

Commercial Lines

BLUE GUIDE



An Agent's Guide to Resources



**Southern Trust
Contacts**

**Underwriting
Guidelines**

**Class Code
Eligibility**

**Southern Specialty
Underwriters**

**Premier Plus
Endorsements**

**Agent
Resources**



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Contact Us
800-476-5566

www.stins.com



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	Julia Threadgill	478-832-6175	jthreadgill@stins.com

Commercial Endorsements

Please send all endorsement requests and service requests to

Email: clendorsements@stins.com

Commercial Quotes

Please send all submissions to your Field Underwriter or

Email: clquotes@stins.com

Marketing Staff

(GA) Melinda Beisel	(770) 351-2592	mbeisel@stins.com
(SC) Mary Ellen Lackey	(803) 466-4115	mlackey@stins.com
(TN) Jamie Reed	(615) 557-6655	jreed@stins.com

Accounting/Billing

General Phone Number	478-832-6165	accounting@stins.com
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Mail Payments to:

Southern Trust Insurance Company PO Box 250 Macon, GA 31202

Claims

Report online at www.stins.com — 24/7 Claims Reporting 844-812-2660

Agent IT Support Desk & Login

800-476-5566 Option—6 Agent.support@stins.com



Contact Us
877-831-4214

www.ssund.com

 **Southern**
Specialty Underwriters^{LLC}

Title / Position	Staff	Phone	Email
Commercial Customer Service	Crista Campbell	478-238-6523	ccampbell@ssund.com
Executive VP, Director	Maria Carter	706-280-3877	mcarter@ssund.com
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Commercial Customer Service	Dana Darley	478-832-6182	ddarley@ssund.com
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Commercial Underwriting	Christi Pool	478-757-7149	cpool@ssund.com
Personal Underwriting and Customer Service	Amy Stanley	478-757-7153	astanley@ssund.com
GA Marketing	Melinda Beisel	770-351-2592	mbeisel@stins.com
SC Marketing	Mary Ellen Lackey	803-466-4115	mlackey@stins.com
TN Marketing	Jamie Reed	615-557-6655	jreed@stins.com

Commercial Bind Requests

Please send all Bind requests to bind@ssund.com

Commercial Quotes

Please send all new Submissions to quote@ssund.com

Mailing Address

Southern Specialty Underwriters
PO Box 250
Macon, GA 31202





COMMERCIAL GUIDELINES — AGENT BINDING AUTHORITY

Property

- Minimum deductible: \$2,500

Refer Prior to Binding:

- Single building limit \$1,000,000
- Total insured value single location \$2,500,000
- Protection class 8 and any X or Y classes
- Previously uninsured property
- Property located within 50 miles of the coast

Ineligible Risks:

- Protection class 9 & 10
- LRO- Restaurant occupancy greater than 1/3
- LRO- Vacancy greater than 1/3

General Liability

Refer prior to binding

- Vacant Land

Inland Marine

Refer Prior to Binding

- Scheduled equipment single item \$100,000+
- Leased/ Rented equipment \$100,000+
- Equipment type not in keeping with the class insured

Ineligible Risks:

- Boats and other waterborne vessels

Commercial Auto

- Minimum physical damage deductible: \$1,000
- Maximum liability limit: \$1,000,000

Refer Prior to Binding:

- Vehicle value \$200,000+
- High performance vehicles
- Operators 20 years old and younger
- Operators 75 years old and older
- Unconventional vehicle types
(i.e. army surplus vehicles, emergency vehicles, firetrucks, multipurpose off-highway vehicles (MPOHVs), etc.)
- Extra-heavy trucks & extra-heavy truck-tractors
(Over 45,000 lbs. gross combined weight)

Ineligible Risks:

- Vehicles not titled to the named insured
- Operators with DUI/reckless Driving violation
- Operators with international license
- Long distance radius of operation

Commercial Umbrella

- All umbrella limits require referral —
New business and Endorsements

Binding Requirements:

- ✓ Completed Applications
- ✓ Supplemental Application
- ✓ Signed UM Forms
- ✓ Signed Umbrella Application



Businessowners (BOP)

We accept many types of businesses in our BOP program. Our competitive rates are geared toward lessor's risk properties, mercantile, service and office classes.

Basic Business Owners Eligibility:

- Up to 35,000 square feet
- Up to \$6 million in sales/receipts per location
- Up to \$10 million property per location
- No protection class 8,9, 10 or 6x-6Y and above
- All retail classes must have an alarm
- Older buildings must be updated
- New ventures may be considered

Optional add on coverages:

- EPLI (Employment practices liability)
- Cyber Liability
- Equipment Breakdown
- Professional Liability*
- BOP Premier Plus Endorsement*
- BOP Plus Endorsement

*Available on certain classes. Professional Liability not available in SC.

Target BOP Classes

- Accounting Office
- Advertising Office
- Appliance Store
- Auto Parts
- Barber/Beauty Shop
- Bookkeeping
- Building Material Dealer
- Clothing Distributor
- Clothing Stores-Retail
- Computer Store
- Delicatessens-Limited Cooking
- Distributors/Wholesale Operation
- Electronics Store
- Engineer or Architect
- Engraving
- Floor Covering Store
- Florist
- Funeral Home
- Gift Store
- Grocery Store
- Hardware Store
- Hardware and Tool Distributor
- Lessor's Risk Only
- Medical Office
- Mini/Self Storage Warehouse
- Optician
- Pizza Parlor/Bakery
- Printer
- Professional Office Classes
- Real Estate (no non-owned auto)
- Retail
- Veterinarian
- Wig Stores





Commercial Package (CPP)

We accept many types of businesses in our CPP program. Our competitive rates are geared toward lessor's risk properties, artisan contractors, garage risks and distributors.

Basic Commercial Package Eligibility:

- Up to \$10 million property per location
- No protection class 8, 9 or 10, or 6x- 6Y and above
- All retail classes must have an alarm
- Older buildings must be updated
- Monoline property and GL may be considered

Optional Add-on Coverages:

- Business income 12 months ALS *
- Auto Service Plus Endorsement
- Cyber Liability
- Equipment Breakdown
- Professional Liability*
- Property Plus Endorsement
- Employment Practices Liability

*Available on certain classes.
Professional Liability not available in SC.

Target Package Classes

- Building Material Dealer
- Carwash (automatic and self service)
- Concrete Construction
- Contractors (no GC)
- Distributor / Wholesaler
- Driveway and Sidewalk Paving
- Dry Cleaners
- Electrical Contractor
- Equipment Dealer (garden type)
- Garage Repair (no heavy vehicles)
- HVAC Contractor
- Light Manufacturing
- New Tire Dealer
- Printer
- Property Owner (LRO)
- Sign Company— no billboards



For Agents Use Only. This document does not amend, or otherwise affect, the provisions or coverages of any insurance policy. It is not a representation that coverage does or does not exist for any particular claim or loss. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions and any applicable law.

Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations. See policy for details.



The Right Tools for Artisan Contractors

Target Classes - over 30 classes available

- Driveway, Parking Lot or Sidewalk Paving
- Drywall Install
- Electrical Work
- Fence Install
- Janitorial Service
- Heating & Air
- Landscaping
- Lawncare
- Masonry
- Painting
- Tile and Stone install
- Window & Door Install

Available Endorsements, Coverages and Other Policy Types

- Blanket Additional Insured
- General Liability
- Installation Floater
- Tools
- Waiver of Subrogation
- Property
- Equipment
- Business Income
- Per Project Aggregate
- Commercial Auto
- Inland Marine

Ineligible Operations Industrial work/ Work in hospitals/ Handyman/ Airport work





Commercial Auto

We accept many types of businesses in our Commercial Auto program.

Our competitive rates are geared toward
Contractors, Retail, Service and Wholesale risks.

Auto Eligibility

Unacceptable Business Risks

- Operating commercial vehicles outside of a 200 mile radius from the garaging address
- Vehicles hauling hazardous materials or any product regulated by the EPA
- Taxi service or any vehicle used for livery
- Vehicles used in fast food or pizza delivery
- Any vehicle that is a For Hire Motor Carrier
- Residential mail or newspaper delivery
- Vehicle escort services
- Dump trucks and/or vehicles that haul rock, dirt, sand or gravel for hire

Optional Add on Coverages

- Auto Premier Plus Endorsement

Please contact your underwriter for a complete list of acceptable classes of business and vehicle types. Please refer all quotes to underwriting for approval.



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Auto Service Program

Experienced garage professionals—Our rates are geared toward risks with 3 years prior insurance. Please send completed submission to your underwriter for review. Thanks for your business!



Target Auto Service Classes

Auto Repair Shop

Body Shop

Car Wash

New Tire Dealer

Quick Lube

Transmission Repair

General Guidelines

Repair operations are limited to private passenger auto and light trucks only. Tractor Trailer Truck repair shops and heavy equipment repair shops are not eligible. An Auto Service Risk Supplemental Application is required.

Auto Repair may include exposures such as tune-up, oil change, brake work, muffler, radiator work, starters, stereo installation, transmission work and windshield repair. Refer to underwriting for questions or guidance.

Body Shop Guidelines

- Paint booth must be UL approved “with fire suppression system” with proper storage of paint and flammable materials
- Good housekeeping with good overall condition of shop and equipment
- Good fire hazard control
- Wrecker services do not qualify

Auto Guidelines

- Drivers age 21-74 with no more than 2 minor violations in 3 years
- One at-fault accident and 1 minor violation on the same driver is acceptable if they are the result of the same occurrence
- All drivers and employees must have a valid in-state drivers license
- No major convictions in the past 5 years and/no negligent losses in the past 3 years/ no vehicle or tow truck exceeding 26,000 GVW



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Auto Service Guidelines Continued

Property Guidelines


- Property is only eligible if we also insure the General Liability (Lessor's Risk Only property is not eligible for this program)
- No protection class 8, 9 or 10, 6x-6y and above
- No risk which has been cancelled or non-renewed in the past 3 years (unless prior underwriting approval has been obtained)
- Buildings exceeding 30 years of age are not eligible for Replacement Cost Coverage; Consideration may be given if updates have been completed
- Prior insurance is required

General Liability Guidelines

- Only Class codes listed in the Auto Service Risks manual are eligible
- Risks with 2 or more liability or med pay claims in the past 5 years are not eligible
- Risks with a principal owner or co-owner who has filed bankruptcy in the past 5 years are not eligible

Not Eligible

- Drivers that require SR-22 filings
- Tow trucks for hire/wrecker services
- Tow trucks on county/municipality call rotation
- Insured with towing or wrecker service as part of business name
- Any insured with more than 2 tow trucks, wreckers, roll-backs, or car-haulers
- Truck/Tractor Trailer repair operations
- Autos exceeding 26,000 lbs GVW
- Risks that rebuild salvage vehicles
- Frame straightening/welding
- Valet Companies
- Risks with a theft loss in the past 5 years
- Risks with a principal owner or co-owner who has filed bankruptcy in the past 5 years
- Heavy equipment repair
- Salvage and/or junkyard operations
- Risks that sell rebuilt wrecked vehicles
- Risks that sell used or remanufactured parts
- Repossession of autos
- Risks with dogs on premises
- Auto dealers (new or used)
- New ventures
- Air bag installation
- Installation of trailer hitches on vehicles
- Sale of uses tires
- Mobile garage/on-road repair
- Manufacturing risks

 **Inspections:** All new business will be inspected. The insured must allow the inspection on the first attempt; in addition, insured must comply with any mandatory recommendations. Failure to do so will result in policy cancellation.

Commercial Umbrella

Contact your commercial underwriter for available limits and eligibility

LIMITS OF COVERAGE

- Limits of \$1,000,000 to \$5,000,000 may be available

UNDERWRITING GUIDELINES

- Underlying Auto and GL must be written with Southern Trust
- Underlying coverage for all other policies, if not written with Southern Trust, must be written with a carrier with an A- or better rating with A.M. Best
- All underlying policy effective dates must be concurrent with umbrella policy effective date
- A completed, signed and dated Umbrella Acord Application is required every 5 years
- No prior umbrella losses

UNDERLYING LIMITS REQUIRED

- **Auto:** \$1 million CSL
- **Employers Liability:** 500/500/500
- **General Liability:** \$1 million each occurrence, \$1 million aggregate, \$1 million Personal/Advertising Injury, \$1 million products and completed operations



Employment Practices Liability Insurance (EPLI)



Did you know that a business is 3 times more likely to have an Employment Practices Liability Claim than a Fire loss? Give your clients the peace of mind and the protection they need: add EPLI coverage for as little as \$55 per year; no application required!

What does EPLI cover?

EPLI provides defense costs and pays damages for events related to your workforce, including but not limited to: wrongful termination, harassment, discrimination, defamation, and unfair hiring/firing.

Limits of Coverage:

Southern Trust offers EPLI as an add-on coverage to our Businessowners Policies with a \$100,000 limit and a \$5,000 deductible for businesses with up to 30 employees.

Claims Examples:

- **Pregnancy Discrimination: \$87,000** - An employee was fired 1 week after advising her boss of her pregnancy.
- **Disability Discrimination: \$375,000** - An employee was denied physical accommodations for his disability due to cost of equipment and office space.
- **Sexual Harassment: \$100,000** - An employee complained about sexual harassment, but the unwelcome behavior intensified, and employee quit.
- **Violation of Privacy: \$411,000** - An employer accessed an employee's personal e-mail account and distributed contents to other employees.
- **Age Discrimination: \$21,944** - A 53 year old employee was passed over for promotion for not being team oriented and was fired after lodging a complaint.

Questions?

Call Us at (800) 476-5566

Our commercial lines team members will be happy to assist you!

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Cyber Coverage Insurance



Data Breach Services



	Standard Limits	Optional Limits*	
Aggregate Limit	\$25,000	\$50,000	\$100,000
Third-Party Cyber Liability	\$25,000	\$50,000	\$100,000
First-Party Privacy Breach Expense	\$25,000	\$25,000	\$25,000
Regulatory Proceeding	\$25,000	\$25,000	\$50,000
Optional Business Interruption*	\$6,250	\$12,500	\$25,000

*Subject to underwriting approval

Provided Coverages:

- First-Party Privacy Breach Expense
- Third-Party Cyber Liability Coverage
- Regulatory Proceeding Claim Expense
- Optional First-Party Business Interruption

Included Services:

- Notification letter preparation, printing and mailing
- Call handling
- Credit monitoring and fraud alerts
- Fraud resolution services
- Investigative and forensic services

Underwriting:

Endorsement: Data Breach Coverage and Services are eligible on all BOP and GL policies with annual receipts less than \$5 million. Policyholders have the ability to opt out.

Submit for approval and pricing:

- Policies with annual receipts greater than \$5 million
- Policies otherwise ineligible for roll-on coverage
- Business interruption coverage
- Policies with ineligible classes
- Application required for all underwriting submissions

Claim?

If a possible data breach has occurred, please call 800-476-5566.

To access the Breach Preparedness site:

Go to www.stins.breachresponse.com

Username: SouthernTrust1

Password: SouthernTrust1

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N,O	50-51
P	51-55
Q,R	55-59
S	59-64
T	64-67
U-Z	67-71

Line of Business

BOP = Business Owners Policy

GL = General Liability

PROP = Property

Products = Products and Completed Operations

Auto = Commercial Auto

SSU = Southern Specialty Underwriters

SIC Divisions

Agr. (Agriculture)

Const (Construction)

Fincl (Financial)

Mfg. (Manufacturing)

Retail

Service

Trans (Transportation)

Wholesale

Mining

***All classes are subject to company approval and underwriting review.**

****SSU (Southern Specialty Underwriters)**

E&S and Admitted Markets may be available

*All classes are subject to company approval and underwriting review.

✓ = Eligible Class X = Not Eligible ? = Call to discuss

Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Abrasive Wheel MFG	3291	Mfg.	X	X	X	X	X	✓	
Abrasives or Abrasive Products Mfg NOC	50015	Mfg.	X	X	X	X	?	✓	
Accounting Services - CPA's Condominium - Office	63641	Service	✓	✓	✓	✓	✓	✓	
Accounting Services - CPA's - Lessor's Risk Only	63630	Service	✓	✓	✓	✓	✓	✓	
Accounting Services - CPA's Office	63631	Service	✓	✓	✓	✓	✓	✓	
Accounting Services - Except CPA's - Condo - Office	63621	Service	✓	✓	✓	✓	✓	✓	
Accounting Services - Except CPA's LRO	63610	Service	✓	✓	✓	✓	✓	✓	
Accounting Services - Except CPA's Office	63611	Service	✓	✓	✓	✓	✓	✓	
Adhesive Mfg.	50045	Mfg.	X	X	X	X	?	✓	
Adhesive Tape Mfg.	50047	Mfg.	X	X	X	X	?	✓	
Adult Day Care - For Profit	40006	Service	X	X	X	X	X	✓	
Adult Day Care - Not For Profit	40005	Service	X	X	X	X	X	✓	
Advertising and Related Services - Condominium - Office	63611	Service	✓	✓	✓	✓	✓	✓	ST Excl Personal and Advertising injury
Advertising and Related Services - LRO	63650	Service	✓	✓	✓	✓	✓	✓	
Advertising and Related Services - Office	63651	Service	✓	✓	✓	✓	✓	✓	ST Excl Personal and Advertising injury.
Advertising Sign Companies - Outdoor	90089	Service	X	X	X	X	X	✓	ST Excl Personal and Advertising injury
Aerosol Container Mfg.	51001	Mfg.	X	X	X	X	X	✓	
Aerosol Containers - Filling or charging for others	51005	Mfg.	X	X	X	X	X	✓	
Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only	50581 10010	Wholesale	?	✓	✓	✓	✓	✓	
Air Conditioning Equipment - Retail Only	59999	Retail	✓	✓	✓	✓	✓	✓	
Air Conditioning Equip Mfg.	51116	Mfg.	X	X	?	X	?	✓	
Air Conditions Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair	91111	Service	X	✓	✓	✓	✓	✓	
Airports - Commercial	40010	Trans	X	X	X	X	X	✓	
Airports - Private	40015	Trans	X	X	X	X	X	✓	

*All classes are subject to company approval and underwriting review.

✓ = Eligible Class X = Not Eligible ? = Call to discuss

Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Airports Runway or Warming Apron - Paving or Repaving, Surfacing, Resurfacing or scraping	91125	Const	x	X	X	X	X	✓	
Alarm Mfg. - Burglar	51205	Mfg.	x	X	X	X	?	✓	
Alarm Mfg. - Fire or Smoke	51206	Mfg.	x	X	X	X	?	✓	
Alarms and Alarm Systems - Installation, Servicing or Repairs	91127	Const	x	X	✓	X	✓	✓	
Alarms - Security Systems - Monitoring	91130	Service	x	X	✓	X	✓	✓	
Alcohol Mfg. - Not Beverage	51210	Mfg.	x	X	X	X	X	✓	
Ambulance Service, First Aid or Rescue Squads - Other than Not-For-Profit, Not For Profit	40031 40032	Trans	x	X	X	X	X	✓	
Ammunition Mfg.	51211	Mfg.	x	X	X	X	X	✓	
Amusement Centers	10015	Service	x	X	X	X	X	✓	
Amusement Devices	40040	Service	x	X	X	X	X	✓	
Amusement Devices - Operated in Connection with Carnivals or Fairs - Not-For-Profit Only	40042	Service	x	X	X	X	X	✓	
Amusement Devices - Operated in Connection with Carnivals or Fairs—Other than Not-For-Profit	40041	Service	x	X	X	X	X	✓	
Amusement Parks	10020	Service	x	X	X	X	X	✓	
Analytical chemists	91135	Service	x	X	X	X	X	✓	
Anhydrous Ammonia Dealers and Distributors	10036	Wholesale	x	X	X	X	X	✓	
Animals - Draft	40045	Trans	x	X	X	X	X	✓	
Animals - Saddle - For Rent	40046	Trans	x	X	X	X	X	✓	
Animals - Saddle - Private	40047	Trans	x	X	X	X	X	✓	
Antique Stores	59325 10026	Retail	X	X	X	X	X	✓	
Apartment Buildings	60010	Fincl/Real Est	X	X	X	X	?	✓	
Apartment Buildings - Garden	60011	Fincl/Real Est.	X	X	X	X	?	✓	
Apartment Buildings or Hotels Time-Sharing - Less than 4 Stories	60012	Fincl/Real Est.	X	X	X	X	?	✓	
Apartment Buildings or Hotels Time-Sharing - 4 Stories or More	60013	Fincl/Real Est.	X	X	X	X	?	✓	
Apartment Hotels - Less Than 4 Stories	60015	Fincl/Real Est.	X	X	X	X	?	✓	
Apartment Hotels - 4 Stories or More	60016	Fincl/Real Est.	X	X	X	X	?	✓	

*All classes are subject to company approval and underwriting review.

