

We're open for your business

An Opportunity Guide of small business customer classifications

May 2007





Business-building opportunities for small business agents

Serving the growing needs of small businesses represents a big opportunity for your agency, and Zurich wants to write your small business customers. We continue to expand our portfolio, enhance our systems and build our capabilities to make it easier and more profitable for you to do business with us. Our line of business focus allows you to write a wider variety of products as monoline or package, creating an opportunity to grow your agency revenues by addressing the specific needs of your small business customers.

The following comprehensive listing of customer classifications and class codes will help you identify areas of opportunity as well as classes of business covered under our Precision America®, Precision Premier® and Precision Specialty Contractors policy products. As before, we will evaluate each class of business using our normal underwriting criteria. All classifications are subject to applicable footnotes and applicable state underwriting guidelines.

For state-specific availability information, refer to eZSB for eZHelp and the eligibility calculator.

Throughout this Guide, you will see two distinct designations:

- Open for BOP/Package business
- Open for BOP/Package and/or stand-alone business

The black “●” means this class is open for your BOP/Package opportunities in the lines of business where the dots appear.

The green “●” can increase this capability. Wherever indicated, we are willing to write specified classes and lines of business on a stand-alone basis or as part of a package.

This is just another example of Zurich’s increasing desire to be your carrier of choice to meet your small business customers’ needs.

Capability

Precision America® and Precision Premier® –

Multi-line solutions for your small business customers in a single offering for more than 500 classes of business.

Specialty Contractors Policy – Auto and property solutions for the trade construction industry.

Programs

BR	Builders Risk (<i>commercial & residential</i>)
I	Institutional
M	Manufacturing
O	Office
R	Retail
S	Service
TR	Trade Contractors (<i>state availability is subject to underwriting guidelines; refer to eZSB</i>)
W	Wholesale



Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
56321	5632	R	Accessories Store		●	●	●	●
82191	8219	I	Accounting School		●	●		●
87211	8721	S	Accounting Services		●	●	●	●
65129	6512	O	Actuarial Services	2, 45	●	●	●	●
73111	7311	O	Advertising Agencies	1,2	●	●	●	●
65129	6512	O	Agricultural Operations Consultant	2, 45	●	●	●	●
17110	1711	TR	Air Conditioning	44	●		●	
17111	1711	W	Air Conditioning Equipment Distributors – Including Installation and Service	3	●	●	●	●
50751	5075	W	Air Conditioning Equipment Distributors – Excluding Installation		●	●	●	●
86412	8641	I	Alumni Associations		●	●		●
79932	7993	R	Amusement Devices – Coin Operated – Sales and Service		●	●	●	●
50641	5064	W	Appliance Distributors		●	●	●	●
76291	7629	S	Appliance Repair – Commercial		●		●	
76294	7629	S	Appliance Repair – Heating and A/C Equipment		●		●	
76292	7629	S	Appliance Repair – Household Type		●		●	
76231	7623	S	Appliance Repair – Refrigeration Equipment		●		●	
57221	5722	R	Appliance Stores – Household Type		●	●	●	●
76290	7629	TR	Appliances and Accessories – Commercial	5, 44	●		●	
76291	7629	TR	Appliances and Accessories – Household	5, 44	●		●	
59994	5999	R	Aquariums and Fish Stores		●	●	●	●
65129	6512	O	Arbitration Services	2, 45	●	●	●	●
79931	7993	S	Arcades		●	●	●	
87111	8711	O	Architect		●	●	●	●
59991	5999	R	Army and Navy Stores	6	●	●	●	●
59451	5945	R	Art and Craft Supplies		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
86991	8699	I	Art Councils		●	●	●	●
84121	8412	I	Art Galleries		●	●		●
82491	8249	I	Art Schools		●	●		●
59433	5943	R	Artists Supply Stores		●	●	●	●
57311	5731	R	Audio-Visual Equipment Stores		●	●	●	●
87211	8721	S	Auditors Office		●	●	●	●
55311	5531	R	Auto Accessories Kiosk		●	●	●	●
75361	7536	S	Auto Glass Shops		●	●	●	
50131	5013	W	Automobile Parts and Supplies Distributors	6	●	●	●	●
55311	5531	R	Automobile Parts and Supplies Stores	7	●	●	●	●
75493	7549	S	Automotive Repair, Quick Lube and Tune				●	●
75391	7539	S	Automotive Repair Shops (General)					●
34650	3465	M	Automotive Stampings				●	
54991	5499	R	Bagel Shop, Excluding Deep Fat Frying		●	●	●	●
54611	5461	R	Bakeries and Donut Shops, Excluding Deep Fat Frying	31	●	●	●	●
5461F	5461	R	Bakeries, Including Deep Fat Frying	39	●	●	●	●
5149B	5149	W	Bakeries, Wholesale	39	●	●	●	●
82191	8249	I	Banking Schools (Training in Banking)		●	●		●
59995	5999	R	Barber and Beauty Supplies Stores		●	●	●	●
50871	5087	W	Barber or Beauty Shop Supplies Distributors		●	●	●	●
72412	7241	I	Barber Schools		●	●		●
72411	7241	S	Barber Shops		●	●	●	●
59995	5999	R	Bath and Body Products Kiosk		●	●	●	●
82991	8299	I	Baton Instruction Schools		●	●		
72311	7231	S	Beauty Parlors/Hair Stylists		●	●	●	●
72312	7231	I	Beauty Schools		●	●		●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
59212	5921	R	Beer, Liquor and Wine Store		●	●	●	
54112	5411	R	Beer or Wine-making Supply Stores		●	●	●	●
51811	5181	W	Beverage Distributors – Non-Alcoholic and Beer	30	●	●	●	●
59211	5921	R	Beverage Stores – Soft Drinks and Beer		●	●	●	●
82992	8299	I	Bible Schools		●	●		●
59411	5941	R	Bicycles, Including Repairs		●	●	●	●
7999B	7999	S	Billiard or Pool Halls – Family Style	8, 26, 39	●	●	●	●
59412	5941	R	Billiard Stores		●	●	●	●
59412	5941	R	Billiard Stores, Including Spas, Saunas and Installation		●	●	●	●
59994	5999	R	Birdfeeder Stores		●	●	●	●
57195	5719	R	Blankets and Bedding Stores		●	●	●	
73341	7334	S	Blueprinting Services		●	●	●	●
17111	1711	TR	Boiler Inspection, Installation/Service/Repair	36, 44	●		●	
34520	3452	M	Bolts, Nuts, Screws, Rivets and Washers		●	●	●	●
27320	2732	S	Book Printing		●	●	●	●
59421	5942	R	Book Stores – New Books Only		●	●	●	●
59422	5942	R	Book Stores, New and Used Books		●	●	●	●
27891	2789	S	Bookbinding		●	●	●	●
51111	5111	W	Bookbinding and Printing Supplies Distributors		●	●	●	●
87211	8721	S	Bookkeepers Office		●	●	●	●
59441	5944	R	Books/Newspapers Kiosk		●	●	●	●
86413	8641	I	Booster Clubs		●	●		●
84221	8422	I	Botanical Gardens		●	●		●
20860	2086	M	Bottled and Canned Beverages				●	
54994	5499	R	Bottled Water Sales		●	●	●	

