

CLASS DESCRIPTION	SIC CODE	PROGRAM	CLASS CODE	Rating Base	Grade	ASICS ELIGIBLE	ADDITIONAL NOTES (See OnePac Product Guide for Complete List of Eligibility Requirements).
A							
Accounting, Auditing and Bookkeeping	8721	OFF	65121A	A	A	YES	Professional Liability Required (Policy Exclusion)
Advertising Agencies	7311	OFF	65121B	A	A	YES	Professional Liability Required (Policy Exclusion)
Air Conditioning Systems or Equipment - Dealers or Distributors - Installation, Servicing or Repair	1711	WDS	91111	P	A	No	
Apartment Building - 1 to 3 Floors	6513	APT	65132A	U	B	No	See Apt - Condo Tab.
Apartment Building - 4 or More	6513	APT	65132B	U	B	No	See Apt - Condo Tab.
Apartment Complex - 17-24 Units per Building	6513	APT	65141C	U	B	No	See Apt - Condo Tab.
Apartment Complex - 1-8 Units per Building	6513	APT	65141A	U	B	No	See Apt - Condo Tab.
Apartment Complex - 9-16 Units per Building	6513	APT	65141B	U	B	No	See Apt - Condo Tab.
Appliance Distributors - Household Electronics	5064	WDS	65300	S	A	YES	Central Station Alarm Required
Appliance Distributors - Household Type Other than Electronics	5074	WDS	65301	S	A	YES	Central Station Alarm Required, Use class 71212 for installation
Appliance Stores - Household Type	5722	RTL	57326A	S	B	YES	No equipment rentals
Appliances and Accessories - Installation, Servicing or Repair - Commercial	7629	SRV	91150	P	A	No	
Appliances and Accessories - Installation, Servicing or Repair - Household - No LPG	7629	SRV	71212	P	B	No	
Army and Navy Stores	5941	RTL	53983	S	B	No	No rental exposures
Audio, Video, Tapes, Discs and Records Distributors	5099	WDS	35003	S	A	YES	Central Station Alarm Required
Auto Body Shop	7532	ASV	10180	S	B	No	Coverage for operation of customer's autos on insured's premises is included
Automobile Parts and Supplies - Distributors	5013	WDS	65304	S	A	YES	Central Station Alarm Required when BPP exceeds \$500,000. No rebuilding of parts
Automobile Parts and Supply Stores - No Repair or Machine Shops	5531	RTL	55313	S	B	YES	Central station alarm required when BPP exceeds \$500,000; no rental exposures.
Automobile Repair or Service Shop - No Gas Sales	7538	ASV	10077	S	B	No	Minor repairs only; \$500 Prop. Damage Liability Deductible applies. No Quick Lube
Automobile Exhaust Shops	7539	ASV	10073	S	B	No	No brake work
B							
Bakeries - No Baking on Premises	5461	RTL	54606	S	B	Refer	
Bakeries - Wholesale	5149	WDS	30001	S	B	Refer	
Bakeries - With Baking on Premises	5461	RTL	71311	S	B	Refer	
Bakery Plants	2051	MFG	51315	S	C	No	
Barber and Beauty Shop Supplies - Distributors	5087	WDS	65310	S	A	YES	No distribution of any product other than under the original manufacturer's brand or trade name
Barber and Beauty Supply Shops	5999	RTL	59991A	S	B	No	
Barber Shop	7241	SRV	71332	S	A	No	Professional Liability Available
Bath Accessories	5719	RTL	59994A	S	B	No	
Beaches - Bathing - Not Commercially Operated	7997	INC	40072	T2	C	No	
Beauty Parlors and Hair Styling Salons	7231	SRV	71952	S	B	No	Professional Liability Available. Nail Solons acceptable. No Day Spas, hair transplants, chemical skin peeling, or tanning.
Bed and Breakfast - 12 Rooms or Less	7011	HTM	45180	S	B	No	
Beer, Ale or Malt Liquor Manufacturing in Bottles	2082	MFG	51350	S	C	No	
Beer, Ale or Malt Liquor Manufacturing in Cans	2082	MFG	51351	S	C	No	
Beverage Distributors - Non Alcoholic and Beer	5181	WDS	10141	S	B	No	
Beverage Store - Soft Drinks and Beer	5921	RTL	10146	S	B	No	
Bicycles- Rented to Others	7999	INC	10151	S	C	No	
Bicycle Stores - Sales and Service - No Rental	5941	RTL	59505	S	B	No	
Bolt, Nut, Rivet, Screw or Washer Manufacturing	3452	MFG	51500	S	A	YES	
Book Distributors	5192	WDS	11156	S	B	YES	
Books and Magazine Stores - Not Adult	5942	RTL	59425	S	C	YES	
C							
Camera and Photographic Equipment Store	5946	RTL	59955	S	B	YES	Central station alarm required.