✓ = Eligible Class X = Not Eligible ? = Call to discuss

Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Athletic Programs - Amateur - Other than Not-For-Profit	40066	Service	x	X	X	X	X	✓	
Athletic Teams - Professional or Semi-Professional	40069	Service	x	X	X	X	X	✓	
Auctioneers - Livestock - Sales Conducted Away from the Insured's Premises	91175	Wholesale	x	X	X	X	X	✓	
Auctioneers - Sales Conducted Away from the Insured's Premises	91177	Service	x	X	X	X	X	✓	
Auctions - On Premises Owned or Rented by the Insured - Not Livestock	59999	Service	x	X	X	X	X	✓	
Automobile Parts and Supplies - Distributors	50111 10070	Wholesale	✓	✓	✓	✓	✓	✓	ST No Products Directly Imported
Automobile Parts and Supplies - Retail Stores (Including Tires)	55313 10071	Retail	✓	✓	✓	✓	✓	✓	ST No Used Tires
Automobile, Bus or Truck Parts Mfg. brakes or brake linings	51251	Mfg.	x	X	X	X	X	✓	
Automobile, Bus or Truck Parts Mfg. - not operating parts	51252	Mfg.	x	X	X	X	X	✓	
Automobile, Bus or Truck Parts Mfg. - Operating Parts	51253	Mfg.	x	X	X	X	X	✓	
Automobile, Bus or Truck Parts Mfg. - passenger restraining devices	51254	Mfg.	x	X	X	X	X	✓	
Automobile Dismantling	91190	Wholesale	x	X	X	X	X	✓	
Automobile Mfg. or Assembling	51255	Mfg.	x	X	X	X	X	✓	
Automobile Quick Lubrication Services	10072	Service	x	✓	✓	✓	✓	✓	ST Supplemental App ST 1688 Required
Automobile Renting or Leasing Companies	60035	Service	x	X	X	X	X	✓	
Automobile Repair or Service Shops	10073	Service	x	✓	✓	✓	✓	✓	ST Supplemental App ST 1688 Required
Automobile Repair Shops - Self Service	10075	Service	x	X	X	X	X	✓	
Baby Food Mfg.	51305	Mfg.	x	X	X	X	X	✓	
Baby Food Mfg. - In glass Containers	51300	Mfg.	x	X	X	X	X	✓	
Bakeries - Distributors - No Baking on Premises	50141	Wholesale	✓	✓	✓	✓	✓	✓	
Bakeries - Retail - No Baking on Premises	54606	Retail	✓	✓	✓	✓	✓	✓	
Bakeries - Retail—with Baking on Premises	71311	Retail	✓	✓	✓	✓	✓	✓	
Bakeries	10100	Retail	X	✓	✓	✓	✓	✓	
Bakery Plants	51315	Mfg	X	✓	✓	?	✓	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale)	50171 10111	Wholesale	✓	✓	✓	✓	✓	✓	
Barber Shops	71332 10113	Service	✓	✓	✓	✓	✓	✓	ST - Professional Liability is available. See Supplemental ST 15010398
Bathhouses or Bathing Pavilions	10120	Service	x	X	X	X	X		
Battery Mfg. Dry Cell	51330	Mfg.	x	X	X	X	X		
Battery Mfg. Wet Cell or Storage	51333	Mfg.	x	X	X	X	X		
Bazaars - Operated by the Insured - Not-For-Profit Only	10132	Retail	x	X	X	X	X	✓	
Beach Chairs and Umbrellas - Rented to Others	10133	Service	x	X	X	X	X	✓	
Beaches - Bathing - Commercially Operated	10135	Service	x	X	X	X	X	✓	
Beaches - Bathing - Not Commercially Operated	40072	Service	x	X	X	X	X	✓	
Bearing Mfg.	51340	Mfg.	x	X	X	X	X	✓	
Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952 10115	Service	✓	✓	✓	✓	✓	✓	ST - Professional Liability is available. See Supplemental ST 15010398
Bed and Breakfasts	45210	Service	x	X	X	X	X	✓	
Beer, Ale or Malt Liquor Mfg. - In Bottles	51350	Mfg.	x	?	?	X	?	✓	
Beer, Ale or Malt Liquor Mfg. - In Cans	51351	Mfg.	x	?	?	X	?	✓	
Beer, Ale or Malt Liquor Mfg. - Not Bottled or Canned	51352	Mfg.	x	?	?	X	?	✓	
Beverage Bottler - Soft Drinks - Carbonated - In Cans or Plastic Bottles	51355	Mfg.	x	?	?	?	?	✓	
Beverage Bottler - Soft Drinks - Carbonated - In Glass Bottles	51356	Mfg.	x	?	?	?	?	✓	
Beverage Bottler - Soft Drinks - in Metal Cylinders	51357	Mfg.	x	?	?	?	?	✓	
Beverage Bottler - Soft Drinks - In Paper Containers	51358	Mfg.	x	?	?	?	?	✓	
Beverage Bottler - Soft Drinks - Not Carbonated - in Bottles or Cans	51359	Mfg.	x	?	?	?	?	✓	
Beverage Distributors - Alcoholic other than Beer	10140	Wholesale	x	✓	✓	✓	✓	✓	ST-Liquor Liability is not available
Beverage Distributors - Non Alcoholic and Beer	10141	Wholesale	x	✓	✓	✓	✓	✓	ST-Liquor Liability is not available
Beverage Store - Liquor and Wine	59215 10145	Retail	?	?	?	?	?	✓	ST-Liquor Liability is not available
Beverage Store - Soft Drinks and Beer	10146	Retail	X	✓	✓	✓	✓	✓	ST-Liquor Liability is not available

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Bicycle Mfg.– Not Motorized	51370	Mfg.	x	X	X	X	X	✓	
Bicycle Shops - Repair and Maintenance Shops without Retail	59508	Service	X	X	X	X	X	✓	
Bicycle Shops - Retail ; Repair and Maintenance Shops without Retail	59505	Retail	X	X	X	X	X	✓	CPP Related Class 10150, No Rental
Bicycles - Rented to Others	10151	Service	x	X	X	X	X	✓	
Billiard or Pool Halls	10160	Service	x	X	X	X	X	✓	
Billiard or Pool Table Mfg.	51380	Mfg.	x	X	X	X	?	✓	
Bingo Games - in Public Halls or Theaters - Commercially Operated	40075	Service	x	X	X	X	X	✓ ✓	
Biofuels Distributors - Ethanol	13206	Wholesale	x	X	X	X	X	✓	
Biofuels Distributors - Other than Ethanol	13207	Wholesale	x	X	X	X	X	✓	
Biofuels Manufacturing - Ethanol	53951	Mfg.	x	X	X	X	X	✓	
Biofuels Manufacturing - Other than Ethanol	53952	Mfg	x	X	X	X	X	✓	
Blacksmithing	91200	Service	x	X	X	X	X	✓	
Blasting Operations	91210	Const	x	X	X	X	X	✓	
Blood Banks - Not-For-Profit Only	40102	Service	x	X	X	X	X	✓	
Blood Banks - Other Than Not-For-Profit	40101	Service	x	X	X	X	X	✓	
Boarding or Rooming Houses	61000	Service	x	X	X	X	X	✓	
Boat or Ship Building - Inboard and Inboard/ Outboard	51400	Mfg.	x	X	X	X	X	✓	
Boat or Ship Building - Without Motors	51401	Mfg.	x	X	X	X	X	✓	
Boat Dealers	10101	Retail	x	X	X	X	X	✓	
Boat Repair and Servicing	91235	Mfg.	x	X	X	X	X	✓	
Boat Storage and Moorage	10105	Trans	x	X	X	X	X	✓	
Boat Yards or Marinas - Public	10107	Trans	x	X	X	X	X	✓	
Boats - Canoes or Rowboats - For Rent - Not Equipped with Motors	10110	Service	x	X	X	X	X	✓	
Boats - Canoes or Rowboats - Not For Rent - Not Equipped with Motors	40111	Service	x	X	X	X	X	✓	
Boats - Motor or Sail - Not For Rent	40115	Trans	x	X	X	X	X	✓	
Boats - Motor or Sail - Rented to Others	10117	Service	x	X	X	X	X	✓	
Boats - Nonowned Over 26 ft.	40140	Service	x	X	X	X	X	✓	
Boats Not For Rent	40117	Service	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Boats Rented to Others	10119	Service	x	X	X	X	X	✓ ✓	
Boiler Inspection, Installation, Cleaning or Repair	91250	Const	x	X	X	X	X	✓	
Bolt, Nut, Rivet, Screw or Washer Mfg.	51500	Mfg.	X	X	X	X	X	✓	
Bone, Horn and Ivory Products - Retail Only	59999	Retail	X	X	X	X	X	✓	
Bookbinding - Not-For-Profit Only	51517	Mfg.	✓	✓	✓	✓	✓	✓	
Bookbinding - Other Than Not-For-Profit	51516	Mfg.	✓	✓	✓	✓	✓	✓	
Bookbinding and Printing Supplies - Distributors	50201	Wholesale	✓	✓	✓	✓	✓	✓	
Bookbinding and Printing Supplies - Retail	50812	Retail	✓	✓	✓	✓	✓	✓	
Bookkeeping Services - Condominium - Office	63681	Service	✓	✓	✓	✓	✓	✓	
Bookkeeping Services - LRO	63670	Service	✓	✓	✓	✓	✓	✓	
Bookkeeping Services - Office	63671	Service	✓	✓	✓	✓	✓	✓	
Books and Magazine Stores - No Adult Book Stores - New	59425	Retail	✓	✓	✓	✓	✓	✓	
Books and Magazine Stores - Not-For-Profit Only	10205	Retail	✓	✓	✓	✓	✓	✓	
Books and Magazine Stores - Other Than Not-For-Profit	10204	Retail	✓	✓	✓	✓	✓	✓	
Bottle and Jar Mfg. - Glass - Not For Use Under Pressure	51550	Mfg.	x	?	?	?	?	✓	
Bottle and Jar Mfg. - Glass - For Use Under Pressure—Nonreturnable	51551	Mfg.	x	?	?	?	?	✓	
Bottle and Jar Mfg. - Glass - For Use Under Pressure—Returnable	51552	Mfg.	x	?	?	?	?	✓	
Bottle and Jar Mfg. - Plastic - Nonreturnable	51553	Mfg.	x	X	X	X	X	✓	
Bottle and Jar Mfg. - Plastic - Returnable	51554	Mfg.	x	X	X	X	X	✓	
Bowling Lanes	10220	Service	x	X	X	X	X	✓	
Boxes or Containers Mfg. - Corrugated or Fiber Board	51575	Mfg.	x	?	?	?	?	✓	
Boxes or Containers Mfg. - Wood	51576	Mfg.	x	X	X	X	X	✓	
Boy or Girl Scout Councils	41001	Service	x	X	X	X	X	✓	
Brick Mfg.	51600	Mfg.	x	X	X	X	X	✓	
Bridge or Elevated Highway Construction - Concrete	91266	Const	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Bridge or Elevated Highway Construction - Iron or Steel	91265	Const	X	X	X	X	X	✓	
Brush or Broom Mfg.	51613	Mfg.	X	?	?	?	?	✓	
Building Material Dealers - Secondhand Material	10256	Retail	X	X	X	X	X	✓	
Building Materials - Contractors Equipment Dealers Other Than Secondhand Material	52114	Retail	✓	?	?	?	?	✓	CPP Class 10255
Building Material Distributors	10257	Wholesale	X	✓	✓	✓	✓	✓	
Building Structure - Raising or Moving	91280	Const	X	X	X	X	X		
Building or Premises - Bank and Other Financial Institutions	61223	Fincl/Real Estate	X	✓	✓	✓	✓	✓	
Building or Premises - Bank or Office - Mercantile or Manufacturing (LRO) - Not-For-Profit Only	61216	Fincl/Real Estate	X	✓	✓	✓	✓	✓	
Building or Premises - Bank or Office - Mercantile or Manufacturing (LRO) Other Than Not-For-Profit	61212	Fincl/Real Estate	X	✓	✓	✓	✓	✓	
Building or Premises - Bank or Office - Mercantile or Manufacturing (LRO) Maintained by the Insured - Not-For-Profit Only	61218	Fincl/Real Estate	X	✓	✓	✓	✓	✓	
Building or Premises - Bank or Office - Mercantile or Manufacturing (LRO) Maintained by the Insured - Other Than Not-For-Profit	61217	Fincl/Real Estate	X	✓	✓	✓	✓	✓	
Building or Premises - Office - Not-For-Profit Only	61227	Fincl/Real Estate	X	✓	✓	✓	✓	✓	
Building or Premises - Office - Other Than Not-For-Profit	61226	Fincl/Real Estate	X	✓	✓	✓	✓	✓	
Building or Premises - Office - Premises Occupied by Employees of the Insured - Not-For-Profit Only	61225	Fincl/Real Estate	X	✓	✓	✓	✓	✓	
Building or Premises - Office - Premises Occupied by Employees of the Insured - Other Than Not-For-Profit	61224	Fincl/Real Estate	X	✓	✓	✓	✓	✓	
Bus Mfg. or Assembling or Reconstruction	51625	Mfg.	X	X	X	X	X	✓	
Bus Stations or Terminals	41210	Trans	X	X	X	X	X	✓	
Buttons or Fasteners Mfg.	51666	Mfg.	X	?	?	?	?	✓	
Cable Installation in Conduits or Subways	91302	Const	X	?	?	?	?	✓	
Cable or Subscription Television Companies	91315	Trans	X	X	X	X	X	✓	
Caisson or Cofferdam Work - Foundations for Buildings	91324	Const	X	X	X	X	X	✓	
Caisson or Cofferdam Work - Not Foundations for Buildings	91325	Const	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Camera and Photographic Equipment - Retail Only	59955	Retail	X	X	X	X	X	✓	
Camera and Photographic Equipment Stores	10309	Retail	X	X	X	X	X	✓	Includes incidental service and repair
Camper and Bodies or Camper Trailers Mfg.	51702	Mfg.	x	X	X	X	X	✓	
Camper or Travel Trailer Sales Agencies	10315	Retail	x	X	X	X	X	✓	
Campers Mfg. - Self-Powered	51703	Mfg	x	X	?	X	X	✓	
Campgrounds - Not-For-Profit only	10332	Service	x	X	?	X	X	✓	
Campgrounds - Other than Not-For-Profit	10331	Service	x	X	X	X	X	✓	
Camps - For Profit	41421	Service	x	X	X	X	X	✓	
Camps Not-For-Profit	41422	Service	x	X	X	X	X	✓	
Can Mfg. - Metal	51734	Mfg	x	X	X	X		✓	
Candle Mfg.	51741	Mfg.	x	?	?	?	?	✓	
Candy or Confectionery Products Mfg.	51752	Mfg.	x	X	X	X	X	✓	
Candy or Confectionary Stores - Confectionary Manufacturing from Purchased Chocolate on Premises	54467	Retail	✓	✓	✓	✓	✓	✓	See related CPP code 10352
Candy or Confectionary Stores - No Manufacturing on Premises	54457	Retail	✓	✓	✓	✓	✓	✓	
Candy or Confectionary Stores - Non-Chocolate Confectionary Manufacturing on Premises	54477	Retail	✓	✓	✓	✓	✓	✓	
Car Washes - Self Service	10368	Service	X	✓	✓	✓	✓	✓	
Car Washes - Other than Self Service	10367	Service	X	✓	✓	✓	✓	✓	
Carbon Paper or Inked Ribbon Mfg.	51767	Mfg.	x	X	X	X	X	✓	
Carnival or Circus Companies	10375	Service	x	X	X	X	X	✓	
Carnivals - Outside (Sponsor's Risk Only) Not-For-Profit Only	10379	Service	x	X	X	X	X	✓	
Carnivals - Outside (Sponsor's Risk Only) Other than Not-For-Profit	10378	Service	x	X	X	X	X	✓	
Carnivals or Circuses - in Tents (Sponsor's Risk Only) Other than Not-For-Profit	10380	Service	x	X	X	X	X	✓	
Carpentry - Construction or Residential Property Not Exceeding Three Stories in Height	91340	Const	x	?	?	?	?	✓	ST - No General Contractors
Carpentry	91342	Const	x	✓	✓	✓	✓	✓	ST - No General Contractors
Carpentry - Interior	91341	Const	x	✓	✓	✓	✓	✓	ST - No General Contractors

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Carpentry - Shop Only	91343	Const	x	?	?	?	✓	✓	ST - No General Contractors
Carpet or Rug Mfg.	51777	Mfg.	x	X	X	X	X	✓	
Carpet, Rug, Furniture or Upholstery Cleaning - on customers' Premises	91405	Service	X	✓	✓	✓	✓	✓	
Carpet, Rug, Furniture or Upholstery Cleaning - Shop Only	11007	Service	X	✓	✓	✓	✓	✓	
Catalog or Premium Coupon Redemption Stores	73905	Retail	✓	✓	✓	✓	✓	✓	See related CPP code 11020
Caterers	11039	Service	x	?	?	?	?	✓	
Caulking Compounds, Putty or Similar Products Mfg.	51790	Mfg.	x	X	X	X	X	✓	
Caves - Tourist Attraction	41510	Service	x	X	X	X	X	✓	
Ceiling or Wall Installation - Metal	91436	Const.	x	?	?	?	?	✓	
Cellophane and Cellophane Products Mfg.	51796	Mfg.	x	X	X	X	X	✓	
Cement, Concrete Mix or Plaster Mfg. - Packaged	51808	Mfg.	x	?	?	?	?	✓	
Cement or Plaster Mfg. - Bulk	51809	Mfg.	X	?	?	?	?	✓	
Cemeteries - Not-For-Profit Only	41604	Fincl/ Real Est	X	✓	✓	✓	✓	✓	
Cemeteries - Other than Not-For-Profit	41603	Fincl/ Real Est		✓	✓	✓	✓	✓	
Ceramics - Retail Only	59999	Retail	✓	✓	✓	✓	✓	✓	
Chairs - Rented to Others	11052	Service	x	?	?	?	?	✓	
Charcoal or Coal Briquette Mfg.	51833	Mfg.	x	X	X	X	X	✓	
Chemical Distributors	11101	Wholesale	x	?	?	?	?	✓	ST - No Pollution Coverage
Chemical Mfg. - Commercial or Industrial	51850	Mfg.	x	X	X	X	X	✓	
Chemical Mfg. - Commercial or Industrial - Toxic and Either Flammable, Explosive or Reactive	51851	Mfg.	x	X	X	X	X	✓	
Chemical Mfg. Commercial or Industrial - Primarily Flammable, Explosive or Reactive	51852	Mfg.	x	X	X	X	X	✓	
Chemical Mfg. - Commercial or Industrial - Primarily Toxic or Presenting a Health Hazard	51853	Mfg.	x	X	X	X	X	✓	
Chemical mfg. - Household	51855	Mfg.	x	X	X	X	X	✓	
Chemical Mfg. - Household - Toxic and either Flammable, Explosive or Reactive	51854	Mfg.	x	X	X	X	X	✓	
Chemical Mfg. - Household - Primarily Flammable, Explosive or Reactive	51856	Mfg.	x	X	X	X	X	✓	
Chemical Mfg. - Household - Primarily Toxic or Presenting ad Health Hazard	51857	Mfg.	x	X	X	X	X	✓	

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Children's Play Center - Indoor	11120	Service	X	X	X	X	X	✓	
Chimney Cleaning	91481	Service	X	X	X	X	X	✓	
China, Porcelain or Earthenware Mfg.	51869	Mfg.	X	?	?	?	?	✓	
Church	71865	Service	✓	✓	✓	✓	X	✓	ST - Pastoral Professional Liability is available.
Churches or Other Houses or Worship	41650	Service	X	✓	✓	✓	X	✓	
Clay or Shale Digging	91507	Mining	X	X	X	X	X	+	
Cleaning - Outside Surfaces or Buildings and Other Exterior Surfaces	91523	Const	X	✓	✓	✓	✓	✓	ST - 3 Years Continuous Insurance and clean loss runs. Liability property damage deductible required
Clock Mfg.	51889	Mfg.	X	?	✓	?	✓	✓	
Clothing Mfg.	51896	Mfg.	X	?	?	?	?	✓	No infant or children's clothing
Clothing or Wearing Apparel Distributors—Men's and Boy's Clothing and Furnishings	50231	Wholesale	✓	✓	✓	✓	✓	✓	CPP Related Class 11126
Clothing or Wearing apparel Distributors - Women's, Children's and Infants' Clothing and Accessories	50231	Wholesale	✓	✓	✓	✓	✓	✓	CPP Related Class 11126
Clothing or Wearing Apparel - Retail - No Used Clothing - Children and Infants' Wear	56413	Retail	✓	✓	✓	✓	✓	✓	CPP Related Codes or Clothing Stores 1127, 1128
Clothing or Wearing Apparel - Retail - No Used Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Men's and Boys' (Coats and Suits)	56114	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Fabric Stores (Including Millinery and Trimmings)	56311	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Family Clothing Stores	56325	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Haberdashery and Men's Furnishings	56113	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Hosiery	56313	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Ladies' Specialty Stores	56319	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Ladies' Undergarments and Lingerie	56312	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Leather Products or Hide stores	56992	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Men's and Boys' Hats and Caps		Retail	✓	✓	✓	✓	✓	✓	