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
20510	2051	M	Bread and Other Bakery Products, Excluding Cookies and Crackers				●	
56211	5621	R	Bridal Shop		●	●	●	●
6512T	6512	O	Building – Office Occupancy Only, Condo Ownership	11	●	●	●	●
65124	6512	O	Building – Office Occupancy Only	11	●	●	●	●
6512L	6512	R	Building – Condominium – Mercantile – Multiple Occupancy – 5 or Fewer Occupants	11	●	●	●	●
6512F	6512	I	Building – Cultural Occupants – Lessors Risk		●	●		●
6512G	6512	I	Building – Educational Occupants – Lessors Risk		●	●		●
6512U	6512	O	Building – Up to 25% Other than Office, Condo Ownership	11	●	●	●	●
65123	6512	O	Building – Up to 25% Other than Office	11	●	●	●	●
6512J	6512	I	Building – Post Office – Lessors Risk		●	●		●
6512H	6512	I	Building – Religious Occupants – Lessors Risk		●	●		●
65126	6512	R	Building – Retail – 5 or Fewer Retail Tenants	11	●	●	●	●
6512B	6512	S	Building – Service – Condominium Ownership	11	●	●	●	●
65127	6512	S	Building – Service – Lessors Risk	11	●	●	●	●
6512M	6512	R	Building – Shopping Centers – Enclosed Mall – Condominium Ownership	10, 11	●	●	●	●
65121	6512	R	Building – Shopping Centers – Enclosed Mall – Lessors Risk Only	44			●	●
6512C	6512	R	Building – Shopping Centers – Retail Strip Type – Condominium Ownership	10, 11	●	●	●	●
65122	6512	R	Building – Shopping Centers – Retail Strip Type – Lessors Risk		●	●	●	●
6512I	6512	I	Building – Social Service and Other Occupants – Lessors Risk		●	●		●
6512W	6512	W	Building – Wholesale – Condominium Ownership	11	●	●	●	●
65128	6512	W	Building – Wholesale – Lessors Risk	11	●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
52111	5211	R	Building Material Dealers		●	●	●	
50311	5031	W	Building Material Distributors		●	●	●	●
65129	6512	O	Business Administration Consultant	2, 45	●	●	●	●
86414	8641	I	Business Clubs		●	●		●
65129	6512	O	Business Management Consultant	2, 45	●	●	●	●
82441	8244	I	Business Schools		●	●		●
54212	5421	R	Butcher Shops	12	●	●	●	●
57194	5719	R	Cake Decorating Equipment and Supplies Stores		●	●	●	●
59461	5946	R	Cameras, Photography Equipment and Supplies	6	●	●	●	●
59413	5941	R	Camping Equipment		●	●	●	●
50911	5091	W	Camping Equipment and Supplies Distributors		●	●	●	●
5999C	5999	R	Candle Stores		●	●	●	●
5999C	5999	R	Candles and Country Crafts Kiosk		●	●	●	●
54411	5441	R	Candy Kiosk		●	●	●	●
51451	5145	W	Candy or Confectionery Distributors		●	●	●	●
54411	5441	R	Candy or Confectionery Stores		●	●	●	●
20640	2064	M	Candy Products				●	
59998	5999	R	Canvas Goods – Including Installation		●	●	●	
57311	5731	R	Car Stereo Stores		●	●	●	●
17510	1751	TR	Carpentry	44	●		●	
17511	1751	TR	Carpentry – Interior	44	●		●	
15213	1521	TR	Carpentry – Residential Less than 3 Stories	44	●		●	
17521	1752	S	Carpet and Rug Installation – Incidental to Floor Covering Store		●	●	●	
72171	7217	S	Carpet, Rug or Upholstery Cleaning – Shop Only		●	●	●	●
72172	7217	S	Carpet, Rug, Furniture or Upholstery Cleaning – on Customers Premises	13	●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
59612	5961	R	Catalog Sales Stores		●	●	●	●
17610	1761	TR	Ceiling/Wall Installation – Metal	44	●		●	
48121	4812	S	Cellular Telephone Sales and Installation		●	●	●	●
65531	6553	S	Cemeteries		●	●	●	
82993	8299	I	Ceramics Schools		●	●		●
20220	2022	M	Cheese Manufacturing				●	
54511	5451	R	Cheese Shops		●	●	●	●
56411	5641	R	Children's Clothing Kiosk		●	●	●	●
32610	3261	M	China Plumbing and Bathroom Fixtures				●	
32620	3262	M	China Table and Kitchen Articles				●	
57191	5719	R	China, Crockery, Glassware		●	●	●	●
59472	5947	R	Christmas Stores		●	●	●	●
59992	5999	R	Church Goods		●	●	●	●
86611	8661	I	Churches		●	●		●
59441	5944	R	Clock Stores		●	●	●	●
51361	5136	W	Clothing or Wearing Apparel Distributors	6	●	●	●	●
56511	5651	R	Clothing or Wearing Apparel Stores – Family	6	●	●	●	●
72191	7219	S	Clothing Repair and Alterations		●	●	●	●
56411	5641	R	Clothing Store – Children's	6	●	●	●	●
56111	5611	R	Clothing Store – Men's	6	●	●	●	●
56212	5621	R	Clothing Store – Women's	6	●	●	●	●
8641K	8641	I	Clubs – Civic – (e.g., Kiwanis, Lions, Rotary), Including Alcohol on Premises		●	●		
8641J	8641	I	Clubs – Civic – (e.g., Kiwanis, Lions, Rotary), Excluding Alcohol on Premises		●	●		●
20660	2066	M	Cocoa Products				●	
54993	5499	R	Coffee and Teas		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
59472	5947	R	Collectibles and Curio Stores		●	●	●	●
36460	3646	M	Commercial and Institutional Lighting Fixtures		●	●	●	●
73361	7336	O	Commercial Artist and Graphic Designer	2	●	●	●	●
		BR	Commercial Builders Risk		●			
62111	6211	O	Commodity Brokers, Dealers		●	●	●	●
17311	1731	TR	Communication Equipment Installation	44	●		●	
73111	7311	O	Communications Consultant	2, 45	●	●	●	●
57341	5734	R	Computer and Software Stores	6	●	●	●	●
65129	6512	O	Computer Consultant		●	●	●	●
50451	5045	W	Computer or Peripheral Equipment Distributors	6	●	●	●	●
73711	7371	S	Computer Programming	2	●	●	●	●
73781	7378	S	Computer Repair	6	●	●	●	●
82431	8243	I	Computer Repair Training Schools		●	●		●
82432	8243	I	Computer Software Training Schools		●	●		●
82433	8243	I	Computer Technical Schools		●	●		●
17710	1771	TR	Concrete Construction, Includes Foundations	44	●		●	
65129	6512	O	Conflict Resolution Services		●	●	●	●
73781	7378	S	Consumer Electronic Equipment Repair Service		●	●	●	●
54111	5411	R	Convenience Stores				●	
86612	8661	I	Convents		●	●		
54611	5461	R	Cookie Stores		●	●	●	●
73343	7334	S	Copying and Duplicating Services		●	●	●	●
65129	6512	O	Copywriter Service		●	●	●	●
82994	8299	I	Correspondence Schools		●	●		●
59995	5999	R	Cosmetics Kiosk		●	●	●	●
59995	5999	R	Cosmetics, Toiletries and Perfumes		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
56321	5632	R	Costume Jewelry Kiosk		●	●	●	●
53993	5399	R	Country General Store				●	
5399A	5399	R	Country Stores				●	
82442	8244	I	Court Reporting Schools		●	●		●
73381	7338	S	Court Reporting Services		●	●	●	●
87211	8721	S	CPA Office		●	●	●	●
20210	2121	M	Creamery Butter				●	
60611	6061	O	Credit Unions – Federal Charter	1, 14	●	●	●	●
60621	6062	O	Credit Unions – Other than Federal Charter	1, 14	●	●	●	●
86416	8641	I	Cultural Clubs		●	●		●
59491	5949	R	Curtain Stores		●	●	●	●
51311	5131	W	Curtains, Drapes and Fabric Window Shades Distributors		●	●	●	●
34210	3421	M	Cutlery		●	●	●	●
57192	5719	R	Cutlery Shops		●	●	●	●
35450	3545	M	Cutting and Machine Tools and Precision Measuring Devices				●	
54512	5451	R	Dairy Store				●	
79111	7911	I	Dance Schools		●	●		
82434	8243	I	Data Processing Schools		●	●		●
83511	8351	I	Day Care Centers		●	●		
54991	5499	R	Delicatessen	8, 39, 43	●	●		●
80721	8072	S	Dental Labs		●	●	●	●
53111	5311	R	Department Stores		●	●	●	●
72131	7213	S	Diaper Services		●	●	●	
82995	8299	I	Diction Schools		●	●		●
35440	3544	M	Dies, Jigs and Industrial Moldings				●	

