

Travelers Select Accounts Underwriting Guide



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Underwriting guidelines

APARTMENT

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Apartment PacSM risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each building
- Less than 25 locations
- Buildings less than seven stories

Businesses that exceed any of the above thresholds should be considered for placement in **Apartment Pac PlusSM**.

Please consult with your underwriter if the total insured values exceed \$75 million.

Underwriting guidelines for **Apartment Pac** and **Apartment Pac Plus**

Building and general liability coverage is required. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the Classification section.

Management/Supervision

Businesses must have one of the following types of supervision:

- A full-time resident manager, or
- An owner residing in the complex, or
- A full-time property management company with a minimum of three years experience

Loss experience

Favorable loss experience is defined as:

- No more than three losses in the last four years
- Please contact your underwriter if the business has had more than three water damage claims

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Property/premises liability underwriting guidelines

Businesses must have adequate protective measures to detect fires, especially in restaurant kitchens, in-house laundries, laundry rooms and boiler rooms. They should meet applicable code requirements for the installation and maintenance of building services and must also meet all life safety code requirements. No cited violations of fire or life safety codes.

Smoke detectors and/or heat detectors are required in all units (especially in and near sleeping areas), common areas, hallways and high hazard areas such as laundries and trash chutes and compactors. Hard-wired detectors with battery back-up and central station reporting are preferred. A formal battery replacement program must be in place.

Apartments and cooperatives that are more than six stories must be fully sprinklered. Water supply to the system should be regularly tested and booster pumps provided, if necessary.

Buildings should be equipped with manual pull stations in appropriate locations in corridors and hallways. They should alarm locally and to a 24-hour monitoring service. Buildings over 3 stories must have an emergency evacuation alarm.

Fire extinguishers should be provided. The type and number of extinguishers will usually be specified by local code. Management should maintain an inventory of all extinguishers and regularly verify that they are in place and are fully charged. Extinguishers should be inspected and tested according to local requirements.

Buildings should be constructed with smoke barriers to control smoke movement. Fire doors should be regularly inspected and kept clear. Automatic door closers and self-latching locks should be installed on every door. Closers should be randomly inspected on a regular basis. All units must be equipped with self-closing doors (except for buildings 3 stories and less where all unit doors exit directly to exterior stairs or ground level).

Please consult with your underwriter if any buildings were constructed prior to 1978.

Emergency lighting is required for buildings over three stories or more than 12 units.

Emergency lighting units should be in locations such as corridors, passageways, stairwells and remote areas. Exit signs should be properly located and illuminated. Both emergency lighting and exit lighting should be on a regular maintenance program.

Each floor must have at least two means of egress (except when each unit exits directly to the outside). Every exit should be clearly visible or the route to the exit conspicuously indicated, and the exit access and exits themselves should be marked and lighted, as required by local code. All means of egress should be free and unobstructed. Exit doors should be arranged to open readily when the building is occupied. Powered doors should be designed and installed to be functional even in the event of power failure.

Enclosed 2-hour fire-rated stairwells must be provided in buildings over 3 stories.

Facilities should develop and implement plans for addressing reasonably foreseeable emergencies on the premises. Such emergencies can include fires, explosions, severe weather, natural disasters, crime and medical emergencies. The plan should include procedures for promptly notifying emergency services; protecting employees, residents and the general public; protecting property; resuming operations as soon as possible; damage control procedures; communication with media and other outside entities; and promptly notifying legal or insurance contacts. Routine emergency drills should be established to train employees and residents how to effectively respond to such situations. Emergency exit locations and procedures should be communicated to all residents and posted.

Property underwriting guidelines

Buildings must sustain a minimum occupancy rate of 80% based on the number of units.

The plumbing, HVAC, wiring and roof systems should have been updated in the past 30 years. No aluminum wiring may be present.

Restaurant, mercantile, office or service occupancies must not exceed 25% of the total building area. Please see the building segment underwriting guidelines to classify buildings with restaurant, mercantile, office or service occupancies exceeding 25% of the total building area. All restaurant tenants must meet the underwriting guidelines for restaurants. Please see the restaurant segment underwriting guidelines for more information.

Fire, gas and charcoal grills or similar devices used for cooking, heating or any other purposes should not be used on any balcony, under any overhanging portion, or within 10 feet of any structure. Wood shake shingles are unacceptable due to increased fire loss exposure. Flues must be cleaned annually and inspected for cracks.

General liability underwriting guidelines

Certificates of Insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer. Balcony walls and railings must be up to local code.

Swimming pools/playgrounds underwriting guidelines

If present, swimming pools must be entirely fenced with self-locking gates. No diving boards or slides are permitted. Ponds used for swimming must include warning signs for hazards such as boating and thin ice, if applicable. (Apply the Swimming Pool Additional Liability Charge for ponds.) Hours of operation and rules should be posted. Lifeguards are preferred, but not required.

The surface beneath playground equipment must be soft (rubber, grass, mulch, sand) with no concrete surfaces.

Business income for apartment segment

Business income and extra expense coverage is included for **Apartment Pac** and automatically includes rental value. Coverage applies on an actual loss sustained basis for up to 12 consecutive months. Coverage may also be written on a policy or location level basis for any dollar limit without the 12-month limitation.

For **Apartment Pac Plus**, Business income and extra expense coverage is optional. When selected, the coverage includes rental value and may be written with a policy or location level dollar limit limitation. The dollar limit is based on 80% of annual rents and may be modified.

Additional underwriting guidelines for Apartment Pac Plus:

General liability premiums are based on number of units. Unit means a single room or group of rooms intended for occupancy as separate living quarters for a person or persons. General liability premium is not subject to premium audit.

Coverages for Apartment

- Building coverage includes structures such as:
 - Fences
 - Outdoor swimming pools
 - Business personal property owned by the insured that is used to maintain the building(s), such as:
 - Fire extinguishing equipment
 - Outdoor furniture
 - Floor coverings
 - Lobby and hallway furnishings
 - Appliances used for refrigeration/ventilation/cooking/dishwashing/laundry
 - Lawn maintenance and snow removal equipment
 - Alarm systems
- Building Owners Endorsement is available.
- Blanket limits building and business personal property coverage is available.
- CG D0 76 - Exclusion – Lead is mandatory.
- CG D2 37 - Exclusion – Real Estate Development Completed Operations is mandatory.

Classifications for Apartment

These classifications apply to buildings owned by the insured and wholly leased to others for habitational occupancy. Select the classification that best describes the occupancy of the building. Coverage for buildings used as carports, clubhouses and other facilities that support the operation of the apartment complex, should be classified using the same classification that applies to the predominant operation.

Please refer to the fire rating divisions definition at the end of the classifications section to determine the number of fire divisions.

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Buildings (1-4 apartment units per fire rating division)	106	KK2	6513
Buildings (5-12 apartment units per fire rating division)	10C	KK3	6513
Buildings (13+ apartment units per fire-rating division)	10A	KK1	6513
Cooperatives <ul style="list-style-type: none"> • Garagekeepers coverage is available as an option, for building owners providing parking facilities for tenants • Directors and Officers Liability is available as an option 	099	KK4	6513

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Dwellings (1-4 family) <ul style="list-style-type: none"> Single and multi-family dwellings are ineligible when either program code 10F or KK5 is the sole class of business quoted All sleeping and living areas must be provided with 2 means of escape No primary residential occupancies in basements or other subterranean areas are permitted No owner occupied dwellings are permitted. Dwellings must be wholly leased to others Applies to a stand-alone building (not affiliated with an apartment complex) used as a residence for up to four families For 1 to 4-family dwellings which are part of an apartment complex, use the appropriate apartment building program code 	10F	KK5	6514

Fire rating divisions

Fire rating divisions are defined as the number of living units expected to be heavily damaged by fire, smoke or water in a fire incident. The number of fire rating divisions in a residential complex is based upon the following:

1. Fire partitions having a fire resistive rating of 2 hours or more, and extending to the underside of the roof, completely cutting off one area from another. Where fire partitions cannot be verified in concealed spaces, assume no barriers exist, and that all units within comprise one fire rating division. Any door opening must have a minimum 1½ hour rated automatic or self-closing fire door. All other openings must also be protected by 1½ hour fire dampers or fire penetration seals.
2. Multi-story buildings of modified fire resistive or fire resistive construction (ISO RCP Codes 5 and 6) may use additional criteria:
 - (a) Vertical fire rating divisions formed by all floors sealed to provide a 2 hour fire resistive rating. Elevator shafts and stair towers must be rated for 2 hours, and be provided with Class B, 1½ hour self-closing doors; HVAC, telephone, mechanicals, trash, laundry and other areas sealed at each floor or contained within a 2 hour rated room, with Class B, 1½ hour self-closing fire doors.
 - (b) Horizontal fire rating divisions formed by 1 hour fire partitions between units and self-closing noncombustible or solid wood doors: use 2 units as a base number of units per fire rating division. This applies only when both of the aforementioned criteria and the vertical cutoffs noted in item (1) are met.
3. If neither of the above applies, use the total number of units within the building to determine the correct program code.

Ineligible operations, products or services for Apartment

Risks with the following exposures, products or operations should not be written as **Apartment Pac** or **Apartment Pac Plus** accounts:

- | | | |
|--|---|--|
| <ul style="list-style-type: none"> Armed security guards Assisted living facilities Associations (homeowner or townhouse) Boarding houses College and/or student housing Condominiums (see Condominium segment) Correctional facilities Fraternities or sororities | <ul style="list-style-type: none"> Government owned/operated housing Group homes Halfway houses Home based businesses Nursing homes or chronic care facilities Rehabilitation facilities Resort communities Risks converted from commercial or industrial occupancy to habitational occupancy | <ul style="list-style-type: none"> Senior living facilities, including assisted living or independent senior living (excluding active adult, e.g. 55+, communities) Short term rentals-less than one month rentals Timeshares Waterfront complexes with marinas and/or docks |
|--|---|--|



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Underwriting guidelines

BUILDING

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Building PacSM risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each building
- Less than six locations
- Buildings less than seven stories

Businesses that exceed any of the above thresholds should be considered for placement in **Building Pac PlusSM**.

Please consult with your underwriter if the total insured values per account exceed \$50 million or if there are more than 15 locations.

Underwriting guidelines for **Building Pac** and **Building Pac Plus**

Building and general liability coverage is required. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Buildings must be wholly leased to others, with less than 10% occupancy by owner for rental or building maintenance. All buildings must sustain a minimum occupancy rate of 80%.

Loss experience

The business must have favorable loss experience for property and general liability.

- Favorable loss experience is defined as:
No more than three losses in the last four years; and/or no large losses; and/or no weather-related losses.

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central Station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate segment underwriting guidelines based on the tenant occupancy.

A list of building occupancies is required.

The plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.

Unsprinklered open areas must not exceed 10,000 square feet.

Liability underwriting guidelines

Tenants must maintain general liability insurance with limits at least equal to the insured's primary General Liability limit of insurance. Tenants must name building owners as an Additional Insured.

Business income for business segment

Business income and extra expense coverage is included for **Building Pac** and automatically includes rental value.

Coverage applies on an actual loss sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation.

For **Building Pac Plus**, business income and extra expense coverage is optional. When selected, the coverage includes rental value and may be written with a policy or location level dollar limit. The dollar limit is based on 80% of annual rents and may be modified.

Classifications for Building

These classifications apply to buildings owned by the insured and wholly leased to others. Select the classification that best describes the occupancy of the building. A landlord protective liability credit may be applicable when the building tenant is fully responsible for premises liability (please consult with your underwriter).

Description	Pac Program Code	Pac Plus SM Program Code	Eligible SIC
Apartment mercantile <ul style="list-style-type: none"> A maximum of four apartment units are eligible. An additional liability charge is required Apartment occupancies exceeding 75% of total building area (see apartment segment) Buildings greater than 50 years old are ineligible Commercial cooking occupancies are ineligible Lobby and hallway furnishings owned by the insured are included in building coverage CG D0 76 – Exclusion – Lead is mandatory CG D2 37 – Exclusion – Real Estate Development Completed Operations is mandatory Building Owners Endorsement is available as an option 	410	L1A	6512
Garages and gas stations <ul style="list-style-type: none"> Applies to buildings wholly occupied by gas stations or vehicle repair garages Sprinkler system must be maintained and inspected by a qualified sprinkler contractor Building must have been constructed for current occupancy No habitational occupancy No lessors of truck stops If the building owner is responsible for insuring underground fuel tanks, the value of the tanks should be included in the building limit CG D2 37 – Exclusion – Real Estate Development Completed Operations is mandatory Building Owners Endorsement is available as an option 	416	L1B	6512

Description	Pac Program Code	Pac Plus SM Program Code	Eligible SIC
Manufacturing, processing, contracting <ul style="list-style-type: none"> Sprinkler system must be maintained and inspected by a qualified sprinkler contractor Building must have been constructed for current occupancy No habitational occupancy Please consult with your underwriter for new business Primary operations in frame construction are ineligible Primary operations in joisted masonry and/or light non-combustible located in protection class 8, 9 and 10 are ineligible CG D2 37 – Exclusion – Real Estate Development Completed Operations is mandatory Building Owners Endorsement is available as an option 	414	L1C	6512
Mercantile <ul style="list-style-type: none"> Applies to buildings with four or less mercantile tenants or no separate parking area designated for tenants' customers; see Shopping Centers if there are five or more mercantile tenants and separate parking area designated for tenants' customers None of the following: <ul style="list-style-type: none"> Habitational occupancies Movie theaters Lobby and hallway furnishings owned by the insured are included in building coverage CG D2 37 – Exclusion – Real Estate Development Completed Operations is mandatory Building Owners Endorsement is available as an option 	413	L1D	6512
Office <ul style="list-style-type: none"> Office tenants must occupy at least 50% of the building; refer to mercantile classification if office tenants occupy less than 50% of the building A maximum of two apartment units are eligible. An additional liability charge is required Lobby and hallway furnishings owned by the insured are included in building coverage CG D2 37 – Exclusion – Real Estate Development Completed Operations is mandatory Building Owners Endorsement is available as an option Garagekeepers coverage is available as an option, for insureds providing parking garages for tenant use 	415	L1F	6512
Religious use <ul style="list-style-type: none"> Applies to buildings whose predominant occupancy is for religious use A maximum of four apartment units are eligible. An additional liability charge is required Lobby and hallway furnishings owned by the insured are included in building coverage CG T4 90 – Abuse or Molestation Exclusion is mandatory CG D2 37 – Exclusion – Real Estate Development Completed Operations is mandatory Building Owners Endorsement is available as an option 	417	L1G	6512

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Shopping centers <ul style="list-style-type: none"> Applies to strip buildings with five or more mercantile tenants and separate parking area designated for tenants' customers Refer to the Mercantile classification if there are fewer than five mercantile tenants or no parking area An additional liability charge for parking lots is required A maximum of two apartment units are eligible. An additional liability charge is required Movie theaters are ineligible CG D2 37 – Exclusion – Real Estate Development Completed Operations is mandatory Building Owners Endorsement is available as an option 	411	L1E	6512

Ineligible operation, product or services for Building

Risks with the following exposures, products or operations should not be written as **Building Pac** or **Building Pac Plus** accounts:

Ineligible operations:

- Tenants who process, handle or distribute marijuana
- Paper, wood, plastic or textile manufacturing or wholesale occupants in Non-Sprinklered, Joisted Masonry or Light Non-Combustible locations
- Manufacturing or wholesale in frame buildings
- Manufacturing or wholesale in protection class 8, 9 or 10

Ineligible occupants or services:

- Adult entertainment
- Agriculture/farm operations
- Arenas or stadiums
- Armed security guards
- Assisted living facilities/senior living facilities, including assisted living and independent living (excluding active adult (e.g. 55+) communities)
- Bars, taverns or night clubs
- Bowling alleys
- Check cashing
- Commercial parking lots or garages
- Concert venues
- Correctional facilities
- Dance studios, fitness centers – without proper risk transfer

- Day care centers – without proper risk transfer
- Dwellings
- Firearms, guns and ammunition; repair, sales or servicing
- Flea markets
- Halls
- Hookah bars, lounges and cafes (establishments where customers smoke flavored tobacco through a water pipe). Also known as Shisha bars
- Hospitals
- Hotels
- LPG tanks or equipment – repair, sales or servicing
- Nursing homes or chronic care facilities
- Parking garages if sole operation
- Pawn shops
- Rehabilitation facilities or halfway houses
- Salvage or wrecking operations
- Schools (excluding barber, or “learning centers”)
- Skating rinks
- Theaters, including movie theaters if sole occupant
- Truck stops
- Warehouses, private or public (warehousing of others' goods)
- Welfare or social services offices



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Underwriting guidelines

BUSINESS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Business PacSM risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each building
- Up to \$5 million annual sales at each location/\$15 million total annual sales
- Less than six locations

Businesses that exceed any of the above thresholds should be considered for placement in **Business Pac PlusSM**.

Please consult with your underwriter if the Total Insured Values per account exceed \$50 million, or at any location/building exceed \$5 million or if total annual sales exceed \$15 million or if there are more than 15 locations.

Underwriting guidelines for **Business Pac** and **Business Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Years in business

Three years in business is preferred. Exceptions for new ventures will be entertained provided the risk has three years prior management experience in the same type of business or is a franchisee.

Loss experience

Favorable loss experience is defined as:

- No more than three losses in the last four years

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central Station fire alarms are preferred.
- Risks with sprinkler systems are preferred.
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet

underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.

Goods susceptible to water damage should be palletized.

Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

General liability underwriting guidelines

Certificates of Insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Business income for business segment

Business Income and Extra Expense coverage is included for **Business Pac**. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation.

For **Business Pac Plus**, business income and extra expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.

General liability rating for Business Pac Plus

General Liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24.D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

For businesses with multiple operations, please follow these guidelines:

- If similar business operations within the same industry segment are conducted at the same location, use the program code appropriate for the predominant business operation.
- If different business operations within the same industry segment are conducted at the same location, separately classify and use the program code appropriate for each business operation.

Classifications for Business

For business personal property and for 100 percent owner-occupied buildings, select the classification that best describes the operations of the insured. For buildings owned by the insured and not fully occupied by the insured, an additional liability charge for lessor's risk may be applicable. For buildings owned and leased in whole to others, see **Building PacSM** or **Building Pac Plus**.