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Appliance and Accessories Mfg.—Commercial - Gas	51220	Mfg.	X	X	X	X	?	✓	
Appliance and Accessories Mfg.—Commercial - Not Gas	51221	Mfg.	X	X	?	X	?	✓	
Appliance and Accessories Mfg.—Household - Gas	51222	Mfg.	X	X	?	X	?	✓	
Appliance and Accessories Mfg.—Household-Not Gas	51224	Mfg.	X	X	?	X	?	✓	
Appliances and Accessories Installation, Servicing or Repair—Commercial	91150	Service	X	✓	✓	✓	✓	✓	
Appliances and Accessories - Installation, Servicing or Repair—Household	91155	Service	X	✓	✓	✓	✓	✓	
Appliance Distributors - Household and Home Furnishings	50081 10040	Wholesale	✓	✓	✓	✓	✓	✓	
Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	50061 10040	Wholesale	✓	✓	✓	✓	✓	✓	
Appliance Stores - Household Appliance and Home Furnishings	57224 10042	Retail	✓	✓	✓	✓	✓	✓	
Appliance Stores - Radio, TV and Phonographic Stores (Incl Parts and Supplies)	57326 10042	Retail	✓	✓	✓	✓	✓	✓	
Archery Ranges - Indoor	10052	Service	X	X	X	X	X	✓	
Archery Ranges - Other than Indoor	10054	Service	X	X	X	X	X	✓	
Armored Car Service Companies	91160	Service	X	X	X	X	X	✓	
Army and Navy Stores - No Firearms	53983 10060	Retail	?	?	?	?	?	✓	
Art Galleries - Not-For-Profit	84112 10060	Service	✓	✓	✓	✓	✓	✓	
Art Galleries - Other than Not-For-Profit	84112 10065	Service	✓	✓	?	✓	✓	✓	
Asbestos Goods Mfg.	51230	Mfg.	X	X	X	X	X	X	
Asphalt or Tar Distilling or Refining	51240	Mfg.	X	X	X	X	X	✓	
Asphalt Works	51241	Mfg.	X	X	X	X	X	✓	
Athletic Games Sponsored by the Insured - Not-For-Profit Only	40061	Service	X	X	X	X	X	✓	
Athletic Games Sponsored by the Insured - Other than Not-For-Profit	40059	Service	X	X	X	X	X	✓	
Athletic or Sports Contests - In Buildings - Lessees—Not-For-Profit Only	40064	Service	X	X	X	X	X	✓	
Athletic or Sports Contests - In Buildings - Lessees - Other than Not-For-Profit	40063	Service	X	X	X	X	X	✓	
Athletic Programs - Amateur - Not-For-Profit Only	40067	Service	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Clothing or Wearing Apparel - Retail - No Used Clothing - Shoe Stores - Children's, Ladies and Men's	56613	Retail	✓	X	X	X	X	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Sporting Goods and Athletic Apparel	59526	Retail	✓	✓	✓	✓	✓	✓	
Clothing or Wearing Apparel - Retail - No Used Clothing - Wigs	59993	Retail	✓	✓	✓	✓	✓	✓	
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased - Not-For-Profit Only	41668	Service	X	X	X	X	X	✓	
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased - Other than Not-for-Profit	41667	Service	X	X	X	X	X	✓	
Clubs - Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes—Not-For-Profit Only	41670	Service	X	X	X	X	X	✓	
Clubs - Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes - Other than Not-For-Profit	41669	Service	X	X	X	X	X	✓	
Clubs - Country or Golf	11138	Service	X	X	X	X	X	✓	
Clubs - Horseback Riding - No Commercial riding Instructions	41664	Service	X	X	X	X	X	✓	
Clubs - Racket Sports and handball	41665	Service	X	X	X	X	X	✓	
Clubs - Swimming	41666	Service	X	X	X	X	X	✓	
Coffins or Caskets Mfg.	51900	Mfg.	X	X	X	X	?	✓	
Coke Mfg.	51909	Mfg.	X	X	X	X	X	✓	
Collectibles and memorabilia - Distributors	50261	Wholesale	✓	✓	✓	✓	✓	✓	
Collectibles and memorabilia - Retail	59992	Retail	✓	✓	✓	✓	✓	✓	Related CPP Class 11155
Color or Pigment Preparation	51919	Mfg.	X	?	?	?	?	✓	
Commissary Work	91547	Retail	x	?	?	?	?	✓	
Communication Equipment Installation - Industrial or Commercial	91551	Const.	x	?	?	?	?	✓	
Communication or Recording Systems or Equipment Mfg.—Industrial or Commercial	51926	Mfg.	x	?	?	?	?	✓	
Communication or Recording Systems or Equipment Mfg. Other than Industrial or Commercial	51927	Mfg.	x	?	?	?	?	✓	
Community Recreational Facilities - Not Operated by Governmental Agency	41678	Service	x	X	?	X	X	✓	
Composition Goods Mfg.	51934	Mfg.	x	?	?	?	?	✓	
Computer Consulting or Programming	41675	Service	X	X	X	X	✓	✓	

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Computer Data Processing - Time Sharing	43152	Service	✓	X	X	X	X	✓	
Computer Data Processing - Operations	43151	Service	X	X	X	X	X	✓	
Computer Mfg.	41941	Mfg.	X	X	X	X	X	✓	
Computer Service or Repair	91555	Service	X	✓	✓	✓	✓	✓	
Computer Stores	57326	Retail	✓	✓	✓	✓	✓	✓	Related CPP code 11160
Computer Software Mfg. Pre-packaged	51942	Service	X	X	X	X	X	✓	
Concessionaires	11168	Retail	X	X	X	X	X	✓	
Concessionaires - Checkroom, Shoeshine, or Toilet Concessions in Hotels, Restaurants, Railroad Stations, Etc.	11167	Service	X	X	X	X	X	✓	
Concrete Construction	91560	Construction	X	✓	✓	✓	✓	✓	Supplemental App ST 1901 required
Concrete - Mixed in Transit	51956	Mfg.	x	X	X	X	X	✓	
Concrete or Cement Distributing Towers - Rented to Others—Installation, Repair or Removal Operations Only	91562	Service	x	X	X	X	X	✓	
Concrete or Plaster Products mfg. - Not Structural	51957	Mfg.	x	?	?	?	?	✓	
Concrete Products Mfg. - Prestressed	51958	Mfg.	x	?	?	?	?	✓	
Concrete Products Mfg. - Structural	51959	Mfg.	x	X	X	X	X	✓	
Condominiums - Commercial Condominium (Association Risk Only)	60989	Fincl/ Real Est.	✓	✓	✓	✓	✓	✓	
Condominiums - Commercial - Bank or Mercantile, manufacturing or Office (Association Risk Only)	62000	Fincl/Real Est	X	✓	✓	✓	✓	✓	
Condominiums – Commercial – Shopping Centers (Association Risk Only)	62001	Fincl/ Real Est	X	✓	✓	✓	✓	✓	
Condominiums - Commercial Warehouses - manufacturing or private (association risk only)	62002	Fincl/ Real Est	X	?	?	?	?	✓	
Condominiums - Office Condominium (Association Risk Only)	60999	Fincl/ Real Est	✓	✓	✓	✓	✓	✓	
Condominiums—residential—(association risk only)	62003	Fincl/ Real Est	X	X	X	X	X	✓	
Conduit Construction for Cables or Wires	91577	Construction	x	?	?	?	?	✓	
Construction or Project Manager	41620	Service	x	X	X	X	X	✓	
Consultants	41677	Service	x	?	?	?	?	✓	
Contact Lenses Mfg.	51960	Mfg	x	X	X	X	x	✓	
Contractors	94444 NOC	Construction	x	?	?	?	?	✓	
Contractors - Executive Supervisors or Executive Superintendents	91580	Service	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Contractors - Subcontracted Work— in connection with bridge, tunnel, elevated street or highway construction, reconstruction or repair	91588	Construction	X	X	X	X	X	✓	
Contractors—subcontracted work - in connection with building construction, reconstruction, repair or erection - apartment or office buildings over four stories	91582	Construction	x	?	?	?	?	✓	
Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection—on or two family dwellings	91583	Construction	x	?	?	?	?	✓	
Contractors - subcontracted work— in connection with construction , reconstruction , erection or repair — not buildings	(91581 NOC) (91560 Concrete Const.)	Construction	x	?	?	?	?	✓	
Contractors—subcontracted work - in connection with construction, reconstruction, repair or erection of buildings—for Industrial use	91584	Construction	x	?	?	?	?	✓	
Contractors—subcontracted work— in connection with construction, reconstruction, repair or erection of buildings	91585 NOC	Construction	x	?	?	?	?	✓	
Contractors - subcontracted work— in connection with oil and gas field construction, reconstruction or repair	91586	Construction	x	X	X	X	X	✓	
Contractors - subcontracted work— in connection with pipeline (other than oil or gas) or communication or power line construction, reconstruction or repair	91587	Construction	x	X	X	X	X	✓	
Contractors - subcontracted work— in connection with street or highway construction, or repair, not elevated	91589	Construction	x	X	X	X	X	✓	
Contractors - subcontracted work - other than construction—related	91591	Construction	x	?	?	?	?	✓	
Contractors - Equipment - cranes, derricks, power shovels and equipment incidental thereto-rented to others with operators	11201	Service	x	X	X	X	X	✓	
Contractors - Equipment - cranes, derricks, power shovels and equipment incidental thereto-rented to others without operators	11202	Service	x	X	X	X	X	✓	
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovel— rented to others with operators	11205	Service	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Contractors Equipment—earth moving equipment other than cranes, derricks and power shovels - rented to others without operators	11206	Service	X	X	X	X	X	✓	
Contractors Equipment - excluding automobiles— rented to others with operators	11207 NOC	Service	X	X	X	X	X	✓	
Contractors Equipment - excluding automobiles—rented to others without operators	11208	Service	X	X	X	X	X	✓	
Contractors Equipment - hoist or material platform hoists and equipment incidental thereto-rented to others with operators	11209	Service	X	X	X	X	X	✓	
Contractors Equipment - hod or material platform hoists and equipment incidental thereto-rented to others without operators	11210	Service	X	X	X	X	X	✓	
Contractors Equipment - ladders, scaffolds, scaffolding, sidewalk bridges, towers and equipment incidental thereto- rented to others	11211	Service	X	X	X	X	X	✓	
Contractors Equipment - scaffolds, sidewalk bridges, hod or material hoists towers - rented to others - installation, repair or removal operations only	11212	Service	X	X	X	X	X	✓	
Contractors Equipment—steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto-rented to others with operators	11213	Service	X	X	X	X	X	✓	
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto-rented to others without operators	11214	Service	X	X	X	X	X	✓	
Contractors Equipment Dealers – ladders, Excluding hoists, scaffolds or towers	11203	Wholesale	X	X	X	X	X	✓	
Contractors Equipment Dealers - ladders, hoists, scaffolds or towers	11204	Wholesale	X	X	X	X	X	✓	
Contractors Permanent Yards - Maintenance or storage of equipment or material	91590	Service	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Convenience Food Stores—with Full Cooking Restaurant— No Gasoline Sales	09341	Retail	X	X	X	X	X	✓	ST - Supplemental App ST 1597 required
Convenience Food Stores—With Full Cooking Restaurant With Gasoline Sales	09361	Retail	X	X	X	X	X	✓	ST - Supplemental App ST 1597 required
Convenience Food Stores - With Gasoline Sales—No Restaurant	09321	Retail	X	X	X	X	X	✓	ST - Supplemental App ST 1597 required
Convenience Food Stores - With Limited Cooking Restaurant - No Gasoline Sales	09331	Retail	X	X	X	X	X	✓	ST - Supplemental App ST 1597 required
Convenience Food Stores—With Limited Cooking Restaurant With Gasoline Sales	09351	Retail	X	X	X	X	X	✓	ST - Supplemental App ST 1597 required
Convenience Food Stores - Without Gasoline Sales—No Restaurant	54136	Retail	X	X	X	X	X	✓	ST - Supplemental App ST 1597 required
Conventions (Sponsor's Risk only) - Not - For-Profit only	41673	Service	X	X	X	X	X	✓	
Conventions (sponsors' risk only) - Other than Not-For -Profit	41672	Service	X	X	X	X	X	✓	
Convents or Monasteries	41680	Service	X	X	X	X	X	✓	
Copying and Duplicating Stores	71877	Service	✓	✓	✓	✓	✓	✓	
Copying and Duplicating Services—Retail	11222	Service	✓	✓	✓	✓	✓	✓	
Cosmetics, Hair or Skin Preparation Stores	11234	Retail	✓	✓	✓	✓	✓	✓	
Cosmetics, Hair or Skin Preparation - Retail Only	59991	Retail	✓	✓	✓	✓	✓	✓	
Cosmetics Mfg.	51970	Mfg.	x	X	X	X	X	✓	
Cotton Batting , Wadding or Waste Mfg.	51982	Mfg.	x	X	X	X	X	✓	
Cotton Compressing	51985	Trans	x	X	X	X	X	✓	
Cotton Gin Operations	51986	Agri	x	X	X	X	X	✓	
Cotton Gin Operations—other than those performed for a fee per bale	41679	Agri	x	X	X	X	X	✓	
Cotton or Wool Merchants	11248	Wholesale	x	X	X	X	X	✓	
Crematories - Not -for-Profit only	41697	Service	x	?	?	?	?	✓	
Crematories - Other than Not-For-Profit	41696	Service	x	?	?	?	?	✓	

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Crop Spraying - by Contractors	91606	Agri	X	X	X	X	X	✓	
Cutlery (not Powered) and Flatware Mfg.	51999	Mfg.	X	X	X	X	X	✓	
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	Retail	✓	✓	✓	✓	✓	✓	
Dairy Products MFG	52002	Mfg.	x	X	X	X	X	✓	
Diary Products or Butter and Egg Stores - Not-For-Profit only	11259	Retail	✓	✓	✓	✓	✓	✓	
Diary Products or Butter and Egg Stores - Other than Not-For-Profit	11258	Retail	✓	✓	✓	✓	✓	✓	
Dam, Levee or Dike—existence hazard only	41700	Trans	x	X	X	X	X	✓	
Dam or Reservoir Construction	91618	Construction	x	X	X	X	X	✓	
Dance Halls, Ballrooms or Discotheques - Not-For-Profit only	11274	Service	x	X	X	X	X	✓	
Dance Halls, Ballrooms or Discotheques - Other than Not-For-Profit	11273	Service	x	X	X	X	X	✓	
Day Care Centers - Not-For-Profit only	41716	Service	x	X	X	X	X	✓	
Day Care Centers - Other than Not-For-Profit	41715	Service	x	X	X	X	X	✓	
Debris Removal- Construction Site	91629	Trans	x	X	X	X	X	✓	
Delicatessens	11288	Retail	✓	✓	✓	✓	X	✓	
Delicatessens— Primarily retailing a range of grocery items and meats (Use Fast Food or limited Cooking Restaurant classification for Delicatessens restaurants.)	54116	Retail	✓	✓	✓	✓	✓	✓	
Dental Laboratories	71444	Service	✓	✓	✓	✓	✓	✓	
Dental Laboratories	12014	Service	✓	✓	✓	✓	✓	✓	
Department Stores	53127	Retail	✓	✓	✓	✓	✓	✓	
Department or Discount Stores	12356	Retail	✓	✓	✓	✓	✓	✓	
Detective or Investigative Agencies - Private	91636	Service	x	X	X	X	X	✓	
Detergent Mfg. - household	52075	Mfg.	x	X	X	X	X	✓	
Detergent Mfg. - other than household	52076	Mfg.	x	X	X	X	X	✓	
Dextrine Mfg.	52109	Mfg.	x	X	X	X	X	✓	
Diagnostic Testing Laboratories	46112	Service	x	X	?	X	X	✓	
Die Casting Mfg.	52137	Mfg.	x	X	X	X	X	✓	ST - Non-critical, No auto and Aerospace exposure

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Dike, Levee or Revetment Construction	91641	Construction	X	X	X	X	X	✓	
Distillation or Extraction	52150 NOC	Agri	X	X	X	X	X	✓	
Distributors - food or drink	12361 NOC	Wholesale	✓	✓	✓	✓	✓	✓	ST No direct importing of products
Distributors - no food or drink	12362 NOC	Wholesale	✓	✓	✓	✓	✓	✓	ST No direct importing of products
Diving - marine	91666	Serv	X	X	X	X	X	✓	
Dock Operations - Coal, grain or ore	91722	Trans	X	X	X	X	X	✓	
Door or Window MFG. - Wood	52315	Mfg.	X	X	X	X	X	✓	
Door or Window MFG. - Other than Wood	52134	Mfg.	X	?	?	?	?	✓	
Door, Window or Assembled Millwork - installation, service or repair - metal	91746	Construction	X	✓	✓	✓	✓	✓	
Draftsmen	91805	Service	X	✓	✓	✓	✓	✓	ST - No Professional Liab.
Drawbridges - existence hazard only	43007	Trans	X	X	X	X	X	✓	
Dredging	92055 NOC	Construction	X	X	X	X	X	✓	
Dredging - gold—endless bucket or ladder type	92053	Mining	X	X	X	X	X	✓	
Dredging - gold - floating dragline type	92054	Mining	X	X	X	X	X	✓	
Drilling - Water	92102	Construction	X	?	?	?	?	✓	
Drilling - other than water	92101 NOC	Mining	X	X	X	X	X	✓	
Driveway, Parking Area or Sidewalk - paving or repaving	92215	Construction	X	✓	✓	✓	✓	✓	ST - No Road Paving
Drug Distributors	12373	Wholesale	X	X	?	X	X	✓	
Drug Distributors (No re-packing or re-labeling for "own brand" retail sale.)	50291	Wholesale	X	X	?	X	✓	✓	
Drug Mfg. - biological products	52341	Mfg.	X	X	X	X	X	✓	
Drug, Medicine or Pharmaceutical Preparations Mfg. - for animal use	52342	Mfg.	X	X	X	X	X	✓	
Drug, Medicine or Pharmaceutical Preparations Mfg. - other than for animal use	52343	Mfg.	X	X	X	X	X	✓	
Drug stores	59116	Retail	?	?	?	?	?	✓	ST - No professional liability
Drugstores	12375 NOC	Retail	?	?	?	?	?	✓	ST - No professional liability
Drugstores - No table or counter service for beverage or food	12374	Retail	?	?	?	?	?	✓	ST - No professional liability

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Drums or Containers Mfg. - metal	52401	Mfg.	X	X	X	X	X	✓	
Drums or Containers Mfg. - plastic	52402	Mfg.	X	X	X	X	X	✓	
Dry Goods Dealers - Retail—Including Fabrics, Yarn, and Piece Goods — (New Goods Only)	53985	Retail	✓	✓	✓	✓	✓	✓	
Dry Wall or Wallboard Installation	92338	Construction	X	✓	✓	✓	✓	✓	
Dude Ranches	43117	Service	x	X	X	X	X	✓	
Dwellings—one-family (lessor’s risk only)	63010	Fincl/ Real Est	x	X	X	X	X	✓	
Dwellings - two family (lessor’s risk only)	63011	Fincl/ Real Est	x	X	X	X	X	✓	
Dwellings—Three or Four Family (LRO) Company Approval Required— No Mercantile Occupancy	65141	Fincl/ Real Est	x	X	X	X	X	✓	
Dwellings— three-family (lessor’s risk only)	63012	Fincl/ Real Est	x	X	X	X	X	✓	
Dwellings—Three or Four Family (Lessor’s Risk Only) Company Approval Required— Residential Condominiums	69145	Fincl/ Real Est	x	X	X	X	X	✓	
Dwellings - Three or Four Family (Lessor’s Risk Only) With Mercantile Occupancy	65142	Fincl/ Real Est	x	X	X	X	X	✓	
Dwellings -Four Family (LRO)	63013	Fincl/ Real Est	x	X	X	X	X	✓	
Electric Light or Power Companies	92445	Trans	x	X	X	X	X	✓	
Electric Light or Power Cooperatives - Rural Utilities Service projects only	92453	Trans	x	X	X	X	X	✓	
Electric Light or Power Line Construction	92446 NOC	Construction	x	X	X	X	X	✓	
Electric Light or Power Line Construction—Rural Utilities Service projects only	92447	Construction	x	X	X	X	X	✓	
Electrical Lighting Stores	59999	Retail	✓	✓	✓	✓	✓	✓	
Electrical Apparatus— installation, servicing or repair	92451 NOC	Construction	x	?	?	?	?	✓	
Electrical Equipment Distributors	12391	Wholesale	✓	✓	✓	✓	✓	✓	
Electrical Equipment Mfg. - other than for direct and indirect application to the body	52432 NOC	Mfg.	x	X	X	X	X	✓	
Electrical Equipment Mfg. - for direct and indirect application to the body	52433	Mfg.	x	X	X	X	X	✓	
Electrical Generating Machinery Mfg.	52435	Mfg.	x	X	X	X	X	✓	
Electrical Parts, Components, or Accessories Mfg.	52438 NOC	Mfg.	x	X	X	X	X	✓	
Electrical Power Distribution or Transmission Equipment Mfg.	52440 NOC	Mfg.	x	X	X	X	X	✓	
Electrical Wire or Cable Mfg.	52467	Mfg.	x	X	X	X	X	✓	
Electrical Work - Within Buildings	92478	Construction	x	✓	✓	✓	✓	✓	ST - Supplemental app ST 18 18 required. No alarm Installation, No hospital or airport work.
Electronic Components Mfg.	52469	Mfg.	x	X	X	X	X	✓	