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
27592	2759	S	Digital Printing		●	●	●	●
15211	1521	TR	Direct Employees of the General Contractor	44	●		●	
15218	1521	TR	Direct Employees of the Remodeler – Interior	44	●		●	
15219	1521	TR	Direct Employees of the Remodeler – Residential	44	●		●	
53311	5331	R	Dollar Stores		●	●	●	●
34290	3429	M	Door and Window Hardware and Trim		●	●	●	●
17513	1751	TR	Door/Window Installation	44	●		●	
82492	8249	I	Drafting Schools		●	●		●
73891	7389	S	Draftsmen		●	●	●	●
82996	8299	I	Drama Schools		●	●		●
57141	5714	R	Draperies		●	●	●	●
25910	2591	M	Drapery Hardware				●	
56992	5699	S	Dressmaking Establishments – Custom		●	●	●	●
16110	1611	TR	Driveway Paving	44	●		●	
59122	5912	R	Drug Store, Excluding Food	8, 15, 34, 39	●	●	●	●
59121	5912	R	Drug Store, Including Food	15, 34	●	●	●	●
20230	2023	M	Dry Dairy Products Manufacturing	44			●	
17420	1742	TR	Drywall/Wallboard Installation	44	●		●	
51111	5111	W	Education and School Supplies Distributors		●	●	●	●
65129	6512	O	Education Planning Consultant	2, 45	●	●	●	●
59433	5943	R	Educational and School Supplies		●	●	●	●
50651	5065	W	Electrical Equipment or Electronics Distributors		●	●	●	●
50651	5065	W	Electrical Supplies Distributors		●	●	●	●
17313	1731	TR	Electrical Work – Within Buildings	44	●		●	
73741	7374	S	Electronic Data Processing Operations		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
57311	5731	R	Electronics Kiosk		●	●	●	●
56321	5632	R	Embroidered Products Kiosk		●	●	●	●
72191	7219	S	Embroidery Shop – Home Based		●	●	●	●
73611	7361	O	Employment Agency	1, 2	●	●	●	●
34310	3431	M	Enameled Iron Sanitary Ware		●	●	●	●
87111	8711	O	Engineers or Architects – Consulting, Excluding Engaged in Construction Supervision	42	●	●	●	●
34791	3479	S	Engraving		●	●	●	●
17940	1794	TR	Excavation	44	●		●	
73611	7361	O	Executive Recruiter Firm		●	●	●	
38511	3851	W	Eyeglass Lens Manufacturing and Distributing, Including Frames	34	●	●	●	●
51311	5131	W	Fabric and Notion Distributors		●	●	●	●
56511	5651	R	Family Apparel Kiosk		●	●	●	●
83223	8322	I	Family Counseling		●	●		●
52699	5261	R	Farm Supply Store	16	●	●	●	●
52112	5211	R	Fence Dealers, Including Installation		●	●	●	
17991	1799	TR	Fence Erection Contractors, Excluding Dealers	44	●		●	
73841	7384	S	Film Processing Lab		●	●	●	●
61411	6141	O	Finance or Small Loan Companies	14	●	●	●	●
62821	6282	O	Financial Planners	14	●	●	●	●
32630	3263	M	Fine Earthenware Table and Kitchen Articles	44			●	
59412	5941	R	Fishing Equipment and Supply Stores		●	●	●	●
59491	5949	R	Flags and Banners Stores		●	●	●	●
50232	5023	W	Floor Covering Distributors		●	●	●	●
57131	5713	R	Floor Covering Store		●	●	●	●
17520	1752	TR	Floor Covering – Not Tile/Stone	40, 44	●		●	