Camera and Photographic Supplies - Distributors	5043	WDS	35005	S	A	YES	Central station alarm required.
Candy and Confectionery Stores - No Consumption on Premises	5441	RTL	54446	S	B	No	
Candy or Confectionery Products	2064	MFG	51752	S	C	No	
Candy, Confectionery and Nuts - Distributors	5145	WDS	35016	S	B	No	

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Cards and Stationery Stores	5112	RTL	59435B	S	C	YES	
Carpet and Floor Covering Stores	5713	RTL	57134	S	B	No	No installation
Carpet Distributors	5023	WDS	35006	S	A	No	No installation
Carpet, Rug or Upholstery Cleaning - Shop Only	7217	SRV	11007	S	A	No	
Cellular Phone and Communication Equipment Installation	1731	ASV	91156	S	B	Refer	Telecommunications or Service Providers E&O exclusion applies
China and Ceramics Distributors	5099	WDS	35007	S	A	No	
China, Glassware & Pottery Stores	5947	RTL	57155	S	B	No	
China, Porcelain or Earthenware Manufacturing	3262	MFG	51869	S	A	No	
Chiropractors	8011	OFF	32023	A	A	No	Professional Liability Required (Policy Exclusion)
Chiropractors	8041	OFF	65121C	A	A	YES	Professional Liability Required (Policy Exclusion)
Clay Products Manufacturing	3259	MFG	51877	S	A	No	
Clock Manufacturing	3873	MFG	51889	S	A	YES	
Clothing - Children and Infant's Wear	5641	RTL	35010	S	B	No	Central Station Alarm Require when BPP exceed \$1M
Clothing - Family	5651	RTL	56325	S	C	No	Central Station Alarm Require when BPP exceed \$1M
Clothing - Ladies and Girls	5621	RTL	56214A	S	C	YES	Central Station Alarm Require when BPP exceed \$1M
Clothing - Men and Boys	5611	RTL	56114	S	C	YES	Central Station Alarm Require when BPP exceed \$1M
Collectible and Memorabilia Stores	5999	RTL	11155A	S	B	No	Central Station Alarm Required
Computer Stores - Retail Only - No Development, Service or Repair	5734	RTL	57326B	S	C	YES	Central Station alarm required
Computers and Accessories Distributors	5045	WDS	35015	S	A	YES	Central Station Alarm Required, Professional Liability Exclusion for Computer Software, No development, service or repair
Concrete or Plaster Products Manufacturing - Not Structural	3272	MFG	51957	S	A	No	
Condominium - Commercial - Office	6531	CDO	60999	A	A	No	See Apt-Condo Tab
Condominium - Commercial - Retail	6531	CDO	69146A	A	A	No	See Apt-Condo Tab
Condominium - Commercial - Shopping Centers	6531	CDO	62001	A	B	No	See Apt-Condo Tab
Condominium - Residential - 1 to 3 Stories	6531	CDO	69145D	U	B	No	See Apt-Condo Tab
Condominium - Residential - 4 or More	6531	CDO	69145E	U	B	No	See Apt-Condo Tab
Condominium Complex - Residential - 1 to 8 Units per Building	6531	CDO	69145A	U	B	No	See Apt-Condo Tab. No more than 3 stories if Frame.
Condominium Complex - Residential - 17 to 24 Units per Building	6531	CDO	69145	U	B	No	See Apt-Condo Tab. No more than 3 stories if Frame.
Condominium Complex - Residential - 9 to 16 Units per Building	6531	CDO	69145B	U	B	No	See Apt-Condo Tab. No more than 3 stories if Frame.
Convenience Food Store- No Gas	5411	RTL	54136A	S	C	No	Close by midnight. Central station alarm required.