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Electronic Games Mfg.	52505	Mfg.	X	X	X	X	X	✓	
Electronics Stores	57326	Retail	✓	✓	✓	✓	✓	✓	
Electronics Store	12393	Retail	✓	✓	✓	✓	✓	✓	
Electroplating	52547	Mfg.	x	?	?	?	?	✓	
Elevator or Escalator Inspecting, Installation, Servicing or Repair	92593	Construction	x	X	X	X	?	✓	
Elevator Mfg.	52581	Mfg.	x	X	X	X	X	✓	
Employment Agencies	43200	Service	x	X	X	X	X	✓	
Engine or Turbine Mfg. - not aircraft	52619 NOC	Mfg.	x	X	X	X	X	✓	
Engineers or Architects - consulting - not engaged in actual construction	92663	Service	x	✓	✓	✓	✓	✓	ST - Professional Liability excluded
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office	63791	Service	✓	✓	✓	✓	✓	✓	ST - Professional Liability excluded
Engineers or Architects - Consulting - Not engaged in actual construction - Lessors Risk Only	63780	Service	✓	✓	✓	✓	✓	✓	ST - Professional Liability excluded
Engineers or Architects - Consulting - Not engaged in actual construction - office	63781	Service	✓	✓	✓	✓	✓	✓	ST - Professional Liability excluded
Engraving	71842	Mfg.	✓	✓	✓	✓	✓	✓	
Engraving	52660	Mfg.	x	✓	✓	✓	✓	✓	
Entertainment Performed on Others' Premises	43215	Servc	x	X	X	X	X	✓	
Equipment, Fixtures or Supplies - for bars, hotels, offices restaurants or stores - distributors	12467	Wholesale	✓	✓	✓	✓	✓	✓	
Equipment, Fixtures or Supplies Distributors -Office and Store Equipment	50813	Wholesale	✓	✓	✓	✓	✓	✓	
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813	Wholesale	✓	✓	✓	✓	✓	✓	
Escalator or Moving Sidewalk Mfg.	52744	Mfg.	x	X	X	X	X	✓	
Event, Part or Wedding Planners	44280	Service	x	X	X	X	X	✓	
Excavation	94007 NOC	Construction	x	?	?	?	?	✓	
Exercise or Playground Equipment Mfg.	52767	Mfg.	x	X	X	X	X	✓	
Exhibition or Convention Buildings - Not-For-Profit Only	63216	Fincl/ Real Est	x	X	X	X	X	✓	
Exhibition or Convention Buildings - Other than Not-For-Profit	63215	Fincl/ Real Est	x	X	?	X	X	✓	
Exhibitions - In buildings - Not-For-Profit only	63218 NOC	Servc	x	X	X	X	X	✓	
Exhibitions - In buildings - Other than Not-For-Profit	63217 NOC	Servc	x	?	?	?	?	✓	
Exhibitions - In buildings - no admission charged - Not-For-Profit only	63220	Servc	x	X	X	X	X	✓	

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Exhibitions - In buildings - no admission charged - Other than Not-For-Profit only	63219	Service	X	X	?	X	X	✓	
Exhibitions - Outside - in stadiums or on premises having grandstands or bleachers not erected by or for the insured - ushers or other attendants in stands not provided by the insured	43421	Service	x	X	X	X	X	✓	
Exhibitions - Outside - in stadiums or on premises having grandstands or bleachers not erected by or for the insured - ushers or other attendants in stands provided by the insured	43422	Service	x	X	X	X	X	✓	
Exhibitions - Outside - no stadiums or grandstands	43424	Service	x	X	X	X	X	✓	
Explosive or Fireworks Mfg.	52876	Mfg.	x	X	X	X	X	✓	
Express Companies	94099	Trans	x	X	X	X	X	✓	
Extracts Mfg.	52911	Mfg.	x	X	X	X	X	✓	
Eye Glass Lens Mfg.	52967	Mfg.	x	X	X	X	X	✓	
Fabrics - Distributors	50321	Wholesale	✓	✓	✓	✓	✓	✓	
Fabrics Distributors	12509	Wholesale	✓	✓	✓	✓	✓	✓	
Fabric- Stores	56311	Retail	✓	✓	✓	✓	✓	✓	
Fabric Stores	12510	Retail	✓	✓	✓	✓	✓	✓	
Fair Grounds - nonoperating season	43517	Service	x	X	X	X	X	✓	
Fairs - outside (operator's risk only)	43518	Service	x	X	X	X	X	✓	
Farm Machinery Operations - by contractors	94225	Agri	x	X	X	X	X	✓	
Feed, Grain or Hay Dealers- Company Approval Required	59625	Wholesale	?	?	?	?	?	✓	
Feed, Grain or Hay Dealers	12583	Wholesale	x	?	?	?	?	✓	
Feed Mfg.	53001	Mfg.	x	X	X	X	X	✓	
Fence Dealers	59999	Retail	✓	✓	✓	✓	✓	✓	
Fence Dealers	12651	Retail	X	✓	✓	✓	✓	✓	
Fence Erection Contractors	94276	Construction	X	✓	✓	✓	✓	✓	
Fertilizer Dealers and Distributors	12683	Wholesale	x	X	X	X	X	✓	
Fertilizer Mfg.	53077	Mfg.	x	X	X	X	X	✓	
Fiber Mfg. - other than synthetic	53095 NOC	Mfg.	x	X	X	X	X	✓	
Fiber Mfg. - synthetic	53096	Mfg.	x	X	X	X	X	✓	
Fiberglass Mfg.	53121	Mfg.	x	X	X	X	X	✓	
Fire Department - other than volunteer	43550 NOC	Gov't	x	X	?	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Fire Departments - volunteer	43551	Gov't	x	X	X	X	X	✓	
Fire Extinguishers - servicing, refilling or testing	94304	Service	x	X	X	X	✓	✓	
Fire Extinguishers Mfg.	53147	Mfg.	x	X	X	X	✓	✓	
Fire Protection Equipment Dealers and Distributors	12707	Wholesale	x	?	?	?	✓	✓	
Fire Suppression Systems - Installation, servicing or repair	94381	Service	x	X	X	X	✓	✓	
Fire Suppression Systems Mfg.	53229	Mfg.	x	X	X	X	✓	✓	
Firearms Mfg.	53271	Mfg.	x	X	X	X	X	✓	
Fireproofing - Structures	94404	Construction	x	X	X	X	X	✓	
Fireworks Exhibitions - contractor's risk only	43626	Service	x	X	X	X	X	✓	
Fireworks Exhibitions - sponsor's risk only - Not-For-Profit only	43629	Service	x	X	X	X	X	✓	
Fireworks Exhibitions - sponsor's risk only- Other than Not-For-Profit	43628	Service	x	X	X	X	X	✓	
Fishing Piers	43754	Service	x	X	X	X	X	✓	
Fishing Ponds or lakes - commercially operated	43760	Service	x	X	X	X	X	✓	
Floor Covering - Distributors	50351	Wholesale	✓	✓	✓	✓	✓	✓	
Floor Covering - Distributors	12797	Wholesale	✓	✓	✓	✓	✓	✓	
Floor Covering Installation - not ceramic tile or stone	94569	Construction	✓	✓	✓	✓	✓	✓	
Floor Covering Mfg. - not carpets, rugs, ceramic or stone tiles	53333	Mfg.	x	X	X	X	X	✓	
Floor Covering Stores	12805	Retail	X	✓	✓	✓	✓	✓	
Floor Covering - Stores - Except Wood or Ceramic Tile only	57134	Retail	✓	✓	✓	✓	✓	✓	
Floor Covering - Stores - Wood or Ceramic Tile only	57134	Retail	✓	✓	✓	✓	✓	✓	
Floor Waxing	94590	Service	x	X	X	X	?	✓	
Florists	12841	Retail	x	✓	✓	✓	✓	✓	
Florists - Distributors	50381	Wholesale	✓	✓	✓	✓	✓	✓	
Florists - Retail	59685	Retail	✓	✓	✓	✓	✓	✓	
Food Products Mfg. - dry	53374	Mfg.	x	X	X	X	X	✓	
Food Products Mfg. - frozen	53375	Mfg.	x	X	X	X	X	✓	
Food Products Mfg. - not dry - in glass containers	53376	Mfg.	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Food Products Mfg. - not dry - in other than glass containers	53377	Mfg.	x	X	X	X	X	✓	
Forestry Service	43822	Agri	x	X	X	X	X	✓	
Forging Work	53403 NOC	Mfg.	x	X	X	X	X	✓	
Formal Wear or Costumes - rented to others	12927	Service	✓	✓	✓	✓	✓	✓	
Foundries	53425 NOC	Mfg.	x	X	X	X	X	✓	
Fraternal Lodges - No Sales or Serving of Alcohol.	71865	Service	X	X	X	X	X	✓	
Freight Forwarders or Handlers - other than packing, handling or shipping explosives or ammunition under contract	94617 NOC	Trans	x	X	X	X	X	✓	
Freight Forwarders or Handlers - packing, handling or shipping explosives or ammunition under contract	94638	Trans	x	X	X	X	X	✓	
Frozen Food - distributors	13049	Wholesale	✓	✓	✓	✓	✓	✓	
Fruit, Nut or Vegetable Dealer	13111	Retail	✓	✓	✓	✓	✓	✓	
Fruit or Vegetable - Dealers	54315	Retail	✓	✓	✓	✓	✓	✓	
Fruit or Vegetable - Distributors	50391	Wholesale	✓	✓	✓	✓	✓	✓	
Fruit, Nut or Vegetable Distributors	13112	Wholesale	✓	✓	✓	✓	✓	✓	
Fruit, Nut or Vegetable - harvesting contractors	43840	Agri	x	X	X	X	X	✓	
Fruit or Vegetable Juice Mfg. - no bottling of carbonated beverages	53565	Mfg.	x	X	X	X	X	✓	
Fuel Dealers or Distributors - coal or wood	13201	Retail	x	X	X	X	X	✓	
Fuel Oil or Kerosene Dealers	13204	Retail	x	X	X	X	X	✓	
Fuel Oil or Kerosene Distributors	13205	Wholesale	x	X	X	X	X	✓	
Fumigating	43860	Service	x	X	X	X	✓	✓	
Funeral Homes or Chapels	71865	Service	✓	✓	✓	✓	✓	✓	ST - Professional Liability is available; Supplemental app ST 13 32 required. Crematory not eligible for BOP
Funeral Homes or Chapels	43889	Service	✓	✓	✓	✓	✓	✓	ST - Professional Liability is available; Supplemental app ST 13 32 required
Fur Garment Mfg.	53631	Mfg.	x	X	X	X	X	✓	
Fur - Garment and pelts - distributors	13314	Wholesale	x	X	X	X	X	✓	
Fur or Pelt Processing	53632	Mfg.	x	X	X	X	X	✓	
Furniture Mfg. or Assembling— infants	53731	Mfg.	x	X	X	X	X	✓	
Furniture Mfg. or Assembling - other than wood	53732	Mfg.	x	?	?	?	?	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Furniture Mfg. or Assembling - Wood	53733	Mfg.	x	X	X	X	X	✓	
Furniture or Fixtures - installation in offices or stores - portable - metal or wood	95124	Const	x	✓	✓	✓	✓	✓	
Furniture or Woodwork Stripping, Refinishing or Repairing - shop only	53734	Service	x	?	?	?	?	✓	
Furniture Stores - Not-For-Profit only	13352	Retail	x	?	?	?	?	✓	
Furniture Stores - Other than Not-For-Profit	13351	Retail	x	?	?	?	?	✓	
Furniture - Upholstered - Retail Only	57121	Retail	✓	✓	✓	✓	✓	✓	
Furniture - Wood or Metal - Retail Only	57128	Retail	✓	✓	✓	✓	✓	✓	
Galvanizing or Tinning	53803	Mfg.	x	X	X	X	X	✓	
Gambling - Casinos	43990	Service	x	X	X	X	X	✓	
Gambling - incidental to other operations	43991	Service	x	X	X	X	X	✓	
Garbage, Ash or Refuse Collecting	95233	Trans	x	X	X	X	X	✓	
Garbage or Refuse Dumps	43945	Trans	x	X	X	X	X	✓	
Garbage Works - separation for recycling, reduction or incineration	43946	Trans	x	X	X	X	X	✓	
Gardening and Light Farming Supply - Distributors	50471	Wholesale	✓	✓	✓	✓	✓	✓	
Gardening and Light Farming Supply - Retail	59698	Retail	✓	✓	✓	✓	✓	✓	
Gas Companies	95305 NOC	Trans	x	X	X	X	X	✓	
Gas Companies - Natural Gas - local distribution	95306	Trans	x	X	X	X	X	✓	
Gas Dealers or Distributors	13411 NOC	Retail	x	X	X	X	X	✓	
Gas Distributors - LPG	13412	Wholesale	x	X	X	X	X	✓	
Gas Mains or Connections Construction	95310	Construction	x	X	X	X	X	✓	
Gas Manufacturing - inert	53902	Mfg.	x	X	X	X	X	✓	
Gas Manufacturing - primarily flammable, explosive or reactive	53904	Mfg.	x	X	X	X	X	✓	
Gas Manufacturing - primarily toxic or presenting a health hazard	53905	Mfg.	x	X	X	X	X	✓	
Gas Manufacturing - toxic and either flammable, explosive or reactive	53901	Mfg.	x	X	X	X	X	✓	
Gas Manufacturing - other	53903 NOC	Mfg.	x	X	X	X	X	✓	
Gasoline Distributors	53907	Wholesale	X	X	X	X	X	✓	
Gasoline or Oil Supply Stations - retail - (lessor's risk only)	44009	Fincl/ Real Est	X	X	X	X	X	✓	