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Barber schools <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> - Aesthetists (staff certified to administer skin treatments) - Boarding - Body piercing (other than ear piercing) - Body waxing (other than facial services) - Botox treatments - Bus service - Chemical peels - Chiropody (medical treatment of the feet) - Cosmetic surgery (including application of permanent makeup) 	383	B87	7241

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Barber schools (cont'd) <ul style="list-style-type: none"> - Electrolysis or laser hair removal - Hair implants - Massage services (other than facial services) exceeding 25% of revenues - Mixing, blending, repackaging, re-labeling, or sale of products by the insured under its own label - Physical fitness classes or counseling - Tanning services (including tanning beds and spray-on applications) - Weight reduction counseling • Products/completed operations coverage is subject to the general aggregate limit • CG T3 55 – Barber or Beauty Shop Endorsement is mandatory • CG T4 90 – Abuse or Molestation Exclusion is mandatory 	383	B87	7241
Barber shop <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> - Aesthetists (staff certified to administer skin treatments) - Barber or beauty schools - Body piercing (other than ear piercing) - Body waxing (other than facial services) - Botox treatments - Chemical peels - Chiropody (medical treatment of the feet) - Cosmetic surgery (including application of permanent makeup) - Electrolysis or laser hair removal - Hair implants - Physical fitness classes or counseling - Massage services (other than facial services) exceeding 25% of revenues - Mixing, blending, repackaging, re-labeling, or sale of products by the insured under its own label - Tanning services (including tanning beds and spray-on applications) - Weight reduction counseling • Products/completed operations coverage is subject to the general aggregate limit • CG T3 55 – Barber or Beauty Shop Endorsement is mandatory 	340	B52	7241
Beauty schools <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> - Aesthetists (staff certified to administer skin treatments) - Boarding - Body piercing (other than ear piercing) - Body waxing (other than facial services) - Botox treatments - Bus service - Chemical peels - Chiropody (medical treatment of the feet) - Cosmetic surgery (including application of permanent makeup) - Electrolysis or laser hair removal - Hair implants - Massage services (other than facial services) exceeding 25% of revenues 	380	B84	7231

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Beauty schools (cont'd) <ul style="list-style-type: none"> - Mixing, blending, repackaging, re-labeling, or sale of products by the insured under its own label - Physical fitness classes or counseling - Tanning services (including tanning beds and spray-on applications) - Weight reduction counseling <ul style="list-style-type: none"> • Products/completed operations coverage is subject to the general aggregate limit • CG T3 55 – Barber or Beauty Shop Endorsement is mandatory • CG T4 90 – Abuse or Molestation Exclusion is mandatory 	380	B84	7231
Beauty shop <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> - Aesthetists (staff certified to administer skin treatments) - Barber or beauty schools - Body piercing (other than ear piercing) - Body waxing (other than facial services) - Botox treatments - Chiropody (medical treatment of the feet) - Chemical peels - Cosmetic surgery (including application of permanent makeup) - Electrolysis or laser hair removal - Hair implants - Physical fitness classes or counseling - Massage services (other than facial services) exceeding 25% of revenues - Mixing, blending, repackaging, re-labeling, or sale of products by the insured under its own label - Tanning services (including tanning beds and spray-on applications) - Weight reduction counseling • Products/completed operations coverage is subject to the general aggregate limit • CG T3 55 – Barber or Beauty Shop Endorsement is mandatory 	341	B53	7231
Carpet, rug and upholstery cleaning – shop only <ul style="list-style-type: none"> • Includes carpet binding and repair • Products/completed operations coverage is subject to the general aggregate limit • Bailees Customers Goods is available 	350	B54	7217
Dental labs <ul style="list-style-type: none"> • Precious metals theft limitation of \$5,000 applies • No dental services office (separate office segment classification needed). If operations include dental services office and dental laboratory, classify in Business Pac Plus • Equipment breakdown coverage for production and diagnostic equipment is limited to \$100,000 with the option to increase. See equipment breakdown – Increased sub-limit for specific equipment • CG T5 95-Dental Laboratory Technician is mandatory • CG D3 43-Professional Services Exclusion-Services Furnished by Health Care Providers is mandatory 	351	B57	8072

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Diaper, uniform and linen supply <ul style="list-style-type: none"> Please consult with your underwriter None of the following: <ul style="list-style-type: none"> - Sale of janitorial supplies - Dry cleaning plant on premises Products/completed operations coverage is subject to the general aggregate limit Hired/non-owned liability option is not available Business personal property off premises does not include property rented or leased to others Use CM T1 12 Property Floater to cover this exposure 	34B	B58	7219
Disc jockeys and musicians <ul style="list-style-type: none"> Must perform in venues that are otherwise eligible for Master PacSM product (i.e. book stores, fine dining restaurants, etc) Musicians that play in non-eligible venues (theatres, stadiums, bars, night clubs, taverns, etc.) are not eligible None of the following: <ul style="list-style-type: none"> - Bands, rock groups or orchestras - Singing telegram services - Special effects (ex. Pyrotechnics) CG D3 45 - Exclusion – Explosives, Fireworks or Incendiary Devices is mandatory Business personal property off premises does not include property rented or leased to others Use CM T1 12 Property Floater to cover this exposure 	377	B81	7929
Dressmaker <ul style="list-style-type: none"> No clothing manufacturers or garment contractors 	370	B59	7219
Dry cleaners and laundries, coin-operated, attended <ul style="list-style-type: none"> Must not be open past 2 a.m. Equipment breakdown coverage for production equipment is limited to \$100,000 with the option to increase. See equipment breakdown – Increased sub-limit for specific equipment Products/completed operations coverage is subject to the general aggregate limit CG 22 53 - Exclusion – Laundry and Dry Cleaning Damage is mandatory 	348	B55	7215
Dry cleaners and laundries, no plant on premises <ul style="list-style-type: none"> Equipment breakdown coverage for production equipment is limited to \$100,000 with the option to increase. See equipment breakdown – increased sub-limit for specific equipment Products/completed operations coverage is subject to the general aggregate limit Bailees Customers Goods is available CG 22 53 - Exclusion – Laundry and Dry Cleaning Damage is mandatory 	357	B60	7212

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Dry cleaners and laundries, plant on premises <ul style="list-style-type: none"> Sprinkler system preferred If customers are other dry cleaners or if the business specializes in restoration work, please classify in Business Pac Plus Equipment breakdown coverage for production equipment is limited to \$100,000 with the option to increase. See equipment breakdown – increased sub-limit for specific equipment Products/Completed Operations coverage is subject to the General Aggregate Limit Bailees Customers Goods is available Hired/non-owned liability option is not available CG 22 53 – Exclusion – Laundry and Dry Cleaning Damage is mandatory 	349	B61	7216
Duplicating and photocopying <ul style="list-style-type: none"> Contemplates quick copy shops. Commercial printing operations should be classified as printers No publishing Products/completed operations coverage is subject to the general aggregate limit CG T3 57– Exclusion – Publishers and Printers Liability is mandatory unless printers errors and omissions coverage is added 	354	B62	7334
Engraving services <ul style="list-style-type: none"> Equipment breakdown coverage for production equipment is limited to \$100,000 with the option to increase. See equipment breakdown – Increased sub-limit for specific equipment Products/completed operations coverage is subject to the general aggregate limit 	374	B63	2759
Film processing <ul style="list-style-type: none"> Internet film processing sales in excess of 50% of total revenues are ineligible Products/completed operations coverage is subject to the general aggregate limit 	339	B64	7384
Funeral parlors and crematories <ul style="list-style-type: none"> Crematory services less than 30% of operation are acceptable Crematory services primarily provided for other funeral parlors are ineligible Products/completed operations coverage is subject to the general aggregate limit CG T3 53 – Funeral Directors and Morticians Endorsement is mandatory CG D2 89 - Exclusion – Designated Professional Services is mandatory when professional coverage is provided elsewhere 	343	B65	7261
Key cutting <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Off premises operations Work on alarms or security systems 	371	B66	7699
Locksmith <ul style="list-style-type: none"> No work on alarms or security systems 	352	B67	7699

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Media duplication <ul style="list-style-type: none"> Contemplates electronic data and media duplication Contemplates quick copy shops. Commercial printing operations should be classified as printers Risk with more than 50% of total revenue from photography or videography must be classified as Store Pac® - Photography - portrait, including videotaping (76B) Products/Completed Operations coverage is subject to the General Aggregate Limit CG T3 57 - Exclusion – Publishers and Printers Liability is mandatory unless Printers Errors and omissions coverage is added None of the following: <ul style="list-style-type: none"> Film processing; media duplication or editing via the internet sales in excess of 50% of total revenues Publishing 	372	B68	7334
Nail salons <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Aesthetists (staff certified to administer skin treatments) Barber or beauty schools Body piercing (other than ear piercing) Body waxing (other than facial services) Botox treatments Chiropody (medical treatment of the feet) Chemical peels Cosmetic surgery (including application of permanent makeup) Electrolysis or laser hair removal Hair implants Massage services (other than facial services) exceeding 25% of revenues Mixing, blending, repackaging, re-labeling, or sale of products by the insured under its own label Physical fitness classes or counseling Tanning services (including tanning beds and spray-on applications) Weight reduction counseling Products/completed operations coverage is subject to the general aggregate limit CG T3 55 – Barber or Beauty Shop Endorsement is mandatory 	34C	B69	7231
Office machine repair – shop only <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts No computer repair An alarm system connected to a U.L. listed central station or police station is recommended. A Protective Safeguards endorsement should be attached describing the system Products/completed operations coverage is subject to the general aggregate limit Bailees Customers Goods is available CG D1 63 – Exclusion-Electromagnetic Fields, is mandatory 	355	B70	7629

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Packaging and mailing services <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Courier or package delivery services Freight forwarders Providing of e-mail direct advertising services or lists Products/completed operations coverage is subject to the general aggregate limit 	34D	B71	7389
Pet day care – no overnight boarding – no kennels <ul style="list-style-type: none"> Building coverage not available for exclusively home-based businesses Contemplates day care for pets at the insured's premises Contemplates incidental grooming of no more than 5% of total annual receipts Contemplates incidental pet kenneling of no more than 2 kennel beds None of the following: <ul style="list-style-type: none"> Kennels Sponsorship of off-premises events or activities Hired and non-owned auto should be covered under a business auto policy CM T4 75 - Animal Floater Amendatory Provisions is mandatory when the CM T1 18 - Animal Floater is selected 	378	B82	0752
Pet sitters <ul style="list-style-type: none"> Building coverage not available for exclusively home-based businesses Contemplates day care for pets at the insured's premises Contemplates incidental grooming of no more than 5% of total annual receipts Contemplates incidental pet kenneling of no more than 2 kennel beds None of the following: <ul style="list-style-type: none"> Kennels Sponsorship of off-premises events or activities CM T4 75 - Animal Floater Amendatory Provisions is mandatory when the CM T1 18 - Animal Floater is selected 	381	B85	7299
Printers <ul style="list-style-type: none"> Assess any high-valued or single-source production equipment for valuation and business income exposures Those primarily engaged in computer digital printing on t-shirts and other garments (referred to as DTG- Direct to Garment Printing) are eligible None of the following: <ul style="list-style-type: none"> Publishing 3D Printing Silk screening, other than computer generated Equipment breakdown coverage for production equipment is limited to \$100,000 with the option to increase. See equipment breakdown – Increased sub-limit for specific equipment Products/completed operations coverage is subject to the general aggregate limit CG T3 57 - Exclusion – Publishers and Printers Liability is mandatory unless printers errors and omissions coverage is added 	358	B72	2759

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Recording studios – music <ul style="list-style-type: none"> With proper authorization, includes incidental duplication of recorded media None of the following: <ul style="list-style-type: none"> Integrated production/distribution Motion picture or national recording studios Music distribution services Music publishers Music recording producer Overnight boarding of visitors or clients Radio broadcasting music checkers Radio transcription service 24-hour operations CG D2 45 - Exclusion – Personal and Advertising Injury is mandatory 	382	B86	7389
Sewing machine repair <ul style="list-style-type: none"> No businesses offering appliance repair advice online Contemplates sales of sewing machine supplies such as belts, bobbins and needles Bailees Customers Goods is available 	373	B73	7699
Shoe repair <ul style="list-style-type: none"> Bailees Customers Goods is available 	353	B74	7251
Small appliance repair – shop only <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts Applies to businesses repairing or servicing household appliances, including service calls to customers' homes Contemplates sales of parts and supplies Classification does not apply to businesses offering repair advice online None of the following: <ul style="list-style-type: none"> Lawn mower, power tool or engine repairs An alarm system connected to a U.L. listed central station or police station is recommended. A Protective Safeguards endorsement should be attached describing the system Bailees Customers Goods is available CG D1 63 – Exclusion-Electromagnetic Fields, is mandatory 	359	B75	7629
Tailor shops – men's and women's <ul style="list-style-type: none"> No clothing manufacturers or garment contractors Bailees Customers Goods is available 	360	B76	7219
Taxidermist services – shop only <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Firearm or ammunition sales Tanning operations Products/completed operations coverage is subject to the general aggregate limit Bailees Customers Goods is available 	34E	B77	7699

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Television, stereo and VCR repair – shop only <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts An alarm system connected to a U.L. listed central station or police station is recommended MP T3 08 – Protective Safeguards Endorsement should be attached describing the system Bailees Customers Goods is available CG D1 63 – Exclusion-Electromagnetic Fields, is mandatory 	356	B78	7622

Ineligible operations, products or services for Business

Risks with the following operations should not be written as **Business Pac** or **Business Pac Plus** accounts:

- Armed security guards
- Alarm system design, service or installation
- Businesses open past 2 a.m.
- Day spas
- Employee leasing or temporary help services
- Freight forwarders
- Karaoke equipment, music or machine design, sales, service or installation
- Marijuana processing, handling or distribution
- Massage parlors or massage services (other than facial massages) producing more than 25% of total revenues
- Operating, hiring, leasing or owning aircraft or watercraft for business use
- Security system design, service or installation
- Software design – see **Technology Office PacSM**
- Schools (excluding barber and beauty)



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Underwriting guidelines

CONDOMINIUM

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks that exceed the following guidelines.

Condominium PacSM risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each building
- Less than 25 locations
- Buildings less than seven stories

Businesses that exceed any of the above thresholds should be considered for placement in **Condominium Pac PlusSM**.

Please consult with your underwriter if the total insured values exceed \$75 million.

Underwriting guidelines for **Condominium Pac** and **Condominium Pac Plus**

Building and general liability coverage is required. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Ownership

Association must have an insurable interest in all insured property including all residential units. The statutes or declarations/by-laws (which make the association responsible for obtaining insurance and repair/replacement) will be satisfactory evidence of insurable interest.

Named insured must not include developer or property manager.

Loss experience

Favorable loss experience is defined as:

- No more than three losses in the last four years
- Please contact your underwriter if the business has had more than three water damage claims

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Property/premises liability underwriting guidelines

Businesses must have adequate protective measures to detect fires, especially in restaurant kitchens, in-house laundries, laundry rooms and boiler rooms. They should meet applicable code requirements for the installation and maintenance of building services and must also meet all life safety code requirements. No cited violations of fire or life safety codes.

Smoke detectors and/or heat detectors are required in all units (especially in and near sleeping areas), common areas, hallways and high hazard areas such as laundries and trash chutes and compactors. Hard-wired detectors with battery backup and central station reporting are preferred. A formal battery replacement program must be in place.

Condominiums that are more than six stories must be fully sprinklered. Water supply to the system must be regularly tested and booster pumps provided, if necessary.

Buildings should be equipped with manual pull stations in appropriate locations in corridors and hallways. They should alarm locally and to a 24-hour monitoring service. Buildings over three stories must have an emergency evacuation alarm.

Fire extinguishers should be provided. The type and number of extinguishers will usually be specified by local code. Management should maintain an inventory of all extinguishers and regularly verify that they are in place and are fully charged. Extinguishers should be inspected and tested according to local requirements.

Buildings should be constructed with smoke barriers to control smoke movement. Fire doors should be regularly inspected and kept clear. Automatic door closers and self-latching locks should be installed on every door. Closers should be randomly inspected on a regular basis. All units must be equipped with self-closing doors (except for buildings three stories and less where all unit doors exit directly to exterior stairs or ground level).

Please consult with your underwriter if any buildings were constructed prior to 1978.

Emergency lighting is required for buildings over three stories or more than 12 units.

Emergency lighting units should be in locations such as corridors, passageways, stairwells and remote areas. Exit signs should be properly located and illuminated. Both emergency lighting and exit lighting should be on a regular maintenance program.

Each floor must have at least two means of egress (except when each unit exits directly to the outside). Every exit should be clearly visible or the route to the exit conspicuously indicated, and the exit access and exits themselves should be marked and lighted as required by local code. All means of egress should be free and unobstructed. Exit doors should be arranged to open readily when the building is occupied. Powered doors should be designed and installed to be functional even in the event of power failure.

Enclosed 2-hour fire-rated stairwells must be provided in buildings over three stories.

Facilities should develop and implement plans for addressing reasonably foreseeable emergencies on the premises. Such emergencies can include fires, explosions, severe weather, natural disasters, crime and medical emergencies. The plan should include procedures for promptly notifying emergency services; protecting employees, residents and the general public; protecting property; resuming operations as soon as possible, damage control procedures, communication with media and other outside entities; and promptly notifying legal or insurance contacts. Routine emergency drills should be established to train employees and residents how to effectively respond to such situations. Emergency exit locations and procedures should be communicated to all residents and posted.

Property underwriting guidelines

Buildings must sustain a minimum occupancy rate of 80% based on the number of locations.

Rentals must not exceed 20% of total units.

The plumbing, HVAC, wiring and roof systems should have been updated in the past 30 years. No aluminum wiring may be present.

Commercial condominiums must be wholly leased to others, with less than 10% occupancy by owner for rental or building maintenance.

Also for commercial condominiums, unsprinklered open areas must not exceed 10,000 square feet.

Residential condominiums, restaurant, mercantile, office or service occupancies must not exceed 25% of the total building area. Please see the building segment underwriting guidelines to classify buildings with restaurant, mercantile, office or service occupancies exceeding 25% of the total building area. All restaurant tenants must meet the underwriting guidelines for restaurants. Please see the restaurant segment underwriting guidelines for more information.

Fire, gas and charcoal grills or similar devices used for cooking, heating or any other purposes should not be used on any balcony, under any overhanging portion, or within 10 feet of any structure.

Wood shake shingles are unacceptable due to increased fire loss exposure.

Flues must be cleaned annually and inspected for cracks.

General liability underwriting guidelines

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Balcony walls and railings must be up to local code.

Swimming pools/playgrounds underwriting guidelines

If present, swimming pools must be entirely fenced with self-locking gates. No diving boards or slides are permitted. Ponds used for swimming must include warning signs for hazards such as boating and thin ice, if applicable. (Apply the Swimming Pool Additional Liability Charge for ponds.) Hours of operation and rules should be posted. Lifeguards are preferred, but not required.

The surface beneath playground equipment must be soft (rubber, grass, mulch, sand) with no concrete surfaces.

Business income for condominium segment

Business income and extra expense coverage is included for **Condominium Pac** and automatically includes rental value. Coverage applies on an actual loss sustained basis for up to 12 consecutive months. Coverage may also be written on a policy or location level basis for any dollar limit without the 12-month limitation.

For **Condominium Pac Plus**, business income and extra expense coverage is optional. When selected, the coverage includes rental value and may be written with a policy or location level dollar limit. The dollar limit is based on 80% of annual rents/fees and may be modified.

Additional underwriting guidelines for Condominium Pac Plus

General liability premiums are based on square footage for commercial condominiums and number of units for residential condominiums. Unit means a single room or group of rooms intended for occupancy as separate living quarters for a person or persons. General liability premium is not subject to premium audit.