Cosmetic, Hair and Skin Preparation Stores	5999	RTL	59991	S	B	No	
Craft, Hobby, and Artist Supplies Distributors	5092	WDS	35017	S	A	No	Central Station Alarm Require when BPP exceed \$500,000
Curtain and Drapery Stores	5714	RTL	56311A	S	B	YES	
Cutlery (not Powered) and Flatware Manufacturing	3421	MFG	51999	S	A	YES	
D							
Dairy Products or Butter and Egg Stores	5451	RTL	54516A	S	B	No	
Dental Labs	8072	SRV	71444	S	A	YES	
Dentists and Dental Surgeons	8021	OFF	65121D	A	A	YES	Professional Liability Required (Policy Exclusion)
Detail Shop	7532	ASV	10181	S	B	No	
Direct Maint or Advertising Service	7331	OFF	65121E	A	A	No	
Draftsmen	7389	INC	91805	P	C	No	Professional Liability Required
Drug Stores	5912	RTL	59116	S	C	YES	Professional Liability Required.
Duplicating and Photocopying Services	7334	SRV	71877	S	A	YES	
Dwelling Lessors's Risk- One Family	6514	INC	63010	T7	C	No	
Dwelling Lessors's Risk- 2-4 Family	6514	INC	65132C	T7	C	No	
E							
Electrical Parts, Components or Accessories Manufacturing – NOC (Low Hazard)	3699	MFG	52438A	S	A	YES	
Electrical Parts, Components or Accessories Manufacturing – NOC (Medium Hazard)	3699	MFG	52438B	S	A	YES	
Electrical Parts, Components or Accessories Manufacturing – NOC (High Hazard)	3699	MFG	52438C	S	A	YES	
Employment Agencies - No Temps - No Representation of Public Figures	7361	OFF	65121F	A	A	No	
Engraving	3479	SRV	52660	S	A	No	
Equipment and Supplies Store - Other than Mobile Construction and Industrial, Farm, Yard or Garden Equipment	5081	RTL	15062	S	B	No	No equipment rental; ; no sales of medical, hospital or surgical equipment.
Equipment and Supplies Store - Restaurant	5046	RTL	15064	S	B	YES	

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F							
Fabric Stores	5949	RTL	56311B	S	B	No	
Floor Covering Distributors	5023	WDS	50351	S	C	No	
Florists	5992	RTL	59685	S	B	YES	No Hired & Nonowned
Formal Wear (including rental)	7299	RTL	56214B	S	B	No	
Fruit and Vegetable Juice Manufacturing - No Bottling or Carbonated Beverages.	2037	MFG	53565	S	C	No	
Furniture Distributors	5099	WDS	50415	S	A	No	
Furniture Stores - Household	5712	RTL	13351	S	C	No	No used furniture
G							
Gardening and Light Farming Supply Dealers - Retail	5261	RTL	59698	S	C	No	
Gardening and Light Farming Supply Distributors	5191	WDS	65337	S	A	Refer	No Mixing of chemicals, pesticides or fertilizers.
General Stores	5399	RTL	54136B	S	C	YES	Also see convenience or grocery.
Gifts, Novelty and Souvenir Stores	5947	RTL	59994B	S	B	YES	
Glass Shop (Auto)	7536	ASV	10182	S	B	YES	
Glass Stores (Limited Auto Glass)	1743	RTL	13591	S	B	No	
Grocery Store and Supermarket less than 5000 sq ft	5411	RTL	54136C	S	C	No	Close by midnight. Central station alarm required.
H							
Hardware and Tool Distributors	5072	WDS	65343	S	A	YES	Central Station Alarm Required.