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Gasoline Recovery - from casing head or natural gas	44010	Mining	X	X	X	X	X	✓	
Gasoline Stations - Full Service	13453	Retail	x	?	?	?	?	✓	
Gasoline Station - Self Service	13454	Retail	x	?	?	?	?	✓	
Gasoline Stations - self - and full - service combined	13455	Retail	x	?	?	?	?	✓	
Gem Stone Cutting or Polishing	54012	Mfg.	x	?	?	?	?	✓	
Geophysical Exploration - seismic method	95358	Mining	x	X	X	X	X	✓	
Geophysical Exploration - other	95357 NOC	Mining	x	X	X	X	X	✓	
Gift Shops	59994	Retail	✓	✓	✓	✓	✓	✓	
Gift Shops - Not-For-Profit only	13507	Retail	✓	✓	✓	✓	✓	✓	
Gift Shops - Other than Not-For-Profit	13506	Retail	✓	✓	✓	✓	✓	✓	
Glass Dealers and Glaziers - Retail Only	57155	Retail	✓	✓	✓	✓	✓	✓	
Glass Dealers and Glaziers	13590	Retail	X	✓	✓	✓	✓	✓	ST - No work over 3 stories
Glass or Glassware Mfg.	54077	Mfg.	x	?	?	?	?	✓	
Golf Courses - miniature	44069	Service	x	X	?	X	?	✓	
Golf Courses - municipal or public - not golf or country clubs	44070	Service	x	X	X	X	X	✓	
Golf Driving Ranges	44071	Service	x	X	X	X	X	✓	
Golf mobiles - loaned or rented to others	44072	Service	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Municipalities - Population 2,500 and under	44100	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Municipalities - Population 2,501 - 10,000	44101	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Municipalities - Population 10,001—25,000	44102	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Municipalities - Population 25,001 - 50,000	44103	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Municipalities - Population 50,001 - 100,000	44104	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Municipalities - Population 100,001 - 250,000	44105	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Municipalities - Population over 250,000	44106	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Counties or Parishes Population 10,000 and under	44108	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Counties or Parishes Population 10,001 - 25,000	44109	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal—Counties or Parishes Population 25,001 - 50,000	44110	Gov't	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Governmental Subdivision - not state or federal - Counties or Parishes Population 50,001 - 100,000	44111	Gov't	X	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Counties or Parishes - Population 100,001 - 250,000	44112	Gov't	x	X	X	X	X	✓	
Governmental Subdivision - not state or federal - Counties or Parishes Population over 250,000	44113	Gov't	x	X	X	X	X	✓	
Grading of Land	95410	Construction	x	?	?	?	?	✓	ST - Supplemental app ST 18 19 required
Grain Elevator Operations	95455	Trans	x	X	X	X	X	✓	
Grain Milling	13621	Mfg.	x	X	X	X	X	✓	
Grandstands or Bleachers - Not-For-Profit only	44194	Servc	x	X	X	X	X	✓	
Grandstands or Bleachers - Other than Not-For-Profit	44193	Servc	x	X	X	X	X	✓	
Greenhouse Erection	95487	Construction	X	?	?	?	?	✓	
Grocery - Distributors	50481	Wholesale	✓	✓	✓	✓	✓	✓	
Grocery Distributors	13670	Wholesale	✓	✓	✓	✓	✓	✓	
Grocery Stores	13673 NOC	Retail	✓	✓	✓	✓	✓	✓	
Grocery - with an area less than 4,000 square feet - With Gasoline Sales	54351	Retail	✓	?	?	?	?	✓	
Grocery - with an area less than 4,000 square feet - Without Gasoline Sales	54341	Retail	✓	?	?	?	?	✓	
Grocery - With Gasoline Sales	54331	Retail	✓	✓	✓	✓	✓	✓	
Grocery - Without Gasoline Sales	54321	Retail	✓	✓	✓	✓	✓	✓	
Guides and Outfitters	44222	Agri	x	X	X	X	X	✓	
Guniting or Shot-crete	95505	Construction	x	X	X	X	X	✓	
Gunsmiths	95620	Service	x	X	X	X	X	✓	
Halls - Not-For-Profit only	44277	Fincl/ Real Est	x	X	X	X	X	✓	
Halls - Other than Not-For-Profit	44276	Fincl/ Real E	x	X	X	X	X	✓	
Handyperson	95625	Construction	x	X	X	X	X	✓	
Hardware and Tool Distributors	13715	Wholesale	X	✓	✓	✓	✓	✓	
Hardware and Tools - Distributors	50501	Wholesale	✓	✓	✓	✓	✓	✓	
Hardware and Tools - Retail	52512	Retail	✓	✓	✓	✓	✓	✓	
Hardware Stores	13716	Retail	✓	✓	✓	✓	✓	✓	ST-No Gun Sales
Hazardous Material Contractors	95630	Construction	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Health Care Facilities - alcohol and drug - Not-For-Profit only	44428	Service	X	X	X	X	X	✓	
Health Care Facilities - alcohol and drug - Other than Not-For-Profit	44427	Service	X	X	X	X	X	✓	
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatient only - no regular bed and board facilities - Not-For-Profit only	44440	Service	X	X	X	X	?	✓	
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatient only - no regular bed and board facilities - Other than Not-For-Profit	44439	Service	x	X	X	X	X	✓	
Health Care Facilities - Convalescent or Nursing Homes - not mental - psychopathic institutions - Not-For-Profit only	44430	Service	x	X	X	X	X	✓	
Health Care Facilities - Convalescent or Nursing homes - not mental - psychopathic institutions - Other than Not-For-Profit	44429	Service	x	X	X	X	X	✓	
Health Care Facilities - homes for the aged - Not-For-Profit only	44432	Service	x	X	X	X	X	✓	
Health Care Facilities - homes for the aged - Other than Not-For-Profit	44431	Service	x	X	X	X	X	✓	
Health Care Facilities - homes for the physically handicapped or orphaned - Not-For-Profit	44434	Service	x	X	X	X	X	✓	
Health Care Facilities - homes for the physically handicapped or orphaned - Other than Not-For-Profit	44433	Service	x	X	X	X	X	✓	
Health Care Facilities - hospitals Not-For-Profit	44436	Service	x	X	X	X	X	✓	
Health Care Facilities - hospitals Other than Not-For-Profit	44435	Service	x	X	X	X	X	✓	
Health Care Facilities - mental - psychopathic institutions - Not-For-Profit only	44438	Service	x	X	X	X	X	✓	
Health Care Facilities - mental - psychopathic institutions - Other than Not-For-Profit	44437	Service	x	X	X	X	X	✓	
Health or Exercise Clubs	44311	Service	x	X	?	X	X	✓	
Health or Exercise Facilities - commercially operated	44315	Service	X	X	?	X	X	✓	
Health or Natural Food Stores	13720	Retail	X	X	X	X	X	✓	
Health or Natural Food Stores - No Private Label Products - With an area at least 4000 square feet	54127	Retail	X	X	X	X	X	✓	
Health or Natural Food Stores - No Private Label Products - With an are less than 4000 square feet	54136	Retail	X	X	X	X	X	✓	
Hearing Aid - Distributors	50571	Wholesale	✓	✓	✓	✓	✓	✓	
Hearing Aid - Retail	59974	Retail	✓	✓	✓	✓	✓	✓	Professional Liability is available
Hearing Aid Stores	13759	Retail	✓	✓	✓	✓	✓	✓	
Heating or Combined Heating and Air Conditioning Equipment - dealers or	13930	Wholesale	✓	✓	✓	✓	✓	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair - no liquefied petroleum gas (LPG) equipment sales or work	95647 95648 (includes LPG work/sales.)	Const	X	✓	✓	✓	✓	✓	ST - Supplemental app ST 17 58 required
Heating Equipment Mfg. - coal or wood	55010	Mfg.	x	X	X	X	X	✓	
Heating Equipment Mfg. - electric	55011	Mfg.	x	X	X	X	X	✓	
Heating Equipment Mfg. - fuel oil or kerosene	55012	Mfg.	x	X	X	X	X	✓	
Heating Equipment Mfg. - gas or liquefied petroleum gas	55013	Mfg.	x	X	X	X	X	✓	
Hide Dealers and Distributors - raw	14068	Wholesale	x	X	X	X	X	✓	
Hobby, Craft or Artists' Supply - Distributors	50641	Wholesale	✓	✓	✓	✓	✓	✓	
Hobby, Craft or Artist's Supply - Retail	59995	Retail	✓	✓	✓	✓	✓	✓	
Hobby, Craft or Artist's Supply Stores	14101	Retail	✓	✓	✓	✓	✓	✓	
Home Furnishings Stores	57224	Retail	✓	✓	✓	✓	✓	✓	
Home Health Care Services - Not-For-Profit	44500	Service	x	X	?	X	X	✓	
Home Health Care Services—Other than Not-For-Profit	44501	Service	x	X	?	X	X	✓	
Home Improvement Stores	53989	Retail	✓	✓	✓	✓	✓	✓	
Home Improvement Stores	14279	Retail	✓	✓	✓	✓	✓	✓	
Hone, Oilstone or Whetstone Mfg.	55214	Mfg.	x	X	X	X	X	✓	
Honey Extracting	55371	Agri	x	X	X	X	X	✓	
Hotels and Motels - with pools or beaches - less than four stories	45190	Service	x	X	X	X	X	✓	
Hotels and Motels - with pools or beaches - four stories or more	45191	Service	x	X	X	X	X	✓	
Hotels and Motels - without pools or beaches - less than four stories	45192	Service	x	X	X	X	X	✓	
Hotels and Motels - without pools or beaches - four stories or more	45193	Service	x	X	X	X	X	✓	
Hotels or Motels - (lessor's risk only) - less than four stories	64074	Fincl/ Real Est	x	X	X	X	X	✓	
Hotels and Motels - (lessor's risk only) - four stories or more	64075	Fincl/ Real Est	x	X	X	X	X	✓	
House Furnishings Installation	96053 NOC	Construction	x	✓	✓	✓	✓	✓	
Housing Projects - federal, state, local	64500	Fincl/ Real Est	x	X	X	X	X	✓	
Hunting Preserves - Not-For-Profit only	45225	Agri	x	X	X	X	X	✓	
Hunting Preserves - Other than Not-For-Profit	45224	Agri	x	X	X	X	X	✓	
Ice Cream Stores	14401	Retail	✓	✓	✓	✓	✓	✓	
Ice Dealers and Distributors	14405	Wholesale	x	?	?	?	?	✓	
Importers	55410	Retail	x	X	X	X	X	✓	
Ink Mfg.	55426	Mfg.	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Inner Tubes Mfg.	55597	Mfg.	X	X	X	X	X	✓	
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office	63841	Fincl/ Real Est	✓	✓	✓	✓	✓	✓	
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Lessors Risk Only	63830	Fincl/ Real Est	✓	✓	✓	✓	✓	✓	
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Office	63831	Fincl/ Real Est	✓	✓	✓	✓	✓	✓	
Inspection and Appraisal Companies - inspecting for insurance or valuation	96317	Fincl/ Real Est	X	✓	✓	✓	✓	✓	
Instrument Mfg.	55649 NOC	Mfg.	x	?	?	X	?	✓	
Instrument Mfg. - analytical, calibrating, measuring, testing or recording	55647	Mfg.	x	?	?	X	?	✓	
Insulating Material Mfg. - Mineral	55715	Mfg.	x	X	X	X	X	✓	
Insulating Material Mfg. - Organic	55716	Mfg.	x	X	X	X	X	✓	
Insulating Material Mfg. plastic	55718 NOC	Mfg.	x	X	X	X	X	✓	
Insulating Material Mfg. plastic - for application in a solid state	55717	Mfg.	x	X	X	X	X	✓	
Insulation Work - Mineral	96410	Const	x	?	?	?	?	✓	ST - Fiberglass insulation-includes rolled or blown in
Insulation Work - organic or plastic in solid state	96409	Const	x	X	X	X	X	✓	ST - Cellulose and flammable material insulation not eligible
Insulation Work - Plastic	96408 NOC	Const	x	X	X	X	X	✓	ST - Spray foam insulation work is not eligible
Insurance Agents	45334	Fincl/ Real Est	✓	✓	✓	✓	✓	✓	
Insurance Agents - Condominium - Office	63861	Fincl/ Real Est	✓	✓	✓	✓	✓	✓	
Insurance Agents - Lessor Risk Only	63850	Fincl/ Real Est	✓	✓	✓	✓	✓	✓	
Insurance Agents - Office	63851	Agri	✓	✓	✓	✓	✓	✓	
Interior Decorators	96611	Service	✓	✓	✓	✓	✓	✓	
Interior Decorators - Condominium - Office	63881	Service	✓	✓	✓	✓	✓	✓	
Interior Decorators - Lessor Risk Only	63870	Service	✓	✓	✓	✓	✓	✓	
Interior Decorators - Office	63871	Service	✓	✓	✓	✓	✓	✓	
Internet Access Providers	47600	Service	x	X	X	X	X	✓	
Internet Auctions	16751	Fincl/ Real Est	x	X	X	X	X	✓	
Internet Retailers	16750	Retail	x	X	X	X	X	✓	
Internet Service Providers	47610	Service	x	X	X	X	X	✓	
Irrigation or Drainage System Construction	96702	Const	x	?	?	?	?	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Irrigation Works Operations	96703	Trans	x	?	?	?	?	✓	
Janitorial Services	96816	Service	x	✓	✓	✓	✓	✓	
Janitorial Supplies - dealers or distributors	14527	Wholesale	✓	✓	✓	✓	✓	✓	
Janitorial Supplies - Distributors	50651	Wholesale	✓	✓	✓	✓	✓	✓	
Janitorial Supplies - Retail	59999	Retail	✓	✓	✓	✓	✓	✓	
Jetty or Breakwater Construction	96872	Construction	X	X	X	X	X	✓	
Jewelry - Distributors	50661	Retail	✓	?	?	?	✓	✓	ST - Jewelers Block is not available
Jewelry Mfg.	55802	Mfg.	?	?	?	?	?	✓	
Jewelry - Repair	71941	Retail	✓	✓	✓	✓	✓	✓	
Jewelry - Retail - Costume	59715	Retail	✓	✓	✓	✓	✓	✓	ST - Jewelers Block is not available
Jewelry Stores or Distributors	14655	Retail	X	?	?	?	?	✓	ST - Jewelers Block is not available
Junk Dealers	45380	Wholesale	x	X	X	X	X	✓	
Kennels— breeding, boarding or sales	45450	Agri	x	X	X	X	X	✓	
Labor Union Offices	65007	Service	x	X	X	X	X	✓	
Laboratories - research, development or testing - Not-For-Profit only	97003	Service	x	X	X	X	X	✓	
Laboratories - research, development or testing - Other than Not-For-Profit	97002	Service	x	X	X	X	X	✓	
Ladder Mfg. - Wood	55919	Mfg.	x	X	X	X	X	✓	
Ladder Mfg. - Other than wood	55918 NOC	Mfg.	x	X	X	X	X	✓	
Lakes or Reservoirs - existence hazard only - Not-For-Profit only	45524	Misc	x	X	X	X	X	✓	
Lakes or Reservoirs - existence hazard only – Other than Not-For-Profit	45523	Misc	x	X	X	X	X	✓	
Lamp Shade Mfg.	56040	Mfg.	x	?	?	?	?	✓	
Lamps or Lanterns Mfg. - Electric	56041	Mfg.	x	?	?	?	?	✓	
Lamps or Lanterns Mfg. - other than electric	56042 NOC	Mfg.	x	X	X	X	X	✓	
Land - occupied by persons other than the insured for business purposes - (lessor's risk only)	45539	Fincl/ Real Est	x	X	X	X	X	✓	
Landscape Gardening	97047	Agri	x	✓	✓	✓	✓	✓	
Laundries and Dry Cleaners - self-service	14731	Service	x	✓	✓	✓	✓	✓	
Laundries and Dry Cleaning Plants	45678	Service	x	✓	✓	✓	✓	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Laundromat (Self Service) - Non-Supervised	09541	Service	✓	✓	✓	✓	✓	✓	
Laundromat (Self Service) - Supervised	09531	Service	✓	✓	✓	✓	✓	✓	
Laundry and Dry Cleaning or Dyeing Receiving Stations	14732	Service	X	✓	✓	✓	✓	✓	
Laundry and Dry Cleaning - Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	Service	✓	✓	✓	✓	✓	✓	
Laundry and Dry Cleaning Stores	14733	Service	X	✓	✓	✓	✓	✓	
Laundry and Dry Cleaning - Stores - Using petroleum solvents and other combustible hydrocarbon solvents	09501	Service	?	✓	✓	✓	X	✓	
Laundry and Dry Cleaning - Stores - Using synthetic solvents NOT including perchloroethylene or other synthetic solvents	09521	Service	✓	✓	✓	✓	✓	✓	
Laundry Rental Service	14734	Service	X	✓	✓	✓	✓	✓	
Lawn Care Services	97050	Agri	X	✓	✓	✓	✓	✓	
Lawyers Offices - Not-For-Profit only	66123	Service	X	X	X	X	X	✓	
Lawyers Offices - Other than Not-For-Profit	66122	Service	X	X	X	X	X	✓	
Lawyers (Personal injury And Advertising Injury Endorsement BP 04 37 or Exclusion - Personal Injury And Advertising Injury - Lawyers Endorsement BP 14 15 must be attached.) - Condominium - Office	63931	Service	X	X	X	X	X	✓	
Lawyers (Personal Injury And Advertising Injury Endorsement BP 04 37 or Exclusion - Personal injury And Advertising Injury - Lawyer Endorsement BP 14 15 must be attached.) - Lessor Risk Only	63920	Service	X	X	X	X	X	✓	
Lawyers (Personal injury And Advertising Injury Endorsement BP 04 37 or Exclusion - Personal Injury And Advertising injury - Lawyers Endorsement BP 14 15 must be attached.) - Office	63921	Service	X	X	X	X	X	✓	
Lead Mfg. - Red or White	56170	Mfg.	X	X	X	X	X	✓	
Lead Works - sheet , pipe or shot	56171	Mfg.	X	X	X	X	X	✓	
Leather Goods Mfg.	56202 NOC	Mfg.	X	?	?	?	?	✓	
Leather Products or Hide Stores - Retail only	56992	Retail	✓	✓	✓	✓	✓	✓	
Libraries	66309	Service	X	✓	✓	✓	✓	✓	
Light Bulb or Tubes Mfg.	56390	Mfg.	X	X	X	X	X	✓	
Lighting Fixtures Mfg.	5639	Mfg.	X	X	X	X	X	✓	
Lime Mfg.	56427	Mfg.	X	X	X	X	X	✓	
Liquor Mfg.	56488	Mfg.	X	X	X	X	X	✓	
Lithographing	71855	Mfg.	✓	✓	✓	✓	✓	✓	
Livestock Dealer or Commission Merchants	14855	Wholesale	X	X	X	X	X	✓	
Livestock Sales Companies	45771	Wholesale	X	X	X	X	X	✓	
Locksmiths	52512	Service	✓	✓	✓	✓	✓	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Locksmiths	14913	Service	X	✓	✓	✓	✓	✓	
Logging and Lumbering	97111	Mfg.	X	X	X	X	X	✓	
Lubricants Mfg. - grease	56567	Mfg.	X	X	X	X	X	✓	
Luggage Goods - Retail Only	59999	Retail	✓	✓	✓	✓	✓	✓	
Lumberyards	45819	Wholesale	X	?	?	?	?	✓	
Machine Shops	97220 NOC	Mfg.	X	?	?	?	?	✓	Design/Professional liability may be required
Machinery or Equipment - Farm - Installation, servicing, repair or erection	97221	Service	X	X	X	X	X	✓	
Machinery or Equipment - Industrial - Installation, servicing or repair	97222	Const	X	X	X	X	X	✓	
Machinery or Equipment - Installation, servicing or repair	97223 NOC	Const	X	X	X	X	X	✓	
Machinery or Equipment Dealers	15062 NOC	Wholesale	X	X	X	X	X	✓	
Machinery or Equipment Dealers - construction or industrial - mobile type	15060	Wholesale	X	X	X	X	X	✓	
Machinery or Equipment Dealers - Farm Type	15061	Wholesale	X	X	X	X	X	✓	
Machinery or Equipment Dealers - yard or garden type	15063	Wholesale	X	✓	✓	✓	✓	✓	
Machinery or Machinery Parts Mfg.	56654 NOC	Mfg.	X	X	X	X	X	✓	
Machinery or Machinery Parts Mfg. - construction, mining or material handling type	56650	Mfg.	X	X	X	X	X	✓	
Machinery or Machinery Parts Mfg. - farm type	56651	Mfg.	X	X	X	X	X	✓	
Machinery or Machinery Part Mfg. - Industrial type	56652	Mfg.	X	X	X	X	X	✓	
Machinery or Machinery Parts Mfg. - Metalworking	56653	Mfg.	X	X	X	X	X	✓	
Mail Box or Packaging Stores	15070	Service	✓	✓	✓	✓	✓	✓	
Mail Box or Packaging Stores - Packaging Services (Except packing and crating for transportation)	71837	Service	✓	✓	✓	✓	✓	✓	
Mail Box or Packaging Stores - Packing and Preparing Goods for Shipping	71837	Service	✓	✓	✓	✓	✓	✓	
Mail Order or Online Drugstores	45900	Retail	X	X	X	X	X	✓	
Mail Order Houses	45901	Retail	X	X	X	X	X	✓	
Mail Order Houses - Retail Only	59999	Retail	✓	✓	✓	✓	✓	✓	
Mailing and Addressing Companies	45937	Service	X	✓	✓	✓	✓	✓	
Mailing and Addressing Companies - Direct Mailing Companies	71837	Service	✓	✓	✓	✓	✓	✓	
Mailing and Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837	Service	?	?	?	?	✓	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Manufacturers	54444 NOC	Mfg.	X	?	?	?	?	✓	
Manufacturers Representatives	45993	Mfg.	X	✓	✓	✓	✓	✓	
Manufacturers Representatives - Condominium - Office	63951	Mfg.	?	?	?	?	?	✓	
Manufacturers Representatives - Lessors Risk Only	63940	Mfg.	✓	?	?	?	?	✓	
Manufacturers Representatives - Office	63941	Mfg.	✓	?	?	?	?	✓	
Marble Products - Retail only	59999	Retail	✓	✓	✓	✓	✓	✓	
Marine Appraisers or Surveyors	97308	Service	X	X	X	X	?	✓	
Markets - not open air (lessor's risk only) Not-For-Profit only	15120	Fincl/ Real Est	X	X	X	X	X	✓	
Markets - not open air (lessor's risk only) Other than Not-For-Profit	15119	Fincl/ Real Est	X	X	X	X	X	✓	
Markets - open air (lessor's risk only) Not-For-Profit only	15124	Fincl/ Real Est	X	X	X	X	X	✓	
Markets - open air (lessor's risk only) Other than Not-For-Profit	15123	Fincl/ Real Est	X	X	X	X	X	✓	
Masonry	97447	Construction	X	✓	✓	✓	✓	✓	ST-No work over 3 stories
Match Mfg.	56690	Mfg.	X	X	X	X	X	✓	
Mattress or Box Spring Mfg.	56699	Mfg.	X	X	X	X	X	✓	
Mausoleums - Not-for-profit only	46005	Fincl/ Real Est	X	?	?	?	?	✓	
Mausoleums - Other than Not-for-profit	46004	Fincl/ Real Est	X	?	?	?	?	✓	
Meat, Fish, Poultry or Seafood - curing	56758	Mfg.	X	X	X	X	X	✓	
Meat, Fish, Poultry or Seafood - Distributors	15223	Wholesale	✓	✓	✓	✓	✓	✓	
Meat, Fish, Poultry or Seafood - Distributors Fish or Seafood	50671	Wholesale	✓	✓	✓	✓	?	✓	
Meat, Fish, Poultry or Seafood - Distributors - Meat	50671	Wholesale	✓	✓	✓	✓	?	✓	
Meat, Fish, Poultry or Seafood - Distributors - Poultry	50671	Wholesale	✓	✓	✓	✓	?	✓	
Meat, Fish, Poultry or Seafood - Processing - in airtight containers	56759	Mfg.	X	X	X	X	X	✓	
Meat, Fish, Poultry or Seafood - Processing - not airtight containers	56760	Mfg.	X	X	X	X	X	✓	
Meat, Fish, Poultry or Seafood Stores	15224	Retail	✓	✓	✓	✓	✓	✓	
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216	Retail	✓	✓	✓	✓	✓	✓	
Meat, Fish, Poultry or Seafood - Retail - Meat or Poultry	54216	Retail	✓	✓	✓	✓	✓	✓	
Media Mfg. - Prerecorded	58627	Mfg.	X	?	?	?	?	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Media Mfg - blank	57800	Mfg.	x	?	?	?	?	✓	
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. - expandable	56805	Mfg.	x	X	X	X	X	✓	
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. - nonexpandable	56806	Mfg.	x	X	X	X	X	✓	
Medical, Dental, Hospital or Surgical Instruments Mfg.	56807	Mfg.	x	X	X	X	X	✓	
Medical, Dental, or Surgical Diagnostic or Treatment Machines or Devices Mfg.	56808	Mfg.	x	X	X	X	X	✓	
Medical, Hospital and Surgical Equipment and Supplies - rented to others	15300	Service	x	X	X	X	X	✓	
Medical, Hospital and Surgical Supply Stores	15314	Wholesale	x	?	?	?	?	✓	
Medical Offices	66561	Service	✓	✓	✓	✓	✓	✓	
Medical Offices - Condominium - Office	63991	Service	✓	✓	✓	✓	?	✓	
Medical Offices - Lessor Risk Only	63980	Service	✓	✓	✓	✓	✓	✓	
Medical Offices - Office	63981	Service	✓	✓	✓	✓	✓	✓	
Metal Dealers (No direct importing of products)	59999	Wholesale	✓	✓	✓	✓	?	✓	
Metal Dealers or Distributors - nonstructural	15404	Wholesale	x	?	?	?	?	✓	
Metal Dealers or Distributors - structural	15405	Wholesale	x	?	?	?	?	✓	
Metal Erection - decorative or artistic	97650	Const	x	?	?	?	?	✓	
Metal Erection - frame structures iron work on outside of buildings	97651	Const	x	?	?	?	?	✓	
Metal Erection - in the construction of dwellings not exceeding 2 stories in height	97652	Const	x	X	X	X	X	✓	
Metal Erection - nonstructural	97653	Const	x	?	?	?	?	✓	
Metal Erection - steel lock gates, gasholder, standpipes, water towers, smokestacks, tanks, silos, prison cells, fire or burglarproof vaults	97654	Const	x	X	X	X	X	✓	
Metal Erection - structural	97655 NOC	Const	x	X	X	X	X	✓	
Metal Foil Mfg.	56910	Mfg.	x	?	?	?	?	✓	
Metal Goods Mfg.	56911 NOC	Mfg.	x	?	?	?	?	✓	
Metal Goods Mfg. stamping - not signs	56912	Mfg.	x	✓	✓	?	✓	✓	
Metal Heat Processing	56913	Mfg.	x	X	X	X	X	✓	
Metal Scrap Dealers	15406	Wholesale	x	X	X	X	X	✓	
Metal Works - shop - decorative or artistic	59914	Mfg.	x	✓	✓	✓	✓	✓	
Metal Works - shop - structural - load bearing	56915	Mfg.	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Metal Works - shop - structural - not load bearing	56916	Mfg.	X	?	?	?	?	✓	
Metal - extraction or refining	56900 NOC	Mfg.	X	X	X	X	X	✓	
Metals - extraction or refining - chemical processes	56917	Mfg.	X	X	X	X	X	✓	
Metals - extraction or refining - electrometallurgical processes	56918	Mfg.	X	X	X	X	X	✓	
Metals - extraction or refining of ferrous metals - blast furnace or other pyro metallurgical processes	59619	Mfg.	X	X	X	X	X	✓	
Metals - extraction or refining of nonferrous metals - blast furnace or other pyro metallurgical processes	56920	Mfg.	X	X	X	X	X	✓	
Mica Goods Mfg.	56980	Mfg.	X	X	X	X	X	✓	
Milk Depots or Dealers	57001	Wholesale	X	X	X	X	X	✓	
Milk Processing	57002	Mfg.	X	X	X	X	X	✓	
Mining	98002 NOC	Mining	X	X	X	X	X	✓	
Mining - Surface	98003	Mining	X	X	X	X	X	✓	
Mobile Home Mfg.	57090	Mfg.	X	X	X	X	X	✓	
Mobile Home Parks or Courts	46202	Fincl/ Real Est	X	X	X	X	X	✓	
Mobile Home Sales Agencies	15488	Retail	X	X	X	X	X	✓	
Model Homes	46362	Fincl/ Real Est	X	X	X	X	X	✓	
Modular Units Mfg.	57146	Mfg.	X	X	X	X	X	✓	
Motion Pictures - development of negatives, printing, and all subsequent operations	98090	Service	X	X	X	X	X	✓	
Motion Pictures - film distribution or exchanges - not located at motion picture studios	98091	Service	X	X	X	X	X	✓	
Motion Pictures - production - studios or outside - all operations prior to the development of negatives	98092	Service	X	X	X	X	X	✓	
Motorcycle, Moped or Motor Scooter Mfg.	57202	Mfg.	X	X	X	X	X	✓	
Museums - Not-For-Profit only	46427	Service	X	✓	✓	✓	✓	✓	
Museums - Other than Not-For-Profit	46426	Service	X	✓	✓	✓	✓	✓	
Music Stores - Pre-Recorded	57338	Retail	✓	✓	✓	✓	✓	✓	
Music Stores - pre-recorded	16676	Retail	✓	✓	✓	✓	✓	✓	
Musical Instrument Mfg.	57257	Mfg.	✓	✓	✓	✓	✓	✓	
Musical Instrument stores	57334	Retail	✓	✓	✓	✓	✓	✓	
Musical Instrument stores	15538	Retail	✓	✓	✓	✓	✓	✓	

