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TOWER VERTICALS & MAJOR CLASSES	Prof. Liab.	Prop.	Prem Ops	Prod.	WC	Comm. Auto	Money	Fidelity	Comments & Restrictions
CONSTRUCTION									
Air Conditioning /Heating Systems Installation and Service		√	√	√	X	√	√	√	If plumbing is to be covered, rate under the plumbing class. No LPG.
Appliances and Accessories - installation, servicing or repair		√	√	√	X	S	√	√	
Cabinet Makers/Carpentry - shop only		√	√	√	X	√	√	√	Good housekeeping is critical. Dust collection system is required. Small Artisan only.
Carpentry - interior		√	√	√	X	√	√	√	
Carpentry - other than shop or interior only		√	√	√	X	√	√	√	No roofers allowed. Attach CG 21 34 & exclude roofing
Carpet/Floor Installation - not ceramic, stone or tile		√	√	√	X	√	√	√	
Ceiling/Wall Panel Installation		√	√	√	X	√	√	√	
Door & Window Installation		√	√	√	X	√	√	√	No exterior over 2 stories
Dry Wall or Wallboard Installation		√	√	√	X	√	√	√	No asbestos or insulation work.
Electrical Work - within buildings		√	√	√	X	√	√	√	No installation, servicing, repair or monitoring of security or fire alarm systems.
Fence Erection Contractors		√	√	√	X	√	√	√	No swimming pools or security fencing
Floor covering Installation - not ceramic tile or stone		√	√	√	X	√	√	√	Includes carpet, tile & linoleum
Glaziers		√	√	√	X	√	√	√	No work over 2 stories.
Landscape Gardening		√	√	√	X	S	√	√	X/C/U Exclusion
Lawn Sprinkler Installation		√	√	√	X	√	√	√	
Masonry Contractor		√	√	√	X	√	√	√	No digging of foundations, waterproofing, or pointing. No work over 2 stories.
Metal Works Shop - decorative or artistic		√	√	√	X	√	√	√	Includes installation of metal or wrought iron railings and fences.
Painting - exterior - buildings or structures - three stories or less in height		√	√	√	X	√	√	√	3 stories max height
Painting - interior - buildings or structures		√	√	√	X	√	√	√	If interior & exterior, rate in highest code.
Paperhanging		√	√	√	X	√	√	√	
Plastering or Stucco Work-Interior		√	√	√	X	√	√	√	No EIFS installation
Plumbing - commercial and industrial		√	√	√	X	√	√	√	Exclude septic tank installation.
Plumbing - residential or domestic		√	√	√	X	√	√	√	Exclude septic tank installation

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Sheet Metal Work - outside		√	√	√	X	√	√	√	No steel fabricating or manufacturing
Tile, Stone, Marble, Mosaic or Terrazzo Work -interior construction		√	√	√	X	√	√	√	
MANUFACTURING									
Bakeries		√	√	√	√	S	√	√	
Beverage Bottler - soft drinks - carbonated - in cans or plastic bottles		S	S	S	X	S	S	S	
Cable or Wire Mfg.		S	S	S	X	S	S	S	
Can Mfg. - metal		S	S	S	X	S	S	S	
China, Porcelain or Earthenware Mfg.		S	S	S	X	S	S	S	
Clock Mfg.		S	S	S	S	S	S	S	
Clothing Mfg. greater than \$1,000,000 sales		S	S	S	√	√	S	S	
Clothing Mfg. less than \$1,000,000 sales		√	√	√	√	√	√	√	
Concrete or Plaster Products Mfg. - not structural.		S	S	S	X	S	S	S	
Cutlery (non powered) and Flatware Mfg.		S	S	S	X	√	S	S	