Hardware Stores	5251	RTL	52512	S	B	YES	
Hardwood Floor- Refishing	91344	CTR				No	No floor installation
Hearing Aid Stores	5999	RTL	59974	S	B	No	
Heating or Combined Heating and Air Conditioning Systems or Equipment Distributors	5075	WDS	65346	S	B	YES	
Hobby, Crafts or Artist Supply Stores	5945	RTL	59995	S	B	No	
Hotel / Motel - 3 Stories or Less - Franchised - No Restaurant	7011	HTM	45181	S	B	No	See Hotel Motel Guidelines
Hotel / Motel - 3 Stories or Less - Franchised - With Restaurant	7011	HTM	45182	S	B	No	See Hotel Motel and Restaurant Guidelines
Hotel / Motel - 3 Stories or Less - Not Franchised - No Restaurant	7011	HTM	45183	S	B	No	See Hotel Motel Guidelines
Hotel / Motel - 3 Stories or Less - Not Franchised - With Restaurant	7011	HTM	45184	S	B	No	See Hotel Motel and Restaurant Guidelines
Hotel / Motel - 4 or 5 Stories -Franchised - No Restaurant	7011	HTM	45185	S	B	No	See Hotel Motel Guidelines
Hotel / Motel - 4 or 5 Stories- Franchised - With Restaurant	7011	HTM	45186	S	B	No	See Hotel Motel and Restaurant Guidelines
House Furnishing Installation	5712	CTR	96053	P	C	No	
I							
Ice Cream Stores - No Cooking	5812	RTL	54516B	S	B	No	
Inspection and Appraisal Companies - Inspecting for Insurance or Valuation Purposes	6411	SRV	96317	P	A	No	
Insurance Agents	6411	OFF	65121G	A	A	YES	Professional Liability Required (Policy Exclusion)
Interior Decorators	7389	CTR	96611	P	C	No	
J							
Janitorial Services	7349	CTR	98616	P	C	No	Bonded Only Lead Exclusion applies, No mixing of chemicals, No distribution of any product other than under the original manufacturer's brand or trade name
Janitorial Supplies - Dealers or Distributors	5087	WDS	14527	S	A	No	
K							
Kennels - Breeding, Boarding or Sales	0752	SRV	45450	T10	B	No	Professional Liability Available
Kitchen Accessories - Including Cutlery	5719	RTL	59999A	S	B	No	
L							
Lamps and Lighting Fixture Stores	5719	RTL	59999B	S	B	YES	
Laundries- Coin Operated- Attended Only	7216	RTL	14731A	S	A	No	Telephones and emergency contacts must be posted.
Laundry and Dry Cleaners	7211	SRV	14733	S	A	YES	
Laundry and Dry Cleaning - Receiving Station	7212	SRV	71811	S	A	YES	
Laundry Rental Service	7213	SRV	14734	S	A	No	
Lawn Care Services	782	CTR	97050	P	C	No	No pesticides. No sprinkler installation
Lawyers Offices	8111	OFF	65121H	A	A	YES	Professional Liability Required (Policy Exclusion).
Leased Building - Processing/Services	6512	BDO	65195	A	C	Ltd/Refer	
Leased Building - Restaurant	6512	BDO	65198D	A	C	Ltd/Refer	No Playgrounds; no table-side cooking; no restaurant occupancy greater than 7500 square feet.

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Leased Building - Shopping Center	6512	BDO	65198C	A	B	Ltd/Refer	
Leased Building - Strip Shopping Centers	6512	BDO	65196	A	B	Ltd/Refer	
Leased Building - Wholesale	6512	BDO	65197	A	C	Ltd/Refer	
Leased Buildings - Apartment/Retail	6512	BDO	65142	U	C	Ltd/Refer	
Leased Buildings - Office	6512	BDO	65198A	A	A	Ltd/Refer	
Leased Buildings - Retail	6512	BDO	65198B	A	C	Ltd/Refer	
Leased Buildings - Shopping Centers - Indoor Malls	6512	BDO	67634	A	B	Ltd/Refer	
Leather Goods Distributor	5099	WDS	14068	S	B	YES	
Leather Products or Hide Stores	5948	RTL	56992	S	B	YES	Central station alarm required when BPP exceeds \$1,000,000.
Linen - Bed, Bath or Kitchen - Distributors	5023	WDS	35027	S	B	YES	
Linen Stores	5719	RTL	32034	S	B	No	
Liquor Stores	5921	RTL	59215	S	B	No	Central station alarm; safe on premises; no check cashing.
Locksmiths	7699	SRV	14913	S	A	No	Employees must be bonded.
M							
Machine Shops NOC	3599	MFG	97220	P	A	YES	Can include or exclude products
Mailing Box or Packaging Stores	7389	RTL	71837	S	B	No	
Mailing or Addressing Companies	7331	SRV	45937	S	A	YES	
Meat, Fish Poultry or Seafood Stores	5421	RTL	54216	S	B	No	
Metal Goods Manufacturing - Stamping - Not Signs	3469	MFG	56912	S	A	YES	
Metal Goods Manufacturing NOC (Low Hazard)	3398	MFG	56911A	S	A	YES	
Metal Goods Manufacturing NOC (Medium Hazard)	3398	MFG	56911B	S	A	YES	
Metal Goods Manufacturing NOC (High Hazard)	3398	MFG	56911C	S	A	YES	
Metal Works - Shop - Decorative or Artistic	1799	MFG	59914	S	A	YES	
Music Stores - Pre-Recorded	5735	RTL	57388	S	B	YES	Central Station Alarm Required.