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NoClass Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Nails or Spikes Mfg.	57401	Mfg.	X	X	X	X	?	✓	
Nail Salons	15600	Service	X	✓	✓	✓	✓	✓	ST-No Professional
Nail Salons - Company Approval Required	71952	Service	✓	✓	✓	✓	✓	✓	ST-No Professional
Nanomaterial Distributors	13208	Wholesale	X	X	X	X	X	✓	
Needles, Pins or Tacks Mfg.	57403	Mfg.	X	X	X	X	X	✓	
Net Mfg. - other than safety nets	57410 NOC	Mfg.	X	X	X	X	X	✓	
Net Mfg. - safety nets	57411	Mfg.	X	X	X	X	X	✓	
Newspaper or Magazine Distributors	15607	Wholesale	X	✓	✓	✓	✓	✓	
Newsstands	59935	Retail	X	X	X	X	X	✓	
Newsstands	15608	Retail	X	X	X	X	X	✓	
Nightclubs, Cabarets and Comedy Clubs	15656	Retail	X	X	X	X	X	✓	
Not Otherwise Classified (Company Approval Required) - Condominium - Office	65231		✓	✓	✓	✓	✓	✓	
Not Otherwise Classified (Company Approval Required) - Lessors Risk Only	65170		✓	✓	✓	✓	✓	✓	
Not Otherwise Classified (Company Approval Required) Office	65171		✓	✓	✓	✓	✓	✓	
Nursery - Garden	15699	Retail	✓	✓	?	✓	✓	✓	
Office Machines Mfg.	57572	Mfg.	X	X	X	X	X	✓	
Office Machines or Appliances - installation, inspection, adjustment or repair	98111	Service	X	✓	✓	✓	✓	✓	
Office Machines or Appliances - Distributors- No Repair	50691	Wholesale	✓	✓	✓	✓	✓	✓	
Office Machines or Appliances - Retail - No Repair	50925	Retail	✓	✓	✓	✓	✓	✓	
Oil or Natural Gas Lease Operations	98150	Fincl/ Real Est	X	X	X	X	X	✓	
Oil or Gas Lease Operations - natural gas - within the limits of any town or city on the right-of-way of any railroad, or in any ocean, gulf or bay	98151	Mining	X	X	X	X	X	✓	
Oil or Gas Lease Work by Contractors - not lease operation	98152	Const	X	X	X	X	X	✓	
Oil or Gas Wells - acidizing	98153	Mining	X	X	X	X	X	✓	
Oil or Gas Wells - cementing	98154	Mining	X	X	X	X	X	✓	
Oil or Gas Wells - cleaning or swabbing by contractors	98155	Mining	X	X	X	X	X	✓	
Oil or Gas Wells - cleaning or swabbing by contractors - within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay	98156	Mining	X	X	X	X	X	✓	
Oil or Gas Wells - drilling or re-drilling, installation or recovery of casing	98157	Mining	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Oil or Gas Wells - drilling or re-drilling, installation or recovery of casing - within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay	98158	Mining	X	X	X	X	X	✓	
Oil or Gas Wells - instrument logging or survey work in wells	98159	Mining	x	X	X	X	X	✓	
Oil or Gas Wells - non-operating working interest	46510	Fincl/ Real Est	x	X	X	X	X	✓	
Oil or Gas Wells - perforating of casing	98160	Mining	x	X	X	X	X	✓	
Oil or Gas Wells - servicing - by contractors	98161	Mining	x	X	X	X	X	✓	
Oil or Gas Wells - shooting	98162	Mining	x	X	X	X	X	✓	
Oil or Gas Well Supplies or Equipment Dealers - secondhand	15188	Wholesale	x	X	X	X	X	✓	
Oil Refineries	15733	Mfg.	x	X	X	X	X	✓	
Oil Rig or Derrick Erecting or Dismantling - wood or metal	98163	Mining	x	X	X	X	X	✓	
Oil Still Erection or Repair	98164	Mining	x	X	X	X	X	✓	
Optical Goods - Distributors	50721	Wholesale	✓	✓	✓	✓	✓	✓	
Optical Goods - Mfg.	57600	Mfg.	x	?	?	?	?	✓	
Optical Goods - Retail	59954	Retail	✓	✓	✓	✓	✓	✓	ST - Professional Liability is available
Optical Goods Stores	15839	Retail	✓	✓	✓	✓	✓	✓	ST - Professional Liability is available
Orchards and Vineyards - Operation by contractors	98257	Agri	x	X	X	X	?	✓	
Ore Milling or Processing	57611	Mfg.	x	X	X	X	X	✓	
Orthopedic, Ambulation or Prosthetic Devices Mfg.	57625	Mfg.	x	X	X	X	X	✓	
Packing Houses	57651	Mfg.	x	X	X	X	X	✓	
Paint, Varnish, Shellac or Lacquer Mfg.	57690	Mfg.	x	X	X	X	X	✓	
Paint, Wallpaper or Wallcovering Stores	15991	Retail	✓	✓	✓	✓	✓	✓	
Paint, Wallpaper or Wallcovering Stores	52322	Retail	✓	✓	✓	✓	✓	✓	
Painting - exterior - buildings or structures - exceeding three stories in height	98303 NOC	Const	X	X	X	X	X	✓	
Painting - exterior - building or structures - three stories or less in height	98304 NOC	Const	X	?	?	?	?	✓	ST-\$1000 PD Deductible Required
Painting - interior - buildings or structures	98305	Const	X	✓	✓	✓	✓	✓	
Painting - oil or gasoline tanks	98306	Const	X	X	X	X	X	✓	
Painting, Picture or Frame Stores	59999	Retail	✓	✓	✓	✓	✓	✓	
Painting - ship hulls	98307	Const	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Painting - Shop Only	98308	Const	X	?	?	?	?	✓	
Painting - steel structures or bridges	98309	Const	X	X	X	X	X	✓	
Painting, Picture or Frame Stores	15993	Retail	✓	✓	✓	✓	✓	✓	
Paper Coating or Finishing	57716	Mfg.	X	?	?	?	?	✓	
Paper Goods Mfg.	57725 NOC	Mfg.	X	?	?	?	?	✓	
Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928	Wholesale	X	X	X	X	X	✓	
Paper Mfg.	57726	Mfg.	X	?	?	?	?	✓	
Paper Products Distributors	16005	Wholesale	X	✓	?	✓	✓	✓	
Paper, Rag or Rubber Stock Dealers and Distributors - secondhand	16009	Wholesale	X	X	X	X	X	✓	
Paperhanging	98344	Const	X	✓	✓	✓	✓	✓	
Parachute Mfg.	57798	Mfg.	X	X	X	X	X	✓	
Parades	46590	Service	X	X	X	X	X	✓	
Parking - Private	46622	Service	X	X	X	X	X	✓	
Parking - Public - open air	46604	Service	X	X	X	X	X	✓	
Parking - public-- shopping centers - maintained by the insured (lessor's risk only)	46607	Service	X	?	?	?	?	✓	
Parking - public - not open air	46603	Service	X	X	X	X	X	✓	
Parking - public - shopping centers- maintained by lessee (lessor's risk only)	46606	Fincl/ Real Est	X	?	?	?	?	✓	
Parks or Playgrounds	46671	Service	X	X	X	X	X	✓	
Pattern Mfg. - metal	57808	Mfg.	X	?	?	?	?	✓	
Pattern Mfg. - paper	57810	Mfg.	X	?	?	?	?	✓	
Pattern Mfg. - other	57809 NOC	Mfg.	X	?	?	?	?	✓	
Pawn Shops - LRO Only - Company Approval Required	59982	Retail	X	X	X	X	X	✓	
Payroll Accounting Services - Condominium - Office	64021	Service	✓	✓	✓	✓	✓	✓	
Payroll Accounting Services - Lessors Risk Only	64010	Service	✓	✓	✓	✓	✓	✓	
Payroll Accounting Services - Office	64011	Service	✓	✓	✓	✓	✓	✓	
Penal Institutions	46700	Service	X	X	X	X	X	✓	
Pencil, Pen, Crayon or Chalk Mfg.	57871	Mfg.	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Pest Control Services	43470	Service	X	X	✓	X	X	✓	
Pet Food Mfg.	57913	Mfg.	X	X	?	X	X	✓	
Pet Grooming	16402	Retail	X	✓	✓	✓	✓	✓	
Pet Stores	16403	Retail	X	✓	✓	✓	✓	✓	
Pet Stores	59997	Retail	✓	✓	✓	✓	✓	✓	
Pet Training	16404	Retail	X	?	?	?	?	✓	
Photo Finishing Laboratories	57997	Service	X	✓	✓	✓	✓	✓	
Photoengraving	71888	Service	✓	✓	✓	✓	✓	✓	
Photographers	71899	Service	?	?	?	?	✓	✓	
Photographic Equipment Mfg.	57998	Mfg.	x	?	?	?	?	✓	
Photographic Equipment - Retail Only	59955	Retail	✓	?	?	?	✓	✓	
Photographic Supplies Mfg.	57999	Mfg.	x	?	?	?	?	✓	
Piano Tuning	98405	Service	x	✓	✓	✓	✓	✓	
Picnic Grounds-commercially operated	46773	Service	x	X	?	X	X	✓	
Pile Driving - building foundation only	98413	Const	x	X	X	X	X	✓	
Pile Driving - sonic method	98415	Const	x	X	X	X	X	✓	
Pile Driving - other	98414	Const	x	X	X	X	X	✓	
Pipeline Construction - Gas	98423	Const	x	X	X	X	X	✓	
Pipeline Construction - Oil	98425	Const	x	X	X	X	X	✓	
Pipeline Construction - slurry - nonflammable mixtures	98426	Const	x	X	X	X	X	✓	
Pipeline Construction - Other	98424 NOC	Const	x	X	X	X	X	✓	
Pipeline - Operation - Gas	98427	Trans	x	X	X	X	X	✓	
Pipeline - Operation - Oil	98429	Trans	x	X	X	X	X	✓	
Pipelines - Operation - Slurry - nonflammable mixtures	98430	Trans	x	X	X	X	X	✓	
Pipelines - Operation - Other	98428 NOC	Trans	x	X	X	X	X	✓	
Pipes Mfg. - Tobacco	58020	Mfg.	x	X	X	X	X	✓	
Pipes or Tubes Mfg. - Metal	58009	Mfg.	X	X	?	X	?	✓	

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LimiClass Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Pipes or Tubes Mfg. - Plastic	58010	Mfg.	X	X	X	X	X	✓	
Plastering or Stucco Work	98449	Const	X	X	?	X	?	✓	
Plastic Mfg. - raw material	58056	Mfg.	X	X	X	X	X	✓	
Plastic or Rubber Goods Mfg. - Household	58057 NOC	Mfg.	X	X	X	X	X	✓	
Plastic or Rubber Goods Mfg. - other than household	58058 NOC	Mfg.	X	X	X	X	X	✓	
Plastic or Rubber Supply Goods Distributors	16501	Wholesale	✓	✓	✓	✓	✓	✓	No direct importing of products
Plumbing - Commercial and Industrial	98482	Const	x	X	X	X	X	✓	
Plumbing - Residential or Domestic	98483	Const	x	X	X	X	X	✓	
Plumbing Fixtures Mfg.	58095	Mfg.	x	X	X	X	X	✓	
Plumbing Supplies and Fixtures Dealers and Distributors	16527	Wholesale	x	✓	✓	✓	✓	✓	
Plumbing Supplies and Fixtures - Distributors	50741	Wholesale	✓	✓	✓	✓	✓	✓	
Plumbing Supplies and Fixtures - Retail	59999	Retail	✓	✓	✓	✓	✓	✓	
Plumbing Supplies Mfg.	58096 NOC	Mfg.	x	X	X	X	X	✓	
Plywood, Veneer or Veneer Products Mfg. - without log processing	58302	Mfg.	x	X	X	X	X	✓	
Plywood, Veneer or Veneer Products Mfg. - other	58301 NOC	Mfg.	x	X	X	X	X	✓	
Political Campaign Headquarters or Offices	46822	Service	x	X	X	X	X	✓	
Portable Toilet Rentals	19061	Service	x	?	?	?	?	✓	
Powered Equipment Dealers	50819	Retail	✓	✓	✓	✓	✓	✓	
Precision and Scientific Tools and Instruments - Retail	50811	Retail	✓	✓	✓	✓	✓	✓	
Prefabricated Building Erection	98502	Const	X	?	?	?	?	✓	ST- Limit One Story
Prefabricated Building Mfg.	58397	Mfg.	X	X	X	X	X	✓	
Printers or Electrotypers Supplies - Distributors	16588	Wholesale	✓	✓	✓	✓	✓	✓	
Printing	71912	Mfg.	✓	✓	✓	✓	✓	✓	ST - Printers E&O Available; supplemental App ST 15 03 required -No Lottery tickets
Printing - Not-For-Profit only	58409	Mfg.	✓	✓	✓	✓	✓	✓	
Printing - Other than Not-For-Profit	58408	Mfg.	✓	✓	✓	✓	✓	✓	
Produce Handling or Packing	16604	Agri	X	X	?	X	?	✓	
Professional and Trade Associations - No building or premises owned or leased except as offices - Not-For-Profit only	46882	Service	X	X	X	X	X	✓	ST Labor Unions not eligible

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Professional and Trade Associations - no building or premises owned or leased except as offices - Other than Not-For-Profit	46881	Service	X	X	X	X	X	✓	ST Labor Unions not eligible
Publishers - Books or Magazines - Not- For-Profit only	58457	Mfg.	x	✓	✓	✓	✓	✓	
Publishers - Books or Magazines - Other than Not-For-Profit	58456	Mfg.	x	✓	✓	✓	✓	✓	
Publishers - newspapers - Not-For-Profit only	58459	Mfg.	x	✓	✓	✓	✓	✓	
Publishers- newspapers - Other than Not-For-Profit	58458	Mfg.	x	✓	✓	✓	✓	✓	
Pulp Mfg.	58503	Mfg.	x	X	X	X	X	✓	
Pumps or Compressors Mfg.	58532	Mfg.	x	X	X	X	X	✓	
Quarries	98555	Mining	x	X	X	X	X	✓	
Race Tracks - motorized vehicles - lessor's risk only	46913	Fincl/ Real Est	x	X	X	X	X	✓	
Race Tracks - motorized vehicles - sponsor's risk only	46915	Service	x	X	X	X	X	✓	
Race Tracks – motorized vehicles - operators	46911	Service	x	X	X	X	X	✓	
Race Tracks - operators	46912 NOC	Service	x	X	X	X	X	✓	
Racing - lessor's risk only	46914 NOC	Fincl/ Real Est	x	X	X	X	X	✓	
Racing - sponsor's risk only	46916	Service	x	X	X	X	X	✓	
Racquet Sports and Handball Facilities - commercially operated	16670	Service	x	X	?	X	X	✓	
Radio or TV Broadcasting Stations - Not-For-Profit only	98598	Trans	x	X	?	X	X	✓	
Radio or TV Broadcasting Stations - Other than Not-For-Profit	98597	Trans	x	X	?	X	X	✓	
Railroad Construction	98601	Const	x	X	X	X	X	✓	
Railroad Engine Mfg.	58559	Mfg.	x	X	X	X	X	✓	
Railroad or Other Public Conveyance Cars Mfg.	58560	Mfg.	x	X	X	X	X	✓	
Railroad or Other Public Conveyance Cars Parts Mfg.	58561	Mfg.	x	X	X	X	X	✓	
Railroads - operation and maintenance - with BI passenger hazard	98622	Trans	x	X	X	X	X	✓	
Railroads - operation and maintenance - without BI passenger hazard	98623	Trans	x	X	X	X	X	✓	
Railroads - shop operation and maintenance	98624	Trans	x	X	X	X	X	✓	
Razor or Razor Blades Mfg.	58575	Mfg.	x	X	X	X	X	✓	
Real Estate Agents	47050	Fincl/ Real Est	x	✓	✓	✓	?	✓	ST -Non-Owned Auto is not available
Real Estate Agents - No Non-Owned Auto Exposure - Condominium - Office	64071	Fincl/ Real Est	✓	✓	✓	✓	?	✓	ST -Non-Owned Auto is not available