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
59922	5992	R	Florists		●	●	●	●
51931	5193	W	Florists		●	●	●	●
20260	2026	M	Fluid Milk				●	
72991	7299	R	Formal Wear or Costume Rental		●	●	●	●
86417	8641	I	Fraternal Association or Lodges		●	●		●
20530	2053	M	Frozen Bakery Products, Excluding Bread				●	
51421	5142	W	Frozen Food Distributors		●	●	●	●
58121	5812	R	Frozen Smoothies/Juice Kiosk		●	●	●	●
58121	5812	R	Frozen Yogurt Kiosk		●	●	●	●
58121	5812	R	Frozen Yogurt Shops	8	●	●	●	●
54311	5431	R	Fruit and Vegetable Markets		●	●	●	●
51481	5148	W	Fruit or Vegetable Distributors		●	●	●	●
72611	7261	S	Funeral Homes		●	●	●	●
57121	5712	R	Furniture and Appliance Store	17, 37	●	●	●	●
50211	5021	W	Furniture Distributors – Residential or Commercial		●	●	●	●
52611	5261	R	Garden and Nursery Store, Excluding Landscaping		●	●	●	●
86992	8699	I	Gardening Clubs		●	●		●
59472	5947	R	Gift Store		●	●	●	●
59472	5947	R	Glass Novelty Stores		●	●	●	●
50231	5023	W	Glassware, Ceramics, Pottery and China Distributors		●	●	●	●
17930	1793	TR	Glaziers	44	●		●	
5941A	5941	R	Golf Cart Sales and Service	18	●	●	●	●
79992	7999	S	Golf Driving Ranges	18	●	●	●	●
50911	5091	W	Golf Equipment Distributors		●	●	●	●
59412	5941	R	Golf Pro Shops		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
54993	5499	R	Gourmet Coffee Kiosk		●	●	●	●
54112	5411	R	Gourmet Food Stores	19	●	●	●	●
17941	1794	TR	Grading of Land	44	●		●	
73361	7336	O	Graphic Art Consultants		●	●	●	●
59473	5947	R	Greeting Card Stores		●	●	●	●
51411	5141	W	Grocery Distributors		●	●	●	●
54113	5411	R	Grocery Stores – Under 20,000 sq. ft.				●	
56321	5632	R	Hair Accessory Stores		●	●	●	●
34230	3423	M	Hand and Edge Tools				●	
56321	5632	R	Handbags, Purses or Wallets Kiosk		●	●	●	●
50721	5072	W	Hardware and Tool Distributors		●	●	●	●
52511	5251	R	Hardware Stores		●	●	●	●
56321	5632	R	Hats Kiosk		●	●	●	●
54992	5499	R	Health Food Store		●	●	●	●
50651	5065	W	Hearing Aid Distributors		●	●	●	●
59997	5999	R	Hearing Aid Service	34	●	●	●	●
17112	1711	W	Heating and A/C Equipment Distributors, Including Installation and Service, Excluding LPG Work				●	
50752	5075	W	Heating and A/C Equipment Distributors, Excluding Installation		●	●	●	●
17117	1711	TR	Heating/Combined Heating and Air Conditioning	44	●		●	
17112	1711	TR	Heating/Combined Heating and Air Conditioning, Excluding LPG	3, 44	●		●	
86993	8699	I	Historical Societies, Excluding Historical Preservation or Military Re-enactment		●	●		●
59452	5945	R	Hobby Shop		●	●	●	●
50921	5092	W	Hobby Supplies Distributors		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
57193	5719	R	Home Furnishings		●	●	●	
50231	5023	W	Home Furnishings Distributors		●	●	●	●
52113	5211	R	Home Improvement Stores		●	●	●	●
57311	5731	R	Home Theatre Stores		●	●	●	●
86411	8641	O	Homeowner, Townhouse or Similar Associations – Association Risk Only	20	●	●	●	●
36510	3651	M	Household Audio and Video Equipment		●	●	●	●
59631	5963	R	Household Products Distributors (e.g. Amway, Shaklee, Tupperware)		●	●	●	●
57194	5719	R	Housewares		●	●	●	●
65129	6512	O	Human Resources Consultant, Excluding Third Party Administrators or Benefits Coordinators	2, 45	●	●	●	●
20240	2024	M	Ice Cream and Frozen Desserts				●	
58122	5812	R	Ice Cream Kiosk		●	●	●	●
58122	5812	R	Ice Cream Parlors, Excluding Cooking on Premises	8	●	●	●	●
51991	5199	W	Ice Dealers and Distributors				●	
35430	3543	M	Industrial Patterns				●	
64111	6411	O	Insurance Agent, Broker, Title Agent	2, 45	●	●	●	●
64111	6411	O	Insurance Claims Adjusters Office	2, 45	●	●	●	
36460	3646	M	Interior and Exterior Lighting Fixtures – Commercial/Institutional, Manufacturers		●	●	●	●
36450	3645	M	Interior and Exterior Lighting Fixtures – Residential, Manufacturers		●	●	●	●
73892	7389	S	Interior Decorators		●	●	●	●
73892	7389	S	Interior Designer – Specializing in Health Care Facilities		●	●	●	●
73892	7389	S	Interior Designer – Specializing in Hospitality Venues		●	●	●	●
73892	7389	S	Interior Designer – Specializing in Residential		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
73892	7389	S	Interior Designer – Specializing in Entertainment Venues		●	●	●	●
73892	7389	S	Interior Designer – Specializing in Institutional Facilities		●	●	●	●
73892	7389	S	Interior Designer – Specializing in Office Venues		●	●	●	●
73892	7389	S	Interior Designer – Specializing in Residential/Commercial		●	●	●	●
73892	7389	S	Interior Designer – Specializing in Retail Venues		●	●	●	●
65129	6512	O	International Business Consultant	2, 45	●	●	●	●
50872	5087	W	Janitorial Supply Distributors		●	●	●	●
59442	5944	R	Jewelry Stores, Excluding Jeweler's Block (available under separate policy)	6, 35	●	●	●	●
07521	0752	S	Kennels	21	●	●	●	
76991	7699	S	Keycutting Service		●	●	●	●
50231	5023	W	Kitchen Accessories Distributors		●	●	●	●
57194	5719	R	Kitchen Accessories/Housewares Kiosk		●	●	●	●
30830	3083	M	Laminated Plastics – Plate Sheet				●	
50631	5722	R	Lamp, Lighting Fixtures and Fans Stores		●	●	●	●
36450	3645	M	Lamp Manufacturers		●	●	●	●
87111	8711	O	Land Surveyors	46	●	●	●	●
82997	8299	I	Language Schools		●	●		●
72151	7215	S	Laundries and Dry Cleaners – Coin Operated		●	●	●	●
72111	7211	S	Laundry and Dry Cleaning – Cleaning on Premises		●	●	●	●
72121	7212	S	Laundry and Dry Cleaning Receiving Stations, Excluding Cleaning on Premises		●	●	●	●
72132	7213	S	Laundry Rental Service, Including Uniforms and Linens		●	●	●	●
07810	0781	TR	Lawn Care Services	44	●		●	
52612	5261	R	Lawn or Garden Type Equipment Dealers	16	●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
7699B	7699	S	Lawnmower and Small Engine Repair		●	●	●	●
81111	8111	O	Lawyer, Barrister, Solicitor	33	●	●	●	●
81111	8111	O	Lawyers Office – Bankruptcy Specialty		●	●	●	●
81111	8111	O	Lawyers Office – Civil Litigation (Personal Injury, Product Liability, Medical Malpractice, etc.)		●	●	●	●
81111	8111	O	Lawyers Office – Criminal Defense		●	●	●	
81111	8111	O	Lawyers Office – Employment Law Specialty		●	●	●	●
81111	8111	O	Lawyers Office – Family Law Specialty		●	●	●	
81111	8111	O	Lawyers Office – Intellectual Property Specialty		●	●	●	●
81111	8111	O	Lawyers Office – Real Estate Specialty		●	●	●	●
81111	8111	O	Lawyers Office – Tax Law Specialty		●	●	●	●
82998	8299	I	Learning Center		●	●		●
59481	5948	R	Leather Goods	6	●	●	●	●