Musical Instrument Distributors	5099	WDS	35028	S	A	No	Central Station Alarm Required
Musical Instrument Stores - Including Tuning and Repairing	5736	RTL	57334	S	B	YES	Incidental Equipment Rental Allowed
N							
Newspaper or Magazine Distributors	5192	WDS	15607	S	B	No	
Newsstands	5994	RTL	59935	S	B	YES	
Novelty Stores	5947	RTL	13508	S	B	YES	
Nursery - Garden	5261	RTL	15699	S	B	No	
O							
Office Furniture Stores	5712	RTL	57224	S	B	YES	
Office Machines or Appliances - Installation, Inspection, Adjustment or Repair	7629	CTR	98111	P	C	No	
Office Machines or Appliances - Retail - No Repair	5999	RTL	50925B	S	B	YES	
Office Machines or Appliances - Wholesale - No Repair	5044	WDS	50691	S	A	YES	Central Station Alarm Required, Use class 98111 for installation or repair
Office Management	8741	INC	65121T	P	C	YES	
Office Supplies	5943	RTL	35030	S	B	YES	
Optical Goods - Distributors	5048	WDS	50721	S	A	YES	
Optical Goods Stores	5995	RTL	59954	S	B	YES	
Optometrists	8042	OFF	65121I	A	A	YES	Professional Liability Required (Policy Exclusion)
P							
Paint, Wallpaper or Wall Covering Distributors	5198	WDS	35032	S	B	No	Lead Exclusion applies
Paint, Wallpaper or Wall Covering Stores	5231	RTL	52322	S	B	No	
Painting, Picture or Frame Store Distributors	5198	WDS	35033	S	B	No	
Painting, Pictures or Frame Stores	7699	RTL	59999C	S	B	No	
Paper Products Distributors	5113	WDS	16005	S	B	YES	
Paper, Paper Products and Party Goods Store	5112	RTL	50928	S	B	YES	
Parking - Private	7521	INC	46622	A	C	No	
Parking - Public - Not Open Air	7521	INC	46603	S	C	No	
Parking - Public - Open Air	7521	INC	46604	S	C	No	
Parking - Public - Shopping Center Maintained by the Insured - LRO	7521	INC	46607	A	C	No	
Parking - Public - Shopping Centers - Maintained by the Lessee -	7521	INC	46606	A	C	No	
Pattern Manufacturing - Metal MFG	3543	MFG	57808	S	A	YES	

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Pattern Manufacturing - Paper	3543	MFG	57810	S	A	YES	
Pet Grooming	0752	SRV	65121J	S	A	No	Professional Liability Available
Pet or Pet Supply Stores	5999	RTL	59997	S	B	No	
Pet Training	0752	SRV	16404	S	A	No	Professional Liability Available
Photo Finishing - Store Front Only	7384	SRV	83924	S	A	YES	
Photo Finishing Laboratories	7384	SRV	57997	S	A	YES	
Photoengraving	2752	SRV	71888	S	A	YES	
Photographic Studio - No Motion Pictures	7221	SRV	71899A	S	A	YES	
Physicians, Surgeons and Osteopaths	8011	OFF	65121K	A	A	YES	Professional Liability Required (Policy Exclusion)
Physiotherapists	8049	OFF	65121L	A	A	YES	Professional Liability Required (Policy Exclusion)
Plumbing Fixtures and Supplies - Distributors	5074	WDS	65370	S	A	No	Central Station Alarm Required if BPP exceeds \$500,000.