Dairy Products Mfg.		S	S	S	√	S	S	S	
Electrical Parts, Components or Accessories Mfg.		S	S	S	S	S	S	S	
Engraving		S	S	S	S	√	S	S	
Food Products Mfg. - dry		S	S	S	S	S	S	S	
Food Products Mfg. - frozen		S	S	S	S	S	S	S	
Food Products Mfg. - not dry - in glass containers		S	S	S	S	√	S	S	
Food Products Mfg. - not dry - in other than glass containers		S	S	S	S	√	S	S	
Glass or Glassware Mfg.		S	S	S	X	√	S	S	
Ice Dealers and Distributors		S	S	S	S	√	S	S	
Jewelry Mfg.		S	S	S	√	√	S	S	
Metal Goods Mfg. - stamping - not signs		√	√	S	X	S	S	S	
Metal Works - shop - decorative or artistic		√	√	√	X	√	√	√	
Musical Instrument Mfg.		S	S	S	X	S	S	S	
Office Machines Mfg.		√	√	√	S	S	S	S	
Plastic or Rubber Goods Mfg. - household		S	S	S	X	√	S	S	

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Plastic or Rubber Goods Mfg. - other than household		S	S	S	X	√	S	S	
Plumbing Fixtures Mfg.		S	S	S	X	√	S	S	
Printing - not for profit only	S	S	S	S	S	√	S	S	E&O available if low hazard
Printing - other than not for profit	S	S	S	S	S	√	S	S	E&O available if low hazard
Records or Tapes Mfg. - prerecorded		S	S	S	S	√	S	S	
Sewing Machines Mfg. - commercial		S	√	S	S	S	S	S	
Sewing Machines Mfg. - household		S	√	S	S	S	S	S	
Sheet Metal Work - shop only		√	√	√	X	√	√	√	
Shoe, Boot or Slipper Mfg.		S	S	S	X	√	S	S	
Silverware Manufacturing		S	S	S	X	√	S	S	
Wine Mfg. - still		S	S	S	S	S	S	S	
WHOLESALE									
Air Conditioning Equipment - dealers or distributors only		√	√	√	S	√	√	√	
Automobile Parts and Supplies Distributors		√	√	S	S	√	√	√	
Barber or Beauty Shop Supplies Distributors		√	√	√	S	√	√	√	No Aerosol storage on premises
Beverage Distributors - nonalcoholic and beer		S	S	S	S	S	S	S	
Beverage Stores - soft drinks & beer		√	√	√	S	S	S	S	
Clothing or Wearing Apparel Distributors		S	S	S	√	√	S	S	maximum contents is \$250,000 and no children's
Distributors - food or drink		S	√	S	S	S	√	√	
Equipment, Fixtures or Supplies - for bars, hotels, offices, restaurants or stores - distributors		S	S	S	S	S	S	S	If insured installs products proper classification must be used.
Floor Covering Distributors		S	S	S	X	S	S	S	
Fruit or Vegetable Distributors (regional radius)		√	√	√	X	√	√	√	
Heating or Combined Heating and Air Conditioning Equipment dealers and distributors only		√	√	√	S	√	√	√	
Machinery or Equipment Dealers		S	S	S	S	S	S	S	No heavy equipment
Office Machines or Appliances - wholesale - no repair		S	S	S	√	√	S	S	No computer distribution

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Plumbing Supplies and Fixtures Dealers and Distributors		S	S	S	S	√	S	S	If insured installs products proper classification must be used.
Refrigeration Equipment - Dealers and Distributors only - commercial		S	S	S	X	S	S	S	Vendors certificate from manufacturer required.
RETAIL									
Antique Stores		√	√	√	√	S	√	√	
Appliance Stores - household type greater than \$500,000 sales		S	S	S	S	S	S	S	No installation.