Coverages for condominium

- MP T1 03 - Amendatory Provisions – Condominium Associations is mandatory (state exceptions do apply)
- Building coverage includes:
 - Fences
 - Outdoor swimming pools (including appurtenant structures and pumps)
 - Business personal property owned by the association that is used to maintain the building(s), such as:
 - Fire extinguishing equipment
 - Outdoor furniture
 - Floor coverings
 - Lobby and hallway furnishings
 - Appliances used for refrigeration/ventilation/cooking/dishwashing/laundry
 - Lawn maintenance and snow removal equipment
 - Alarm systems
- Building coverage does not extend to personal property:
 - Owned by, used by, or in the care, custody or control of a unit owner except for the items described
- Business personal property includes property:
 - Owned by the association
 - Owned indivisibly by all unit owners
 - Property owned only by the unit owner in the care, custody or control of the association
- Business personal property does not include any property owned only by a unit owner and not in the association's care, custody or control
- Blanket limits building and business personal property coverage is available
- Building owners endorsement is available
- Directors and officers liability is available
- Garagekeepers coverage is available
- CG D0 76 - Exclusion – Lead is mandatory
- CG D2 37 - Exclusion – Real Estate Development Completed Operations is mandatory

Classifications for Condominium

These classifications apply to buildings owned by residential or commercial condominium associations. Select the classification that best describes the occupancy of the building. Associations where the only property insured consists of recreational and auxiliary service buildings are not eligible. Coverage for buildings used as carports, clubhouses and other facilities that support the operation of the condominium should be classified using the same classification that applies to the predominant operation.

Please refer to the fire rating divisions definition at the end of the classifications section to determine the number of fire divisions.

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Buildings (1-4 units per fire rating division)	108	KL1	8641
Buildings (5-12 units per fire rating division)	10D	KL2	8641
Buildings (13+ units per fire rating division)	10B	KL3	8641
Mercantile <ul style="list-style-type: none"> Coverage for commercial unit owners should be provided under the appropriate segment 	176	KK6	6531
Office <ul style="list-style-type: none"> Coverage for commercial unit owners should be provided under the office segment 	177	KK7	6531
Others (including manufacturing and processing) <ul style="list-style-type: none"> Coverage for commercial unit owners should be provided under the appropriate segment Applies to buildings wholly occupied by contractors or by manufacturing or processing tenants that would be eligible for Manufacturers Pac PlusSM No habitational occupancy Please consult with your underwriter for new business Primary operations in frame construction are ineligible Primary operations in joisted masonry and/or light noncombustible located in protection class 8, 9 and 10 are ineligible 	179	KK8	6531
Residential/commercial – mixed use <ul style="list-style-type: none"> Anticipates between 25% and 99% commercial occupancy Residential condominiums with up to 25% commercial occupancy should be classified as residential condominiums Condominiums with 100% commercial occupancy should be classified according to the predominant commercial occupancy type Coverage for commercial unit owners should be provided under the appropriate segment 	17A	KL4	8641
Shopping centers <ul style="list-style-type: none"> Coverage for commercial unit owners should be provided under the appropriate segment 	178	KK9	6531

Fire rating divisions

Fire rating divisions are defined as the number of living units expected to be heavily damaged by fire, smoke or water in a fire incident. The number of fire rating divisions in a residential complex is based upon the following:

1. Fire partitions having a fire resistive rating of 2 hours or more, and extending to the underside of the roof, completely cutting off one area from another. Where fire partitions cannot be verified in concealed spaces, assume no barriers exist, and that all units within comprise one fire rating division. Any door opening must have a minimum 1½ hour rated automatic or self-closing fire door. All other openings must also be protected by 1½ hour fire dampers or fire penetration seals.
2. Multistory buildings of Modified Fire Resistive or Fire Resistive construction (ISO RCP Codes 5 and 6) may use additional criteria:
 - (a) Vertical fire rating divisions formed by all floors sealed to provide a 2 hour fire resistive rating. Elevator shafts and stair towers must be rated for 2 hours, and be provided with Class B, 1½ hour self-closing doors; HVAC, telephone, mechanicals, trash, laundry and other areas sealed at each floor or contained within a 2 hour rated room, with Class B, 1½ hour self-closing fire doors.
 - (b) Horizontal fire rating divisions formed by 1 hour fire partitions between units and self-closing noncombustible or solid wood doors: use 2 units as a base number of units per fire rating division. This applies only when both of the aforementioned criteria and the vertical cutoffs noted in item (1) are met.
3. If neither of the above applies, use the total number of units within the building to determine the correct program code.

Ineligible operations, products or services for Condominiums

Risks with the following operations should not be written as **Condominium Pac** or **Condominium Pac Plus** accounts:

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> • Arenas or stadiums • Armed security guards • Associations without an insurable interest in all insured property including all residential units (either statutes or declarations/by-laws which make the association responsible for obtaining insurance and repair/replacement will be satisfactory evidence of insurable interest) • Associations where the only property insured consists of recreational and auxiliary service buildings • Assisted living facilities • Apartments (see apartment segment) • Auditoriums | <ul style="list-style-type: none"> • Boarding houses • Bowling alleys • College and/or student housing • Commercial parking lots or garages • Correctional facilities • Day care facilities • Fraternities or sororities • Government owned/operated housing • Group homes • Halfway houses • Home-based businesses • Hospitals • Hotels and motels • Investment properties • Nursing homes or chronic care facilities • Rehabilitation facilities | <ul style="list-style-type: none"> • Resort communities • Risks converted from commercial or industrial occupancy to habitational occupancy • Schools • Seasonal occupancies • Senior living facilities, including assisted living or independent senior living (excluding active adult, e.g., 55+, communities) • Short-term rentals – less than one-month rentals • Skating rinks • Time-shares • Truck stops • Waterfront complexes with marinas and/or docks • Warehouses, private or public |
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Underwriting guidelines

CONTRACTORS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks that exceed the following guidelines.

Contractors PacSM risks will typically have:

- Up to \$750,000 total annual payroll

Underwriting guidelines for **Contractors Pac**

Building or business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Years in business

Three years in business is preferred. Exceptions for new ventures will be entertained provided the risk has three years of prior management experience in the same type of business.

Loss experience

The business must have favorable loss experience for property and general liability.

- For each \$10,000 in premium size, favorable loss experience can be generally defined as no more than two claims (Property and General Liability) and no loss greater than \$10,000 in the last three years. The business must not have been involved in any construction defect claim in the last 10 years
- Hard copy loss runs are preferred

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Property underwriting guidelines

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

Liability underwriting guidelines

Operations must be contemplated by the classification. Work subcontracted to others must not exceed 25% of annual receipts and must be separately rated.

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

All contractors must be licensed where required.

Business income for contractors segment

Business income and extra expense is included for **Contractors Pac**. Coverage applies on an actual loss-sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation.

Coverages for contractors

The following applies to all contractors:

- CG D0 76 – Exclusion lead is mandatory
- CG D1 23 – Exclusion – all premises/operations with wrap-up programs is mandatory
- CG D2 03 – Amendment – non-cumulation of each occurrence limit of liability and non-cumulation of personal and advertising injury limit is mandatory
- CG D2 04 – Exclusion – exterior insulation/finish system is mandatory
- CG D2 40 – Exclusion silica is mandatory
- CG D2 43 – Fungi or bacteria exclusion is mandatory
- CG M1 04 – Amendatory liability provisions – contractors is mandatory. This form:
 - Adds as an additional insured any state or political subdivision with respect to permits in connection with premises owned, rented or controlled
 - Adds as an additional insured any manager or lessor of premises leased to the named insured
- MP T1 78 – Amendatory provisions – contractors is mandatory. It modifies the business personal property off premises Coverage extension by:
 - Limiting coverage to the lesser of the business personal property limit or \$25,000
 - Extending coverage to include tools, equipment, building materials and supplies usual to the insured's trade
 - Providing coverage at installation sites
- MP T3 23 – Fungus, rot, bacteria changes is mandatory
- CM T1 07 – Installation coverage is available
- CM T1 03 – Contractors equipment is available

Classifications for contractors

Description	Pac Program Code	Eligible SIC
Air-conditioning <ul style="list-style-type: none"> • See heating – combined HVAC (274) for contractors performing HVAC • If product sales without installation exceed 75% of total revenue, see Store Pac® or Wholesalers Pac PlusSM • None of the following: <ul style="list-style-type: none"> – LPG sales, installation, service or repair – Work on industrial and/or nuclear processing plants or equipment, amusement facilities, or hospitals – Any risk whose operations are more than 25% duct cleaning is ineligible 	253	1711
Awning installation <ul style="list-style-type: none"> • No tent sales or installation 	254	1799

Description	Pac Program Code	Eligible SIC
Carpentry – 1 and 2 family dwellings <ul style="list-style-type: none"> Contemplates wood siding installation Business must perform strictly interior work and perform no work affecting the structural integrity of the building or foundation None of the following: <ul style="list-style-type: none"> Dwellings exceeding 2 stories Foundation work Roofing Payroll for following operations should be classified separately: <ul style="list-style-type: none"> For interior carpentry (finish and trim work, cabinetry, interior framing), see carpentry – interior (257) For siding (other than wood), see siding, gutter, and downspout installation (291) For carpentry (door, window and assembled millwork), see door, window or assembled millwork (264) For countertop installation, see countertop installation (263) 	256	1751
Carpentry – interior <ul style="list-style-type: none"> Includes finish and trim work, and installation of cabinetry and hardwood floors Business must perform strictly interior work and perform no work affecting the structural integrity of the building or foundation 	257	1751
Carpentry – shop only <ul style="list-style-type: none"> Insured's product does not require assembly by end user Insured's product requires minimal or no finishing For cabinet makers or wood products manufacturing, see wood products manufacturers None of the following: <ul style="list-style-type: none"> Exterior residential construction Lumberyards or building materials dealer or home improvement centers 	258	1751
Carpet and floor covering installation <ul style="list-style-type: none"> Includes linoleum and vinyl floor tile and sheet installation Does not include asphalt tile installation For interior brick, stone, tile or marble flooring, see tile and stonework (293) 	297	1752
Carpet, rug and upholstery cleaning <ul style="list-style-type: none"> Includes both shop and customers' premises No janitorial service contractors 	259	7217

Description	Pac Program Code	Eligible SIC
Communication equipment installation – industrial or commercial <ul style="list-style-type: none"> Includes cable and satellite dish installation Includes installation of audio or video systems and intercom or public address systems at commercial or industrial sites No installation of the following: <ul style="list-style-type: none"> Alarms Cellular phone towers Exterior power lines Phone lines/towers 	261	1731
Concrete construction <ul style="list-style-type: none"> Includes bricklaying impacting building integrity Includes concrete residential or commercial foundations or footings, basement, sidewalk, or parking lot flatwork None of the following: <ul style="list-style-type: none"> Batch plants or production operations Construction of airport runways or aprons Concrete or cement distribution, guniting or shotcrete Concrete castings of structural beams, or walls or floor panels Exterior Insulation Finishing Systems (EIFS) or Direct-applied Exterior Systems (DEFS) Streets or roads, bridges or elevated highways 	262	1771
Countertop installation <ul style="list-style-type: none"> Includes finish and trim work Business must perform strictly interior work and perform no work affecting the structural integrity of the building or foundation For countertop fabrication without installation, see wood products manufacturers 	263	1799
Door, window or assembled millwork installation <ul style="list-style-type: none"> Class applies to both metal and wood products None of the following: <ul style="list-style-type: none"> Fire door installation Overhead garage door installation Siding, roofing or storm shutter installation 	264	1751
Driveways, sidewalks and parking areas <ul style="list-style-type: none"> Includes curb, sidewalk and blacktop/cement work Includes painting of parking lot lines None of the following: <ul style="list-style-type: none"> Batch plants or production operations Street, road, culvert or flood channel work 	265	1611

Description	Pac Program Code	Eligible SIC
Electrical, household appliances and equipment installation, service and repair <ul style="list-style-type: none"> Includes installation of major household appliances such as washers, dryers, vacuum cleaners and televisions, and accessories such as DVD and VCR players Includes office type machinery installation, service and repair Includes wiring and installation or repair of electrical fixtures and appliances, and incidental outside work None of the following: <ul style="list-style-type: none"> Installation of electrical signals, electrical equipment for industrial use, fiber optics, highway lighting or power lines Installation of wood, propane/gas, pellet, corn or coal stoves Installation, service or repair of alarm systems and cable television LPG sales, installation, service or repair Programming and/or design of home automation systems 	267	7629
Electrical wiring within buildings <ul style="list-style-type: none"> Includes wiring and installation or repair of electrical fixtures and appliances, and incidental outside work None of the following: <ul style="list-style-type: none"> Installation of electrical signals, electrical equipment for industrial use, fiber optics, highway lighting or power lines Installation of wood, propane/gas, pellet, corn or coal stoves Installation, service or repair of alarm systems and cable television LPG sales, installation, service or repair Programming and/or design of home automation systems Work on industrial and/or nuclear processing plants or equipment, amusement facilities or hospitals 	268	1731
Excavation <ul style="list-style-type: none"> Class contemplates residential excavation only The insured must use a “call before you dig” service on all jobs 	269	1794
Fence dealers and installers <ul style="list-style-type: none"> Contemplates “invisible fence” installation The insured must use a “call before you dig” service on all jobs None of the following: <ul style="list-style-type: none"> Electrical fence installation or barb/razor wire fence installation Guardrail installation or other roadway protective barrier installation Swing set or playscape installation Temporary fencing installation 	298	1799
Furniture and fixture installation <ul style="list-style-type: none"> Cabinet installation must be rated as carpentry – interior (257) 	271	1751
Glaziers <ul style="list-style-type: none"> For auto glass installation, see Garage PacSM – glass installation (80F) 	272	1793

Description	Pac Program Code	Eligible SIC
Grading of land and site preparation <ul style="list-style-type: none"> Risks with more than 10% annual receipts from excavation services must be classified as excavation (269) The insured must use a “call before you dig” service on all jobs 	273	1794
Heating – combined HVAC <ul style="list-style-type: none"> If product sales without installation exceed 75% of total revenue, see Store Pac or Wholesalers Pac Plus None of the following: <ul style="list-style-type: none"> Installation of wood, propane/gas, pellet, corn or coal stoves Work on industrial and/or nuclear processing plants or equipment, amusement facilities, or hospitals Any risk whose operations are more than 25% duct cleaning is ineligible 	274	1711
House furnishings installation	275	1751
Iron works – decorative or artistic <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Balconies, handrails, fires escapes or staircases Structural, protective or barrier work 	276	1799
Irrigation or drainage system construction <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Agricultural irrigation or drainage Work performed on golf courses or other sporting grounds 	277	1629
Janitorial service <ul style="list-style-type: none"> Includes cleaning services and light maintenance and repairs None of the following: <ul style="list-style-type: none"> Building maintenance services Chemical cleaning services Exterior window washing Mold, lead, asbestos or other environmental remediation Residential cleaning services or maids School custodians Service station cleaning or degreasing Work on industrial and/or nuclear processing plants or equipment, amusement facilities, or hospitals For carpet, rug and upholstery cleaning, see carpet, rug and upholstery cleaning (259) For power washers, see power washers (287) MP T9 54 - Employee Dishonesty Exclusion is mandatory Hired and non-owned auto should be covered under a business auto policy due to the amount of vehicle use associated with this class 	29A	7349

Description	Pac Program Code	Eligible SIC
Landscape gardening <ul style="list-style-type: none"> Risks with more than 10% annual receipts from excavation must be classified as excavation (269) For power washers, see power washers (287) None of the following: <ul style="list-style-type: none"> Tree service, surgery or removal Work performed on golf courses or other sporting grounds Herbicide/pesticide application in excess of 25% of total revenues 	278	0781
Lawn and garden sprinkler installation <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Work performed on golf courses or other sporting grounds Herbicide/pesticide application in excess of 25% of total revenues 	279	1711
Masonry <ul style="list-style-type: none"> Work affecting the structural integrity of the building or must be classified as concrete construction (262) No past or present application of Exterior Insulation Finishing Systems (EIFS) or Direct-applied Exterior Finishing Systems (DEFS) 	299	1741
Monument engraving and installation	281	3281
Musical instrument tuning or repair	282	7699
Painting – exterior <ul style="list-style-type: none"> For risks engaged primarily in power washing, see power washers (287) None of the following: <ul style="list-style-type: none"> Painting of oil or gasoline tanks, ship hulls, steel structures or bridges Sandblasting 	26B	1721
Painting – interior and paperhanging	26C	1721
Plastering or stucco – outside <ul style="list-style-type: none"> No past or present application of Exterior Insulation Finishing Systems (EIFS) or Direct-applied Exterior Finishing Systems (DEFS) 	285	1742
Plumbing <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Installation of automatic sprinkler protection systems LPG sales, installation, service or repair Steam fitting or live steam work Work on industrial and/or nuclear processing plants or equipment, amusement facilities, or hospitals 	286	1711

Description	Pac Program Code	Eligible SIC
Power washers <ul style="list-style-type: none"> Class applies to residential operations only None of the following: <ul style="list-style-type: none"> Commercial window washing Equipment sales or servicing Sandblasting 	287	1799
Refrigeration <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> LPG sales, installation, service or repair Work on industrial and/or nuclear processing plants or equipment, amusement facilities, or hospitals 	288	1711
Septic tank installation, service and repair <ul style="list-style-type: none"> No septic tank cleaning in excess of 25% of total revenues The insured must use a “call before you dig” service on all jobs 	289	1711
Sheet metal work <ul style="list-style-type: none"> No roofing operations 	290	1761
Siding, gutter and downspout installation <ul style="list-style-type: none"> Wooden siding installation must be classified as carpentry – 1 and 2 family dwellings (256) No roofing operations 	291	1761
Sign installation and repair <ul style="list-style-type: none"> Sign painting and lettering must be classified as sign painting and lettering (26A) None of the following: <ul style="list-style-type: none"> Risks involving use of cranes and/or rigging Work on billboards 	296	1799
Sign painting and lettering <ul style="list-style-type: none"> Sign installation and repair must be classified as sign installation and repair (296) None of the following: <ul style="list-style-type: none"> Risks involving use of cranes and/or rigging Work on billboards 	26A	7389
Subcontracted work <ul style="list-style-type: none"> This is to be used in addition to the insured’s primary classifications for the insured’s exposure associated with work that is subcontracted to others Work in connection with building construction, reconstruction, repair or erection The cost of work subcontracted to others must be less than 25% of total receipts Subcontractors must not be engaged in any operations designated on the contractors ineligible operations, products or services list 	292	

Description	Pac Program Code	Eligible SIC
Tile and stonework – interior <ul style="list-style-type: none"> No work affecting the structural integrity of the building or foundation 	293	1743
Water softening equipment installation <ul style="list-style-type: none"> Includes service or repair 	294	1711
Well drilling – water <ul style="list-style-type: none"> No testing or sampling of wells (e.g., for toxic chemicals, other minerals, etc.) 	295	1781

Ineligible operations, products or services for contractors

Risks with the following operations should not be written as **Contractors Pac** accounts:

- Advertising sign companies – outdoor
- Airport runway or warming apron – paving or repaving, surfacing, resurfacing or scraping
- Alarms and alarm systems – installation, servicing or repair
- Armed security guards
- Asbestos remediation contractors
- Blasting or demolition operations
- Boiler inspection, installation, cleaning or repair
- Bridge or elevated highway construction
- Building structure – raising or moving
- Businesses with any of the following operations:
 - Deep trenching or tunneling
 - Exterior work over three stories
 - Industrial processing plants or equipment, amusement facilities, hospitals or fire suppressions systems
- Cable installation in conduits or subways
- Caisson or cofferdam work
- Concrete or cement distributing towers – rented to others – installation, repair or removal operations only
- Contractors – subcontracted work:
 - When receipts of work subcontracted to others exceed 25% of total receipts
 - In connection with bridge, tunnel, elevated street or highway construction, reconstruction or repair
 - In connection with building construction, reconstruction, repair or erection – apartment or office buildings over four stories
 - In connection with street or highway construction, or repair, not elevated
 - In connection with oil and gas field construction, reconstruction or repair
 - In connection with any pipeline or communication or power line construction, reconstruction or repair
- Contractors equipment – any type, rented to others with or without operators
- Crop spraying – by contractors
- Dam or reservoir construction
- Debris removal
- Dike, levee or revetment construction
- Drilling – other than water
- Drywall and plastering
- Electric light or power line construction – any type
- Elevator or escalator inspecting, installation, servicing or repair
- Employee leasing or temporary help services
- Environmental remediation contractors
- Exterior Insulation Finishing Systems (EIFS) contractors
- Farm or agricultural operations – any type
- Farm machinery operation – by contractors
- Fire extinguishers or suppression systems
- Fireproofing – structures
- Fire restoration services
- Floor waxing
- Fumigating
- Gas mains or connections construction
- General contractors
- Geophysical exploration – seismic method

Ineligible operations, products or services for contractors

- Handyman operations
- Hazardous material contractors
- Heating or combined heating and air-conditioning equipment – dealers or distributors, no installation, servicing or repair (see **Wholesalers Pac Plus** or **Store Pac**)
- Highway and street lighting installation, service or repair
- Hoists – hydraulic or mechanical
- Insulation work – any type
- Jetty or breakwater construction
- Lead abatement or remediation contractors
- Logging and lumbering
- Machinery or equipment – any type – installation, service or repair
- Metal erection – any type other than purely decorative
- Mold remediation contractors
- Oil or gas wells, rigs, stills – any type of operation
- Painting – exterior of buildings or structures exceeding threestories in height, oil or gasoline tanks, ship hulls, steel structures, or bridges
- Pest control or extermination or fumigating
- Pile driving – any type
- Pipeline construction – any type
- Railroad construction
- Real estate developers
- Rigging – any type
- Roofing – any type
- Salvage operations
- Sand or gravel digging
- Sandblasting
- Sewer or septic tank cleaning
- Ship ceiling or scaling
- Ship repair or conversion
- Snow removal as primary operation
- Tank construction, installation, erection or repair – any type
- Telephone and cellular phone line and tower installation, service or repair
- Tent or canvas goods – erection, removal or repair – away from shop
- Tree trimming/removal
- Underpinning buildings or structures
- Waste hauling
- Waterproofing – any type
- Welding or cutting
- Window cleaning services
- Work on industrial and/or nuclear processing plants or equipment
- Work over three stories in height
- Wrecking or demolition



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Underwriting guidelines

GARAGE

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks that exceed the following guidelines.

