Crafts Sales						
Baking						
Balloon Artists						
Belly Dancers						
Boom mic operator						
Bridal Planner						
Caricature Artists						
Catering (Corporate, Event, Food, Party)						
Celebrity Look-a-Likes						
Chefs / Cooks / Personal Chef						
Clowns						
Comedians						
Contortionists						
Craft Shows						
Dancers						
Def Jam Poetry						
DJs / Disc Jockey / Radio Jockey						
Entertainers						
Event Consultant / Event Coordinator / Event Coordinator / Event Planners / Party Planner / Corporate Party Planners						
Event Staff (Excluding Event Sponsor, Promoter, or Host)						
Face Painters						
Farmer's Market Stands						
Food Stands						
Food Trucks (No Auto Liability)						
Home Bakers						
Impersonators						
Impressionists						
Jugglers						
Karaoke Jockey						
Live Sound						

Event Professionals (continued)						
	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Magicians						
Mall Easter Bunny						
Mimes						
Mobile Vendors (Selling Food or Beverages)						
Musical Conductors						
Musicians						
Officiants						
Performance Poet						
Photo Booth Operators						
Podcast Recording						
Puppet Shows / Puppeteers						
Santa / Mall Santas						
Sound Recordists						
Spoken Word Performer						
Storytellers						
Street Performers						
Vendors (Not Selling Food or Beverages)						
Vendors (Selling Food or Beverages)						
Ventriloquists						
Wedding Consultant / Wedding Coordinator / Wedding Planners						

Photo & Video	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Photographers						
Videographer						
Film Editor						
Camera Operator						
Cinematographer						
Film Shoot						
Key Grip						
Film Production						
Gaffer						
Movie Shoot						

Restaurant	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Cafe						
Cafeteria or Buffet / Cafeteria / Buffet Restaurant / Buffets						
Coffee Bar / Coffeehouse / Coffee Shop						
Deli / Deli or Sandwich Shop / Sub Shop / Sandwich Shop						
Diner						
Family Style Restaurant						
Fast Food						
Fine Dining Restaurant						
Full Service Restaurant						
Lunch Restaurant / Luncheonette						
Pizzeria / Pizza Parlor / Pizza Restaurant						
Restaurant						
Salad Bars						
Take Out Restaurant						

Retail, Wholesale & Manufacturing	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Apothecary						
Auto Parts & Supply Store						
Auto Parts & Supply Wholesaler						
Bagel Shop						
Bakery / Wedding Bakery						
Beauty Supply Store / Cosmetics Store						
Book Store / Comic Book Store						
Bridal Shop						
Burial Garment Manufacturing & Casket/Coffin Upholstery (New Activity!)						NEW
Candy Shop						
Cheese Making (No farming) (New Activity!)						NEW
Chocolate & Confectionery Manufacturing (New Activity!)						NEW
Clothing Store (Children's, Women's, Men's, Family, Menswear) (Expanded!)	NEW			NEW		
Coffee & Tea Manufacturing (New Activity!)						NEW
Computer Storage Device Manufacturing (New Activity!)						NEW
Computer Terminal & Other Peripheral Equipment (New Activity!)						NEW
Cookie & Cracker Manufacturing (New Activity!)						NEW
Costume Jewelry & Accessory Wholesaler						
Creamery Butter Manufacturing (New Activity!)						NEW
Doughnut Shop						
Dried & Dehydrated Food Manufacturing (New Activity!)						NEW
Dry Pasta, Dough & Flour Mix Manufacturing (New Activity!)						NEW
Dry, Condensed & Evaporated Dairy Product Manufacturing (New Activity!)						NEW
Dry Cleaner (New Activity!)						NEW
Electronics Store / Cell Phone & Accessories Store / Computer Store (Expanded!)	NEW			NEW		
Fashion Accessory Store						
Fashion Accessory Wholesaler						
Fish & Seafood Market / Fish Market / Fish & Seafood Shop / Seafood Market						
Florist Shop / Plant Shop						
Florist Supply Wholesaler / Flower Wholesaler						
Formal Wear Store						
Frozen Food/Frozen Specialty Food Manufacturing (New Activity!)						NEW

Retail & Wholesale (continued)	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Game Store / Video Game or Comic Book Store						
Gift, Novelty or Souvenir Store						
Hardware Store						
Hardware Wholesaler						
Hobby & Craft Store / Fabrics & Yarn Store (Expanded!)	NEW			NEW		
Ice Cream & Frozen Dessert Manufacturing (New Activity!)						NEW
Industrial Laundry & Supply (New Activity!)						NEW
International Food Store						
Jewelry Store / Costume Jewelry & Accessory Store						
Meat Market / Meat / Meat Shop / Butcher Shop						
Milk Substitute Manufacturing (New Activity!)						NEW
Music Store / Musical Equipment Store						
Pet Accessories Store / Pet Supply Store						
Pharmacy or Drug Store						
Processed & Packaged Food Wholesaler						
Record Store						
Shoe Store / Custom Shoe Store (Expanded!)	NEW			NEW		
Specialty Food Store						
Sporting Goods Store						
Sportswear Store						
Toy Store						

