

JACOBS & ASSOC.

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We've Got You Covered

ABNB
Abrasives Manufacturing
Accountants E&O
Active Assailant
Adhesives Manufacturing
Adjusters E&O
Adult Bookstores
Adult Daycares
Adult Entertainment Advertisers E&O
Advertisers Legal Liability Advertising Sign Companies
Alarm / Alarm Systems Installers
Alarm / Alarm Systems Mfg.
Alcohol Manufacturing (not Bev.)
Amusement Centers
Amusement Devices
Amusement Parks & Fairgrounds
Analytical Chemists
Animal Rides
Antique Stores
Apartment Buildings
Appliance Stores
Appliance Distributors
Appliance Service / Repair
Appraisal Firms
Arcades
Archery Ranges
Architect Professional Liability
Army / Navy Stores
Art Galleries
Asphalt Works
Association E&O
Athletic Games / Events
Auctioneers
Auctions

Auditoriums
Auto Shows
Auto Quick Lube Services
Auto Truck / Bus Body Mfg.
Automated Teller Machines (ATM)
Commercial Automobile (Excess)
Automobile Dealers
Automobile Dismantlers
Automobile Part Stores / Distrib.
Auto Parts Mfg. (no brks/restraints)
Automobile Repair
Automobile Service
Automobile Storage
Automobile Rustproofing

Bakeries

Bakery Plants
Barber / Beauty Shops
Barber / Beauty Supply
Bars / Taverns Bath Houses
Battery Mfg.
Beaches / Bathing
Beach Chairs / Umbrellas
Bearing Manufacturers
Beauty Schools
Bed & Breakfast Package
Beer / Ale / Malt Mfg.
Beverage Bottlers
Beverage Distributors
Beverage Stores
Bicycle Manufacturing
Bicycle Dealers / Stores
Billiard / Pool Halls

Billiard / Pool Table Mfg.
Bingo Games
Blacksmithing
Boarding / Rooming Houses
Boat / Bicycle Rentals
Boat Dealers
Boat Repair / Servicing
Boat Storage / Moorage
Boat Yards / Marinas
Boiler Inspection
Boiler & Machinery
Bolt / Nut / Screw / Washer Mfg.
Bone / Horn / Ivory Products
Book binding
Book / Magazine Stores
Bookkeeping Services
Bottle / Jar Mfg.
Bowling Alleys
Boxes / Container Mfg.
Boy or Girl Scout Councils
Brick Manufacturing
Bridge / Elevated Hwy. Constr.
Brush / Broom Mfg. Builders Risk
Building Material Dealers
Building Structure / Raising/Moving
Buildings or Prem. (Lessor's Risk)
Buildings or Prem. (NOC)
Buildings or Prem. (Office)
Burglary & Theft
Bus Stations
Buttons / Fasteners Mfg.

Cable/Conduit Installations

Cable TV Liability

Cable / Wire Mfg.
 Camera and Photo Stores
 Camper Bodies / Trailers Mfg.
 Camper Mfg.
 Campgrounds
 Camps
 Can Manufacturing
 Candle Manufacturing
 Candy / Confectionary Mfg.
 Candy / Confectionary Stores
 Cannabis
 Car Washes
 Carbon / Inked Paper Mfg.
 Carnival/Circus Companies
 Carnival / Circuses
 Carpentry
 Carpet or Rug Mfg.
 Carpet or Rug Cleaning
 Caterers
 Caulking / Putty Mfg.
 Caves / Tourist Attractions
 Ceiling / Wall Installation
 Cellophane Mfg.
 Cement / Plaster Mfg.
 Cemeteries
 Ceramics
 Chairs / Rented to Others
 Charcoal / Briquette Mfg.
 Chemical Property Risks
 Chemical Distributors
 Chemical Manufacturing
 Child Welfare Facilities
 Children's Summer Camps
 Children's Play Centers
 Chimney Sweeps / Cleaning
 China / Porcelain Earthware Mfg.
 Christmas Tree Lots
 Churches / Places of Worship
 Clay or Shale Digging
 Clay Products Mfg.
 Cleaning / Outside Surfaces
 Clock Mfg.
 Clothing Mfg.
 Clothing / Apparel Distributors
 Clothing / Apparel Stores
 Clubs
 Coffin / Casket Mfg.
 Cogeneration Risks
 Collectibles / Memorabilia Stores
 Collection Agencies
 Color or Pigment Preparation
 Commissary Work
 Communication Equip. Installation
 Communication / Record. Systems
 Community Rec. Facilities
 Composition Goods
 Computer Consulting / Prog.
 Computer Data Processing
 Computer Data Timesharing
 Computer Mfg.
 Computer Service or Repair
 Computer Software Mfg.
 Computer Stores
 Concerts

