



Thimble's 2026 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



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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

Under construction; check back soon!

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

Handymen & Contractors (continued)

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

Handymen & Contractors (continued)

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
Stucco Work					
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					

Landscaping

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
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
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
Auto Detailing					
Car / Boat / Vehicle Washing or Detailing					
Carpet Cleaning					
Chimney Cleaning					
Cleaners and Janitors					
Deep Cleaning					
Floor Waxing					
Furniture Cleaning					
Gutter Cleaning					
Housekeepers					
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
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
Groomers					
Pet Grooming					
Pet Sitting					
Pet Training					
Pet Walking					
Dog Walkers					

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
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					

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
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					

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
Aerobics Instructors	Green				
Boxing Gym		Light Gray			Green
CrossFit Gym		Light Gray			Green
Dance Instructors	Green	Green	Green		Light Gray
Fitness Center		Light Gray			Green
Fitness Instructors	Green	Green	Light Gray	Light Gray	Light Gray
Fitness Studio		Light Gray			Green
Goat Yoga	Green	Green	Green	Green	Green
Golf Instructors	Green	Green	Green		Light Gray
Gym		Light Gray	Light Gray	Light Gray	Green
Healthclub (No Accommodations)		Light Gray	Light Gray	Light Gray	Green
Martial Arts Instructors		Green	Green	Green	Light Gray
Personal Trainers		Green	Green	Green	Light Gray
Pickleball Instructors (New Activity!)		Green	Green	Green	Light Gray
Pilates Instructors					Light Gray
Spin Instructors					Light Gray
Surfing instructor					Light Gray
Swim Instructors					Light Gray
Tae Kwon Do Instructors					Light Gray
Tai Chi Instructors					Light Gray
Virtual Trainer					Light Gray
Weight Training Gym		Light Gray	Light Gray	Light Gray	Green
Yoga Instructors	Green	Green	Green	Light Gray	Light Gray
Yoga Studio		Light Gray	Light Gray	Light Gray	Green
Zumba Instructors	Green	Green	Green		Light Gray

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
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					

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
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
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
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					

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
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					
Candy Shop					
Clothing Store (Children's, Women's, Men's, Family, Menswear)	■			■	
Costume Jewelry & Accessory Wholesaler					
Doughnut Shop					
Electronics Store / Cell Phone & Accessories Store / Computer Store	■			■	
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					
Game Store / Video Game or Comic Book Store					
Gift, Novelty or Souvenir Store					
Hardware Store					
Hardware Wholesaler					
Hobby & Craft Store / Fabrics & Yarn Store	■			■	
International Food Store					
Jewelry Store / Costume Jewelry & Accessory Store					
Meat Market / Meat / Meat Shop / Butcher Shop					
Music Store / Musical Equipment Store					
Pet Accessories Store / Pet Supply Store					
Pharmacy or Drug Store					
Processed & Packaged Food Wholesaler					
Record Store					

Retail & Wholesale (continued)

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
Shoe Store / Custom Shoe Store	Green			Green	Green
Specialty Food Store		Light Gray		Light Gray	
Sporting Goods Store		Light Gray		Light Gray	
Sportswear Store		Light Gray		Light Gray	Green
Toy Store		Light Gray		Light Gray	Green

Office

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
Accounting, Auditing, Public Accounting & Bookkeeping Services	Green	Green	Light Gray	Green	Green
Attorney's Office / Lawyer's Office		Light Gray	Light Gray	Light Gray	Green
Audiologists' Office		Light Gray			
Building or Home Inspection Services		Light Gray			
Dentist's Office		Light Gray			
Insurance Agency / Insurance Brokerage / Independent Insurance Agency / Insurance Consultant	Green	Green	Light Gray	Green	Green
Physical Therapist / Physical Therapy Center		Light Gray			
Physician's Office		Light Gray			
Psychiatrist's Office / Mental Health Counseling		Light Gray			
Real Estate Office / Real Estate Brokerage		Light Gray			Green
Speech Therapist / Speech Therapy Center		Light Gray			
Tax Preparation Services	Green	Green	Light Gray	Green	

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
Administrative Services / Office Administrators					
Advertising and Marketing Consultant					
App Developer / Android App Development / iPhone App Development					
Blogger					
Brand Consultant					
Business Management Consulting				■	■
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					
IT Consultants					
IT Project Manager					
Logo Design					
Marketing Research Consultant					
Mobile Device Repair					
Network Consultant					
Notaries					

	General Liability	Inland Marine	Professional Liability	Cyber	BOP
Paralegals					
Personal Shoppers					
Phone Repair					
Piano Teachers					
Piano Tuning					
Podcaster					
Printing / Printers					
Professional Organizer (New Activity!)					
Printing / Printers					
Public Speakers / Speakers					
Radio Commentators					
Screen Printing					
Singing Teachers					
Social Media Consultant					
Software Development Engineer					
Software Programming					
Software Training					
Stenographer					
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					



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	Pickleball	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/>