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Real Estate Agents - No Non-Owned Auto Exposure - Lessors Risk Only	64060	Fincl/ Real Est	✓	✓	✓	✓	?	✓	
Real Estate Agents - No Non-Owned Auto Exposure - Office	644061	Fincl/ Real	✓	✓	✓	✓	?	✓	
Real Estate Property Managed	47052	Fincl/ Real	X	X	?	X	?	✓	
Real Estate Development Property	47051	Fincl/ Real	X	X	?	X	?	✓	
Recording Studios	47103	Servc	X	✓	✓	✓	✓	✓	
Recreational Vehicle Dealers	16694	Retail	X	X	?	X	?	✓	
Recycling Collections Centers - NFP only	47147	Trans	X	X	X	X	X	✓	
Recycling Collection Centers Other than NFP	47146	Trans	X	X	X	X	X	✓	
Refrigeration Equipment-- Commercial - No Used Equipment - Distributors	50771	Wholesale	✓	✓	✓	✓	✓	✓	
Refrigeration Equipment - Commercial - No Used Equipment - Retail	59983	Wholesale	✓	✓	✓	✓	✓	✓	
Refrigeration Equipment Mfg.	58663	Mfg.	x	X	X	X	X	✓	
Refrigeration Equipment - Dealers and Distributors only - Commercial	16705	Wholesale	x	✓	✓	✓	✓	✓	
Refrigeration Systems or Equipment - dealers and distributors and installation, servicing or repair commercial	98636	Service	x	?	✓	?	✓	✓	
Rendering Works	58682	Mfg.	x	X	X	X	X	✓	
Renovating - outside surfaces of buildings	98640	Const	x	?	?	?	?	✓	
Rental Stores NOC	16722	Service	x	X	X	X	X	✓	
Rental Stores - machinery or equipment - rented to others on a long-term basis	16723	Service	x	X	X	X	X	✓	
Restaurants - Bring Your Own Alcohol - with no sale or alcoholic beverages - with table service	16905	Retail	x	X	X	X	X	✓	
Restaurants - Bring Your Own Alcohol - with no sale of alcoholic beverages - without table service with seating	16906	Retail	x	X	X	X	X	✓	
Restaurants - Limited Cooking Restaurants - Drive-ins/Service in Car (When Drive-ins. Service in Car and any other eligible restaurant classification applies, rate and code the restaurant as Drive-Ins /Service in Car.)	09121	Retail	X	X	X	X	X	✓	
Restaurants - Limited Cooking Restaurants - Café	09011	Retail	✓	✓	✓	✓	✓	✓	
Restaurants - Limited Cooking Restaurants - Coffee Bars or Shops	09041	Retail	✓	✓	✓	✓	✓	✓	
Restaurants - Limited Cooking Restaurants - Concession Stands / Snack Bars	09061	Retail	✓	✓	✓	✓	?	✓	
Restaurants - Limited Cooking Restaurants - Delicatessen and Sandwich Shops	09081	Retail	✓	✓	✓	✓	✓	✓	
Restaurants - Limited Cooking Restaurants - Donut Shops (Limited Cooking Only)	09101	Retail	?	?	?	?	✓	✓	
Restaurants - Limited Cooking Restaurants - Drug Stores	09141	Retail	?	?	?	?	✓	✓	
Restaurants - Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	Retail	✓	✓	✓	✓	✓	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Restaurants - Limited Cooking Restaurants - Donut Shops (Limited Cooking Only)	09101	Retail	?	?	?	?	✓	✓	
Restaurants - Limited Cooking Restaurants - Drug Stores	09141	Retail	?	?	?	?	✓	✓	
Restaurants - Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	Retail	✓	✓	✓	✓	✓	✓	
Restaurants - Limited Cooking Restaurants - Pizza Shops	09211	Retail	✓	✓	✓	✓	✓	✓	ST - No Non-Owned Auto, No liquor liability
Restaurants - Limited Cooking Restaurants - Salad Bars	09231	Retail	?	?	?	?	✓	✓	
Restaurants - operated by concessionaires - Not-For-Profit only	16820	Retail	x	x	x	x	x	✓	
Restaurants - operated by concessionaires - Other than Not-For-Profit	16819	Retail	x	x	x	x	x	✓	
Restaurants - with no sale of alcoholic beverages - with table service	16900	Retail	x	x	x	x	x	✓	
Restaurants - with no sale of alcoholic beverages - without table service with seating	16901	Retail	x	x	x	x	x	✓	
Restaurants - with no sale of alcoholic beverages - without seating	16902	Retail	x	x	x	x	x	✓	
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - with table service	16910	Retail	x	x	x	x	x	✓	
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - without table service with seating	16911	Retail	x	x	x	x	x	✓	
Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - with dance floor	16915	Retail	x	x	x	x	x	✓	
Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - without dance floor	16916	Retail	x	x	x	x	x	✓	
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor - table service	16920	Retail	x	x	x	x	x	✓	
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor - no table service	16921	Retail	x	x	x	x	x	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor - table service	16930	Retail	x	X	X	X	X	✓	
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with table - without dance floor - no table service	16931	Retail	x	X	X	X	X	✓	
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables) -with dance floor	16940	Retail	x	X	X	X	X	✓	
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables) -without dance floor	16941	Retail	x	X	X	X	X	✓	
Retail Stores (Not Otherwise Classified)	59999	Retail	✓	✓	✓	✓	✓	✓	
Riding Academies	47221	Service	x	X	X	X	X	✓	
Rifle or Pistol Ranges	47254 NOC	Service	x	X	X	X	X	✓	
Rifle or Pistol Ranges - indoor	47253	Service	x	X	X	X	X	✓	
Rigging - not ship or boat	98658	Const	x	X	X	X	X	✓	
Rigging - ship or boat	98659	Mfg.	x	X	X	X	X	✓	
Rodeos	47318	Service	x	X	X	X	X	✓	
Rolling Mills - cold or hot process	58713	Mfg.	x	X	X	X	X	✓	
Roofing - residential - three stories and under	98678	Const	x	X	X	X	X	✓	
Roofing-residential over three stories and/or commercial	98677	Const	x	X	X	X	X	✓	
Roofing - Commercial	98677	Const	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Rope Mfg.	58737	Mfg.	x	X	X	X	X	✓	
Rubber Mfg.	58756	Mfg.	x	X	X	X	X	✓	
Rubber Reclaiming	58757	Mfg.	x	X	X	X	X	✓	
Rubber Stamp Mfg. or Assembling	58759	Mfg	x	?	?	?	?	✓	
Saddles, harnesses or Horses Furnishings Mfg.	58802	Mfg	x	X	X	X	X	✓	
Safes or Safe Vaults Mfg.	58813	Mfg.	x	X	X	X	X	✓	
Sail Making	58822	Mfg.	x	X	X	X	X	✓	
Sales or Service Organizations	47367	Service	x	?	?	?	?	✓	
Salt, Borax, Potash or Phosphate - producing or refining	58837 NOC	Mfg.	x	X	X	X	X	✓	
Salt Mfg.	58840	Mfg.	x	X	X	X	X	✓	
Salvage Operations	98698 NOC	Service	x	X	X	X	X	✓	
Salvage Operations - removing, sorting, reconditioning and distributing of merchandise in damaged buildings and incidental operations away from such buildings	98699	Service	x	X	X	X	X	✓	
Sand or Gravel Digging	98710	Mining	x	X	X	X	X	✓	
Sandblasting	98705	Construction	X	X	X	X	X	✓	
Saunas and Baths - Public	47420	Service	x	X	X	X	X	✓	
Saws Mills or Planning Mills	58873	Mfg	x	X	X	X	X	✓	
Schools - Not-For-Profit only	67513 NOC	Service	x	X	?	X	X	✓	
Schools - Other than Not-For-Profit	67512 NOC	Service	x	X	?	X	X	✓	
Schools - colleges , universities, junior colleges or college preparatory - Not-For-Profit only	67509	Service	x	X	?	X	X	✓	
Schools - colleges, universities, junior colleges or college preparatory - Other than Not-For-Profit	67508	Service	x	X	?	X	X	✓	
Schools - correspondence	47468	Service	x	X	?	X	X	✓	
Schools - dormitory facilities - Not-For-Profit only	67511	Service	x	X	X	X	X	✓	
Schools - dormitory facilities - Other than Not-For-Profit	67510	Service	x	X	X	X	X	✓	
Schools - faculty liability for corporal punishment of students	47469	Service	x	X	X	X	X	✓	
Schools - private - elementary - kindergarten or junior high - Not-For-Profit only	47476	Service	x	X	?	X	X	✓	
Schools - private elementary, kindergarten or junior high - Other than Not-For-Profit	47475	Service	x	X	?	X	X	✓	
Schools - public - elementary, kindergarten or junior high	47471	Service	x	X	?	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Schools - private - high - Not-For-Profit only	47478	Service	x	X	?	X	X	✓	
Schools - private - high - Other than Not-For-Profit	47477	Service	x	X	?	X	X	✓	
Schools - public- high	47473	Service	x	X	?	X	X	✓	
Schools - trade or vocational	47474	Service	x	X	?	X	X	✓	
Secondhand or Salvage Dealers and Distributors	16881	Wholesale	x	X	X	X	X	✓	
Secondhand or Salvage Dealers - Retail Only- Company Approval Required	59999	Retail	X	X	X	X	X	✓	
Security and Patrol Agencies	98751	Service	x	X	X	X	X	✓	
Seed Merchants - excluding erroneous delivery, error in mixture and germination failure	16890	Wholesale	x	X	X	X	X	✓	
Seed Merchants - erroneous delivery, error in mixture and resulting germination failure	16891	Wholesale	x	X	X	X	X	✓	
Seed Merchants - erroneous delivery, and error in mixture (excluding germination failure)	16892	Wholesale	x	X	X	X	X	✓	
Self- Storage Facilities	09411	Service	✓	✓	✓	✓	✓	✓	
Septic Tank Systems - cleaning	98805	Service	X	✓	✓	✓	✓	✓	
Septic Tank Systems - installation, servicing or repair	98806	Const	X	✓	✓	✓	✓	✓	
Sewage Disposal - Plant operations	98810	Trans	x	X	X	X	X	✓	
Sewer Cleaning	98813	Service	x	X	X	X	X	✓	
Sewer Mains or Connections Construction	98820	Const	x	X	X	X	X	✓	
Sewers	48039	Trans	x	X	X	X	X	✓	
Sewing Machines Mfg. - Commercial	58903	Mfg.	x	X	X	X	X	✓	
Sewing Machines Mfg. Household	58904	Mfg.	x	X	X	X	X	✓	
Sewing Machine Stores	57223	Retail	✓	✓	✓	✓	✓	✓	
Shaft Sinking	98871	Mining	x	X	X	X	X	✓	
Sheet Metal Work - outside	98884	Const	x	?	?	?	?	✓	
Sheet Metal Work - shop only	58922	Service	x	?	?	?	?	✓	
Shelters, Mission, Settlement or Halfway House - Not Church or Office Building	67017	Service	x	X	X	X	X	✓	
Ship Ceiling or Scaling	98914	Service	x	X	X	X	X	✓	
Ship Chandler Stores	18078	Retail	x	X	X	X	X	✓	
Ship Chandler Stores	59999	Retail	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Ship Repair or Conversion	98949	Mfg.	X	X	X	X	X	✓	
Shoe, Boot or Slipper Mfg.	59005	Mfg.	X	X	X	X	X	✓	
Shoe Repair Shops	18109	Service	✓	✓	✓	✓	✓	✓	
Shoe Stores	18110	Retail	✓	✓	✓	✓	✓	✓	
Shoe Stores - Repair	71926	Service	✓	✓	✓	✓	✓	✓	
Shoe Stores - Retail	56613	Retail	✓	✓	✓	✓	✓	✓	
Shopping Centers - building, or premises not occupied by the insured (lessor's risk only)	67635	Fincl/ Real E	✓	✓	✓	✓	✓	✓	
Shopping Centers - indoor malls - buildings, or premises not occupied by the insured (lessor's risk only)	67634	Fincl/ Real E	✓	✓	✓	✓	✓	✓	
Siding Installation	98967	Const	x	✓	✓	✓	✓	✓	
Sign Erection, Installation or Repair	98993	Const	x	?	?	?	?	✓	
Sign Mfg. - Electrical	59057	Mfg.	x	?	?	?	?	✓	
Sign Mfg. other than electrical	59058 NOC	Mfg.	x	?	?	?	?	✓	
Sign Paintings or Lettering - inside of buildings	99003	Service	X	✓	✓	✓	✓	✓	ST - No Billboards
Sign Painting or Lettering - Inside of Building - No Spray Painting (Includes shop operations and the existence hazard of signs located away from the insureds' premises) -Office	76051	Service	X	✓	✓	✓	✓	✓	ST - No Billboards
Sign Painting or Lettering - Inside of Building - No Spray Painting (Includes shop operations and the existence hazard of signs located away from the insureds' premises)	76061	Service	X	✓	✓	✓	✓	✓	ST - No Billboards
Sign Painting or Lettering - on buildings or structures	99004	Service	X	✓	✓	✓	✓	✓	ST - No Billboards
Skating Rinks - Ice	48177	Service	x	X	X	X	X	✓	
Skating Rinks - roller	48178	Service	x	X	X	X	X	✓	
Skeet Shooting or Trap Shooting Ranges	48206	Service	x	X	X	X	X	✓	
Ski Lifts, Tows or Runs	48252	Service	x	X	X	X	X	✓	
Slate Milling	59188	Mining	x	X	X	X	X	✓	
Slate Splitting or Slate Roofing Mfg	59189	Mining	x	X	X	X	X	✓	
Snow and Ice Removal - Contractor	99310	Trans	x	X	X	X	X	✓	
Soap Box Derbies	48441	Service	x	X	X	X	X	✓	
Soap Mfg.	59223	Mfg.	x	X	X	X	X	✓	
Social Gathering and Meetings - on premises not owned or operated by the insured - Not-For-Profit only	48558	Service	X	X	X	X	X	✓	
Social Gatherings and Meetings - on premises not owned or operated by the insured - Other than Not-For-Profit	48557	Service	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Social Services - Consulting Services only - operated by the Private Sector	48600	Service	x	X	?	X	X	✓	
Solar Energy Contractors	99080	Const	x	X	X	X	X	✓	
Solar Energy Equipment Dealers or Distributors only	13461	Wholesale	x	?	?	?	✓	✓	
Solar Energy Equipment Manufacturing	55014	Mfg.	x	X	X	X	X	✓	
Solar Energy Farms	99081		x	X	X	X	X	✓	
Solar Energy Systems - Existence hazard only (owner-operated)	97501		x	X	X	X	X	✓	
Solar Energy Systems - Existence hazard only (lessor's risk only)	97502		X	X	X	X	X	✓	
Spas or Personal Enhancement Facilities	18200	Service	x	X	X	X	X	✓	
Sponge Processing	59257	Mfg	x	X	X	X	X	✓	
Sports and Outdoor Activities - commercially operated	48610	Servc	x	X	X	X	X	✓	
Sporting Goods or Athletic Equipment Distributors	18205	Wholesale	x	?	✓	?	✓	✓	
Sporting Goods or Athletic Equipment Mfg.	59306	Mfg.	x	X	X	X	X	✓	
Sporting Goods or Athletic Equipment Stores	18206	Retail	✓	✓	✓	✓	✓	✓	ST - No Firearms, No used or refurbished equipment
Sporting Goods or Athletic Equipment Stores (Including Apparel) - No Firearms	59526	Retail	✓	✓	✓	✓	✓	✓	
Stables - boarding, livery or racing	99111	Service	x	X	X	X	X	✓	
Stadiums - Operated by insured - Not-For-Profit Only	48638	Service	x	X	X	X	X	✓	
Stadiums— operated by insured - Other than Not-For-Profit	48637	Service	x	X	X	X	X	✓	
Stationary or Paper Products - Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	Retail	✓	✓	✓	✓	✓	✓	
Stationary or Paper Products - Distributors - Paper (except office supplies, printing paper, stationary, writing paper) wholesaling	50801	Retail	✓	✓	✓	✓	✓	✓	
Stationary or Paper Products - Distributors - Retail	59435	Retail	✓	✓	✓	✓	✓	✓	
Stationary or Paper Products Stores	18335	Retail	✓	✓	✓	✓	✓	✓	
Steam Heating or Steam Power Companies	99160	Trans	x	X	X	X	X	✓	
Steam Mains or Connections Construction	99163	Const	x	X	X	X	X	✓	
Steam Pipe or Boiler Insulation	99165	Const	x	X	X	X	X	✓	
Steel Wool or Wire Wool Mfg.	59378	Mfg.	x	X	X	X	X	✓	
Stevedoring	99222 NOC	Trans	x	X	X	X	X	✓	
Stevedoring - by hand or by means of hand trucks exclusively - no hoisting of cargo	99220	Trans	x	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Stevedoring - handling explosives or ammunition - under contract	99221	Trans	X	X	X	X	X	✓	
Stevedoring —tallyers or checking clerks engaged in connection with stevedoring work	99223	Trans	x	X	X	X	X	✓	
Stockyards	48636	Trans	x	X	X	X	X	✓	
Stone Crushing	594481	Mfg.	x	X	X	X	X	✓	
Stone Cutting or Polishing	59482	Mfg.	x	✓	✓	?	?	✓	
Stores - food or drink - Not-For-Profit only	18436 NOC	Retail	✓	✓	✓	✓	✓	✓	
Stores - food or drink - Other than Not-For-Profit	18435 NOC	Retail	✓	✓	✓	✓	✓	✓	
Stores - no food or drink - Not-For-Profit only	18438 NOC	Retail	✓	✓	✓	✓	✓	✓	
Stores - non food or drink - Other than Not-For-Profit	18437 NOC	Retail	✓	✓	✓	✓	✓	✓	
Straw and Straw Products - Retail Only	59999	Retail	x	?	?	?	?	✓	
Street Cleaning	99303	Trans	x	X	X	X	X	✓	
Streets, Roads, Highways or Bridges - existence and maintenance hazard only	48727	Trans	x	X	X	X	X	✓	
Street or Road Construction or Reconstruction	99315	Const	x	X	X	X	X	✓	
Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping	99321	Const	x	X	X	X	X	✓	
Subway Construction	99445	Const	x	X	X	X	X	✓	
Sugar Refining	59537	Mfg.	x	X	X	X	X	✓	
Supermarkets	18501	Retail	x	✓	✓	✓	✓	✓	
Supermarkets With an area at least 4,000 square feet Without Gasoline Sales	54221	Retail	✓	✓	✓	✓	✓	✓	
Supermarkets With an area at least 4,000 square feet With Gasoline sales	54231	Retail	✓	✓	✓	✓	✓	✓	
Supermarkets With an area less than 4,000 square feet with Gasoline Sales	54251	Retail	✓	✓	✓	✓	✓	✓	
Supermarkets With an area less than 4,000 square feet without Gasoline Sales	54241	Retail	✓	✓	✓	✓	✓	✓	
Surveyors - land - not engaged in actual construction	99471	Service	?	?	?	?	?	✓	
Swimming Pools	48925 NOC	Service	x	X	X	X	X	✓	
Swimming Pools - commercially operated	48924	Service	x	X	X	X	X	✓	
Swimming Pools - installation, servicing or repair - above ground	99506	Construction	x	X	X	X	X	✓	
Swimming Pools - installation, servicing, or repair - below ground	99507	Service	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Swimming Pools or Accessories Mfg.	59601	Mfg.	X	X	X	X	X	✓	
Swimming Pool Servicing	99505	Service	X	X	X	X	✓	✓	
Syrups or Molasses - refining, blending or mfg.	59647	Mfg.	X	X	X	X	X	✓	
Tailoring or Dressmaking Establishments - custom	18507	Retail	✓	✓	✓	✓	✓	✓	
Tailor or Merchants - men or boys	18506	Retail	✓	✓	✓	✓	✓	✓	
Tailoring or Dressmaking Establishments - Custom	71961	Retail	✓	✓	✓	✓	✓	✓	
Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants- No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09261	Retail	X	X	X	X	X	✓	
Tank Building or Mfg. - metal - not pressurized	59660	Mfg.	x	X	X	X	X	✓	
Tank Building or Mfg. - metal - pressurized	59661	Mfg	x	X	X	X	X	✓	
Tank Construction, Installation, Erection or Repair - metal - not pressurized	99570 NOC	Const	x	X	X	X	X	✓	
Tank Construction, Installation, Erection or Repair - metal- not pressurized within buildings exclusively	99572	Const	x	X	X	X	X	✓	
Tank Construction, Installation, Erection or Repair - metal - pressurized	99571 NOC	Const	x	X	X	X	X	✓	
Tank Construction, Installation, Erection or Repair - metal - pressurized - within buildings exclusively	99573	Mfg.	x	X	X	X	X	✓	
Tanning - animal hides	59693	Mfg.	x	X	X	X	X	✓	
Tanning Salons	48808	Service	X	X	X	X	X	✓	
Tattoo Parlor	18570	Service	x	X	X	X	X	✓	
Taxicab Companies	68001	Trans	x	X	X	X	X	✓	
Taxidermists	49005	Service	x	X	X	X	X	✓	
Telecommunication Equipment Mfg.	59695	Mfg.	x	X	X	X	X	✓	
Telecommunication Equipment Providers	18575	Service	x	X	?	X	?	✓	
Telecommunication Service Providers	99600	Trans	x	X	?	X	?	✓	
Telegraph Companies	99614	Trans	X	X	X	X	X	✓	
Telephone, Telegraph or Cable Television Line Construction	99613	Const	X	?	?	?	?	✓	
Teleproduction Studios	99620	Service	X	X	?	X	X	✓	
Television or Radio Receiving Set Installation or Repair	99650	Service	X	✓	✓	✓	✓	✓	
Television Picture Tube Mfg.	59701	Mfg.	X	X	X	X	X	✓	
Television or Radio Receiving Set Installation or Repair	71921	Service	X	?	?	?	✓	✓	
Tent or Canopy Mfg.	59713	Mfg.	X	X	X	X	X	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Tent or Canvas Goods - erection, removal or repair - away from shop	99709	Service	X	X	X	X	X	✓	
Tents or Canopies - loaned or rented to others	49111	Service	X	X	X	X	X	✓	
Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening - new goods	59722	Mfg.	X	?	?	?	?	✓	
Textile Coating or Impregnating	59723	Mfg.	X	X	X	X	X	✓	
Textile Mfg. - impregnated or coated	59724	Mfg.	X	X	X	X	X	✓	
Textile Products Mfg. - fabricated	59725	Mfg.	X	X	X	X	X	✓	
Textile Spinning, Weaving or Knitting Mills	59726	Mfg.	X	X	X	X	X	✓	
Theaters - Not-For-Profit only	49185 NOC	Fincl/ Real E	X	X	X	X	X	✓	
Theaters - Other than Not-For-Profit only	49184 NOC	Fincl/ Real E	X	X	X	X	X	✓	
Theaters - drive in	49181	Service	X	X	X	X	X	✓	
Theaters - motion pictures	49183	Service	X	X	X	X	X	✓	
Theatrical Companies - traveling	99718	Service	X	X	X	X	X	✓	
Ticket Agencies	68439	Service	X	X	X	X	X	✓	
Ticket Agencies - Other Than Theatrical - Condominium - Office	64151	Service	X	X	X	X	X	✓	
Ticket Agencies - Other Than Theatrical - Lessors Risk Only	64140	Service	X	X	X	X	X	✓	
Ticket Agencies - Other Than Theatrical - Office	64141	Service	X	X	X	X	X	✓	
Ticket Agencies - Theatrical - Condominium - Office	64131	Service	X	X	X	X	X	✓	
Ticket Agencies - Theatrical - Lessor Risk Only	64120	Service	X	X	X	X	X		
Ticket Agencies - Theatrical - Office	64121	Service	X	X	X	X	X	✓	
Tie, Post or Pole Yard	59738	Retail	X	X	X	X	X	✓	
Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction	99746	Const	X	✓	✓	✓	✓	✓	
Tire Dealers	18616	Retail	X	✓	✓	✓	✓	✓	
Tire Dealers - No used tire sales or recapping	55313	Retail	X	✓	✓	✓	✓	✓	
Tire Mfg. - auto, bus or truck	59750	Mfg.	X	X	X	X	X	✓	
Tire Mfg. - not auto, bus or truck	59751	Mfg.	X	X	X	X	X	✓	
Tire - retreading or recapping	49239	Service	X	X	X	X	X	✓	
Title Agents - Condominium- Office	64171	Fincl/ Real E	✓	✓	✓	✓	✓	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Title Agents - Lessors Risk Only	64160	Service	✓	✓	✓	✓	✓	✓	
Title Agents - Office	64161	Fincl/ Real E	✓	✓	✓	✓	✓	✓	
Tobacco Products Distributors	18707	Wholesale	X	X	X	X	X	✓	
Tobacco Products Mfg. - cigars or cigarettes	59773	Mfg.	X	X	X	X	X	✓	
Tobacco Products Mfg. - plug or snuff	59775	Mfg.	X	X	X	X	X	✓	
Tobacco Products Mfg. other	59774 NOC	Mfg.	X	X	X	X	X	✓	
Tobacco Products - Retail	59906	Retail	X	X	X	X	X	✓	
Tobacco Products - Stores	18708	Retail	X	X	X	X	X	✓	
Tobacco Rehandling or Warehousing	99760	Trans	X	X	X	X	X	✓	
Toll Bridges	49292	Trans	X	X	X	X	X	✓	
Tool Mfg. - accessories	59781 NOC	Mfg.	X	?	?	?	?	✓	
Tool Mfg. hand type– not powered	59782	Mfg	X	?	?	?	?	✓	
Tool Mfg. hand type - powered	59783	Mfg.	X	X	X	X	X	✓	
Tool Mfg. - power equipment - household type - outdoor or workshop	59784	Mfg.	X	X	X	X	X	✓	
Towers - telecommunication - existence hazard only (lessor's risk only)	49305	Mfg.	X	X	X	X	X	✓	
Townhouse Associations (association risk only)	68500	Fincl/ Real E	X	X	X	X	X	✓	
Townhouse or Similar Associations 4 families or fewer, with mercantile or office occupancy - includes 3 or 4 family lessor's risk only and garden apartments	65142	Fincl/ Real E	X	X	X	X	?	✓	
Toy Distributors	18833	Wholesale	X	?	?	?	?	✓	
Toys - Retail	59998	Retail	X	X	X	X	X	✓	
Toy Stores	18834	Retail	X	X	X	X	X	✓	
Toys or Games Mfg.	59790	Mfg	X	X	X	X	X	✓	
Trailers Mfg.	59798	Mfg.	X	X	X	X	X	✓	
Trailer Dealers	19795	Wholesale	X	X	X	X	X	✓	
Trailer Rental Agencies	19796	Service	X	X	X	X	X	✓	
Travel Agency Tours	49333	Trans	X	X	X	X	X	✓	
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	99777	Agri	X	X	X	X	X	✓	
Trophy Stores	59996	Retail	✓	✓	✓	✓	✓	✓	