Garage PacSM risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each location
- Less than six locations

Underwriting guidelines for **Garage Pac**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One-hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Years in business

Three years in business is preferred. Exceptions for new ventures will be entertained provided the risk has three years, prior management experience in the same type of business.

Loss experience

The business must have favorable loss experience for property and general liability.

- Favorable loss experience is defined as: No more than three losses in the last four years

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a protective safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate segment underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

Liability underwriting guidelines

Customers should not be allowed in the shop area.

Hazardous materials must be stored and disposed of in accordance with all local, state and federal requirements.

Final inspections should be conducted on all vehicles before being released to customers.

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Garage Pac is subject to premium audit. The rating basis is number of employees. Employees include all full-time and part-time employees except clerical and inactive employees.

Clerical employees are those employees engaged exclusively in office work and who work in areas physically separated from the garage. Full-time employees work 20 hours or more. Part-time employees work less than 20 hours. Each part-time employee should be included as .5 in the total number of employees for rating purposes.

Business income for garage segment

Business income and extra expense coverage is optional for **Garage Pac**. When selected, coverage applies on an actual loss sustained basis for up to 12 consecutive months. Coverage may also be written on a policy or location level basis for any dollar limit without the 12-month limitation.

Coverages for Garage

- MP T1 65 - Amendatory provisions – **Garage Pac** is mandatory. It affords the following coverages:
 - Business personal property coverage now includes employee tools and equipment (on-premises only and no longer considered personal effects) and the insured's diagnostic equipment
 - Theft of employee tools is subject to \$500 per employee/\$2,500 per occurrence
 - \$25,000 motor vehicle damage to leased buildings coverage
 - \$25,000 per premises/per occurrence communication supply services – Time element including overhead transmission lines
- The Businessowners Property Coverage Special Form includes \$25,000 pollutant cleanup coverage
- Equipment breakdown coverage for "diagnostic equipment" is limited to \$100,000 with the option to increase. See Equipment Breakdown – Increased Sub-limit for Specific Equipment
- Broad form products coverage is available
- Mechanics tools and equipment is available

Classifications for Garage

For business personal property and for 100% owner-occupied buildings, select the classification that best describes the operations of the insured. For garages with ancillary car wash exposures, an additional liability charge for car washes is required. For buildings owned and wholly leased to others, see **Building PacSM** or **Building Pac PlusSM**.

Description	Pac Program Code	Eligible SIC
Air-conditioning service, checking, charging, installation and repair	80A	7539
Body repair and collision shops <ul style="list-style-type: none"> If towing services are provided, a maximum of one tow truck is allowed; no 24-hour towing, DOT or auto club towing service No bulk storage of new or used tires Spray-painting operations must be performed in booths with an automatic fire suppression system and must meet NFPA standards Welding area must be free of flammables/combustibles 	80B	7532
Brake installation and repair, shocks and struts, exhaust systems and alignment <ul style="list-style-type: none"> If towing services are provided, a maximum of one tow truck is allowed; no 24-hour towing, DOT or auto club towing service 	80C	7533
Detail shops, pin striping, auto waxing and buffing <ul style="list-style-type: none"> Spray-painting operations must be performed in booths with an automatic fire suppression system and must meet NFPA standards 	80D	7532
Electrical repair and installation including speedometer installation <ul style="list-style-type: none"> If towing services are provided, a maximum of one tow truck is allowed; no 24-hour towing, DOT or auto club towing service Spray-painting operations must be performed in booths with an automatic fire suppression system and must meet NFPA standards 	80E	7539
General repair with gas sales <ul style="list-style-type: none"> Applies to vehicle repair shops with convenience stores and gas sales. Revenues from retail sales must not exceed 50% of total annual revenue Gasoline tanks must be regularly tested and adequately maintained in accordance with all local, state and federal environmental guidelines No bulk storage of new or used tires If towing services are provided, a maximum of one tow truck is allowed; no 24-hour towing, DOT or auto club towing service Spray-painting operations must be performed in booths with an automatic fire suppression system and must meet NFPA standards Welding area must be free of flammables/combustibles No propane tank filling Include values for gasoline in business personal property limits and values for tanks in building limits 	80Q	5541

Description	Pac Program Code	Eligible SIC
General repair without gas sales <ul style="list-style-type: none"> No bulk storage of new or used tires If towing services are provided, a maximum of one tow truck is allowed; no 24-hour towing, DOT or auto club towing service Spray-painting operations must be performed in booths with an automatic fire suppression system and must meet NFPA standards Welding area must be free of flammables/combustibles 	80R	7538
Glass installation	80F	7536
Oil change and lubrication	80G	7549
Painting and pin striping <ul style="list-style-type: none"> Spray-painting operations must be performed in booths with an automatic fire suppression system and must meet NFPA standards 	80H	7532
Rust proofing, undercoating, glazing <ul style="list-style-type: none"> Spray-painting operations must be performed in booths with an automatic fire suppression system and must meet NFPA standards 	80J	7549
Sound and communications equipment repair and installation <ul style="list-style-type: none"> An alarm system, connected to a U.L. listed central station or police station, is required. A protective safeguards endorsement should be attached describing the system 	80K	7539
Transmission repair and installation <ul style="list-style-type: none"> If towing services are provided, a maximum of one tow truck is allowed; no 24-hour towing, DOT or auto club towing service 	80M	7537
Tune-up and emission testing <ul style="list-style-type: none"> If towing services are provided, a maximum of one tow truck is allowed; no 24-hour towing, DOT or auto club towing service 	80N	7539
Upholstery, tops and sunroof repair and installation	80P	7532

Ineligible operations, products or services for Garage

Risks with the following exposures, products or operations should not be written as **Garage Pac** accounts:

- 24-hour operations
- Airbag disabling
- Armed security guards
- Auto dismantlers, rebuilders or restorers
- Businesses with guard dogs
- Businesses providing pickup or delivery of customers' vehicles
- Businesses servicing:
 - Boats
 - Emergency vehicles (i.e. police cars, EMT vehicles, ambulances, etc.)
 - Motorcycles
 - Off-road vehicles
 - RVs
 - Vehicles over 20,000 GVW
 - Vehicles used for racing
- Car washes (as the predominant operation or more than one bay as an ancillary operation)
- Custom fabrication of motor vehicles or motorcycles
- Equipment or tool rentals
- Gas stations without repair operations
- Installation of tires not sold by insured
- Mobile “business on wheels” with no garage operation as base
- Habitational occupancies
- Home-based businesses
- Ownership or sponsorship of racing vehicles
- Parking garages or operations
- Propane line installation or servicing
- Renting, leasing or loaning vehicles
- Sales of autos, boats, motorcycles or recreational vehicles (incidental used auto sales, not exceeding 15 vehicles sold annually, is acceptable)
- Salvage or wrecking operations or yards
- Self-service bay rentals
- Tire recapping or vulcanizing
- Tire sales in excess of 25% of total annual revenue
- Towing operations (as the predominant operation or more than one tow truck as an ancillary operation)



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Underwriting guidelines

FOOD PRODUCTS MANUFACTURERS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Manufacturers Pac PlusSM risks will typically have:

- Up to \$7.5 million Total Insured Values (Building and Business Personal Property) at each location
- Up to \$10 million Total Annual Sales

Underwriting guidelines for **Manufacturers Pac Plus**

Business Personal Property and General Liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required. Eligible operations are businesses specifically listed in the Classification section.

Years in business

Three years in business is preferred for all risks.

Loss experience

The business must have favorable loss experience for property and general liability.

- For each \$10,000 in premium size, favorable loss experience can be generally defined as no more than two claims (Property and General Liability) and no loss greater than \$10,000 in the last three years

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

- Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®)

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.

Goods susceptible to water damage should be palletized. Safety cans or fireproof storage cabinets must be used for the storing and handling of flammable or combustible liquids.

The combustible material storage area may not exceed 25% of the total area. Combustible materials must not exceed a height of 12 feet or must have the presence of automatic in-rack sprinklers. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

General liability underwriting guidelines

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Businesses should have a comprehensive quality control program.

General liability rating

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24. D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

Coverages for Food Products Manufacturers

The following applies to all Food Products Manufacturers:

- Values should be included for the following types of Business Personal Property:
 - Machinery and Equipment (not permanently attached to the building)
 - Stock – raw, in process and finished
 - Furniture and Fixtures
 - Personal Property of Others
 - Electronic Data Processing Equipment
- Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.
- MP T1 59 – Amendatory Provisions **Manufacturers Pac Plus** is mandatory and includes the following:
 - Brands and Labels coverage is granted for up to \$25,000
 - Sales Representative's Samples and property at exhibitions are covered for up to \$25,000
 - Business Personal Property Off Premises coverage is automatically provided, including while in transit (excluding "stock" in transit)
 - Manufacturer's Consequential Loss is covered for up to \$25,000
 - Theft of Patterns, Molds and Dyes is covered for up to \$50,000
- MP T1 62 – Amendatory Provisions **Manufacturers Pac Plus**, including Business Income Ordinary Payroll Limitation, is an optional replacement to MP T1 59, includes the same coverages, and contains a 90-day ordinary payroll limitation.
- CG T3 23 – Exclusion – Aircraft Products and Grounding is mandatory.
- MP T1 60 – Selling Price valuation on finished stock is available.
- CG D1 87 – **Manufacturers/Wholesalers XTEND Endorsement®** is available.
- CM T1 14 – Transportation Special Form is available.

Classifications for Food Products Manufacturers

The Exposure Group is based on the product(s) made and the likely manufacturing process used to make the product(s).

To determine which Exposure Group to select in IENetSM, please see the following list of products and select the Exposure Group associated with the product that generates the majority of annual revenues. This is not an exhaustive list.

Description	Pac Program Code	Exposure Group
Bakery, Candy and Confectionery Products Manufacturers	243	Low
	244	Medium
	245	High
Dairy Products Manufacturers	246	Low
• All manufactured products must be pasteurized	247	Medium
	248	High
Fruit, Vegetables and Processed Food Manufacturers	249	Low
• All manufactured products must be pasteurized.	250	Medium
• No manufacturing of the following:	251	High
– Dry ice		
– Products containing seafood		

Bakery, Candy and Confectionery Products Manufacturers – Low

Description	Pac Program Code	
Bakery, Candy and Confectionery Products Manufacturers	243	

Bakery, Candy and Confectionery Products Manufacturers – Medium

Description	Pac Program Code	Eligible SIC
Biscuits	244	2052
Crackers	244	2052
Oats, oatmeal	244	2043
Pretzels	244	2052
Syrups - maple, chocolate	244	2062

Bakery, Candy and Confectionery Products Manufacturers – High

Description	Pac Program Code	Eligible SIC
Cake mixes	245	2045
Candy bars	245	2064
Dough, fresh or frozen	245	2045
Potato and corn chips	245	2096

Dairy Products Manufacturers – Low

Description	Pac Program Code	Eligible SIC
Butter	246	2021
Milk – concentrated, condensed, dry, evaporated	246	2023
Whey	246	2023

Dairy Products Manufacturers – Medium

Description	Pac Program Code	Eligible SIC
Cheese and cheese products	247	2022
Cream	247	2026
Ice cream products	247	2024
Sour cream	247	2026
Yogurt	247	2026

Dairy Products Manufacturers – High

Description	Pac Program Code	Eligible SIC
Dairy Products Manufacturers	248	

Fruits, Vegetables and Processed Foods Manufacturers – Low

Description	Pac Program Code	Eligible SIC
Macaroni and spaghetti	249	2098
Spices	249	2099
Vinegar	249	2099

Fruits, Vegetables and Processed Foods Manufacturers – Medium

Description	Pac Program Code	Eligible SIC
Barbecue sauce	250	2033
Bread crumbs	250	2099
Canned fruits or vegetables	250	2033
Ice cubes	250	2097
Jelly	250	2033

Fruits, Vegetables and Processed Foods Manufacturers – High

Description	Pac Program Code	Eligible SIC
Cake frosting mixes	251	2099
Cider	251	2099
Dates, dried	251	2034
Frozen meats	251	2038
Olives, canned	251	2033

Ineligible operations, products or services for Food Products Manufacturers

Risks with the following exposures, products and operations should not be written as **Food Products Manufacturers**:

Ineligible operations

- Armed security guards
- Agricultural or dairy farm operations
- Backhauling (transporting goods of others on the return trip)
- Egg producers and hatcheries
- Home-based businesses
- Migrant labor, or significant leased temporary labor
- Packing operations (fruits, vegetables, meats, etc...)
- Processing or packing of poultry or meat products
- Primary manufacturing operations in frame buildings
- Primary manufacturing operations in joisted masonry and/or light noncombustible buildings with Building coverage and/or Business Personal Property coverage greater than \$250,000; located in protection classes 8, 9 or 10
- Secondary manufacturing operations in frame, joisted masonry and/or light noncombustible buildings where the total insured value is greater than \$250,000; located in protection classes 8, 9 or 10

Ineligible operations

- Alcoholic beverages
- Animal food or supplements
- Baby food products including formula
- Dietary supplements, products used in weight gaining or reduction, vitamin mineral supplements or health food supplements
- Directly imported products or products manufactured in foreign countries
- Discontinued products
- Medical or medical-related product regulated by the Food and Drug Administration
- Milk, final product contains unpasteurized (raw) milk
- Ready-to-eat meals for hotels and other institutions
- Refined molasses or sugar
- Pharmaceutical or medical products

Ineligible SIC codes

201X	Meat products (any SIC)	2063	Beet sugar
2044	Rice milling	2068	Salted and roasted nuts and seeds
2046	Wet corn milling	207X	Fats and oils (any SIC)
2047	Dog and cat food	2091	Canned and cured fish and seafoods
2048	Prepared feeds, NOC	2092	Fresh or frozen prepared fish
2061	Raw cane sugar	21XX	Tobacco products (any SIC)



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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Underwriting guidelines

METAL MANUFACTURERS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Manufacturers Pac PlusSM risks will typically have:

- Up to \$7.5 million total insured values (building and business personal property) at each location
- Up to \$10 million total annual sales

Underwriting guidelines for **Manufacturers Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Years in business

Three years in business is preferred for all risks.

Loss experience

The business must have favorable loss experience for property and general liability.

- Favorable loss experience is defined as:
No more than three losses in the last four years.

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

- Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe[®], VeriSign[®])

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

No aluminum wiring may be present.

Goods susceptible to water damage should be palletized.

Safety cans or fireproof storage cabinets must be used for the storing and handling of flammable or combustible liquids.

The combustible material storage area may not exceed 25% of the total area. Combustible materials must not exceed a height of 12 feet or must have the presence of automatic in-rack sprinklers. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

General liability underwriting guidelines

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Businesses should have a comprehensive quality control program.

General liability rating

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24. D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

Coverages for Metal Manufacturers

The following applies to all metal manufacturers:

- Values should be included for the following types of business personal property:
 - Machinery and equipment (not permanently attached to the building)
 - Stock – raw, in process and finished
 - Furniture and fixtures
 - Personal property of others
 - Electronic data processing equipment
- Business income and extra expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.
- MP T1 59 – amendatory provisions **Manufacturers Pac Plus** is mandatory and includes the following:
 - Brands and labels coverage is granted for up to \$25,000
 - Sales representative's samples and property at exhibitions are covered for up to \$25,000
 - Business personal property off premises coverage is automatically provided, including while in transit (excluding "stock" in transit)
 - Manufacturer's consequential loss is covered for up to \$25,000
 - Theft of patterns, molds and dies is covered for up to \$50,000
- MP T1 62 – amendatory provisions **Manufacturers Pac Plus** including business income ordinary payroll limitation, is an optional replacement to MP T1 59, includes the same coverages, and contains a 90-day ordinary payroll limitation.
- CG T3 23 – Exclusion-aircraft products and grounding is mandatory.
- MP T1 60 – Selling price valuation on finished stock is available.
- CG D1 87 – Manufacturers/Wholesalers **XTEND Endorsement®** is available.
- CM T1 14 –Transportation special form is available.

Classifications for Metal Manufacturers

The Exposure Group is based on the product(s) made and the likely manufacturing process used to make the product(s).

To determine which Exposure Group to select, please see the following list of products and select the Exposure Group associated with the product that generates the majority of annual revenues. This is not an exhaustive list.