Concessionaires

Concrete/

Mixed in Transit Concrete Construction
 Concrete Distrib. Towers
 Concrete / Plaster Products
 Concrete Products Mfg.
 Condominiums
 Conduit Construction for Cables
 Consultants E&O
 Construction / Project Manager
 Contractors Equipment
 Contractors Liability
 Contractors / Service
 Convenience Stores
 Conventions
 Convents / Monasteries
 Copying / Duplicating Services
 Cosmetic / Skin Prep. Stores
 Cosmetics Manufacturing
 Cotton Batting / Wadd. Waste Mfg.
 Cotton Compressing
 Cotton Gin Operations
 Cotton / Wool Merchants
 Counseling
 Country Clubs
 Crane & Rigging Contractors
 Credit Reporting Agencies
 Crematories
 Cutlery Manufacturing

Cyber Liability

Dam Levee / Dike Exposure Only
 Dance Halls
 Dance Studios
 Data Processing
 Day Care Centers
 Day Nursery & Preschool
 Dealers Open Lot
 Debris Removal
 Delis
 Dental Labs
 Department Stores
 Detective / Investigative Agencies
 Detergent Manufacturing
 Dextrine Manufacturing
 Diagnostic Testing Labs
 Die Casting Manufacturing
 Directors & Officers E&O
 Distillation or Extraction
 Distributors / Food or Drink
 Diving / Marine
 Donut Shops
 Door / Window Manufacturing
 Door / Window Assembly
 Dormitories
 Draftsmen
 Drawbridges (existence)
 Dredging
 Drilling
 Driveway / Parking Paving
 Driving Schools Auto, Private
 Driving Schools Auto, Comm'l
 Driving Schools Auto, Bus
 Driving Schools Auto, Truck
 Driving Schools Classroom
 Drug Distributors
 Drugstores

Drums or Containers Mfg.
 Dry Wall Installation
 Dude Ranches
 Dwellings (lessor's risk)

E-Cigarette Stores

Electric Light or Power Companies
 Electric Light or Power CoOps.
 Electric Light or Power Line Const.
 Electrical Apparatus Installation
 Electrical Equip. Distributor
 Electrical Equip. Manufacturers
 Electrical Generating Machinery
 Electrical Lighting Stores
 Electrical Parts / Components
 Electrical Power Transmission
 Electrical Wire Manufacturing
 Electrical Work (Inside)
 Electronics Manufacturers
 Electronics Stores
 Electroplating
 Elevator Repair / Inspect
 Employment Agencies
 Engine / Turbine Mfg. (no airplane)
 Engineers / Architects / Consulting
 Engineers Professional
 Engraving
 Entertainment on Other Prem.
 Environmental Contractors
 Equipment / Fixtures / Supplies
 Escrow Agencies
 Escrow Agents E&O
 Excavating & Grading Contractors
 Exercise / Playground Equipment
 Exercise Studios
 Exhibitions / Conventions
 Explosives / Fireworks Events
 Express Companies
 Exterminators
 Extracts Mfg.
 Eyeglass Mfg.

Fabrics Distributors

Fabric Stores

Fairgrounds
 Fairs
 Farm Liability
 Farm Machinery
 Feed / Grain Dealers
 Fence Dealers
 Fence Erection Contractors
 Fertilizer Dealer / Distributors
 Fiber Manufacturing
 Fiberglass Manufacturing
 Fine Arts
 Fire Departments (OT Volunteer)
 Fire & Burglar Alarm Installers
 Fire Extinguisher / Service
 Fire Extinguisher Mfg.
 Fire Protection Equip. Mfg.
 Fire Suppression Sys. Serv.
 Fisheries / Fishing Services
 Fishing Piers
 Fishing Ponds / Lakes
 Fish / Meat / Poultry Processing
 Floor Covering Distributors
 Floor Covering Installation

Floor Covering Installation Floor Covering Mfg.