Plumbing Fixtures and Supplies Stores	5251	RTL	50741	S	B	No	
Printers or Electrotypers Supplies - Distributors	5084	WDS	16588	S	A	YES	
Printing (For Profit)	2771	MFG	58408	S	A	YES	Professional Liability Available
Printing (Not for Profit)	2771	MFG	58409	S	A	YES	Professional Liability Available
Printing Shops	2771	SRV	71912	S	A	YES	Professional Liability Available
Produce Dealers	5431	RTL	65121Q	S	C	Ltd/Refer	
Psychologists and Psychiatrists	8011	OFF	32005	A	A	YES	Professional Liability Required (Policy Exclusion)
R							
Real Estate Sales - Commercial	6531	OFF	65121P	P	A	YES	No Hired & Nonowned
Real Estate Sales - Residential	6531	OFF	65121N	P	A	YES	No Hired & Nonowned
Refrigeration Equipment Distributors	5078	WDS	65373	S	A	No	Central Station Alarm Required if BPP exceeds \$500,000.
Religious Articles Store	5999	RTL	59999D	S	B	No	
Restaurant - Family Style - Franchised - No Alcohol in Restaurant - Located at Convenience Food Store	5812	RES	16835	S	C	Refer	See Restaurant Guidelines
Restaurant - Family Style - Franchised - No Alcohol Sales	5812	RES	16833	S	C	Refer	See Restaurant Guidelines
Restaurant - Family Style - Franchised - With Alcohol Sales < 25%	5812	RES	16834	S	C	Refer	See Restaurant Guidelines
Restaurant - Family Style - Not Franchised - No Alcohol Sales	5812	RES	16843	S	B	Refer	See Restaurant Guidelines
Restaurant - Family Style - Not franchised - With Alcohol Sales < 25%	5812	RES	16844	S	B	Refer	See Restaurant Guidelines
Restaurant - Fast Food - Franchised - No Alcohol in Restaurant - Located at Convenience Food Store	5812	RES	09152	S	C	Refer	See Restaurant Guidelines
Restaurant - Limited Cooking - Franchised - No Alcohol in Restaurant - Located at Convenience Food Store	5812	RES	09082	S	C	Refer	See Restaurant Guidelines
Restaurants - Fast Food - Franchised - No Alcohol	5812	RES	09151A	S	C	Refer	See Restaurant Guidelines
Restaurants - Fast Food - Franchised - With Alcohol < 25%	5812	RES	09151B	S	C	Refer	See Restaurant Guidelines
Restaurants - Fast Food - Not Franchised - With Alcohol < 25%	5812	RES	09151D	S	C	Refer	See Restaurant Guidelines
Restaurants - Fast Food - Not Franchised - No Alcohol	5812	RES	09151C	S	C	Refer	See Restaurant Guidelines
Restaurants - Limited Cooking - Franchised - No Alcohol	5812	RES	09081A	S	C	Refer	See Restaurant Guidelines
Restaurants - Limited Cooking - Not Franchised - No Alcohol	5812	RES	09081C	S	B	Refer	See Restaurant Guidelines
Restaurants - Limited Cooking - Not Franchised - With Alcohol Sales <25%	5812	RES	09081D	S	B	Refer	See Restaurant Guidelines
Restaurants - Limited Cooking - Franchised - With Alcohol Sales <	5812	RES	09081B	S	C	Refer	See Restaurant Guidelines
Rubber Stamp Manufacturing or Assembly	3953	MFG	58759	S	A	YES	
S							
Sewing Machine and Vacuum Cleaner Stores	5722	RTL	57223	S	B	YES	
Sewing Machine and Vacuum Cleaners - Household - Distributors	5064	WDS	35036	S	A	YES	
Sheet Metal Work - Shop Only	3444	MFG	58922	S	A	YES	
Shoe Distributors	5139	WDS	35014	S	B	YES	
Shoe Repair	7251	SRV	71926	S	A	No	
Shoe Stores	5661	RTL	56613	S	B	YES	
Sign Manufacturing - Electrical	3993	MFG	59057	S	A	YES	No Installation
Sign Manufacturing - Other than Electrical	3993	MFG	59058	S	A	YES	
Small Appliance Repair	7629	SRV	91155	P	A	No	
Snow Removal	4959	INC	99303A	P	C	No	
Sporting Goods or Athletic Equipment - No Firearms or Ammunition Sales	5941	RTL	59526	S	B	YES	Central station alarm required when BPP exceeds \$500,000.