Classification	Pac Plus Program Code	Exposure Group
Fabricated metal products manufacturers <ul style="list-style-type: none"> No manufacturing products for the following industries: <ul style="list-style-type: none"> Aerospace Automotive Maritime Nuclear No manufacturing of the following: <ul style="list-style-type: none"> Aerosol cans Chairs, beds or folding furniture Fire or overhead doors Flues, chimneys or related products Products for use in firearms 	226 227 228	Low Medium High
Forged metal products manufacturers <ul style="list-style-type: none"> No manufacturing products for the following industries: <ul style="list-style-type: none"> Aerospace Automotive Maritime Nuclear No manufacturing of the following: <ul style="list-style-type: none"> Power tools 	229 230 231	Low Medium High
Machine shops <ul style="list-style-type: none"> Job shops include shops that manufacture, modify or process products according to customer specifications No design of products without customer sign-off 	232	Not applicable

Fabricated metal products – low

Description	Pac Plus Program Code	Eligible SIC
Angle irons	226	3429
Casket hardware	226	3429
Downspouts	226	3444
Hanger garment: made from purchased wire	226	3496
Housings for business machines, stamped	226	3444
Keys	226	3429

Description	Pac Plus Program Code	Eligible SIC
Staples, wire: made from purchased wire	226	3496
Suitcase hardware	226	3429
Weather strip, metal	226	3442

Fabricated metal products – medium

Description	Pac Plus Program Code	Eligible SIC
Fencing, made from purchased wire	227	3315
Ironing boards, metal	227	3499
Office furniture- excluding wood	227	2522
Pails	227	3469 3411 3412
Plumbing fixtures and supplies	227	3431 3432
Screws	227	3452
Springs	227	3495
Tacks	227	3315 3399

Fabricated metal products – high

Description	Pac Plus Program Code	Eligible SIC
Cans, food including beer, metal food containers, ice cream, and milk	228	3411
Curtain rods, poles and fixtures	228	2591
Electrical wiring	228	3357
Medical cabinets	228	2514

Forged metal products – low

Description	Pac Plus Program Code	Eligible SIC
Clippers, fingernail and toenail	229	3421
Garden hand tools	229	3423
Hand potato peeler	229	3421
Putty knives	229	3423

Forged metal products – medium

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Butcher knives	230	3431
Engravers tools	230	2423
Pruning tools	230	3423
Screwdrivers	230	3423
Vises, except machine	230	3423

Forged metal products – high

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Chisels	231	3423
Dies and die holders	231	3544
Handsaws	231	3425
Punches	231	3423

Machine shops

Description	<i>Pac Plus</i> Program Code
<p>Job shops include shops that manufacture, modify or process products according to customer specifications.</p> <ul style="list-style-type: none"> No design of products without customer sign-off 	232

Ineligible operations, products or services for Metal Manufacturers

Risks with the following exposures, products and operations should not be written as metal manufacturers accounts:

Ineligible operations

- Armed security guards
- Backhauling (transporting goods of others on the return trip)
- Casting (all casting operations involve a molten metal exposure)
- Design specifications without customer sign-off
- Design work for other manufacturers
- Heat treating or electroplating for others
- Home based businesses
- Marijuana processing, handling or distribution
- Primary manufacturing operations in frame buildings
- Primary manufacturing operations in joisted masonry and/or light non-combustible with Building coverage and/or Business Personal Property coverage greater than \$250,000; located in protection classes 8, 9 or 10
- Primary manufacturing of ferrous and non-ferrous metals (such as steel, aluminum and copper)
- Processing magnesium, beryllium, titanium, zirconium, lead or mercury
- Risks with total receipts for the following types of services exceeding 25% of their total sales:
 - Assembly of products for customers
 - Installation work (see **Contractors PacSM**)
 - Leasing
 - Rentals
 - Repackaging, relabeling, assembly or alteration of products
 - Repair work
 - Service and/or repair (see **Contractors Pac**)
- Smelting and refining operations (such as plants engaged in recovering nonferrous metals and alloys from scrap)
- Below ground tanks
- Blow torches
- Cable, steel (insulated or armored)
- Chemical products
- Children's or juvenile furniture products
- Directly imported products or products manufactured in foreign countries
- Discontinued products
- Fire doors
- Fluid power cylinders
- Garage doors, overhead
- Inaccessible or difficult to access products when installed (such as building products that are buried underground, in foundations, or structural components)
- Jacks, lifting, screw and ratchet
- Karaoke equipment, music or machine design, sales, service or installation
- Ladders
- Ladder assemblies
- Ladder jacks
- Machine guards
- Medical or medical related product regulated by the FDA (Food and Drug Administration)
- Metal drums
- Nuclear energy application (any part or product)
- Overhead garage doors
- Parachute hardware
- Petro-chemical products
- Pharmaceutical products
- Pistons or piston rings
- Powdered metal products
- Pressure vessels
- Razors, including complete, safety, or straight
- Rope fittings
- Taser, stun guns or electronic control devices
- Toys

Ineligible products

- Above ground tanks
- Active sports equipment (such as helmets, parachute harnesses)
- Aerosol cans
- Aerospace products
- Animal traps
- Automotive parts other than body molding or trim applications
- Automotive parts, critical

Ineligible SIC codes

3433	Heating equipment, except electric
3441	Fabricated structural metal
3443	Fabricated plate work (boiler shops)
3446	Architectural metal work
3448	Prefabricated metal buildings
347X	Metal services, NOC
348X	Ordnance and accessories, NOC
3491	Industrial valves
3492	Fluid power valves & hose fittings
3494	Valves and pipe fittings, NOC
3498	Fabricated pipe and fittings
351X	Engines and turbines (any SIC)
352X	Farm and garden machinery (any SIC)
353X	Construction and related machinery (any SIC)
3541	Machine tools, metal cutting types
3542	Machine tools, metal forming types
3543	Industrial patterns
3546	Power-driven hand tools
3547	Rolling mill machinery
3548	Welding apparatus
3549	Metalworking machinery, NOC
355X	Special industry machinery (any SIC)
356X	General industry machinery (any SIC)
358X	Refrigeration and service machinery
359X	Industrial machinery, NOC



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Underwriting guidelines

PAPER PRODUCTS MANUFACTURERS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Manufacturers Pac PlusSM risks will typically have:

- Up to \$7.5 million Total Insured Values (Building and Business Personal Property) at each location
- Up to \$10 million Total Annual Sales

Underwriting guidelines for **Manufacturers Pac Plus**

Business Personal Property and General Liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required. Eligible operations are businesses specifically listed in the Classification section.

Years in business

Three years in business is preferred for all risks.

Loss experience

The business must have favorable loss experience for property and general liability.

- Favorable loss experience is defined as:
No more than three losses in the last four years

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.

Goods susceptible to water damage should be palletized. Safety cans or fireproof storage cabinets must be used for the storing and handling of flammable or combustible liquids.

The combustible material storage area may not exceed 25% of the total area. Combustible materials must not exceed a height of 12 feet or must have the presence of automatic in-rack sprinklers. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

General liability underwriting guidelines

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Businesses should have a comprehensive quality control program.

General liability rating

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24. D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

Coverages for Paper Products Manufacturers

The following applies to all Paper Products Manufacturers:

- Values should be included for the following types of Business Personal Property:
 - Machinery and Equipment (not permanently attached to the building)
 - Stock – raw, in process and finished
 - Furniture and Fixtures
 - Personal Property of Others
 - Electronic Data Processing Equipment
- Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.
- MP T1 59 – Amendatory Provisions **Manufacturers Pac Plus** is mandatory and includes the following:
 - Brands and Labels coverage is granted for up to \$25,000
 - Sales Representative's Samples and property at exhibitions are covered for up to \$25,000
 - Business Personal Property Off Premises coverage is automatically provided, including while in transit (excluding "stock" in transit)
 - Manufacturer's Consequential Loss is covered for up to \$25,000
 - Theft of Patterns, Molds and Dyes is covered for up to \$50,000
- MP T1 62 – Amendatory Provisions **Manufacturers Pac Plus**, including Business Income Ordinary Payroll Limitation, is an optional replacement to MP T1 59, includes the same coverages, and contains a 90-day ordinary payroll limitation.
- CG T3 23 – Exclusion – Aircraft Products and Grounding is mandatory.
- MP T1 60 – Selling Price valuation on finished stock is available.
- CG D1 87 – **Manufacturers/Wholesalers XTEND Endorsement®** is available.
- CM T1 14 – Transportation Special Form is available.

Classifications for Paper Products Manufacturers

Description	Pac Plus Program Code	Eligible SIC
Bags – plastics, laminated, and coated <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Paper frozen food bags 	F03	2673
Bags – uncoated paper and multi-wall	F04	2674
Bookbinders	F16	2789
Coated and laminated paper <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Flypaper, oiled paper, tar paper 	F05	2672
Converted paper and paperboard products <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Pressed and molded pulp cups, plates, utensils or dishes Paper insulating batts fills and blankets Molded pulp pipe and fittings 	F06	2679
Corrugated and solid fiber boxes <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Corrugated and solid fiberboard display items 	F07	2653
Die-cut paper and board	F08	2675
Envelopes	F09	2677
Fiber cans, drums, and similar products <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Ammunition cans or tubes Fiber candelabra tubes Laminated phenolic Vulcanized fiber boxes Vulcanized fiber containers 	F10	2655
Folding paperboard boxes <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Folding paperboard frozen food containers Folding sanitary food containers Ice cream containers 	F11	2657
Laminated packaging paper and plastics film <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Waxed or laminated bread wrappers 	F12	2671

Description	Pac Plus Program Code	Eligible SIC
Sanitary paper products <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> – Disposable diapers – Paper facial tissues or handkerchiefs – Paper napkins – Sanitary napkins, tampons or toilet paper – Utilization of yankee dryer rolls 	F13	2676
Setup paperboard boxes	F14	2652
Stationery products	F15	2678

Ineligible operations, products or services for Paper Products Manufacturers

Risks with the following exposures, products and operations should not be written as **Paper Products Manufacturers**:

Ineligible operations

- Armed security guards
- Backhauling (transporting goods of others on the return trip)
- Design specifications without customer sign-off
- Design work for other manufacturers
- Home-based businesses
- Logging or lumbering operations
- Marijuana processing, handling or distribution
- Non-sprinklered raw and finished goods storage areas, dry ends of the paper machines, hoods, broke pits, waste collection areas, print press areas, and flammable liquid use and storage area
- Nuclear operations
- Outdoor storage of baled paper within 100 feet of any building or structure
- Paper mills
- Primary manufacturing operations in frame buildings
- Primary manufacturing operations in joisted masonry and/or light noncombustible non-sprinklered buildings
- Primary manufacturing operations in joisted masonry and/or light noncombustible buildings with Building coverage and/or Business Personal Property coverage greater than \$250,000; located in protection classes 8, 9 or 10
- Pulping operations
- Risks engaged in logging or lumbering operations
- Risks with total receipts for the following types of services exceeding 25% of their total sales:
 - Assembly of products for customers
 - Installation work (see **Contractors PacSM**)
 - Leasing
 - Rentals
 - Repackaging, relabeling, assembly or alteration of products
 - Repair work
 - Service work and/or repair (see **Contractors Pac**)
 - Smelting and refining operations (such as plants engaged in recovering nonferrous metals and alloys from scrap)
- Secondary manufacturing operations in frame, joisted masonry and/or light noncombustible buildings where the total insured value is greater than \$250,000; located in protection classes 8, 9 or 10
- Yankee dryer roll exposures and/or involved in the manufacture of light absorbent paper (SIC 2676), whether or not the exposure is incidental

Ineligible operations, products or services for Paper Products Manufacturers (*continued*)**Ineligible operations**

- Aircraft products
- Asbestos paper and asbestos-filled paper
- Cigarette paper
- Directly imported products or products manufactured in foreign countries
- Discontinued products
- Hardwood veneer and plywood, Oriented Strand Board (OSB), including particle board manufacturing
- Light absorbent paper
- Medical or medical-related product regulated by the Food and Drug Administration (examples include, but are not limited to, sterile dressings and bandages, feminine hygiene products and tapes)
- Nuclear energy application (any part or product)
- Rotogravure risks
- Softwood veneer and plywood, including particle board manufacturing
- Tampons or sanitary products
- Wood preserving
- Wood pulp manufacturers
- Wood wool (excelsior) or wood flour manufacturing

Ineligible SIC codes

261X	Pulp mills (any SIC)
262X	Paper mills (any SIC)
263X	Paperboard mills (any SIC)
2656	Sanitary food containers



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Underwriting guidelines

PLASTIC AND RUBBER PRODUCTS MANUFACTURERS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Manufacturers Pac PlusSM risks will typically have:

- Up to \$7.5 million Total Insured Values (Building and Business Personal Property) at each location
- Up to \$10 million Total Annual Sales

Underwriting guidelines for **Manufacturers Pac Plus**

Business Personal Property and General Liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the Classification section.

Years in business

Three years in business is preferred for all risks.

Loss experience

The business must have favorable loss experience for Property and General Liability.

- For each \$10,000 in premium size, favorable loss experience can be generally defined as no more than two claims (Property and General Liability) and no loss greater than \$10,000 in the last three years.

Prior carrier

Favorable loss experience is defined as: No more than three losses in the last four years.

Internet

Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.

Goods susceptible to water damage should be palletized. Safety cans or fireproof storage cabinets must be used for the storing and handling of flammable or combustible liquids.

The combustible material storage area may not exceed 25% of the total area. Combustible materials must not exceed a height of 12 feet or must have the presence of automatic in-rack sprinklers. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

General liability underwriting guidelines

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Businesses should have a comprehensive quality control program.

General liability rating

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24. D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

Coverages for Plastic and Rubber Products Manufacturers

The following applies to all Plastic and Rubber Products Manufacturers:

- Values should be included for the following types of Business Personal Property:
 - Machinery and Equipment (not permanently attached to the building)
 - Stock – raw, in process and finished
 - Furniture and Fixtures
 - Personal Property of Others
 - Electronic Data Processing Equipment
- Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.
- MP T1 59 – Amendatory Provisions **Manufacturers Pac Plus** is mandatory and includes the following:
 - Brands and Labels coverage is granted for up to \$25,000
 - Sales Representative's Samples and property at exhibitions are covered for up to \$25,000
 - Business Personal Property Off Premises coverage is automatically provided, including while in transit (excluding "stock" in transit)
 - Manufacturer's Consequential Loss is covered for up to \$25,000
 - Theft of Patterns, Molds and Dyes is covered for up to \$50,000
- MP T1 62 – Amendatory Provisions **Manufacturers Pac Plus** including Business Income Ordinary Payroll Limitation, is an optional replacement to MP T1 59, includes the same coverages, and contains a 90-day ordinary payroll limitation.
- CG T3 23 – Exclusion – Aircraft Products and Grounding is mandatory.
- MP T1 60 – Selling Price valuation on finished stock is available.
- CG D1 87 – **Manufacturers/Wholesalers XTEND Endorsement®** is available.
- CM T1 14 –Transportation Special Form is available.

Classifications for Plastic and Rubber Products Manufacturers

The Exposure Group is based on the product(s) made and the likely manufacturing process used to make the product(s). To determine which Exposure Group to select in IENetSM, please see the following list of products and select the Exposure Group associated with the product that generates the majority of annual revenues. This is a sampling of products within each Program Code. This is not an exhaustive list.

Classification	Pac Plus Program Code	Exposure Group
Plastic and Rubber Products Manufacturers - Low <ul style="list-style-type: none"> No manufacturing products for the following industries: <ul style="list-style-type: none"> Aerospace Automotive Maritime Utilities No manufacturing products for the following applications: <ul style="list-style-type: none"> Medical Pharmaceutical No manufacturing products for infants or children 	233	Low
Plastic and Rubber Products Manufacturers - Medium <ul style="list-style-type: none"> No manufacturing products for the following industries: <ul style="list-style-type: none"> Aerospace Automotive Maritime Utilities No manufacturing products for the following applications: <ul style="list-style-type: none"> Medical Pharmaceutical No manufacturing products for infants or children 	234	Medium
Plastic and Rubber Products Manufacturers - High <ul style="list-style-type: none"> No manufacturing products for the following industries: <ul style="list-style-type: none"> Aerospace Automotive Maritime Utilities No manufacturing products for the following applications: <ul style="list-style-type: none"> Medical Pharmaceutical No manufacturing products for infants or children 	235	High
Job Shops <ul style="list-style-type: none"> Job Shops include shops that manufacture, modify or process products according to customer specifications No design of products without customer sign off 	236	Not Applicable

Plastic and Rubber Products – Low

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Aquarium accessories	233	3089
Brushes	233	3089
Gutters and downspouts	233	3089
Planters	233	3089
Thread	233	3089

Plastic and Rubber Products – Medium

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Bathroom fixtures and bath ware	234	3088 3089
Plastic containers	234	3089
Plumbing fixtures	234	3088
Tool handles	234	3089

Plastic and Rubber Products – High

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Boots, shoes and overshoes	235	3021
Bottles – food, water	235	3085
Ceiling tiles	235	3089
Plastic cups, plates – no foam	235	3089

Plastic and Rubber Products – Low

Description	Pac Plus Program Code
<p>Job shops include shops that manufacture, modify or process products according to customer specifications.</p> <ul style="list-style-type: none"> • No design of products without customer sign off 	236

Ineligible operations, products or services for Plastic and Rubber Products Manufacturers

Risks with the following exposures, products and operations should not be written as Plastic and Rubber Products Manufacturers:

Ineligible operations

- Armed security guards
- Asbestos processing (brake lining, oil and grease seals)
- Backhauling (transporting goods of others on the return trip)
- Design specifications without customer sign off
- Design work for other manufacturers
- Fiberglass operations
- Foam processing, including:
 - Foamed rubber or foamed plastic processing
 - Expanded polystyrene foam processing
 - Polyurethane foam processing
 - Thermoplastic structural foam processing
- Hand lay-up processing
- Home-based businesses
- Polymers or polymerization of plastic or rubber from monomers
- Polyurethane foam molding
- Primary manufacturing operations in frame buildings
- Primary manufacturing operations in joisted masonry and/or light noncombustible, non-sprinklered buildings
- Primary manufacturing operations in joisted masonry and/or light noncombustible buildings with Building coverage and/or Business Personal Property coverage greater than \$250,000; located in protection classes 8, 9 or 10
- Reaction injection molding
- Reclaiming of plastic or rubber compounds
- Risks with total receipts for the following types of services exceeding 25% of their total sales:
 - Assembly of products for customers
 - Installation work (see **Contractors PacSM**)
 - Leasing
 - Rentals
 - Repackaging, relabeling assembly or alteration of products
 - Repair work
 - Service work or repair (see **Contractors Pac**)
- Secondary manufacturing operations in frame, joisted masonry and/or light noncombustible buildings where the total insured value is greater than \$250,000; located in protection classes 8, 9 or 10
- Spray-up processing
- Tasers, stun guns or electronic control devices

Ineligible products

- Air-supported rubber structures
- Aircraft products
- Balloons
- Boats
- Childproof closures
- Directly imported products or products manufactured in foreign countries
- Discontinued products
- Fuel cells
- Fuel tanks
- Hot tubs
- Inaccessible or difficult to access products when installed (such as building products that are buried underground, in foundations or structural components)
- Karaoke equipment; music or machine design, sales, service or installation
- Ladders
- Life rafts
- Life jackets
- Medical or medical-related products regulated by the Food and Drug Administration (examples include, but are not limited to, sterile dressings and bandages, feminine hygiene products and tapes)
- Pacifiers
- Roofing materials
- Solvent casting
- Swimming pool covers and blankets

Ineligible SIC Codes

301X	Tires and inner tubes (any SIC)
305X	Hose and belting and gaskets and packaging (any SIC)
3082	Unsupported plastic profile shapes
3083	Laminated plastics plate and sheet and profile shapes
3084	Plastic pipe
3086	Plastics foam products
3087	Custom compound purchased resins



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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Underwriting guidelines

TEXTILES AND LEATHER GOODS MANUFACTURERS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Manufacturers Pac PlusSM risks will typically have:

- Up to \$7.5 million Total Insured Values (Building and Business Personal Property) at each location
- Up to \$10 million Total Annual Sales

Underwriting guidelines for **Manufacturers Pac Plus**

Business Personal Property and General Liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required. Eligible operations are businesses specifically listed in the Classification section.