59481	5948	R	Leather Goods Kiosk		●	●	●	●
82311	8231	S	Libraries		●	●	●	●
57195	5719	R	Linen and Bath Shops		●	●	●	●
50231	5023	W	Linens, Bed and Bath Distributors		●	●	●	●
65129	6512	O	Literary Agent		●	●	●	●
27521	2759	S	Lithographers		●	●	●	●
76991	7699	S	Locksmiths	23	●	●	●	●
5099L	5099	W	Luggage and Leather Goods Distributors	6	●	●	●	●
5999L	5999	W	Lumber Brokers, Excluding Lumber in Insured's Care, Custody or Control		●	●	●	●
35990	3599	M	Machine Shops		●	●	●	●
59611	5961	R	Mail Order, Direct Selling Organizations		●	●	●	●
73311	7331	S	Mailing or Addressing Companies		●	●	●	●
65129	6512	O	Management Consultant	2	●	●	●	●
5999M	5999	W	Manufacturers Representatives – Appliances		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
5999M	5999	W	Manufacturers Representatives – Auto Parts and Supplies		●	●	●	●
5999M	5999	W	Manufacturers Representatives – Barber or Beauty Shop Supplies		●	●	●	●
5999M	5999	W	Manufacturers Representatives – Hardware, Hand Tools, Power Tools, Electrical Equipment		●	●	●	●
5999M	5999	W	Manufacturers Representatives – Janitorial Supplies		●	●	●	●
5999M	5999	W	Manufacturers Representatives – Office Equipment and Supplies		●	●	●	●
5999M	5999	W	Manufacturers Representatives – Paper Products		●	●	●	●
5999M	5999	W	Manufacturers Representatives – Photography, Video and Digital Equipment and Supplies		●	●	●	●
5999M	5999	W	Manufacturers Representatives – Printers Supplies		●	●	●	●
5999M	5999	W	Manufacturers Representatives – Restaurant, Hotel and Institutional Equipment and Fixtures		●	●	●	●
5999M	5999	W	Manufacturers Representatives – Sales of Precision Eligible Products Only	24	●	●	●	●
55511	5551	R	Marine Supplies – Chandlers	7	●	●	●	●
86418	8641	I	Masonic Lodges – Other than Masonic Temples		●	●		●
86619	8661	I	Masonic Temples		●	●	●	●
17410	1741	TR	Masonry	44	●		●	
65532	6553	S	Mausoleums		●	●	●	
54211	5421	R	Meat and Fish Markets		●	●	●	●
51471	5147	W	Meat, Fish, Poultry or Seafood – Distributors		●	●	●	●
82493	8249	I	Mechanical Repair Schools, Excluding Automobile or Aircraft		●	●		●
73111	7311	O	Media Buyers Office		●	●	●	●
73111	7311	O	Media Consultant	2, 45	●	●	●	●
65129	6512	O	Mediation Service		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
72312	72312	I	Medical and Dental Technician Schools		●	●	●	●
87211	8721	S	Medical Billing Service		●	●	●	●
80111	8011	O	Medical Office – Acupuncturist		●	●	●	●
80111	8011	O	Medical Office – Allergist		●	●	●	●
80111	8011	O	Medical Office – Cardiologist		●	●	●	●
80111	8011	O	Medical Office – Chiropractor		●	●	●	
80111	8011	O	Medical Office – Cosmetic/Plastic Surgeons		●	●	●	●
80111	8011	O	Medical Office – Dental Surgeons		●	●	●	●
80111	8011	O	Medical Office – Dentist		●	●	●	●
80111	8011	O	Medical Office – Dermatologist		●	●	●	●
80111	8011	O	Medical Office – Ear, Nose and Throat Specialist (Otolaryngology)		●	●	●	●
80111	8011	O	Medical Office – Endocrinologist		●	●	●	●
80111	8011	O	Medical Office – Family Practice		●	●	●	●
80111	8011	O	Medical Office – Gastronomist		●	●	●	●
80111	8011	O	Medical Office – Geriatric Specialist		●	●	●	●
80111	8011	O	Medical Office – Gynecologist, Obstetrician		●	●	●	●
80111	8011	O	Medical Office – Internal Medicine/Internist		●	●	●	●
80111	8011	O	Medical Office – Massage Therapist		●	●	●	
80111	8011	O	Medical Office – Neurologist		●	●	●	●
80111	8011	O	Medical Office – Orthopedists		●	●	●	●
80111	8011	O	Medical Office – Osteopath		●	●	●	●
80111	8011	O	Medical Office – Physical Therapists		●	●	●	
80111	8011	O	Medical Office – Physicians		●	●	●	●
80111	8011	O	Medical Office – Physiotherapist, Occupational Therapist		●	●	●	●
80111	8011	O	Medical Office – Podiatrist		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
80111	8011	O	Medical Office – Primary Care Clinics		●	●	●	●
80111	8011	O	Medical Office – Psychologists		●	●	●	●
80111	8011	O	Medical Office – Psychiatrist		●	●	●	
80111	8011	O	Medical Office – Sports Medicine Specialist		●	●	●	●
80111	8011	O	Medical Office – Surgeon		●	●	●	●
80111	8011	O	Medical Office – Urologists		●	●	●	●
80111	8011	O	Medical Offices		●	●	●	●
80111	8011	O	Medical Offices – Massage Therapists		●	●	●	
65129	6512	O	Medical Practice Business Consultant	2, 45	●	●	●	●
73381	7338	S	Medical Transcription Service		●	●	●	●
56111	5611	R	Men's Clothing Kiosk		●	●	●	●
34110	3411	M	Metal Cans		●	●	●	●
34420	3442	M	Metal Doors, Sash and Trim				●	
17910	1791	TR	Metal Erection – Dwellings 2 Stories or Less	44	●		●	
17992	1799	TR	Metal Erection – Non-Structural	44	●		●	
17911	1791	TR	Metal Erection – Decorative	44	●		●	
34690	3469	M	Metal Stampings		●	●	●	●
79991	7999	S	Miniature Golf Courses	18	●	●	●	●
50231	5023	W	Mirror Distributors		●	●	●	
86613	8661	I	Monasteries		●	●		
59999	5999	R	Monument Sales, Including Installation		●	●	●	
61631	6163	O	Mortgage Brokers	1, 14	●	●	●	●
86614	8661	I	Mosques		●	●		
36210	3621	M	Motors and Generators		●	●	●	●
84122	8412	I	Museums		●	●		●
57351	5735	R	Music Kiosk		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
82494	8249	I	Music Schools		●	●	●	●
57361	5736	R	Musical Instruments Store	6	●	●	●	●
51921	5192	W	Newspapers, Periodicals, Books	9	●	●	●	●
59941	5994	R	Newsstands		●	●	●	●
86419	8641	I	Non-Profit Office Risk – With Event Sponsorship	4	●	●		●
8641A	8641	I	Non-Profit Office Risk – Without Event Sponsorship	4	●	●		●
52613	5261	R	Nurseries – Plant, Tree and Shrub, Excluding Landscaping Operations		●	●	●	●
51932	5193	W	Nurseries, Wholesale		●	●	●	●
83512	8351	I	Nursery Schools		●	●		
50441	5044	W	Office Equipment and Supplies Distributors		●	●	●	●
50211	5021	W	Office Furniture Distributors		●	●	●	●
76293	7629	S	Office Machine Repair and Installation		●	●	●	●
59431	5943	R	Office Supply Stores		●	●	●	●
50481	5048	W	Ophthalmic Goods Distributors	34	●	●	●	●
65129	6512	O	Opinion Research Service		●	●	●	●
59951	5995	R	Optician, Optical Goods Store	6, 34	●	●	●	●
80421	8042	S	Optometrists Offices		●	●	●	●
82111	8211	I	Other Houses of Worship		●	●		●
73896	7389	R	Packaging and Mailing Centers		●	●	●	●
52311	5231	R	Paint and Wallpaper, Excluding Work off Premises		●	●	●	●
17210	1721	TR	Painting – Exterior, 3 Stories or Less	44	●		●	
17211	1721	TR	Painting – Interior	44	●		●	
51111	5111	W	Paper Products Distributors	9	●	●	●	●
17212	1721	TR	Paperhanging	44	●		●	