Appliance Stores - household type less than \$500,000 sales		√	√	√	S	S	S	S	distributors. Maximum stock or business personal property limit \$150,000
Army and Navy Stores		√	√	√	√	√	√	√	No firearms or ammunition sales
Art Galleries -		√	√	√	√	√	√	√	Prop: Exclude artwork
Automobile Parts and Supplies Stores		√	√	S	√	√	√	√	
Bakeries		√	√	√	√	S	√	√	
Bars and Taverns (neighborhood NYC only)		S	S	S	X	S	S	S	No liquor liability.
Beverage Stores - liquor & wine - no liquor served		√	√	√	S	S	S	S	Central Station Alarm required.
Bicycle Stores - sales and servicing		√	√	S	√	S	√	√	
Books and Magazine Stores -		√	√	√	√	√	√	√	
Camera and Photographic Equipment Stores		√	√	√	√	√	√	√	Central Station Alarm required.
Candy or Confectionery Stores		√	√	√	√	√	√	√	
Caterers		S	S	S	√	√	S	S	
Caterers - Kitchen Only		√	√	√	√	√	√	√	Only preparation and delivery of food.
Ceramics - Retail Sales - no mfg.		√	√	√	√	√	√	√	
Clothing or Wearing Apparel Stores - other than not for profit less than \$500,000 in sales		√	√	√	√	√	√	√	No childrens wear or juvenile furniture or infant accessories. Max contents limit \$150,000.
Convenience Stores - With Gas		√	√	√	√	S	√	√	
Convenience Stores - Without Gas		√	√	√	√	S	√	√	
Cosmetic, Hair or Skin Preparation Stores		√	√	√	√	√	√	√	
Dairy Products or Butter and Egg Stores -		√	√	√	√	√	√	√	

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Delicatessens		√	√	√	√	√	√	√	No hired and non-owned auto with delivery service
Drugstores	X	√	√	X	√	√	S	S	Products includes Professional Liability.
Dry Goods Dealers - Retail (including Fabrics, Yarns and Piece Goods)		√	√	√	√	√	√	√	
Fabric Stores		√	√	√	√	√	√	√	
Floor Covering Stores		√	√	√	S	√	√	√	If installion no WC.
Florists		√	√	√	√	S	√	√	No greenhouses, and no pesticide and herbicide application.
Formal Wear or Costumes - rented to others		√	√	√	√	√	√	√	
Fruit or Vegetable Dealers (regional radius)		√	√	√	S	√	√	√	No long haul delivery or extra heavy trucks for auto
Furniture Stores - other than not for profit		√	√	√	S	S	√	√	No refinishing or recaning. No juvenile furniture. Refer to company for warehousing or delivery exposure
Gardening and Light Farming Supply Dealers - Retail		S	S	S	S	S	S	S	
Gift Shops - No second hand merchandise		√	√	√	√	√	√	√	If toy sales, refer to toy class.
Grocery Stores (less than 5000 feet)		√	√	√	√	√	√	√	
Hardware Stores		√	√	√	√	√	√	√	No equipment or tool rental
Hearing Aid Stores	X	√	√	√	√	√	√	√	
Hobby, Model Maker or Artist's Supply Stores		√	√	√	√	√	√	√	
Ice Cream Stores		√	√	√	√	√	√	√	
Jewelry Stores or Distributors		√	√	√	S	S	S	S	Proof of jewelers block required
Meat, Fish, Poultry or Seafood Stores		√	√	√	√	√	√	√	Check prior loss history for spoilage or food poisoning claims.
Musical Instrument Stores		√	√	√	√	√	√	√	
Newsstands		S	S	S	√	S	S	S	
Optical Goods Stores	S	√	√	S	√	√	√	√	Products includes professional
Paint, Wallpaper or Wallcovering Stores (no installation)		√	√	√	√	√	√	√	
Painting, Picture or Frame Stores		√	√	√	√	√	√	√	
Pet Stores		√	√	√	√	√	√	√	No pet sitting services, no grooming and no animal mortality coverage.

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Records, Tapes and Sheet Music Stores		√	√	√	√	√	√	√	Central Station Alarm required.