Years in business

Three years in business is preferred for all risks.

Loss experience

The business must have favorable loss experience for Property and General Liability.

- Favorable loss experience is defined as:
No more than three losses in the last four years

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

(continued)

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

Goods susceptible to water damage should be palletized. No aluminum wiring may be present.

Safety cans or fireproof storage cabinets must be used for the storing and handling of flammable or combustible liquids.

The combustible material storage area may not exceed 25% of the total area. Combustible materials must not exceed a height of 12 feet or must have the presence of automatic in-rack sprinklers. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

General liability underwriting guidelines

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must

be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Businesses should have a comprehensive quality control program.

General liability rating

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24. D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

Coverages for Textiles and Leather Goods Manufacturers

The following applies to all Textiles and Leather Goods Manufacturers:

- Values should be included for the following types of Business Personal Property:
 - Machinery and Equipment (not permanently attached to the building)
 - Stock – raw, in process and finished
 - Furniture and Fixtures
 - Personal Property of Others
 - Electronic Data Processing Equipment
- Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.
- MP T1 59 – Amendatory Provisions **Manufacturers Pac Plus** is mandatory and includes the following:
 - Brands and Labels coverage is granted for up to \$25,000
 - Sales Representative's Samples and property at exhibitions are covered for up to \$25,000
 - Business Personal Property Off Premises coverage is automatically provided, including while in transit (excluding "stock" in transit)
- Manufacturer's Consequential Loss is covered for up to \$25,000
- Theft of Patterns, Molds and Dyes is covered for up to \$50,000
- MP T1 62 – Amendatory Provisions **Manufacturers Pac Plus**, including Business Income Ordinary Payroll Limitation, is an optional replacement to MP T1 59, includes the same coverages and contains a 90-day ordinary payroll limitation.
- CG T3 23 – Exclusion – Aircraft Products and Grounding is mandatory.
- MP T1 60 – Selling Price valuation on finished stock is available.
- CG D1 87 – **Manufacturers/Wholesalers XTEND Endorsement®** is available.
- CM T1 14 – Transportation Special Form is available.

Classifications for Textiles and Leather Goods Manufacturers

Description	Pac Plus Program Code	Eligible SIC
Apparel and Accessories <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> – Costumes (for example lodge, masquerade, theatrical apparel and accessories) – Infant products 	E01	2389
Apparel, Belts	E02	2387

Description	Pac Plus Program Code	Eligible SIC
Automotive and Apparel Trimmings <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Automotive products 	E03	2396
Canvas and Related Products <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Awnings, canopies Blast mats Fabric pond pit and landfill liners or covers Fire blankets Pneumatic mattresses Sails Swimming pool covers Tents Welding blankets 	E04	2394
Carpet and Rugs <ul style="list-style-type: none"> Please consult with your underwriter 	E05	2273
Coated Fabrics, Not Rubberized <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Oilcloth 	E06	2295
Cordage and Twine <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Braided cord Cargo nets (cordage) Fiber cable Rope nets, rope or rope slings 	E07	2298
Curtains and Draperies <ul style="list-style-type: none"> Please consult with your underwriter 	E08	2391
Dress and Work Gloves, Fabric <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Protective, hazmat or flame retardant or vulcanized rubber products 	E09	2381
Fabricated Textile Products <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Fabric belting Fabric hammocks Parachutes Sleeping bags 	E10	2399
Footwear Cut Stock <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Protective, hazmat or flame retardant or vulcanized rubber products 	E11	3131
Footwear, Except Rubber	E12	3149

Description	Pac Plus Program Code	Eligible SIC
Fur Goods <ul style="list-style-type: none"> Please consult with your underwriter 	E13	2371
Girls, Dresses and Blouses <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Infant products 	E14	2361
Girls, Outerwear <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Down- or feather-filled products Infant products Protective, hazmat or flame retardant or vulcanized rubber products 	E15	2369
Hats, Caps, and Millinery	E16	2353
Hosiery	E17	2252
House Furnishings <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Blanket bags Boat cushions Carpet Comforters Down- or feather-filled products Lining Wardrobe bags 	E18	2392
House Slippers	E19	3142
Leather and Sheep-lined Clothing <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Tanning operations 	E20	2386
Leather Gloves and Mittens <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Tanning operations 	E21	3151
Leather Goods <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Helmets Leather belting for machinery (flat, solid, twisted or built-up) Seatbelts Tanning operations Please consult with your underwriter if there is any operation involved in making textile machinery aprons 	E22	3199
Lingerie, Loungewear, and Nightwear Garments	E23	2342
Luggage	E24	3161

Description	Pac Plus Program Code	Eligible SIC
Machine Embroideries	E25	2397
Men's and Boys' Clothing <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Down- or feather-filled products Infant products Oiled fabric and blanket-lined coats 	E26	2329 2323
Men's and Boys' Clothing – Shirts <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Infant products 	E27	2321
Men's and Boys' Clothing – Suits and Coats <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Down- or feather-filled products 	E28	2311
Men's and Boys' Clothing – Trousers and Slacks <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Infant products 	E29	2325
Men's and Boys' Clothing – Underwear <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Infant products 	E30	2322
Men's and Boys' Clothing – Work Clothing <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Industrial garments Protective, hazmat or flame retardant or vulcanized rubber products 	E31	2326
Men's Footwear, Except Athletic <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Protective, hazmat or flame retardant or vulcanized rubber products 	E32	3143
Non-woven Fabrics <ul style="list-style-type: none"> Please consult with your underwriter 	E33	2297
Personal Leather Goods, Except Handbags and Purses <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Tanning operations 	E34	3172
Pleating and Stitching	E35	2395
Textile Bags	E37	2393
Textile Goods <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Felt carpet linings (except woven), oakum, jute or other fiber rug backing Flock (recovered textile fibers) Jute burlap Wool grease 	E38	2299

Description	Pac Plus Program Code	Eligible SIC
Tire Cord and Fabrics <ul style="list-style-type: none"> Please consult with your underwriter 	E39	2296
Waterproof Outerwear <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Protective, hazmat or flame retardant or vulcanized rubber products 	E40	2385
Women's and Misses' Clothing – Blouses and Shirts	E41	2331
Women's and Misses' Clothing – Dresses <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Paper dresses (cut and sewn) 	E42	2335
Women's and Misses' Clothing – Outerwear <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Infant products Protective, hazmat or flame retardant or vulcanized rubber products 	E43	2339
Women's and Misses' Clothing – Suits and Coats <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Down- or feather-filled products 	E44	2337
Women's and Misses' Clothing – Underwear <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Infant products 	E45	2341
Women's Footwear, Except Athletic <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Protective, hazmat or flame retardant or vulcanized rubber products 	E46	3144
Women's Handbags and Purses	E47	3171
Women's Hosiery, Not Socks	E48	2251

Ineligible operations, products or services for Textiles and Leather Goods Manufacturers

Risks with the following exposures, products and operations should not be written as **Textiles and Leather Goods Manufacturers**:

Ineligible operations

- Armed security guards
- Backhauling (transporting goods of others on the return trip)
- Design specifications without customer sign-off
- Design work for other manufacturers
- Down filling or feather filling fabric operations
- Home-based businesses
- Federal Flammability Act (FFA) products not meeting standards
- Marijuana processing, handling or distribution
- Milling operations
- Nuclear operations
- Paint, spray or powder coating booths, including inadequately protected exhaust stack and filters
- Primary manufacturing operations in frame buildings
- Primary manufacturing operations in joisted masonry and/or light non combustible, non sprinklered buildings
- Primary manufacturing operations in joisted masonry and/or light non combustible buildings with Building coverage and/or Business Personal Property coverage greater than \$250,000; located in protection classes 8, 9 or 10

Ineligible operations, products or services for Textiles and Leather Goods Manufacturers (cont'd)

- Risks with total receipts for the following types of services exceeding 25% of their total sales:
 - Assembly of products for customers
 - Installation work (see **Contractors PacSM**)
 - Leasing
 - Rentals
 - Repackaging, relabeling, assembly or alteration of products
 - Repair work
 - Service and/or repair (see **Contractors Pac**)
- Risks whose primary business involves the collection, processing or recovery of any textile waste or rags. Examples include the following:
 - Apparel filling, cotton mill waste, kapok and related products
 - Batts and batting: cotton mill waste, kapok and related products
 - Fibers, textile: recovery from textile mill waste and rags
 - Garnetting of textile waste and rags
 - Hair, curled: for upholstery, pillow and quilt filling
 - Pillow filling: curled hair (e.g., cotton waste, moss, hemp, tow, kapok)
 - Processing of textile mill waste and recovering fibers
 - Quilt filling: curled hair (e.g., cotton waste, moss, hemp, tow, kapok)
 - Upholstery filling, textile
- Secondary manufacturing operations in frame, joisted masonry and/or light non combustible buildings where the total insured value is greater than \$250,000; located in protection classes 8, 9 or 10
- Tanning operations used in the apparel or accessories manufacturing process

Ineligible products

- Aircraft products
- Children's and infants' sleepwear
- Directly imported products or products manufactured in foreign countries
- Discontinued products
- Karaoke equipment, music or machines
- Medical or medical related product regulated by the Food and Drug Administration (examples include, but are not limited to, sterile dressings and bandages, feminine hygiene products and tapes)
- Nuclear energy application (any part or product)
- Plastic recycling (scrap) or plastic regrinding

Ineligible SIC Codes (Textiles)

221X	Broadwoven fabric mills, cotton	2257	Weft knit fabric mills
222X	Broadwoven fabric mills, man-made	2258	Lace and warp knit fabric mills
223X	Broadwoven fabric mills, wool	2259	Knitting mills, NOC
224X	Narrow fabric mills	226X	Textile finishing, except wool
2253	Knit outerwear mills	228X	Yarn and thread mills
2254	Knit underwear mills		

Ineligible SIC Codes (Leather)

311X	Leather tanning and finishing
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Underwriting guidelines

WOOD PRODUCTS MANUFACTURERS SEGMENT

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Manufacturers Pac PlusSM risks will typically have:

- Up to \$7.5 million total insured values (building and business personal property) at each location
- Up to \$10 million total annual sales

Underwriting guidelines for **Manufacturers Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the Classification section.

Years in business

Three years in business is preferred for all risks.

Loss experience

The business must have favorable loss experience for property and general liability.

- Favorable loss experience is defined as:
No more than three losses in the last four years.

Prior Carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred.
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.

No cited violations of fire, health (if applicable) or life safety codes.



Underwriting guidelines

WOOD PRODUCTS MANUFACTURERS SEGMENT

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Eligible operations are businesses specifically listed in the Classification section.

Years in business

Three years in business is preferred for all risks.

Loss experience

The business must have favorable loss experience for property and general liability.

- For each \$10,000 in premium size, favorable loss experience can be generally defined as no more than two claims (property and general liability) and no loss greater than \$10,000 in the last three years.

Prior Carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

Revenue generated by transactional Web sites must be less than 50% of the total revenues.

- Transactional Web sites are defined as Web sites that allow for the transfer of private consumer/business information in exchange for goods/services or information.
- Web sites should have system security certification

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred.
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.

No cited violations of fire, health (if applicable) or life safety codes.



Underwriting guidelines

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- Transactional Web sites are defined as Web sites that allow for the transfer of private consumer/business information in exchange for goods/services or information.
- Web sites should have system security certification

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred.
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with the MP T3 08 - Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.

No cited violations of fire, health (if applicable) or life safety codes.



Underwriting guidelines

WOOD PRODUCTS MANUFACTURERS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

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- Up to \$10 million total annual sales

Underwriting guidelines for **Manufacturers Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the Classification section.

Years in business

Three years in business is preferred for all risks.

Loss experience

The business must have favorable loss experience for property and general liability.

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Prior Carrier

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Revenue generated by transactional Web sites must be less than 50% of the total revenues.

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- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with the MP T3 08 - Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

No aluminum wiring may be present.

Goods susceptible to water damage must be palletized.

Safety cans or fireproof storage cabinets must be used for the storing and handling of flammable or combustible liquids.

The combustible material storage area may not exceed 25% of the total area. Combustible materials must not exceed a height of 12 feet or must have the presence of automatic in-rack sprinklers. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

General liability underwriting guidelines

Certificates of Insurance with limits at least equal to the insured's primary General Liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Businesses should have a comprehensive quality control program.

General liability rating

General Liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24. D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

Coverages for Wood Products Manufacturers

The following applies to all wood products manufacturers:

- Values should be included for the following types of business personal property:
 - Machinery and equipment (not permanently attached to the building)
 - Stock – raw, in process and finished
 - Furniture and fixtures
 - Personal property of others
 - Electronic data processing equipment
- Business income and extra expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.
- MP T1 59 – amendatory provisions **Manufacturers Pac Plus** is mandatory and includes the following:
 - Brands and labels coverage is granted for up to \$25,000
 - Sales representative's samples and property at exhibitions are covered for up to \$25,000
 - Business personal property off premises coverage is automatically provided, including while in transit (excluding "stock" in transit)
 - Manufacturer's consequential loss is covered for up to \$25,000
 - Theft of patterns, molds and dies is covered for up to \$50,000
- MP T1 62 – amendatory provisions **Manufacturers Pac Plus** including business income ordinary payroll limitation, is an optional replacement to MP T1 59, includes the same coverages and contains a 90-day ordinary payroll limitation.
- CG T3 23 – exclusion-aircraft products and grounding is mandatory.
- MP T1 60 – Selling Price valuation on finished stock is available.
- CG D1 87 – Manufacturers/Wholesalers **XTEND Endorsement®** is available.
- CM T1 14 –Transportation special form is available.

Classifications for Wood Products Manufacturers

Description	Pac Plus Program Code	Eligible SIC
Burial caskets	W26	3995
Cabinets	W27	2517
Furniture and fixtures <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Bar furniture Folding furniture (including porch, lawn, garden, and beach) Hospital beds Wood chairs or stools 	W28	2599
Household furniture, except upholstery <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Beds (including folding beds, cabinet beds, trundles, bunk beds or cots) Folding furniture (including porch, lawn, garden, and beach) Juvenile furniture of any kind Unassembled or knock-down furniture, rockers, or porch swings Wood chairs or stools 	W29	2511
Household furniture <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Beds Camp furniture Folding furniture (including porch, lawn, garden, and beach) Juvenile furniture of any kind Wood chairs or stools 	W30	2519
Household furniture, upholstered <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Folding furniture (including porch, lawn, garden, and beach) Juvenile furniture of any kind Recliners or convertible sofas Wood chairs or stools 	W31	2512
Kitchen cabinets	W32	2434
Office and store fixtures <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Garment racks Merchandise display racks Wood chairs or stools 	W33	2541

Description	Pac Plus Program Code	Eligible SIC
Office furniture <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Folding furniture (including porch, lawn, garden, and beach) Wood chairs or stools 	W34	2521
Public building fixtures <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Bleachers Folding furniture (including porch, lawn, garden, and beach) Stadium seating Wood chairs or stools 	W35	2531
Wood boxes, nailed	W36	2441
Wood Containers <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Casks, firkins and kits, hogsheads, or kegs Tierces (cooperage) or vats 	W37	2449

Ineligible operations, products or services for Wood Products Manufacturers

Risks with the following exposures, products and operations should not be written as wood products manufacturers:

Ineligible operations

- Armed security guards
- Automobile exposures where the insured is transporting logs
- Backhauling (transporting goods of others on the return trip)
- Design specifications without customer sign-off
- Design work for other manufacturers
- Down filling or feather filling fabric operations
- Home based businesses
- Logging or lumbering operations
- Marijuana processing, handling or distribution
- Mills
- Nuclear operations
- Primary manufacturing operations in frame buildings
- Primary manufacturing operations in joisted masonry and/or light non-combustible non-sprinklered buildings
- Primary manufacturing operations in joisted masonry and/or light non-combustible buildings with Building coverage and/or Business Personal Property coverage greater than \$250,000; located in protection classes 8, 9 or 10

- Pulping operation
- Risks with total receipts for the following types of services exceeding 25% of their total sales:
 - Assembly of products for customers
 - Installation work (see **Contractors PacSM**)
 - Leasing
 - Rentals
 - Repackaging, relabeling, assembly or alteration of products
 - Repair work
 - Service and/or repair (see **Contractors Pac**)
- Rotogravure risks
- Secondary manufacturing operations in frame, joisted masonry and/or light non-combustible buildings where the total insured value is greater than \$250,000; located in protection classes 8, 9 or 10

Ineligible products

- Aircraft products
- Asbestos paper and asbestos filled paper
- Building envelope products – these are building materials that are an integral part of sealing a building from the elements

- Chair or stool manufacturing
- Directly imported products or products manufactured in foreign countries
- Discontinued products
- Inaccessible or difficult to access products when installed (such as building products that are buried underground, in foundations, or structural components)
- Infant or juvenile furniture (including, but not limited to, cradles, bassinets, nursery furniture or playpens, cribs, and high chairs)
- Karaoke equipment, music or machine design, sales, service or installation
- Medical or medical-related product regulated by the FDA (Food and Drug Administration)
- Nuclear energy application (any part or product)
- Oriental Strand Board (OSB) including particle board manufacturing
- Paper products (see paper products manufacturers segment)
- Recycling (scrap) or regrinding
- Wood preserving
- Wood pulp manufacturers
- Wood wool (excelsior) or wood flour manufacturing

Ineligible SIC codes	
2411	Logging
242X	Sawmills and planing mills (any SIC)
2435	Hardwood veneer and plywood
2436	Softwood veneer and plywood
2439	Structural wood members, NOC
245X	Wood buildings and mobile homes (any SIC)
249X	Miscellaneous wood products (any SIC)
2515	Mattresses and bedsprings
2591	Drapery hardware and blinds and shades



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Underwriting guidelines

OFFICE

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Office PacSM risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each location
- Up to \$5 million annual sales at each location/\$15 million total annual sales
- Less than six locations

Businesses that exceed any of the above thresholds should be considered for placement in **Office Pac PlusSM**.

Please consult with your underwriter if the total sales per account exceed \$20 million or if total insured values exceed \$50 million, or if there are more than 15 locations.

Underwriting guidelines for **Office Pac** and **Office Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Years in business

Two years experience is preferred. New ventures may be considered for those businesses where professional/technical degrees or designations are required.

Loss experience

Favorable loss experience is defined as:

- No more than three losses in the last four years

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s)

or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.

General liability underwriting guidelines

Certificates of Insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Business income for business segment

Business income and extra expense coverage is included for **Office Pac**. Coverage applies on an actual loss sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation.

For **Office Pac Plus**, business income and extra expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to the CLM General Rules – 24.D. for specific inclusions and exclusions. Sales are subject to premium audit, except those classes noted in the classification section.