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
8641B	8641	I	Parent Teacher Associations		●	●	●	●
82112	8211	I	Parochial Schools – Grade K through 9		●	●	●	●
5999P	5999	R	Party Goods Stores	25, 26	●	●	●	●
81111	8111	O	Patent Agents		●	●	●	●
59995	5999	R	Perfume Kiosk		●	●	●	●
59472	5947	R	Personalized Gifts Kiosk		●	●	●	●
07521	7521	S	Pet Day Care		●	●	●	
59994	5999	R	Pet Food and Supply Stores		●	●	●	●
07522	0752	S	Pet Grooming		●	●	●	
07521	7521	S	Pet Motel/Hotel		●	●	●	
59994	5999	R	Pet Stores		●	●	●	●
59122	5912	R	Pharmacy, Excluding Food	8, 15, 34, 39	●	●	●	●
59121	5912	R	Pharmacy, Including Food	15, 34	●	●	●	●
73841	7384	S	Photo Finishing Laboratories		●	●	●	●
73342	7334	S	Photocopying Services		●	●	●	●
27961	2796	S	Photoengraving and Platemaking		●	●	●	●
73351	7335	S	Photographers		●	●	●	●
50431	5043	W	Photographic Equipment and Supplies Distributors	6	●	●	●	●
38610	3861	M	Photographic Equipment and Supplies		●	●	●	●
72211	7221	S	Photographic Studios	6	●	●	●	●
76992	7699	S	Piano Tuning		●	●	●	●
50231	5023	W	Picture Frames and Framing Supplies Distributors		●	●	●	●
59993	5999	R	Picture Kiosks		●	●	●	●
59993	5999	R	Pictures, Prints, Including Framing and Conservatore		●	●	●	●
58123	5812	R	Pizza Parlors – 41-75 Seats	8, 39, 43	●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
58123	5812	R	Pizza Parlors – Minimum of 2/3 of Receipts Must be from Pizza Sales	8, 39, 43	●	●	●	●
84123	8412	I	Planetariums		●	●		
17421	1742	TR	Plastering/Stucco Work	44	●		●	
30850	3085	M	Plastics – Bottles				●	
30840	3084	M	Plastics – Pipe				●	
30880	3088	M	Plastics – Plumbing Fixtures				●	
30820	3082	M	Plastics – Profile Sheets				●	
17113	1711	TR	Plumbing – Commercial	44	●		●	
17115	1711	TR	Plumbing – Residential	38, 44	●		●	
34320	3432	M	Plumbing Fixtures, Fittings and Trim		●	●	●	●
50741	5074	W	Plumbing Supplies and Fixtures Distributors		●	●	●	●
86994	8699	I	Poetry Associations		●	●		●
59996	5999	R	Pool Supplies		●	●	●	●
50911	5091	W	Pool Tables and Billiards Supplies Distributors		●	●	●	
54411	5441	R	Popcorn Kiosk		●	●	●	●
34310	3431	M	Porcelain – Enamel Appliance Exteriors and Housings Manufacturers				●	
34310	3431	M	Porcelain – Enamel Cookware and Utensils Manufacturers				●	
32640	3264	M	Porcelain Electrical Fixtures				●	
32690	3269	M	Pottery Products Not Elsewhere Classified				●	
57196	5719	R	Pottery Stores		●	●	●	●
83513	8351	I	Pre-K Schools		●	●		
15413	1541	TR	Prefabricated Building Erection	44	●		●	
54991		R	Pretzel Stores, Excluding Deep Fat Frying		●	●	●	●
27592	2759	S	Printers, Including Digital Printers		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
27592	2759	S	Printers – Publishers – Books with Printing Operations		●	●	●	●
27592	2759	S	Printers – Publishers – Directory and Database with Printing Operations		●	●	●	●
27592	27559	S	Printers – Publishers – Magazines or Periodicals with Printing Operations		●	●	●	●
27592	2759	S	Printers – Publishers – Newspapers with Printing Operations		●	●	●	●
50841	5084	W	Printers or Electrotypers Supplies – Distributors		●	●	●	●
82113	8211	I	Private Schools – Grade K Through 9		●	●		●
51481	5148	W	Produce Distributors		●	●	●	●
86111	8611	O	Professional and Trade Associations – Offices Only	27	●	●	●	●
65129	6512	O	Public Notary		●	●	●	●
27411	2741	O	Publishers – Book and Magazine, Excluding Printing	2	●	●	●	●
50911	5091	W	Racquet Sports Equipment and Supplies Distributors		●	●	●	●
36630	3663	M	Radio and Television Broadcasting, and Communication Equipment		●	●	●	●
48122	4812	S	Radio Communication Services				●	
57311	5731	R	Radio, TV and Consumer Electronics	6	●	●	●	●
86995	8699	I	Reading Clubs		●	●		●
82998	8299	I	Reading Schools		●	●		●
65311	6531	O	Real Estate Agents, Excluding Property Manager		●	●	●	●
65311	6531	O	Real Estate Agents Office – Commercial, Excluding Property Managers		●	●	●	●
65311	6531	O	Real Estate Agents Office – Residential, Excluding Property Managers		●	●	●	●