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Truck Mfg. or Assembling	59806	Mfg.	X	X	X	X	X	✓	
Truckers	99793	Trans	x	X	X	X	X	✓	
Tunneling	99798	Construction	x	X	X	X	X	✓	
Turpentine or Resin Mfg.	59867	Mfg.	x	X	X	X	X	✓	
Twine or Cordage Mfg.	59886	Mfg.	x	X	X	X	X	✓	
Umbrella or Cane Mfg.	59889	Mfg.	x	X	X	X	X	✓	
Underpinning Buildings or Structures	99803	Const	x	✓	?	✓	✓	✓	
Upholstering	99826 NOC	Service	x	✓	?	✓	✓	✓	
Upholstering - shop only	99827	Service	x	✓	✓	✓	✓	✓	
Vacant Buildings - factories	68604	Fincl/ Real Estate	x	X	X	X	X	✓	
Vacant Buildings - not factories - Not-For-Profit only	68607	Fincl/ Real Estate	x	X	X	X	X	✓	
Vacant Buildings - not factories- Other than Not-For-Profit	68606	Fincl/ Real Estate	x	X	X	X	X	✓	
Vacant Land - Not-For-Profit only	49452	Fincl/ Real Estate	x	?	X	X	X	✓	
Vacant Land - Other than Not-For-Profit	49451	Fincl/ Real Estate	x	?	X	X	X	✓	
Valves Mfg.	59892	Mfg.	x	X	X	X	X	✓	
Variety Stores - Discount Houses	53315	Retail	✓	✓	✓	✓	✓	✓	
Variety Stores - Five and Ten Cent Stores	53317	Retail	✓	✓	✓	✓	✓	✓	
Variety Stores - Not-For-Profit Only	18912	Retail	X	X	X	X	X	✓	
Variety Stores - Other than Not-For-Profit	18911	Retail	?	?	?	?	?	✓	
Vegetable Oil Mfg	59905 NOC	Mfg.	x	X	X	X	X	✓	
Vegetable Oil Mfg. - by solvent extraction	59904	Mfg.	x	X	X	X	X	✓	
Vending Machine Operations	49619 NOC	Retail	x	✓	✓	✓	✓	✓	ST - No tobacco products
Vending Machine Operations - confection, food, beverage or ice	49617	Retail	x	✓	✓	✓	✓	✓	
Vending Machine Operations - tobacco products	49618	Retail	x	X	X	X	X	✓	
Vending Machines Mfg	59915	Mfg.	x	X	X	X	X	✓	
Venetian Blinds Mfg. or Assembling	59917	Mfg.	x	X	X	X	X	✓	
Veterinarian or Veterinary Hospitals	99851	Agri	✓	✓	✓	✓	✓	✓	

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Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Veterinarians Office - Condominium - Office	64191	Agri	✓	✓	✓	✓	✓	✓	ST - Professional Liab and Animal Bailee Coverage is available
Veterinarians Office - Lessors Risk Only	64180	Agri	✓	✓	✓	✓	✓	✓	
Veterinarians Office - Office	64181	Agri	✓	✓	✓	✓	✓	✓	ST - Professional Liab and Animal Bailee Coverage is available
Video Stores (Sales)	18920	Retail	✓	✓	✓	✓	✓	✓	ST No adult videos
Video Stores - (Rental)	57338	Retail	✓	✓	✓	✓	✓	✓	ST No adult videos
Video Stores - (Sales)	57338	Retail	✓	✓	✓	✓	✓	✓	ST No adult videos
Warehouse - cold individual storage lockers	49763	Trans	X	?	?	?	?	✓	
Warehouse - cold storage - public	99917	Trans	X	X	X	X	X	✓	
Warehouses	99938 NOC	Trans	x	?	?	?	?	✓	
Warehouses - occupied by multiple interests (lessor's risk only)	68702	Fincl/ Real Estate	X	?	?	?	?	✓	
Warehouses - occupied by single interest (lessor's risk only)	68703	Fincl/ Real Estate	X	?	?	?	?	✓	
Warehouses - mini-warehouses	18991	Trans	✓	✓	✓	✓	✓	✓	
Warehouses - private - Not-For-Profit only	68707	Fincl/ Real Estate	X	?	?	?	?	✓	
Warehouses - private - Other than Not-For-Profit	68706	Fincl/ Real Estate	X	?	?	?	?	✓	
Washing Machines, Dryers or Ironers - coin meter type	19007	Service	X	?	?	?	?	✓	
Watch or Watch Case Mfg.	59923	Mfg.	X	?	?	?	?	✓	
Water Bottling - in siphons	59925	Mfg.	X	X	X	X	X	✓	
Water Bottling - spring or well - not sparkling or carbonated	59926	Mfg.	X	X	X	X	X	✓	
Water Bottling - spring or well - sparkling or carbonated	59927	Mfg.	X	X	X	X	X	✓	
Water Companies	99943	Trans	X	X	X	X	X	✓	
Water Mains or Connections Construction	99946	Const	X	X	X	X	X	✓	
Water Softening Equipment - installation, servicing or repair	99948	Const	X	?	?	?	?	✓	
Water Softening Equipment - rented to others	19051	Service	X	X	X	X	X	✓	
Waterproofing	99955 NOC	Const	X	?	?	?	?	✓	
Waterproofing - by pressure apparatus	99952	Const	X	X	X	X	X	✓	
Waterproofing - by trowel - exterior	99953	Const	X	X	X	X	X	✓	
Waterproofing - by trowel - interior or insulation work	99954	Const	X	X	X	X	X	✓	

*All classes are subject to company approval and underwriting review.

Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Wax or Wax Products Mfg.	59931 NOC	Mfg.	X	X	X	X	X	✓	
Wax, Wax Products or Polish Mfg. - floor	59932	Mfg.	X	X	X	X	X	✓	
Web Site Designers	96930	Service	X	?	✓	?	✓	✓	
Weighers , Samplers or Inspectors of Merchandise - on vessels or docks or at railway stations or warehouses	99963	Trans	X	X	X	X	X	✓	
Welding Or Cutting	99969	Service	X	?	?	?	?	✓	
Wharf and Waterfront Property - ferry docks or terminals	49800	Trans	X	X	X	X	X	✓	
Wharf and Waterfront Property - not occupied by the insured (lessor's risk only)	49802	Trans	x	X	X	X	X	✓	
Wharf and Waterfront Property - occupied by the insured for both freight and passenger purposes	49801	Trans	x	X	X	X	X	✓	
Wharf and Waterfront Property - occupied by the insured for freight purposes exclusively	49803	Trans	x	X	X	X	X	✓	
Wheel Mfg.	59941	Mfg.	x	X	X	X	X	✓	
Wicker, Rattan, Willow or Twisted Fiber Products Mfg.	59947	Mfg.	x	?	X	?	?	✓	
Wigs or Hair Pieces Mfg.	59955	Mfg.	x	X	X	X	X	✓	
Wigs - Retail only	59993	Retail	✓	✓	✓	✓	✓	✓	
Wind Farms - off-shore	99083		x	X	X	X	X	✓	
Wind Farms - on-shore	99082		x	X	X	X	X	✓	
Wind Turbines - Existence hazard only (lessor's risk only)	97504		x	X	X	X	X	✓	
Wind Turbines - Existence hazard only (owner-operated)	97503		x	X	X	X	X	✓	
Wind Turbine Contractors - installation, service or repair - off shore	99085		x	X	X	X	X	✓	
Wind Turbine Contractors - Installation, service or repair - on-shore	99084		x	X	X	X	X	✓	
Window Cleaning	99975	Service	x	✓	✓	✓	✓	✓	
Window Decorating	49840	Service	x	✓	✓	✓	✓	✓	
Wine Mfg. - sparkling	59963	Mfg.	x	X	X	X	X	✓	
Wine Mfg. Still	59964	Mfg.	x	X	X	X	X	✓	
Wire Cloth Mfg.	59970	Mfg.	x	X	X	X	X	✓	
Wire Drawing	59973	Mfg.	x	X	X	X	X	✓	
Wire Goods Mfg	59975 NOC	Mfg	x	X	X	X	X	✓	
Wire Rope or Cable Mfg. - metal	59977	Mfg.	X	X	X	X	X	✓	

*All classes are subject to company approval and underwriting review.

✓ = Eligible Class X = Not Eligible ? = Call to discuss

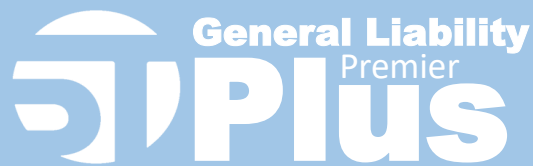
Class Description	Class Code	SIC Division	BOP	GL	Prop	Products	Auto	SSU	Notes:
Wood Preserving	59984	Mfg.	X	X	X	X	X	✓	
Wood Products Mfg.	59985 NOC	Mfg.	X	X	X	X	X	✓	
Wood Products - Not Otherwise Classified - Retail only	50943	Retail	✓	✓	✓	✓	✓	✓	
Wood Turned Products Mfg.	59986 NOC	Mfg.	X	X	X	X	X	✓	
Wool Combing, Scouring or Separating from Cotton	59988	Mfg.	X	X	X	X	X	✓	
Wool Pulling	59989	Mfg.	X	X	X	X	X	✓	
Wrecking - buildings or structures	99986 NOC	Const	X	X	X	X	X	✓	
Wrecking - dismantling of prefabricated dwellings not exceeded three stories for reerection	99987	Const	X	X	X	X	X	✓	
Wrecking - Marine	99988	Trans	X	X	X	X	X	✓	
YMCA, YWCA or Similar Institutions	49870	Service	X	X	X	X	X	✓	
Youth Recreation Programs - Not-For-Profit only	49891	Service	X	X	X	X	X	✓	
Youth Recreation Programs - Other than Not-For-Profit	49890	Service	X	X	X	X	X	✓	
Zoos - Not-For-Profit only	49903	Service	X	X	X	X	X	✓	
Zoos - Other than Not-For-Profit	49902	Service	X	X	X	X	X	✓	



Coverage Highlights: Southern Trust Businessowners Policy with Businessowners Premier Plus STB 16 75 06 18

• Accounts Receivable - On/Off Premises	\$25,000/\$25,000
• Arson & Theft Rewards	\$10,000
• Bullion, gold, silver, platinum, etc.	Incl w/Jewelry
• Business Income	12 Months ALS
• Business Income from Dependent Properties	\$5,000
• Claims Data Expense	\$10,000
• Debris Removal	\$25,000 per Location
• Electronic Data	\$25,000
• Employee Dishonesty	\$10,000
• Expediting Expense	\$10,000
• Extended Business Income	60 Days
• Extra Expense	12 Months
• Fences	Incl as Building Coverage.
• Fine Arts	\$10,000
• Fire Department Service Charge	\$15,000
• Fire Extinguisher Systems Recharge Expense	\$10,000
• Forgery or Alteration	\$10,000
• Furs-Theft Sublimit	\$5,000
• Identity Fraud Expense	\$15,000
• Increased Cost of Construction	\$20,000
• Interruption of Computer Ops - Business Income	\$25,000
• Jewelry, Watches-Theft Sublimit	\$5,000
• Lock Replacement & Rekeying	\$2,500
• Money & Securities Off Premises	\$10,000
• Money & Securities On Premises	\$15,000
• Money Orders & Counterfeit Money	\$5,000
• Newly Acquired or Const Prop - Bldgs	\$500,000
• Newly Acquires or Const Prop—Pers Prop	\$250,000
• Outdoor Property (Named Perils)	\$5,000/\$1,000
• Outdoor Signs	\$10,000
• Patterns, Dies, Molds-Theft Sublimit	\$5,000
• Personal Effects	\$10,000 Per Premises
• Personal Property Off Premises - Incl Property in Transit	\$25,000
• Pollutant Cleanup & Removal	\$10,000 Per Location
• Redefined Insured Premises Boundary	1,000 Feet
• Seasonal Increase - Peak Season	25% of Business Pers Prop
• Spoilage	\$15,000
• Valuable Papers & Records On/Off Premises	\$25,000/\$25,000
• Water Back-Up & Sump Overflow	\$10,000

This document does not amend, or otherwise affect, the provisions or coverages of any insurance policy. It is not a representation that coverage does or does not exist for any particular claim or loss. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations. See policy form for details.


Coverage Highlights: Southern Trust General Liability Premier Plus Endorsement ST 17 44 04 19

Limit	Deductible	Coverages - Subject to Insurance Coverage Form (See Policy For Details)
Included	None	Additional Insured - Grantor Of Franchises
Included	None	Additional Insured - Lessor Of Leased Equipment
Included	None	Additional Insured - Managers Or Lessors Of Premises
Included	None	Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In Construction Agreement With You
Included	None	Additional Insured - Vendors
Included	None	Waiver Of Transfer Of Rights Of Recovery Against Other To Us Waiver of Subrogation
\$2,500	None	Supplementary Payments Increased Limits - Bonds
\$500 Per Day	None	Supplementary Payments Increased Limits - Earnings
\$5,000 Each Occurrence / \$10,000 Aggregate	\$250	Limited Care, Custody & Control Coverage
\$300,000	None	Increased Limit For Damage To Premised Rented To You (Limit & Perils)
Included	None	Expected or Intended Injury
Included	None	Non-Owned Watercraft Liability Redefined To Less Than 50 Feet
\$5,000 Each Occurrence	\$100	Lost Key Coverage
Included	None	Mobile Equipment - Redefined
Included	None	Newly Formed Or Acquired Organizations
Included	None	Aggregate Limit Per Project
Included	None	Primary And Noncontributory - Other Insurance Condition
\$10,000	None	Property Damage To Borrowed Equipment
Included	None	Unintentional Failure To Disclose Hazards
\$5,000 Each Occurrence / \$10,000 Aggregate	None	Voluntary Property Damage

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Coverage Highlights: Southern Trust Property Premier Plus Endorsement ST 17 53 02 19

Per Loss Aggregate Limit \$100,000 Applies To These 9 Coverages:

- Accounts Receivable*
- Claim Expense
- Computer Systems Coverage*
- Fine Arts Not Held For Sale*
- Fire Department Service Charge
- Mobile Equipment On Premises*
- Personal Effects And Property Of Others*
- Recharge Of Fire Protection Equipment
- Valuable Papers And Records

Other Coverage Highlights:

- Appurtenant Structures - \$50,000 Building Limit*
- Appurtenant Structures - \$5,000 Business Personal Property*
- Arson, Theft And Vandalism Reward - \$5,000
- Back-up Of Sewer And Drains - \$10,000*
- Computer And Funds Transfer Fraud - \$25,000
- Employee Theft - \$25,000
- Forgery Or Alteration - \$25,000
- Lock And Key Replacement - \$1,000
- Money And Securities -
 - \$10,000 Inside Premises
 - \$5,000 Outside Premises
- Newly Acquired Or Constructed Property - Building - 60 Days To Report - \$500,000
- Newly Acquired Or Constructed Property - Business Personal Property - 60 Days To Report - \$250,000
- Ordinance Or Law Contingent Liability*
- Ordinance Or Law Increased Cost Of Construction - \$50,000*
- Ordinance Or Law Demolition Costs - \$50,000*
- Outdoor Property - \$10,000*
- Premises Redefined To 1,000 feet
- Preservation Of Property - 90 Days
- Personal Property In Transit - \$25,000*
- Property Off-Premises - \$15,000*
- Seasonal Increase (Peak Season) - 25% Increase*
- Spoilage - \$10,000*





Coverage Highlights: Southern Trust Auto Premier Plus Endorsement ST 17 18 2017 06

- Blanket Additional Insured as required by Written Contract or Agreement
- Physical Damage Coverage for Certain Trailers, Mobile Equipment, and Temporary Substitute Autos
- Waiver or Transfer or Rights of Recovery Against Others to Us - Automatic Status Under an Insured Contract
- Increased Loss of Earnings up to \$500 a day
- Hired Auto Physical Damage up to \$50,000
Increased Loss of Use (\$30 a day, maximum of \$900)
- Rental Reimbursement (Maximum \$60.00 per day, 30 days)
- Air Bag Accidental Deployment up to \$1,000
- Glass Repair (Waiver of Deductible)
- Locked Vehicle Coverage
- Loan Lease Gap Coverage
- Fuel in Vehicle Coverage
- Fire Department Service Charge up to \$1,000
- Fire Extinguisher Recharge
- Personal Effects up to \$500
- Miscellaneous Equipment up to \$1,500
- Audio, Visual and Data Electronic Equipment
- Towing and Labor
\$75.00 for Private Passenger and Light Trucks
\$150.00 for Medium Trucks
- Physical Damage Increased Transportation Expense (\$50 per day, max of \$1,000)
- Unintentional Failure to Disclose Hazards
- Additional Living Expense (\$25 per day, maximum of \$400)
- Increased Supplementary Payments
Increased Bail Bonds up to \$5,000
Increased Actual Loss of Earnings up to \$500 a day



SouthernTrust

CONTRACTORS

PROFESSIONAL LIABILITY

INCLUDES CONTRACTORS ERRORS AND OMISSIONS,
PLUS OPTIONAL JOB SITE POLLUTION COVERAGE FOR
SELECT CLASSES



While you may have excellent General Liability coverage, your policy may have gaps in coverage for damage to your work, loss of use due to impaired property, design errors or job site pollution liability.

Our Contractors Professional Liability endorsement provides affordable coverages for your small business that are often only available to larger contractors. Southern Trust's Contractors Errors and Omissions will help fill the gap with, "your work" and "impaired property" exclusions and design liability exposures. It also provides an optional coverage for job-site pollution and access to response expertise for a job-site pollution event.

CLAIM EXAMPLES

HVAC CONTRACTOR is given specs for air flow in a Green Office building. Contractor's personnel use CAD design to create plan for their work. Once the building is completed, the building is unable to maintain proper temperature due to insufficient air flow. Due to the faulty design, the insured is responsible for lost rents and restoration costs.

INTERIOR PAINTING CONTRACTOR is hired to paint a home with a specific color. Once the job is complete, the homeowner notices the incorrect paint color has been used and the job needs to be redone.

ELECTRICAL CONTRACTOR is hired to install an electrical line to operate a well pump for a new water well. After burning out 2 well pumps in the span of a year, it was discovered that the 14 AWG wiring installed by the electrical contractor was inadequate and resulted in premature well pump failures. As a result, the electrical contractor has to replace the 14 AWG electrical wiring with 6 AWG electrical wiring.

PRODUCT BENEFITS

- Defense is in addition to limits for Contractors Errors and Omissions
- Optional Job Site Pollution Coverage For Select Classes
- Multiple Deductible Options Available

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Workers Comp Markets

Employers Insurance - Main Street Business, Restaurants, Hotels/Motels

Guard - Small Contractors, Main Street, Plus many more classes

Berkshire Hathaway - Medium to high hazard, Difficult to place risks with higher experience MOD's (From 1.2 and up) \$50,000 plus in premium

The Hartford - Main Street Mercantile, Technology Classes

Amerisafe - \$10,000 min premium (3 to 4 weeks quote time) Large Construction, Farming, Trucking

Markel - Main Street, Mercantile, Small Contractors

UBIC - (GA Only) Mercantile, Small Contractors, Main Street

Normandy - (GA only) Large loss, high mod, no prior coverage, lapse in coverage, no contract required. AM Best rated paper

Frank Winston Crum - Wide Variety of Small and Medium Size Risks including Contractors GL.

Property and Casualty (Multi-Lines)

The Hartford - Commercial Lines Small Business and Middle Market, Commercial Auto

Guard Insurance - BOP, Main Street Business, Artisan Contractors, Restaurants, Apartments, Auto Service. Commercial Auto (Auto Available in all states except HI and MA)

USLI - New ventures, Small Contractors, Builders Risk, Mercantile, Restaurants, EPLI, Cyber Liability, Vacant buildings, Main Street Business, Special Events, Janitorial, Liquor Liability, Non-Profit, Professional, D&O. Admitted and Non-Admitted Products. Quick Quotes by Phone at 855 451 3737 or online at ssund.com

Markel - BOP, Inland Marine, Umbrella: Main Street Business, Contractors, Restaurants, Pest Control, C-Stores

Specialty Lines and E&S

Admiral - Liquor liability with \$1M/\$2M limits, Health, Nutrition and Lifestyle Coverage Solutions including product manufacturers and retailers

Atlantic Casualty - Property and GL for Artisan Contractors, Day Care Centers, Distributors, Habitational, Garage, Manufacturing, Bars, Vacant Buildings, Restaurants. Don't forget you earn Auto-Owners trip credit by using ACIC!

USLI - Quick quotes by phone at **855 451 3737** or online at ssund.com

Devon Park Specialty - Property Risks up to \$10 Million per location. Distributors, Hotel/Motel, Vacant, Lessor's Risk

Markel - Pest Control, Camps, Schools, Winery/Vineyards, Youth Sports, Horse Farm

Shepherd Compello - Commercial Property (up to \$10 million TIV), Inland Marine, REO and Landlord/Investment Properties (Min 8 properties.), Warehousemen's Legal, Motor Truck Cargo, Hospitality, Healthcare

Penn America - Cannabis (Dispensaries and retail), Vacant Buildings, Auto Services, Artisan Contractors, More

Berkshire Hathaway - Package, Mono-line Property, Forced Placed/REO

Palomar - Earthquake, Wind Coverage, Builders Risk

I-Cat - Earthquake and Wind Coverage

* *Send all new submissions to quote@ssund.com*

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We Know
Southern Trust



Southern Trust & Southern

Specialty Underwriters^{LLC}

Southern Trust Insurance Company  **Macon, Georgia**

Since 1968