Special exclusions for Office Pac Plus

The following items shall be deducted from gross sales:

1. Employment agencies – money collected from the insured's client used to pay the employees who are leased or contracted as temporary employees to the client. Pay will include benefits provided to such leased or temporary employees. (Example – Insured employment agency leases temporary employees to client. The insured collects the total expense from the client. From that collected money, the insured pays the employees their hourly wages and benefits.)

2. Insurance agents/brokers – the cost of the insurance premium or services collected from the client and paid to a third party. (Example: Insured insurance agent arranges for the insurance and loss control services for their client. Insured collects from client the entire cost of premiums and service fees. Insured submits the cost of the insurance and loss control service fee to the insurance company and service provider.)
3. Media buyers – money collected from the client and paid to the advertising or marketing provider for their charge. (Example: Insured media buyer arranges client's advertisement to appear in the local newspaper. Our insured collects entire amount of cost from client and submits that portion necessary to pay the newspaper.)
4. Stockbrokers – money collected from the client that is used to pay for the cost of the purchased equity. (Example: Insured stockbroker buys 100 shares of stock on behalf of client. Our insured collects entire purchase price from client and submits that portion necessary to pay for the purchased stock.)
5. Travel agencies – money collected from the client that is used to pay for the travel tickets, hotel accommodations or rental car cost of the client. (Example: Insured travel agent arranges an airline ticket for client. Insured collects the entire cost from the client and submits the cost of the airline ticket to the airline.)
 - If similar business operations within the same industry segment are conducted at the same location, use the program code appropriate for the predominant business operation. (Example: If a residential real estate firm has some revenues from selling commercial real estate, classify the business as Real Estate Sales-Residential.)
 - If different business operations within the same industry segment are conducted at the same location, separately classify and use the program code appropriate for each business operation. (Example: An insurance agent and a stockbroker are dissimilar operations within the **Office Pac Plus** segment).

Classifications for Office

For business personal property and for 100% owner-occupied buildings, select the classification that best describes the operations of the insured. For buildings owned by the insured and not fully occupied by the insured, an additional liability charge for lessor's risk may be applicable. For buildings owned and leased in whole to others, see **Building PacSM** or **Building Pac Plus**.

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Accounting, auditing, bookkeeping <ul style="list-style-type: none"> No employee leasing or temporary help provided to others. Employee dishonesty coverage is provided for \$25,000. Please consult with your underwriter for requests to increase. MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D1 08 – Exclusion – Financial Services is mandatory Accountants endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	151	W44	8721
Actuarial consultants <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D2 64 – Exclusion – Testing or Consulting Error and Omissions is mandatory Accountants endorsement is available as an option (mutually exclusive with Power Pac) 	16S	W90	8999
Acupuncturists <ul style="list-style-type: none"> Must be certified by the National Commission of Acupuncture and Oriental Medicine (NCCAOM) or by a school accredited by the National Accreditation Commissions for Schools and Colleges of Acupuncture and Oriental Medicine (ACAOM) None of the following: <ul style="list-style-type: none"> Anesthesia Dietary or emotional counseling Herbal products sales in excess of 25% of total revenues Laser acupuncture Massage services in excess of 25% of total revenues Mixing, blending, repackaging, relabeling or sales of products under the insured's own label Sales of weight-reduction products A needle sterilization program must be enforced, or disposable needles must be used MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D1 09 – Exclusion – Communicable Diseases is mandatory CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	15P	W82	8049

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Advertising, graphic artists, and commercial art services <ul style="list-style-type: none"> No sale of space for advertising purposes on billboards or outdoor signs Revenue from clients in the tobacco industry must generate less than 10% of annual revenue MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period For Pac Plus, annual sales are not subject to premium audit 	152	W45	7313
Architects, engineers and draftsmen <ul style="list-style-type: none"> Please consult with your underwriter 	16R	W46	8712
Audiologists – testing only <ul style="list-style-type: none"> Testing only Risks engaged in selling hearing aids must be classified as Store Pac® – hearing aid and audiology centers (761) MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	15Y	W88	8049
Chiropractors <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Acupuncture services Herbal products sales in excess of 25% of total revenues Sales of weight-reduction products MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	15B	W47	8041

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Claims adjusters – independent <ul style="list-style-type: none"> Anticipates up to 50% off premises exposure Third party administrators for medical and workers' compensation claims, and/or CAT specialists are ineligible MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D1 08 – Exclusion – Financial Services is mandatory 	16X	W91	6411
Consultants – all other <ul style="list-style-type: none"> Classification includes risks such as bridal consultants, educational consultants (no tutoring), exterior design consultants (no landscaping), fashion consultants, literary consultants and training consultants Receipts from sale of training materials to clients must not exceed 25% of annual revenue Classification does not apply to any business involved in safety programs; or mergers or acquisitions; or loss control recommendations for workers compensation. Classification does not apply to risks with operations described in the Office Ineligible Operations, Products or Services section Classification does not apply to any business that subcontracts work, performs the actual work or takes responsibility for implementation or ideas or recommendations Classification does not apply to any business that operates in a dual capacity as a consultant and operating any other business MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG T4 88 – Exclusion – Testing or Consulting Error and Omissions is mandatory CG T5 37 – Computer Software – Errors or Omissions is mandatory 	1A9	W48	8742
Consultants – management <ul style="list-style-type: none"> Included in this classification are: administrative management consultants, business management consultants, employee benefits consultants, human resource and personnel management consultants (except employment service), marketing research consultants, operations research consultants, management best practices consultants, and site location/facility planning consultants Receipts from sale of training materials to clients must not exceed 25% of annual revenue Classification does not apply to any business involved in safety programs; or mergers or acquisitions; or loss control recommendations for workers compensation. Classification does not apply to risks with operations described in the Office Ineligible Operations, Products or Services section 	1A6	W52	8742

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Consultants – management (cont'd) <ul style="list-style-type: none"> Classification does not apply to any business that subcontracts work, performs the actual work or takes responsibility for implementation or ideas or recommendations Classification does not apply to any business that operates in a dual capacity as a consultant and operating any other business MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG T4 88 – Exclusion – Testing or Consulting Error and Omissions is mandatory CG T5 37 – Computer Software – Errors or Omissions is mandatory 	1A6	W52	8742
Credit and debt counseling <ul style="list-style-type: none"> No collection agencies MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D1 08 – Exclusion Financial Services is mandatory 	1A5	W51	7299
Dentists and dental surgeons <ul style="list-style-type: none"> Classification includes oral surgeons, orthodontists and periodontists MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	153	W53	8021
Direct mail advertising services <ul style="list-style-type: none"> Limited printing Applies to businesses providing hard copy direct mailings. Risks providing email direct advertising services or lists are not contemplated in this classification. Customers must pre-approve the product materials before distribution None of the following: <ul style="list-style-type: none"> Courier or package delivery services Risks providing email direct advertising services or lists are not contemplated in this classification MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period For Pac Plus, annual sales are not subject to premium audit 	16B	W54	7331

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Employment agencies <ul style="list-style-type: none"> Applies to executive search firms, career counseling services and outplacement companies No employee leasing or temporary help provided to others MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG T4 88 – Exclusion – Testing or Consulting Error and Omissions is mandatory CG D2 45 – Exclusion – Personal and Advertising Injury is mandatory 	156	W55	7361
Financial planners <ul style="list-style-type: none"> Applies to businesses providing advice on investment and retirement planning None of the following: <ul style="list-style-type: none"> Brokerage services Hedge fund management MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period MP T9 54 – Employee Dishonesty – Exclusion is mandatory CG D1 08 – Exclusion – Financial Services is mandatory 	1A1	W56	6282
Insurance agents <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D1 08 – Exclusion – Financial Services is mandatory For Pac Plus, annual sales are not subject to premium audit 	154	W57	6411
Interior decorators and window designers <ul style="list-style-type: none"> Classification does not include risks engaged in actual construction or renovation Businesses must secure evidence of insurance for any sub-contracted operations arranged for customers. Revenue from sub-contracted operations must not exceed 25% of annual revenue. MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period 	16K	W58	7389
Lawyers <ul style="list-style-type: none"> No investment services MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D3 37 – Professional Services Exclusion – Legal Services is mandatory Lawyers endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	15E	W59	8111

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Media buyers <ul style="list-style-type: none"> Classification applies to businesses that purchase media space or time for others and may also research and develop advertising or marketing campaigns for others No sale of space for advertising purposes on billboards or outdoor signs Revenue from clients in the tobacco industry must generate less than 10% of annual revenue MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period For Pac Plus, annual sales are not subject to premium audit 	16T	W43	7319
Mortgage brokers <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Banks and other financial institutions Brokers (other than insurance, real estate or stockbrokers) e-lenders (>50% of loans brokered through the internet) Loan correspondents Mortgage and loan companies MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period MP T9 54 – Employee Dishonesty – Exclusion is mandatory CG D1 08 – Exclusion – Financial Services is mandatory CG D2 65 – Exclusion-Fiduciary or Representative – Liability of Financial Institutions is mandatory For Pac Plus, annual sales are not subject to premium audit 	15Z	W89	6163
Notaries public <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period For Pac Plus, annual sales are not subject to premium audit 	1A3	W60	7389

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Occupational therapists <ul style="list-style-type: none"> Applies to businesses providing physical or occupational therapy services at the insured's premises No massage services in excess of 50% of total revenues MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	1A4	W64	8049
Optometrists <ul style="list-style-type: none"> Please consult with your underwriter For Pac Plus, annual sales are not subject to premium audit 	15C	W61	8042
Pet groomers <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG M3 02 – Pet Grooming – Endorsement is mandatory Hired/Non-owned Liability option is not available to mobile dog groomers Building coverage not available for exclusively home-based businesses No sponsorship of off-premises events or activities Contemplates incidental pet kenneling of no more than 2 kennel beds 	16E	W62	0752
Physicians and surgeons, including osteopaths <ul style="list-style-type: none"> Classification includes doctors of medicine not otherwise classified None of the following: <ul style="list-style-type: none"> Surgical procedures performed on insured premises when those procedures involve the use of general anesthesia Weight reduction products Equipment breakdown coverage for “diagnostic equipment” is limited to \$100,000 with the option to increase. See equipment breakdown – increased sub-limit for specific equipment Equipment valued at \$500,000 or more must be under regularly scheduled preventive maintenance program 	15F	W65	8031

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Physicians and surgeons, including osteopaths (cont'd) <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	15F	W65	8031
Physical therapists <ul style="list-style-type: none"> Applies to businesses providing physiotherapy services at the insured's premises No massage services in excess of 50% of total revenues MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	15A	W63	8049
Podiatrists <ul style="list-style-type: none"> No surgical procedures performed on insured premises when those procedures involve the use of general anesthesia MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	16M	W66	8043

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Psychiatrists <ul style="list-style-type: none"> No experimental research or laboratory work on humans or animals MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	16H	W68	8011
Psychologists <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	16G	W69	8049
Public relations <ul style="list-style-type: none"> No sale of space for advertising purposes on billboards or outdoor signs Revenue from clients in the tobacco industry must generate less than 10% of annual revenue MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period 	16W	W78	8743
Publishers – books and periodicals – no printing, office only <ul style="list-style-type: none"> Contemplates writers submitting stories, news, etc. that are edited and set up for printing No printing or bookbinding is done by the insured Office exposure only No e-publishers (>50% of receipts through the Internet) MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period GN 01 17 – Printers Liability is not available CG D3 86 – Printers Errors and Omissions Liability including correction of work is not available 	15T	W85	2721

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Publishers – newspapers – no printing, office only <ul style="list-style-type: none"> Contemplates writers submitting stories, news, etc. that are edited and set up for printing No printing or bookbinding is done by the insured Office exposure only No e-publishers (>50% of receipts through the Internet) MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period GN 01 17 – Printers Liability is not available CG D3 86 – Printers Errors and Omissions Liability including correction of work is not available 	15W	W86	2721
Real estate appraisers <ul style="list-style-type: none"> No building or land inspection services MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D2 72 – Exclusion Inspection, appraisal and survey companies is mandatory 	16N	W70	6531
Real estate sales – commercial <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Brokerage or investment services Building or land inspection services Real estate development Real estate management MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D3 71 – Professional Services Exclusion – Real Estate Services is mandatory 	15G	W71	6531
Real estate sales – residential <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Brokerage or investment services Building or land inspection services Real estate development Real estate management MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D3 71 – Professional Services Exclusion – Real Estate Services is mandatory 	15D	W72	6531

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Speech therapists <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> – Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) For Pac Plus, annual sales are not subject to premium audit 	15A	W77	8049
Stenography, typing, court reporting and word processing <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period For Pac Plus, annual sales are not subject to premium audit 	16D	W73	7338
Stockbrokers <ul style="list-style-type: none"> Establishments primarily engaged in acting as agents (i.e. brokers) between buyers and sellers in buying and selling securities on a commission or transaction fee basis. None of the following: <ul style="list-style-type: none"> – Hedge fund management – Investment bankers, commodity brokers or day trading operations MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> – Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period MP T9 54 – Employee Dishonesty Exclusion is mandatory CG D1 08 – Exclusion – Financial Consultants is mandatory For Pac Plus, annual sales are not subject to premium audit 	15H	W74	6211
Tax preparation services <ul style="list-style-type: none"> No employee leasing or temporary help provided to others. MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> – Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D1 08 – Exclusion – Financial Consultants is mandatory For Pac Plus, annual sales are not subject to premium audit 	1A2	W75	7291

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Telemarketing and research services <ul style="list-style-type: none"> Classification includes business-to-business market research None of the following: <ul style="list-style-type: none"> Chargelines Sale of owned products MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG T4 88 – Exclusion – Testing or Consulting Errors and Omissions is mandatory For Pac Plus, annual sales are not subject to premium audit 	16P	W76	8732
Telephone answering services <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Emergency call or “911” services Healthcare service providers Telemarketing services MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG D2 45 – Exclusion – Personal and Advertising Injury endorsement is mandatory CG D3 26 – Exclusion – Unsolicited Communications endorsement is mandatory 	15S	W84	7389
Title agencies <ul style="list-style-type: none"> No title insurance carriers MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period MP T9 54 – Employee Dishonesty Exclusion is mandatory CG D1 08 – Exclusion – Financial Services is mandatory CG D3 37 – Professional Services Exclusion – Legal Services is mandatory For Pac Plus, annual sales are not subject to premium audit 	15X	W87	6411
Travel agencies <ul style="list-style-type: none"> No tours conducted MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period CG T5 29 – Exclusion – Travel Agency Errors and Omissions is mandatory For Pac Plus, annual sales are not subject to premium audit 	159	W79	4724

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Veterinarians <ul style="list-style-type: none"> Applies to businesses providing healthcare services to small, domestic animals at the insured's premises. May include boarding on-premises for up to one week duration. None of the following: <ul style="list-style-type: none"> Animal adoption or rescue services On-premise boarding in excess of 25% of total revenues Treatment of large animals (such as horses and cows) or exotic animals MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D2 90 – Exclusion – Professional Veterinary Services is mandatory when professional liability is not covered Veterinarians professional liability coverage is available Medical and Dental Offices endorsement is available as an option (mutually exclusive with Power Pac) 	16C	W80	0742
X-Rays or imaging laboratories <ul style="list-style-type: none"> No mobile labs Equipment breakdown coverage for “diagnostic equipment” is limited to \$100,000 with the option to increase. See equipment breakdown – increased sub-limit for specific equipment Equipment valued at \$500,000 or more must be under regularly scheduled preventive maintenance program MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period Adds physicians and dentists personal property away from premises Adds radium to property not covered CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory 	1B2	W81	8071

Ineligible operations, products or services for Office

Risks with the following exposures, products or operations should not be written as **Office Pac** or **Office Pac Plus** accounts:

- Armed security guards
- Auto rental, leasing offices, and auto clubs
- Banks and other financial institutions
- Blood banks
- Brokers (other than insurance, real estate or stockbrokers)
- Building or land inspection services
- Collection agencies
- Consultants providing advice regarding manufacturing processes, process or product design, quality assurance/compliance, safety/ OSHA, compliance and machine guarding, construction process modeling and goods manufacturing practices/compliance
- Courier or package delivery services
- Day spas
- Detective, guard, patrol services
- Electronic data processing centers
- Employee leasing or temporary help services
- Establishments acting in a fiduciary capacity
- Family planning/pregnancy counseling, or birthing centers
- Freight brokers
- Government, municipalities, or post offices
- Insurance companies (administrators, TPAs, property casualty, life/health)
- Karaoke equipment, music or machine design, sales, service or installation
- Lobbyists
- Mail order firms
- Manufacturers reps (see Wholesalers segment)
- Marijuana processing, handling or distribution
- Medical laboratories
- Mortgage and loan companies
- Operations which are conducted principally away from the premises, not listed in the classifications
- Political consultants or campaigns
- Property management firms
- Real estate management firms
- Surgical procedures performed on insured premises when those procedures involve the use of general anesthesia
- Welfare or social services



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Underwriting guidelines

RELIGIOUS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Religious PacSM risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each location
- Less than six locations

Underwriting guidelines for **Religious Pac**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Financial strength

The institution must have adequate financial resources to properly maintain all buildings and properties in compliance with current codes and standards.

Loss experience

The institution must have favorable loss experience for property and general liability.

- Favorable loss experience is defined as: No more than three losses in the last four years

Prior carrier

The institution should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Insurance-to-value

The value of exterior stained glass windows must be established separately and added to the building value. Limits in excess of \$100,000 must have an outside company appraisal.

Liability underwriting guidelines

If applicable, an annually updated list of sponsored special events is required.

Coverage is not available for abuse/molestation or pastoral professional liability.

If premises is leased to others operating a day care service or school, certificates of insurance with limits at least equal to the insured's must be obtained from all tenants. Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Insured must not provide regular transportation of members or the public.

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a – Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

Hoods, ducts, grease filters, and surface cooking equipment, including deep fat fryers, must be protected by a UL-300 listed automatic fire extinguishing system.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

Business income for religious segment

Business income and extra expense coverage is optional. When selected, coverage applies on an actual loss sustained basis for up to 12 consecutive months. If this option is not selected, the limited rental income coverage afforded via MP T1 66 Amendatory Provisions – **Religious Pac** still applies.

Coverages for **Religious Pac**

- MP T1 66 – Amendatory Provisions – **Religious Pac** is mandatory. It provides \$10,000 rental income
- Coverage for fine arts up to \$25,000 is afforded in the businessowners property coverage special form. Increased limits are available – see the fine arts option
- Coverage for employee dishonesty is provided for \$25,000. Volunteers are automatically included by attachment of MP T3 39 – volunteer workers included for employee dishonesty. When limits for employee dishonesty exceed \$25,000, coverage for volunteer workers included for employee dishonesty is optional
- Volunteer workers are included in the CGL coverage form for medical payments
- CG T4 90 – Exclusion – abuse or molestation is mandatory
- CG D1 24 – Exclusion – Psychological or emotional errors or omissions is mandatory

Classifications for **Religious Pac**

Select owner-occupied if the religious institution owns the building in which it operates. Owner-occupied should be used for ancillary structures such as garages and residences occupied by the clergy. Select tenant-occupied if no owned buildings.