Floor Covering Stores
Floor Waxing
Florists
Commercial Fire
Food Processors
Food Products Mfg.
Forestry Service
Forging Work
Formal Wear / Costumes Rented
Foundries
Freight Forwarders / Handlers
Frozen Food Distributors
Fruit / Vegetable Dealers
Fruit / Vegetable Processing
Fruit / Vegetable Harvesting
Fuel Dealers / Distributors
Funeral Homes / Chapels
Fur Garment Manufacturing
Fur / Garment Distributors
Fur / Pelt Processing
Furniture Manufacturing
Furniture / Fixture Installation
Furniture / Woodwork Stripping
Furniture Stores

Gambling/Casinos Gambling/ Incidental to other ops

Galvanizing / Tinning
Garage Dealers
Garage keepers
Garage Liability
Garbage & Refuse Collection
Garbage Works / Incineration
Gardeners
Gardening / Light Farm Supply
Gas Dealers / Distributors
Gas Dealers / LPG
Gas Mains / Connection Constr.
Gas / Oil Supply Station
Gas / Oil Supply Stn. (lessor's risk)
Gas Stations / Full & Self
Gas Tank Removal & Installation
Gemstone / Cutting / Polishing
General Liability
General Liability (Excess)



"I love being able to help businesses get started or even helping them grow. It is very rewarding to see people's dreams come true and know that I was a small piece to the puzzle in making them happen."

~ Beth Jacobs



"I love my job because I love working with people! Every day I get to interact with clients and help them find coverages for their business or organization. I have passion and enthusiasm for what I do and each day I strive to treat my agents with courtesy and efficiency!"

~ Lynette Nycz

Gift Shops
Glass
Glass Dealers
Glass Manufacturers
Golf Courses – Municipal
Golf Courses – Miniature
Golf / Driving Ranges
Golf mobiles
Grading of Land
Grandstands / Bleachers
Greenhouses
Greenhouse Erection
Grocery Distributors
Grocery Stores
Guides / Outfitters
Guniting / Shot-crete
Gutter Installation
Gymnastics Schools / Clubs

Hardware & Tool Distributors Handyman

Halls
Hardware Stores
Hatcheries
Hay or Straw Sales
Hazardous Material Contractors
Health Care Facilities / Alcohol
Health Care Facilities / Drug
Health Clubs
Health Food Stores
Hearing Aid Distributors
Hearing Aid Stores
Heating Equip. Mfg. / Wood / Coal
Heating / AC Stores / Distributors
Hide Dealers
Hobby / Craft / Artist Stores
Hole-in-One Insurance
Home Furnishings Stores
Home Health Care Services
Home Improvement Stores
Homeowners Association
Hone / Oilstone / Whetstone Mfg.
Honey Extracting
Hotel Vans
Hotel and Motels
House Furnishings Installation
Housing Projects
Hunting Preserves

Ice Cream Parlors Ice Cream Dealers/ Distributors

In Home Businesses
Ink Manufacturing
Inner Tube Mfg. (Off Road)
Industrial Parks
Inland Marine (Commercial)
Inspection & Appraisal Companies
Inspectors E&O
Instrument Manufacturers
Insulating Material Manufacturers
Insulation Contractors
Insurance Agents E&O
Interior Decorators
Internet Access Providers
Internet Cafes
Internet Retailers
Internet Service Providers
Investment Advisors
Irrigation Works

Janitorial Service
Janitorial Supply Dealers
Jewelry Manufacturing
Jewelry Stores
Junk Dealers
Junkyards

Kennels

Labor Union Offices
Laboratories / Research
Lakes / Reservoirs (Existence)
Lamp / Shade / Manufacturers
Land (lessor's risk)
Landscapers / Gardeners
Laundries & Dry Cleaners
Laundry Rental
Lawn care
Lawyers Offices
Leather Goods Mfg.
Leather Goods Stores
Lessor's Contingent Auto
Liability Lessor's Risks
Libraries
Light Bulb / Tubes Mfg.

Lighting Fixtures Mfg. Lime Mfg.

Liquor Mfg.
Liquor Liability
Liquor Store Liability
Liquor Store Packages
Loan Agents / Brokers
Locksmiths
Loggers
Loggers Equipment
Lubricants Mfg.
Luggage Goods Stores
Luggage Mfg.
Lumberyards

Machine Shops
Machinery / Equipment
Mailing / Address Companies
Manufacturers
Manufacturers Reps.
Marble Products
Marine Appraisers / Surveyors
Markets / Open Air
Markets / Indoor
Martial Arts Schools
Masonry
Match Manufacturing
Mattress / Box Spring Mfg.
Meat / Fish / Poultry Curing
Meat / Fish / Poultry Process.
Meat / Fish / Poultry Distrib.
Meat / Fish / Poultry Stores
Medical Offices
Medical Supplies Stores
Medical Supplies Mfg.
Medical Instruments Mfg.
Metal Dealers
Metal Erection
Metal / Extraction / Refining
Metal Goods
Metal Heat Processing
Metal Scrap Dealers
Metal Works / Shops
Metal Workers
Mica Goods Mfg.
Milk Depots for Dealers
Milk Processing
Millwright Work
Mines
Mining
Miscellaneous E&O
Mobile Home Dealers
Mobile Home Park Liability
Model Home Sales
Modular Units Mfg.
Money Exchanges
Monuments / Tombstones Motels
Motor Truck Cargo
Movies / Motion Pictures
Moving & Storage Risks
Museums
Music Products Stores
Musical Instrument Mfg.
Musical Instrument Stores
Musical Products Mfg.
Mutual Funds Organization