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Stationery or Paper Products Distributors	5112	WDS	50801	S	B	YES		
Stenographic, Typing, Court Reporting or Word Processing Services	7338	SRV	32012	P	A	YES		
Stockbroker	6211	OFF	61228	A	A	YES	Professional Liability required	
Surveyors - Land - Not Engaged in Actual Construction	8713	INC	99471	P	C	No	Professional Liability required	
Swimming Pools - Not Commercially Operated	7997	INC	48925	T15	C	No	Pool Access Limited (fence or other enclosure)	
T								
Tailoring or Dressmaking Establishments	5699	SRV	71961	S	A	No		
Telemarketing/Marketing Research	8741	SRV	61229	A	A	No		
Television, Stereo or VCR Repair	7622	SRV	71921	P	A	No		
Television, Stereos and Electronics	5722	RTL	12393	S	C	YES	Central station alarm required.	
Theaters - NOC - (Not for Profit)	7922	SRV	49185	M	A	Ltd/Refer	Community Performing Arts acceptable	
Ticket Agencies	7922	RTL	65121R	A	B	No		
Townhouse Associations	6531	CDO	68500	U	B	No	D&O Available	
Toy Stores	5945	RTL	59998	S	B	No	No direct imports.	
Travel Agencies - No Tours	4724	OFF	65121O	A	A	YES		
Trophy Stores	5999	RTL	59996	S	B	No		
Trophy Stores - Distributors	5099	WDS	35040	S	A	No		
V								
Vacant Land	6552	INC	65198E	T4	C	No		
Variety Stores	5331	RTL	59999E	S	C	YES	Also see convenience or grocery	
Vending Machines Operations - Confection, Food, Beverage or Ice	5962	INC	49617	S	C	No		
Veterinarians (Hospitals)	0742	SRV	65721	P	A	No	Professional Liability Available	
Video Stores - Including Rentals	7841	RTL	57338	S	C	YES		
W								
Warehouses- Manufacturing or Private Buildings - Single Interest	4226	BDO	68703	A	C	No		
Water Bottling - Spring or Well - Not Sparkling or Carbonated	2086	MFG	59926	S	C	No		
Water Bottling - Spring or Well - Sparkling or Carbonated	2086	MFG	59927	S	C	No		
Wire Goods Manufacturing NOC (Low Hazard)	3496	MFG	59975A	S	A	YES		
Wire Goods Manufacturing NOC (Medium Hazard)	3496	MFG	59975B	S	A	YES		
Wire Goods Manufacturing NOC (High Hazard)	3496	MFG	59975C	S	A	YES		
Y								
Yarn Stores	5949	RTL	59999F	S	B	No		
PROGRAM CODES:				RATING BASE				
INC = Incidental				A = Per 1,000 Square Feet of Area				
APT = Apartment Owners Program	Not Auditable				M = Per 1,000 Admissions			
ASV = Automobile Services Program	Auditable				P = Per \$1,000 of Payroll			
BDO = Building Owners Program	Not Auditable				S = Per \$1,000 of Gross Sales			
CDO = Condominiums Program	Not Auditable				T2 = Each Beach			
CTR = Contractors Program	Auditable				T10 = Each Kennel			
HTM = Hotel and Motel Program	Auditable				T15 = Each Pool			
MFG = Manufacturers Program	Auditable				T16 = Per 1,000 Passenger Days			
OFF = Office Program	Not Auditable				U = Each Unit			
RES = Restaurant Program	Auditable				T7 = Each Dwelling			
RTL = Retailers Program	Auditable							
SRV = Servicing and Processing Program	Auditable							
WDS = Wholesaler and Distributor Program	Auditable							
Minimum Premiums:								
Program				Premium Amount		Umbrella Premiums		
Apartment				\$750		\$750, \$500 subsequent layers		
Automotive Services				\$750		\$750, \$500 subsequent layers		
Building Owners				\$500		\$600, \$400 subsequent layers		
Condominium				\$1,000		\$600, \$400 subsequent layers		
Contractors Program				\$1,000		Not available		
Hotel / Motel				\$1,000		\$1000, \$750 next layer, then \$500 subsequent layers		
Manufacturing				\$1,000		\$750, \$500 subsequent layers		
Office				\$500		\$600, \$400 subsequent layers		
Servicing and Processing				\$500		\$600, \$400 subsequent layers		
Restaurants				\$1000 OR, \$500 WA		\$750, \$500 subsequent layers		
Retail				\$750		\$600, \$400 subsequent layers		
Wholesale/Distributors				\$1,000		\$600, \$400 subsequent layers		