73893	7389	S	Recording Studios	6, 41	●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
50781	5078	W	Refrigeration Equipment Dealers, Excluding Installation		●	●	●	●
17113	1711	W	Refrigeration Equipment Distributors, Including Installation and Service	3			●	●
73591	7359	R	Rental Stores – Furniture and Household Appliances Only	25	●	●	●	
65129	6512	O	Research Consultant (Sociological, Economic or Educational)		●	●	●	●
		BR	Residential Builders Risk		●			
36450	3645	M	Residential Lighting Fixtures		●	●	●	●
50461	5046	W	Restaurant and Hotel Equipment or Fixtures Distributors	3	●	●	●	●
58124	5812	R	Restaurants – Family Style Dining					●
58125	5812	R	Restaurants – Fine Dining					●
65129		S	Resume Writing Service		●	●	●	●
65129	6512	O	Retail Operations Consultant	2, 45	●	●	●	●
17611	1761	TR	Roofing – Residential	44	●		●	
59415	5941	R	Saddlery and Tack Stores		●	●	●	●
23941	2394	S	Sail Makers		●	●	●	
65129	6512	O	Sales, Service and Consulting		●	●	●	●
5999A	5999	R	Sauna and Spa Stores		●	●	●	●
34250	3425	M	Saw Blades and Handsaws				●	
59451	5945	R	Scrapbooking Stores		●	●	●	●
34510	3451	M	Screw Machine Products		●	●	●	●
73381	7338	S	Secretarial and Stenographic Service		●	●	●	●
82443	8244	I	Secretarial Schools		●	●		●
17116	1711	TR	Septic Tank Systems Installation/Service/Repair	44	●		●	
76991	7699	TR	Sewer Machine Cleaning	44	●		●	
59491	5849	R	Sewing Machine Stores		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
59491	5949	R	Sewing Stores		●	●	●	●
34440	3444	TR	Sheet Metal – Shop Only	44	●		●	
34440	3444	M	Sheet Metal Work		●	●	●	●
51391	5136	W	Shoe Distributors		●	●	●	●
72511	7251	S	Shoe Repair Shops		●	●	●	●
56611	5661	R	Shoe Store		●	●	●	●
86616	8661	I	Shrines		●	●		
17612	1761	TR	Siding Installation	44	●		●	
17993	1799	TR	Sign Erection Installation or Repair	44	●		●	
73894	7389	S	Sign Painting or Lettering	28	●	●	●	●
57193	5719	R	Silk and Dried Flowers and Wreaths Kiosk		●	●	●	●
56994	5699	R	Silk Screening – Retail Sales Only		●	●	●	●
8641C	8641	I	Singing Societies (e.g., Glee Clubs, Barbershop Quartets)		●	●		●
8641D	8641	I	Social Clubs – NOC, Excluding Alcohol Served on Premises		●	●		
8641E	8641	I	Social Clubs – NOC, Including Alcohol Served on Premises		●	●		
59412	5941	R	Sporting Goods – Firearms or Ammunition Under 10 percent of Stock	22, 32			●	●
50911	5091	W	Sporting Goods Distributors	6, 22	●	●		●
83514	8351	I	Stand-alone Day Care Centers		●	●		
83516	8351	I	Stand-alone Pre-K Schools		●	●		
83515	8351	I	Stand-alone Nursery Schools		●	●		
59432	5943	R	Stationery Store		●	●	●	●
57312	5731	R	Stereo Equipment	6	●	●	●	●
62821	6282	O	Structured Settlement Consultant	2, 45	●	●	●	●
59951	5995	R	Sunglasses – Kiosk		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
86617	8661	I	Synagogues		●	●	●	●
56991	5699	S	Tailors		●	●	●	●
50992	5099	W	Tape, Compact Disc and Record Distributors		●	●	●	●
57351	5735	R	Tape, Compact Disc and Record Stores	6	●	●	●	●
76993	7699	S	Taxidermists		●	●	●	●
65129	6512	O	Telecommunications Consultant, Excluding Installation	2, 45	●	●	●	●
48123	4812	S	Telephone Answering and Paging Services		●	●	●	●
76221	7622	S	Television and Radio Repair	6	●	●	●	●
86618	8661	I	Temples		●	●		●
65129	6512	O	Temporary Placement Agency – Professional/ Manager; Clerical/Administrative Only	2	●	●	●	
72992	7299	S	Tent or Canopy Rental Services		●	●	●	
76994	7699	S	Tent or Canvas Goods – Repair		●	●	●	●
78321	7832	S	Theaters – Motion Pictures	9	●	●	●	●
79993	7999	S	Ticket Agencies – Sport or Entertainment		●	●	●	●
17430	1743	TR	Tile/Stonework – Interior	44	●		●	
59931	5993	R	Tobacconist				●	
50921	5092	W	Toy and Hobby Supply Distributors		●	●	●	●
59453	5945	R	Toys		●	●	●	●
59453	5945	R	Toys or Games Kiosk		●	●	●	●
47241	4724	S	Travel Agencies	29	●	●	●	
51311	5131	W	Trophy Distributors		●	●	●	●
5999T	5999	R	Trophy Shops		●	●	●	●
56993	5699	R	T-shirt Kiosk		●	●	●	●
56993	5699	R	T-shirt Stores		●	●		●
50651	5065	W	TV, Stereo and Radio Equipment, Parts and Supplies Distributors		●	●	●	●

