



Quick-thinking insurance for fast-moving small businesses

Policy Duration Options

When it comes to small business coverage, there is no such thing as one-size-fits-all. We adapt to growth.

On-Demand: Need coverage by the job or day? Our on-demand coverage is available in almost all states.

Monthly: Secure coverage a month at a time without the commitment to an annual policy. As the premium is paid, Thimble Monthly renews automatically.

Annual: Set up an annual policy for either a one-time payment in full or predictable monthly payments. This is usually the most cost-effective option.



Big Coverage
in all 50 states, plus
Washington D.C.

Best-in-class

Feel confident knowing you are selling insurance written by carriers who are **rated A-** (Excellent) or better by A.M. Best.

Underwriting Guidelines

- Revenue up to \$5M
- Payroll up to \$2M
- 1 location per policy
- No more than \$15k in losses in the past 3 years
- Home-based businesses welcome
- New ventures welcome

Thimble's insurance coverage options

With Thimble, we empower producers to sell fast, flexible, hassle-free coverage from A-rated insurers designed to scale with small businesses.

General Liability

Durations:

On-Demand (by the job, by the day),
Thimble Monthly, Annual

Limits:

Up to \$2M per occurrence / \$4M
aggregate

Optional endorsement:

Customer property protection (up
to a \$5k sublimit)

Business Owners' Policies (BOP)

Durations: Annual only

General Liability Limits: \$1M per
occurrence / \$2M aggregate

Building Limit: \$1M

Business Personal Property Limit: \$500k

Optional endorsements:

Equipment breakdown, hired and non-
owned auto (HNOA)

*Note: Product and activity availability differs by state and insurer
appetite. The number of participants may be limited for some events.*

GL Bundle Options

Professional Liability

Durations: On-demand, Thimble Monthly,
Annual

Limits: Up to \$2M per occurrence / \$4M
aggregate

Inland Marine

Durations: Thimble Monthly, Annual

Limits: Up to \$25k for photographers and
DJs, \$5k for all other activities (soon
expanding to \$25k for all)

Cyber Insurance

Durations: Annual only

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

Special Events Policies

Duration: Up to five days of coverage total
(including set up and tear down)

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

Capacity: Up to 1k attendees for most events

Optional endorsement: Liquor liability



Thimble's most popular activities and events

Thimble offers coverage for hundreds of activities. The **most popular** include:

- ✓ Handymen & Contractors
- ✓ Residential Roofing
- ✓ Landscaping
- ✓ Janitors & Cleaning Services
- ✓ Restaurants
- ✓ Pet Services
- ✓ Professional Services
- ✓ Event Professionals
- ✓ Photographers

Thimble's **most popular events** include:

- ✓ Banquets
- ✓ Weddings
- ✓ Business Parties
- ✓ Birthday Parties
- ✓ Festivals

Note: Product and activity availability differs by state and insurer appetite. The number of participants may be limited for some events.

PRO TIP:

Thimble producers can check for specific coverages in real time using the Appetite Checker in their portal.

Not a producer yet? [Sign up here.](#)