Restaurants - operated by concessionaires - not for profit only		√	√	√	√	√	√	√	Fire Protection Maintenance contract required.
Restaurants - self-service or self ordering - including cafeterias and smorgasbords		√	√	√	√	√	√	√	Fire Protection Maintenance contract required.
Restaurants - with no sale of alcoholic beverages		√	√	√	√	√	√	√	Fire Protection Maintenance contract required.
Restaurants - with sales of alcoholic beverages that are less than 30% of the total annual receipts of the restaurant-No dance floor		√	√	√	√	√	√	√	Liquor Liability available. Fire Protection Maintenance contract required.
Restaurants - with sales of alcoholic beverages that are more than 30% of the total annual receipts of the restaurant-No dance floor		√	S	√	X	√	√	√	Fire Protection Maintenance contract required.
Shoe Stores		√	√	√	√	√	√	√	
Stationery or Paper Products Stores		√	√	√	√	√	√	√	
Stores - food or drink - other than not for profit		√	√	√	√	√	√	√	
Stores -no food or drink - other than not for profit		√	√	√	√	√	√	√	
Tailor Merchants - men or boys		√	√	√	√	√	√	√	
Toy Stores		S	S	S	√	√	S	S	
Variety Stores		√	√	√	√	√	√	√	
REAL ESTATE									
Apartments		√	√	√	√	√	√	√	
Buildings or Premises - bank or office - mercantile or mfg. (lessor's risk only) - other than not for profit		√	√	√	√	√	√	√	Refer to Best's Underwriting Guide for specific exposure.
Buildings or Premises - bank or office - mercantile or mfg. maintained by the insured (lessor's risk only) - other than not for profit		√	√	√	√	√	√	√	Refer to Best's Underwriting Guide for specific exposure.
Condos and Co-ops - residential - (association risk only)	√	√	√	√	√	√	√	√	D&O available.
Dwellings - four family (lessor's risk only)		√	√	√	√	√	√	√	If owner occupied refer to our Personal Lines Department
Dwellings - three family (lessor's risk only)		√	√	√	√	√	√	√	If owner occupied refer to our Personal Lines Department

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Hotels and Motels		S	S	S	√	S	S	S	
Shopping Centers - less than 10,000 sq. feet (lessor's risk only)		√	√	√	√	√	√	√	
Shopping Centers - greater than 10,000 sq. feet (lessor's risk only)		√	√	√	√	√	√	√	
Townhouses or Similar Associations (association risk only)		√	√	√	√	√	√	√	D & O Available
Warehouse - mfg. or private buildings or premises - occupied by multiple interests (lessor's risk only)		X	S	S	S	S	S	S	
Warehouse - mfg. or private buildings or premises - occupied by single interest (lessor's risk only)		X	S	S	S	S	S	S	
OFFICE & SERVICES									
Appliances and Accessories - installation, servicing or repair - household		√	√	√	S	S	√	√	No installation, servicing or repair of burglary, fire, fire suppression or sprinkler systems.
Architectural Services	X	√	√	√	S	√	√	√	Office Exposure Only - Exclude Professional Liab.
Automobile Body Repair		√	√	S	X	X	√	√	No after-market retrofitting or redesign of vehicles. Must have UL approved spray booth.
Automobile Repair or Service Shops (engine and mechanical)		√	√	S	X	X	√	√	No "Quick Service" operators. Private Passenger Autos only. No gas sales.
Barber Shops	√	√	√	√	√	√	√	√	Professional Liability available
Beauty Parlors and Hair Styling Salons	√	√	√	√	√	√	√	√	Professional Liability available. No tanning beds or electrolysis and chemical skin treatments
Billiard or Pool Halls		S	S	S	√	S	S	S	Firearms and assault and battery exclusions required
Carpet, Rug or Upholstery Cleaning - shop only		√	√	√	X	√	√	√	
Carpet, Rug, Furniture or Upholstery Cleaning - on customer's premises		√	√	√	X	√	√	√	Contractor's guidelines apply
Churches or Other Houses of Worship	S	S	S	S	√	S	S	S	No Professional Liability.