Nail Salons

Nails or Spikes Mfg.

Needles / Pins Mfg.
Net Mfg. / Other than Safety
Newspaper / Magazine Distrib.
Newsstands
Nightclubs / Cabarets / Comedy
Nursery / Garden
Nursery / Schools / Daycare

Office Buildings
Office Machines Mfg.
Office Machines / Inspect / Repair
Office Machines
Offices
Oil & Gas
Oil & Gas Well Supplies / Dealers
Oil & Gas Lease / Natural Gas
Oil & Gas / Acidizing / Cementing
Oil & Gas / Cleaning
Oil & Gas / Instrument Logging
Oil & Gas / Surveying
Oil & Gas / Non-Op Working Int.
Oil & Gas / Servicing Optical Goods Mfg
Optical Goods Distributing
Optical Goods Stores Orchards & Vineyards
Ore Milling / Processing
Orthopedic Ambulation
Outfitters / Guides

Packing Houses
Paint / Wallpaper Stores
Painting / Exterior / Interior
Painting / Shop Only
Painting / Picture or Frame
Paper Coating / Finishing
Paper Contractors
Paper Goods Mfg.
Paper Manufacturing
Paper Products Distributors
Paper / Rag / Rubber Dealers
Paperhanging
Parades
Parking / Private / Public
Parking / Shopping Centers
Parks / Playgrounds
Pattern Manufacturing
Pawn Shops
Payroll Accounting Services
Pencil / Crayon / Chalk Mfg.
Pest Control Services
Pet Food Manufacturing
Pet Grooming
Pet Salons / Kennels
Pet Stores
Pet Training
Photo Finishing Labs
Photographers
Photo Equipment Mfg

Photo Supplies Piano Tuning

Picnic Grounds
Pile Driving
Pipeline Contractors
Pipe / Tube Mfg.
Pipes Mfg. / Tobacco
Plastering / Stucco Work

Plastic Manufacturers
Plastic / Rubber Goods Mfg.
Plumbing / Commercial
Plumbing / Residential
Plumbing Fixtures Mfg.
Plumbing Stores
Plywood / Veneer Mfg.
Political Campaign HQ
Pollution / Environmental
Pollution / UST
Poultry Farms
Powered Equip. Dealers
Precision & Scientific Tools Stores
Precision Metals Manufacturing
Prefabricated Building Erection
Prefabricated Building Mfg.
Printers
Printers / Stores
Prize Indemnification
Produce Handling / Packing
Products Liability
Products Liability-Discontinued
Products Liability-Recalled
Professional Liability
Professional Trade Assoc.
Property
Publishers / Books / Magazines
Publishers / Newspapers
Public Officials Liability
Pulp Manufacturing
Pump Compressor Mfg.

Quarries
Quick Lube Shops

Racing/ Race Tracks Racquetball/ Handball Courts

Radio / TV Broadcasting
Railroad Protective Liability
Razor Blade Manufacturing
Real Estate Agents E&O
Real Estate Property / Managed
Recording Studios
Recreational Facilities
Rectories
Recycling Centers
Redimix Concrete Operators
Refrigeration Equipment
Refrigeration Repair / Installation
Rendering Works
Renovations
Renovations / Vacant
Rental Stores
Rental Stores / Equipment
Restaurants / Bars / Taverns
Rifle / Pistol Ranges
Rodeos
Rolling Mills
Roofers
Rope Manufacturing
Rubber Manufacturing
Rubber Reclaiming
Rubber Stamp Manufacturing
Rural Utility Services