Professional Services

	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Administrative Services / Office Administrators						
Advertising and Marketing Consultant						
App Developer / Android App Development / iPhone App Development						
Blogger						
Brand Consultant						
Business Associations (New Activity!)						NEW
Business Management Consulting (Expanded!)	NEW	NEW		NEW		
Call Center Representative						
Classroom Instruction						
Closet Organizers						
Computer Consultant						
Computer Programming						
Computer Repair						
Court Clerks						
Creative Directors						
Data Entry						
Data Scientist						
Decorators / Interior Decorators						
Digital Marketing						
Florists / Flower Sales						
Graphic Designers						
Guitar Teachers						
Hardware Training						
Home Staging / House Staging						
House Sitting / House Sitters						
Interior Decorating						
Inventory Counters (New Activity!)						NEW
IT Consultants						
IT Project Manager						
Logo Design						
Marketing Research Consultant						
Mobile Device Repair						

Professional Services (continued)	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Mortgage & Loan Brokers (Non-depository) (New Activity!)						NEW
Network Consultant						
Notaries						
Paralegals						
Personal Shoppers						
Phone Repair						
Piano Teachers						
Piano Tuning						
Podcaster						
Printing / Printers						
Professional Organizer (New Activity!)	NEW	NEW	NEW	NEW		
Professional Organizations (Medical, Dental, Legal Associations) (New Activity!)						NEW
Printing / Printers						
Public Speakers / Speakers						
Radio Commentators						
Residential Property Managers (New Activity!)						NEW
Screen Printing						
Singing Teachers						
Social Media Consultant						
Software Development Engineer						
Software Programming						
Software Training						
Stenographer						
Taxidermist (New Activity!)						NEW
Teachers / Instructors / Education / Educators / Substitute Teachers						
Technology Consultant						
Translator / Translation Services						
Tutors						
Virtual Assistant						
Web Designers / Web Developers						
Writers / Creative Writer / Resume Writer / Technical Writer						

Office	General Liability	Inland Marine	Professional Liability	Cyber	BOP	Workers' Comp
Accounting, Auditing, Public Accounting & Bookkeeping Services (Expanded!)	NEW	NEW		NEW		
Attorney's Office / Lawyer's Office						
Audiologists' Office						
Banks & Credit Unions (New Activity!)						NEW
Building or Home Inspection Services						
Dentist's Office						
Insurance Agency / Insurance Brokerage / Independent Insurance Agency / Insurance Consultant (Expanded!)	NEW	NEW		NEW		
Physical Therapist / Physical Therapy Center						
Physician's Office						
Psychiatrist's Office / Mental Health Counseling						
Real Estate Office / Real Estate Brokerage						
Speech Therapist / Speech Therapy Center						
Tax Preparation Services (Expanded!)	NEW	NEW		NEW		



Special Events General Liability

Thimble offers up to 5 days of coverage for popular events* including:

Music Events

Blues	Country	Jazz
Choir	Folk	Opera
Classical	Gospel	Orchestra

Sports Events

Badminton	Cornhole	Racquet Ball
Baseball	Cricket	Softball
Basketball	Disc Golf	Tennis
Billiards	Golf	Volleyball
Bowling	Ping Pong	

Other Events

Art Shows	Conventions	Play Readings
Baby Shower	Dance	Proms
Banquets	Debutante Balls	Quinceaneras
Baptism	Engagement Parties	Recitals
Bar/Bat Mitzvah	Farmers Markets	Rehearsal Dinners
Bingo	Fashion Shows	Retirement Parties
Birthday Parties	Festivals	Reunions
Bridal Showers	Flower Shows	Sweet Sixteens
Business Meetings	Funeral Service	Tap Dancing Shows
Business Parties	Graduations	Trade Shows
Card Games	Holiday Parties	Walk-a-thon
Chess Tournaments	Job Fairs	Wedding Receptions
Church Services	Lectures	Wedding Rehearsals
Comedy Shows	Math Tournament	Weddings
Conferences	Meetings	Yoga

*The number of participants may be limited for some of the events above.



Broker/Producer Resources

Sign Up

<https://broker.thimble.com/signup>

Portal Login

<https://broker.thimble.com/login>

Broker Help Center/Knowledge Base

<https://brokersuccess.thimble.com/>

Email the Broker Support Team

brokerprogram@thimble.com

Certificate Manager

<https://thimble.com/certificate-manager>

API Documentation

<https://thimble.com/api>

Widget Documentation

<https://thimble.com/widget>

LinkedIn

<https://www.linkedin.com/company/thimble/>