Copying and Duplicating Services - retail - Quick Printers	X	√	√	√	√	√	√	√	No Professional Liability.

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Dental Laboratories	X	√	√	√	√	√	√	√	No Professional Liability.
Electrical Apparatus - installation, servicing or repair	√	√	√	√	X	√	√	√	
Engineers or Architects - consulting - not engaged in actual construction	X	S	S	S	S	√	S	S	No Professional Liability.
House Furnishings Installation	√	√	√	√	X	√	√	√	Includes installation of interior decorations and widow treatments.
Insurance Agents	X	√	√	√	√	√	√	√	
Interior Decoration	√	√	√	√	X	√	√	√	
Janitorial Services	√	√	√	√	S	S	√	√	Contractor's guidelines apply
Laundry and Dry Cleaning or Dyeing Receiving Stations	√	√	√	√	√	√	√	√	
Laundry and Dry Cleaning Stores	√	√	√	√	√	√	√	√	
Lawyers Offices - other than not for profit	X	√	√	√	√	√	S	S	No Professional Liability.
Libraries	√	√	√	√	√	√	S	S	
Locksmiths	√	S	S	S	S	√	S	S	No installation, servicing or repair of burglary, fire, fire suppression or sprinkler systems.
Mailing or Addressing Companies	X	√	√	√	√	√	√	√	
Medical Offices	X	√	√	√	√	√	√	√	No Professional Liability.
Office furniture fixture installation / repair	√	√	√	√	X	√	S	S	
Office Machines or Appliances - installation, inspection, adjustment or repair	√	√	√	√	S	√	S	S	No computer system repair.
Parking - public - not open air	√	S	S	S	S	S	S	S	Valet services only
Parking - public - open air	√	S	S	S	S	S	S	S	
Schools - trade or vocational	X	S	S	S	S	S	S	S	Sexual molestation exclusion required and no corporal punishment coverage.
Shoe Repair Shops	√	√	√	√	√	√	√	√	
TV or radio receiving set installation	√	√	√	√	X	√	√	√	

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AUTOMOTIVE									
Automobile Storage Garage		S	S	N/A	S	X	S	S	
Parking - public - not open air		S	S	N/A	S	S	S	S	
		S	S		S	S	S	S	
Parking - public - open air		S	S	N/A	S	S	S	S	
Parking - public - shopping centers - maintained by lessee (lessor's risk only)		S	S	N/A	S	S	S	S	
Parking - public - shopping centers - maintained by Insured (lessor's risk only)		S	S	N/A	S	S	S	S	
Automobile Parts and Supplies Distributors		√	√	√	√	√	√	√	
Automobile Parts and Supplies Stores		√	√	√	√	√	√	√	
Auto Body Repair Shops		√	√	S	X	S	√	√	
Auto Body or Service Shops incl. Painting		√	√	S	X	S	√	√	
Mechanical Repair shops		√	√	S	X	S	√	√	
Glass Dealers and Glaziers		√	√	√	X	√	√	√	
Stereo shops & installation		√	√	S	√	√	√	√	
Full Service Car Washes		S	S	S	S	S	S	S	
Self-Service Car Washes		S	S	S	S	S	S	S	
Convenience Stores with Gas - full service only		√	√	√	√	S	√	√	
Convenience Stores with Gas - full & self service		√	√	√	√	S	√	√	
Convenience Stores with Gas - self service only		√	√	√	√	S	√	√	
Gasoline Service Stations full Service only -includes oil change And lube service		√	√	√	X	S	√	√	
Gasoline Service Stations full & self service		√	√	√	√	S	√	√	
Gasoline Service Stations self service only		√	√	√	√	S	√	√	