Line of Business

Monoline eligible

Class Code	SIC Code	Program	Description	Footnote	Property	Liability	Auto	Workers' Comp
27911	2791	S	Typesetters		●	●	●	●
56511	5651	R	Uniform Stores		●	●	●	●
8641H	8641	I	University Clubs		●	●		●
57222	5722	R	Vacuum Cleaner Sales and Service		●	●	●	●
53311	5331	R	Variety Store		●	●	●	●
36470	3647	M	Vehicle Lighting Equipment		●	●	●	●
59621	5962	R	Vending Machine Operators		●	●	●	●
07421	0742	S	Veterinarians or Veterinary Hospitals		●	●	●	●
78411	7841	S	Video Store	30	●	●	●	●
83311	8331	I	Vocational Rehabilitation – Outpatient Only and Career Placement Only		●	●		●
73895	7389	S	Water Softening Equipment – Rented to Others		●	●	●	●
17810	1781	TR	Water Well Drilling	44	●		●	
51821	5182	W	Wine and Liquor Wholesaler	4, 6	●	●	●	●
56212	5621	R	Women's Clothing Kiosk		●	●	●	●
56212	5621	R	Women's Sports Apparel Stores		●	●	●	●
59491	5949	R	Yarn, Knitting or Needlecraft Supply Stores		●	●	●	●

Programs

- BR Builders Risk (*commercial and residential*)
- I Institutional
- M Manufacturing
- O Office
- R Retail
- S Service
- TR Trade Contractors (*state availability subject to underwriting guidelines; check with your local Zurich representative for more information*)
- W Wholesale

Footnotes

- 1 General Liability aggregate limit per location does not apply. Aggregate limit is per policy.
- 2 Advertising and personal injury are excluded.
- 3 No more than 40 percent of receipts from installation.
- 4 Subject to local underwriting guidelines.
- 5 Refer to the Appliance Stores or Appliance Distributor classes for any risk primarily engaged in the sale of new appliances or equipment. Refer to the Television and Radio Repair class for any risk primarily engaged in the repair or installation of television or radio receiving sets.
- 6 A local burglar alarm system is required for personal property values less than \$100,000.
- 7 No repair or installation work performed. Incidental machining and retooling of parts is allowed, not to exceed 15 percent of receipts.
- 8 Maximum food service seating capacity of 75 (may exclude waitressing).
- 9 Sprinkler protection required.
- 10 Refer to underwriter if more than 30 percent of building square footage is occupied by operations not eligible under any Precision program.
- 11 Minimum of 75 percent occupancy required.
- 12 Includes incidental food processing such as sausage stuffing.

- 13 \$250 P.D. deductible per occurrence applies.
- 14 Banks and Savings and Loans not eligible. Personal and advertising injury exclusion and financial institutions exclusion are attached.
- 15 No home health services. Medical equipment rental limited to incidental items only (e.g., no beds or oxygen tanks).
- 16 No farm implement dealers.
- 17 Not exclusively juvenile furniture.
- 18 Batting cages, bumper cars and go-carts are ineligible.
- 19 No food consumption on premises.
- 20 No pools or playgrounds.
- 21 Household pets only.
- 22 No diving equipment or motorized bicycle sales or services. Incidental firearms permitted.
- 23 No alarm installation.
- 24 No storage or warehouse facilities. Certificate of product liability insurance from all manufacturers must be maintained. Rating basis is commissions.
- 25 No rental of tools, machinery, cooking equipment or children's rides.
- 26 No alcohol sales.
- 27 Union, political action and political campaign offices not eligible.
- 28 No sign erection.
- 29 No tours arranged by insured.
- 30 Central station burglar alarm system required.
- 31 No deep fat frying.
- 32 A central station burglar alarm is required for personal property values of \$100,000 or greater.
- 33 Lawyers' Professional Personal and Advertising injury are excluded.
- 34 Professional Liability is included for operations typical of this class.
- 35 Jewelers Block available under a separate jewelers block policy. Jewelry Appraisers Professional Liability available.
- 36 Ineligible operations include Adult Book Stores or sales of collectible comic books.
- 37 Burglar alarm required if personal property values are in excess of \$500,000.
- 38 Refer to the Appliance Stores class for any risk primarily engaged in the sale of new appliances or equipment.
- 39 Use of deep fat fryers must meet NFPA standards.
- 40 Refer to Floor Covering - Not tile or stone for risks that only install floor coverings.
- 41 Fire alarm system required.
- 42 Engineers, architects or Surveyors Professional Liability Exclusion CG2243 applies.
- 43 Hired and non-owned auto coverage not available. Auto coverage available for specifically described vehicles.
- 44 State availability subject to underwriting guidelines, refer to eZSB for eZHelp and the eligibility calculator.
- 45 No architects, engineers, medical or legal work – no computer programming.
- 46 If working more than 75% outdoors, not eligible for workers' comp.

Zurich

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