Safe / Vault Mfg. Sail Making

Sales or Service Organizations
Salvage Yards / Salvage Ops.
Sand / Gravel Digging
Sand Blasting
Saunas / Bath Houses
Sawmills / Planing Mills
Sawmills / Woodworkers
Schools
Seafood Operators
Secondhand / Salvage Dealers
Security / Patrol Guards
Security Guard Liability
Seed Merchants
Self-Storage Risks
Septic Tank Systems
Septic Tank Cleaning
Service Contractors
Service Stations
Sewage / Disposal Plants
Sewer Cleaning
Sewer Mains
Sewing Machines Mfg.
Sexual Abuse Policy
Shaft Sinking
Sheet Metal Work
Shelters / Half-way Houses
Ship Ceiling / Scaling
Ship Chandler Stores
Ship Repair Conversion
Shoe Stores / Repair
Shopping Centers
Siding Installation
Sign Manufacturing
SignPainting/Lettering
Silverware Manufacturing
Skating Rinks
Skeet Shooting
Slate Milling
Slate Roof Mfg.
Snow / Ice Removal
Soap Box Derbies
Soap Manufacturing
Social Gatherings
Social Service Agencies
Solar Energy Contractors
Spas / Personal Enhancement
Special Events Liability



"I love my job because there are new challenges and issues to resolve every day. These problems force me to continually learn and refine my methods to always become better at what I do."
~ Lisa Philipps



"My dream job has always been to do something with people, I enjoy serving others. I enjoy the entrepreneurial aspect of being a small business owner, where we are building a business that provides better insurance at reasonable rates. My company brings new challenges and opportunities every day, and I consider it a privilege to be part of a team where the company culture makes even the tough days enjoyable."

~ Jim Jacobs

Sponge Processing
Sports / Outdoor Sporting Goods / Athletic
Stores Sporting Goods Mfg.
Stables
Stadiums
Stationary / Paper Products
Steam Heating
Steam Mains
Steam Pipe Insulation
Steel Wool / Wire Mfg.
Stock Brokers
Stone Crushing
Stone Polishing
Stores / Food / Drink
Stores No Food / Drink
Street Cleaning
Street / Road Construction
Sugar Refining
Sun Tanning Salons
Sun Tanning Beds
Supermarkets
Surveyors
Swimming Pools
Syrup / Molasses Mfg.

Tailor Merchants Tank Building Mfg.

Tanning / Animal Hides
Tanning Salons
Tanning Beds
Taverns
Tax Preparation Services
Taxi Cab Companies (not auto)
Taxidermists
Teen Clubs
Telecommunications
Telegraph Companies
Telephone / Cable Line Constr.
Teleproduction Studios
Tent / Canopy Mfg.
Tent / Erection / Repair
Textile Bleaching
Textile Manufacturing
Theaters
Theaters / Drive-in
Theatrical Companies
Ticket Agencies
Tie / Post / Pole Yard

Tile / Stone / Marble Work

Tire Dealers Tobacco Products/ Distributors

Tobacco Products / Stores
Toll Bridges
Tool Manufacturing
Townhouses / Associations
Toy Distributors
Toy Stores
Toy / Game Manufacturing
Trailer Dealers
Trailer Rental Agencies
Trailer Manufacturing
Travel Agencies
Travel Agency Tours
Tree Pruning / Spraying
Tree Trimmers
Truckers GL
Turpentine / Resin Mfg.
Twine / Cordage Mfg.

Umbrellas / Excess
Umbrella / Cane Mfg.
Upholstering
Used Car Dealers

Vacant (Dwellings)
Vacant (Commercial)
Vacant Land
Valves Manufacturing
Variety Stores
Vegetable / Fruit Packing
Vegetable Oil Mfg.
Vending Machines Operations
Vending Machines Mfg.
Venetian Blinds Mfg.
Veterinarian / Pet Hospitals
Video Stores

Warehouses

Washing Machines/Dryers Coin

Watch / Case Mfg.
 Water Bottling
 Water Companies
 Water Mains / Connection Const.
 Water Softening Equip Repair
 Water Softening Equip Sales
 Water Treatment Plants
 Waterproofing
 Wax / Wax Products Mfg.
 Web Site Designers
 Weighers / Samplers
 Welders / Cutters
 Welder Supply Dealers
 Welding Operations
 Wharf / Waterfront Property
 Wheel Manufacturing
 Wicker / Rattan Mfg.
 Wigs / Hairpieces Mfg.
 Window Cleaners
 Window Decorating
 Wine Manufacturing
 Wire Cloth Manufacturing
 Wire Goods
 Wood Preserving
 Wood Products Manufacturing
 Wood Turned Products Mfg.
 Wool Combing / Scouring
 Wool Pulling
 Wrecking / Demolishing
 Wrecking / Dismantling
 Wrecking Contractors

YMCA

Yogurt Shops
 Youth Recreation Programs

Zoos

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