Description	Pac Program Code	Eligible SIC
Owner-occupied religious institutions <ul style="list-style-type: none"> • When building and business personal property coverage apply, coverage for buildings and business personal property is blanketed on the businessowners coverage part declarations • Coverage for money and securities, including theft, is provided up to the limit of insurance for buildings and business personal property 	86B	8661
Tenant-occupied religious institutions <ul style="list-style-type: none"> • Coverage for money and securities, including theft, is provided up to the limit of insurance for business personal property 	86C	8661

Ineligible operations, products or services for *Religious Pac*

Risks with the following operations should not be written as *Religious Pac* accounts:

- Armed security guards
- Asylums
- Camps (day and sleepover)
- Convalescent homes
- Day care services operated by the insured
- Food/soup kitchens
- Homes for the aged
- Home based businesses
- Hospitals
- Infirmaries
- Orphanages
- Newspaper or web publishing (other than church bulletins)
- Radio and TV broadcasting
- Rehabilitation services (drug or alcohol)
- Sanitariums
- Schools
- Shelters or halfway houses
- Special events as follows:
 - Athletic tournaments
 - Fairs or carnivals with rides
 - Fireworks displays
 - Haunted houses
 - Hayrides
 - Rallies
 - Tours



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Underwriting guidelines

RESTAURANT

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Restaurant PacSM risks will typically have:

- Up to \$5 million total insured values (building, business personal property, and restaurant equipment) at each location
- Up to \$5 million annual sales at each location/\$10 million total annual sales
- Less than six locations
- No catering operations over 25% of total receipts, fine dining or banquet and reception facilities

Businesses that exceed any of the above thresholds should be considered for placement in **Restaurant Pac PlusSM**.

Please consult with your underwriter if the total insured values exceed \$10 million or if total annual sales exceed \$10 million.

Underwriting guidelines for **Restaurant Pac** and **Restaurant Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Years in business

Three years in business is preferred. Exceptions for new ventures will be entertained, provided the risk has three years prior management experience in the same type of business or is a franchise and has no prior losses.

Loss experience

Favorable loss experience is defined as:

- No more than three losses in the last four years
- No more than two losses when the total insured value is less than \$200,000

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

Hoods, ducts, grease filters, and surface cooking equipment, including deep fat fryers, must be protected by a UL-300 listed automatic fire extinguishing system. In addition, deep fat fryers must be equipped with an automatic high temperature shut-off. Professional inspections and service must be performed at least every six months.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

Liability underwriting guidelines

Certificates of Insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Hired/non-owned liability option not available if delivery exposure.

Emergency lighting must be installed and operational.

Exits must be properly lit and equipped with panic hardware.

Steps and stairs must be properly marked and well lit.

Sidewalks and parking lots must be well-maintained and free of debris.

Playground surface area must have a soft surface such as rubber, grass, mulch or sand.

Alcohol sales must be less than 35% of total sales for liquor liability coverage. Coverage for liquor liability is not available in all states. When liquor liability coverage is purchased in conjunction with **Restaurant Pac**, liquor receipts are subject to premium audit.

Business income for restaurant segment

Business income and extra expense coverage is included for **Restaurant Pac**. Coverage applies on an actual loss sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation.

For **Restaurant Pac Plus**, business income and extra expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.

Limits of insurance for Restaurant Pac

The combined minimum limit of insurance for business personal property and restaurant equipment is \$50,000 for all classifications for a single building.

The restaurant equipment limit must not exceed 60% of the total property TIV (business personal property + restaurant equipment) for a single building.

General liability rating for Restaurant Pac Plus

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24. D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

For businesses with multiple operations, please follow these guidelines:

- If similar business operations within the same industry segment are conducted at the same location, use the program code appropriate for the predominant business operation. (Example: If a food court has some revenues from selling pizza, classify the business as a food court.)
- If different business operations within the same industry segment are conducted at the same location, separately classify and use the program code appropriate for each business operation. (Example: A steak barbecue restaurant will have dissimilar operations from a catering operation.)

Classifications for Restaurant

For business personal property and for 100% owner-occupied buildings, select the classification that best describes the operations of the insured. For buildings owned by the insured and not fully occupied by the insured, an additional liability charge for lessor's risk may be applicable. For buildings owned and leased in whole to others, see **Building PacSM** or **Building Pac Plus**.

Coverages for Restaurant fast food

- Restaurant equipment (permanently installed dishwashing, ventilating, cooking and laundering equipment) is included in the building limit. For tenant occupancy, it should be separately listed as restaurant equipment and rated using the building rate
- MP T9 73 – Spoilage-coverage automatically provided for \$5,000
- CG M3 01 – Products/Completed Operations Hazard Redefined – Changes is mandatory
- Eating Establishment Endorsement is available as an option (mutually exclusive with **Power PacSM** Endorsement)
- Used restaurant equipment valuation is an option

Fast Food

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Asian <ul style="list-style-type: none"> • Maximum seating capacity is 30 • Higher frequency of duct cleaning may be needed due to heavy grease usage. Please consult with your underwriter. • Hired and non-owned liability option not available if delivery exposure 	83E	R16	5812
Drive-In (Service in car)	83H	R13	5812
Fast Food			
Food courts	83J	R14	5812
Mexican take-out <ul style="list-style-type: none"> • Maximum seating capacity is 30 • Higher frequency of duct cleaning may be needed due to heavy grease usage. Please consult with your underwriter. • Hired and non-owned liability option not available if delivery exposure 	83G	R15	5812
Pizza <ul style="list-style-type: none"> • Maximum seating capacity is 30 • Wood-fired ovens may require careful evaluation. Please consult with your underwriter. • Hired and non-owned liability option not available if delivery exposure 	83U	R17	5812
Subs and sandwich take-out <ul style="list-style-type: none"> • Maximum seating capacity is 30 • Hired and non-owned liability option not available if delivery exposure 	83F	R18	5812
All other <ul style="list-style-type: none"> • Maximum seating capacity is 30 • Hired and non-owned liability option not available if delivery exposure 	83K	R12	5812

Coverages for Restaurant family style

- Restaurant equipment (permanently installed dishwashing, ventilating, cooking and laundering equipment) is included in the building limit. For tenant occupancy, it should be separately listed as restaurant equipment and rated using the building rate
- MP T9 73 – Spoilage-coverage automatically provided for \$5,000
- CG M3 01 – Products/Completed Operations Hazard Redefined – Changes is mandatory
- Eating Establishment Endorsement is available as an option (mutually exclusive with **Power Pac** Endorsement)
- Used restaurant equipment valuation is an option

Family style

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Asian <ul style="list-style-type: none"> • Please consult with your underwriter for tableside cooking exposure • Please consult with your underwriter if any banquet or catering services • Higher frequency of duct cleaning may be needed due to heavy grease usage. Please consult with your underwriter. • Hired and non-owned liability option not available if delivery exposure 	83M	R07	5812
Buffet <ul style="list-style-type: none"> • Please consult with your underwriter if any banquet or catering services • Hired and non-owned liability option not available if delivery exposure 	83X	R19	5812
Cafeteria <ul style="list-style-type: none"> • Please consult with your underwriter if any banquet or catering services • Hired and non-owned liability option not available if delivery exposure 	83S	R05	5812
Italian <ul style="list-style-type: none"> • Please consult with your underwriter if any banquet or catering services • Hired and non-owned liability option not available if delivery exposure 	83N	R06	5812
Other ethnic cuisine <ul style="list-style-type: none"> • Please consult with your underwriter if any banquet or catering services • Hired and non-owned liability option not available if delivery exposure 	83P	R08	5812
Pizza (no delivery) <ul style="list-style-type: none"> • Wood-fired ovens may require careful evaluation. Please consult with your underwriter. • Please consult with your underwriter if any banquet or catering services • Hired and non-owned liability option not available 	83V	R09	5812
Seafood <ul style="list-style-type: none"> • Please consult with your underwriter if any banquet or catering services • Hired and non-owned liability option not available if delivery exposure 	83Q	R10	5812
Steak barbecue <ul style="list-style-type: none"> • Barbecue pits or smokers must be separate from main premises • Please consult with your underwriter if any banquet or catering services • Hired and non-owned liability option not available if delivery exposure 	83R	R11	5812

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
All other <ul style="list-style-type: none"> Please consult with your underwriter Hired and non-owned liability option not available if delivery exposure 	83T	R04	5812
Banquet and reception services <ul style="list-style-type: none"> Any off-premises catering operations must be separately classified None of the following: <ul style="list-style-type: none"> Civic, VFW, social halls, bingo halls, clubs or dinner clubs Seasonal operations Please consult with your underwriter for liquor liability coverage availability Hired and non-owned liability option not available if delivery exposure 	N/A	R01	5812
Catering <ul style="list-style-type: none"> Business personal property off premises does not include property rented or leased to others. Use CM T1 12 Property Floater to cover this exposure No airline caterers; Meals on Wheels; institutional or school caterers Hired and non-owned liability option not available if delivery exposure 	N/A	R02	5812
Fine dining <ul style="list-style-type: none"> These accounts are generally more service-oriented and have less table turnover than family style or fast food establishments. Higher priced meals and fine cuisine are also common Any off-premises catering operations must be separately classified Hired and non-owned liability option not available if delivery exposure 	N/A	R03	5812

Ineligible operations, products or services for Restaurant

Risks with the following operations should not be written as **Restaurant Pac** or **Restaurant Pac Plus** accounts:

- Armed security guards
- Bars (or restaurants with liquor sales in excess of 50% of total annual revenues)
- Businesses with any of the following exposures:
 - Adult entertainment
 - Happy hours
 - Open 24 hours
 - Operations in conjunction with lodging facilities
 - Operations on three or more levels, including basements
- Concert Venues
- Country clubs or service clubs
- Dance floors (not applicable to banquet and reception risks)
- Dinner theaters
- Home based businesses
- Hookah bars, lounges, or cafes (establishments where customers smoke flavored tobacco through a water pipe). Also known as Shisha bars.
- Meals on Wheels
- Night clubs
- Operations in frame and/or joisted masonry construction located in protection class 8, 9 or 10
- Processing, handling or distribution of Marijuana
- Pubs
- Seasonal operations (open less than eight months per year)
- Street vending in excess of 25% of total revenues



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Underwriting guidelines

STORE

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Store Pac® risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each location
- Up to \$5 million annual sales at each location/\$15 million total annual sales
- Less than six locations

Businesses that exceed any of the above thresholds should be considered for placement in **Store Pac Plus**™.

Please consult with your underwriter if the total insured value for any location exceeds \$5 million, or if total sales exceed \$15 million or there are more than 15 locations.

Underwriting guidelines for **Store Pac** and **Store Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. Adequate Insurance to Value is required for all owned buildings.

Eligible operations are businesses specifically listed in the classification section.

Years in business

New business ventures are acceptable. Established businesses should maintain continuous insurance coverage.

Loss experience

The business must have favorable loss experience for property and general liability.

Favorable loss experience is defined as:

- No more than three losses in the last four years

Prior carrier

The business should have had continuous insurance coverage with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a protective safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

When insuring the building owner, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

Goods susceptible to water damage should be palletized. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

Liability underwriting guidelines

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Alcohol sales must be less than 35% of total sales for liquor liability coverage. Coverage for liquor liability is not available for all states. When liquor liability coverage is purchased in conjunction with **Store Pac**, liquor receipts are subject to premium audit.

Business income

Business income and extra expense coverage is included for **Store Pac**. Coverage applies on an actual loss sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation.

For **Store Pac Plus**, business income and extra expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.

Store Pac Plus – general liability rating

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to the CLM General Rules – 24.D. for specific inclusions and exclusions. Sales are subject to annual premium audit. To classify businesses with multiple operations, please follow these guidelines:

- If similar business operations within the same industry segment are conducted at the same location, use the program code appropriate for the predominant business operation. (Example: If a Pet Store has some revenues from selling pet supplies, classify the business as a pet store.)
- If different business operations within the same industry segment are conducted at the same location, separately classify and use the program code appropriate for each business operation. (Example: An Antique Store will have dissimilar operations from a Mirror and Home Decorations Store.)

Classifications for Store

For business personal property and for 100% owner-occupied buildings, select the classification that best describes the operations of the insured. For buildings owned but not fully occupied by the insured, an additional liability charge for lessor's risk may be applicable. For buildings owned and leased in whole to others, see **Building PacSM** or **Building Pac PlusSM**.

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Antiques <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> – Pawnshops – Flea markets, thrift stores or junk yards • Restoration exposures must not exceed 10% of annual revenue • Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance • Fine arts are valued at least at market value, cost of restoration or replacement 	7E8	X02	5932

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Appliances <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts Includes sale of household appliances such as: stoves, washers, dryers, refrigerators, vacuums, sewing machines, etc. For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance None of the following: <ul style="list-style-type: none"> Rentals Sales or service of LPG tanks or equipment Installation of fire suppression systems or appliances using LPG, LNG or propane CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	755	X03	5722
Army – Navy stores <ul style="list-style-type: none"> No firearms or ammunition 	74W	X05	5399
Art gallery or dealers <ul style="list-style-type: none"> Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property, except as provided under the fine arts additional coverage. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	7E6	X06	5999
Art, pictures and posters <ul style="list-style-type: none"> Create Your Own (DIY) businesses, lessons and demonstrations on premise are acceptable Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	7A9	X07	5999
Artists supplies <ul style="list-style-type: none"> Includes sale of artist quality brushes, paints, canvases and related supplies Create Your Own (DIY) businesses, lessons and demonstrations on premise are acceptable Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	76E	X08	5945
Arts and crafts supplies <ul style="list-style-type: none"> Create Your Own (DIY) businesses, lessons and demonstrations on premise are acceptable Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	76D	X54	5945

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Audio/visual equipment <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts Business personal property off premises does not include property rented or leased to others Use CM T1 12 – Property – Floater to cover this exposure CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	7C1	X10	5731
Automobile accessories <ul style="list-style-type: none"> Tire sales must be <25% of annual revenue Installation of parts, service or repair of vehicles, see Garage None of the following: <ul style="list-style-type: none"> Self-serve bays for customers to perform operations Sale of high performance or racing products Tire installation, recapping, repair, re-treading or services 	743	X11	5531
Bagel shops <ul style="list-style-type: none"> If grill or fryers present, see Delis and Delicatessens, With Cooking CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7A2	X12	5461
Bakery <ul style="list-style-type: none"> Lessons provided on premises if incidental (<25% of annual revenue) are acceptable If products are sold to other bakeries or retail establishments, see Food Manufacturer Grills and fryers must be protected by a UL 300 listed automatic extinguishing system CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	748	X13	5461
Balloon and novelty <ul style="list-style-type: none"> No rental of tables, chairs, tents or amusement equipment (i.e. inflatable bounce houses, rock climb walls) Business personal property off premises does not include property rented or leased to others Use CM T1 12 – Property Floater – to cover this exposure 	7A6	X14	5947
Beauty and barber supplies <ul style="list-style-type: none"> No mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label 	738	X15	5999
Beverage store – non-alcoholic <ul style="list-style-type: none"> Vending exposures not to exceed 10% of total receipts No check cashing or paycheck loan services 	77H	X18	5499

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Beverage store – beer or wine <ul style="list-style-type: none"> Single location policies with either a vandalism; on and off premises theft; burglary; employee dishonesty; or theft of money and securities loss are not eligible Single location policies with two or more non-weather claims in the expiring term are not eligible Applicants with a non-weather-related single loss greater than \$25,000 are not eligible Applicants with one loss and when the insured has been in business one year or less are not eligible Applicants with a paid or open claim related to serving or selling liquor are not eligible Vending exposures not to exceed 10% of total receipts None of the following: <ul style="list-style-type: none"> Drive-through service or on-premise consumption of alcoholic beverages Check cashing or paycheck loan services Liquor Liability coverage is not available with this classification A \$50,000 minimum business personal property limit is required A \$1,000 minimum property deductible is required UM 00 26 – Exclusion Liquor Liability is mandatory if Excess/Umbrella coverage is provided Hired/non-owned option not available if delivery exposure 	75D	X17	5921
Bicycles and accessories <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Motorized bike or moped sales or rentals Bicycle rentals Tour conductors 	77C	X19	5941
Bookstore <ul style="list-style-type: none"> Grills and fryers must be protected by a UL 300 listed automatic extinguishing system None of the following: <ul style="list-style-type: none"> Adult bookstores Printing, publishing, restoration services or sales of antique books 	74H	X21	5942
Butcher shop <ul style="list-style-type: none"> No slaughterhouse or meat packing plants CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7A3	X24	5421
Cake decorating equipment and supplies <ul style="list-style-type: none"> Receipts from rentals, food products or commercial equipment must not exceed 10% of total revenue 	73B	X25	5999
Camera and photography supplies <ul style="list-style-type: none"> Includes unlimited repair 	76M	X26	5946
Candles	73D	X28	5999
Candy, nut and confectionery <ul style="list-style-type: none"> If manufacturing for wholesale distribution, see Food Manufacturer Cooking should be limited to baking only CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	74K	X27	5441
Cards and stationery	74B	X29	5947

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Carpet and floor covering <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance 	753	X30	5713
Catalog and premium coupon redemption stores	77A	N/A	5961
Ceramics and pottery <ul style="list-style-type: none"> Breakage limitation applies Kilns must have automatic shutoff switch Create Your Own (DIY) businesses, lessons and demonstrations on premise are acceptable 	7B2	X31	5945
Cheese <ul style="list-style-type: none"> If cooking or processing are the primary operations, please consult your underwriter CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7B7	X32	5451
Christmas store <ul style="list-style-type: none"> Must be open year-round 	7A4	X34	5947
Clocks <ul style="list-style-type: none"> Contemplates sales and repairs Consider Bailees Customers Goods Endorsement for repair exposures 	73E	X35	5944
Clothing – bridal <ul style="list-style-type: none"> No sale of used or previously owned goods \$2,500 theft limitation applies to furs and garments trimmed with fur Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	73A	X38	5621
Clothing – children and infants <ul style="list-style-type: none"> No sale of used or previously owned goods Federal flammability standards must be met for all products 	74G	X39	5641
Clothing – dance <ul style="list-style-type: none"> Contemplates sales only; no lessons 	74N	X57	5632
Coffee and tea supplies <ul style="list-style-type: none"> Includes sale of coffee and tea supplies only. If beverages or food is prepared or served on premise, see Coffee Shops and Supplies classification. CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider spoilage property option for perishable goods exposure 	73J	X79	5499
Clothing – lingerie and hosiery category	74S	X40	5632
Clothing – maternity <ul style="list-style-type: none"> No sale of used or previously owned goods 	7D3	X41	5621
Clothing – mens and boys <ul style="list-style-type: none"> No sale of used or previously owned goods \$2,500 theft limitation applies to furs and garments trimmed with fur Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	735	X42	5611

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Clothing – sport and athletic <ul style="list-style-type: none"> Sale of sporting goods should be classified as Sporting Equipment and Accessories (764) None of the following: <ul style="list-style-type: none"> Firearms or skis No sale of used or previously owned goods 	7A7	Z24	5699
Clothing – ties	7C8	X43	5611
Clothing – t-shirts <ul style="list-style-type: none"> No silk screening No sale of used or previously owned goods 	7D5	X36	5699
Clothing – tuxedos <ul style="list-style-type: none"> Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	74A	Z32	
Clothing – uniforms <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Sale of used or previously owned goods Sales of safety or protective apparel and equipment Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	7D9	X44	5699
Clothing – women’s and girls <ul style="list-style-type: none"> No sale of used or previously owned goods \$2,500 theft limitation applies to furs and garments trimmed with fur Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	736	X45	5621
Coffee and tea supplies <ul style="list-style-type: none"> Includes sale of coffee and tea supplies only. If beverages or food is prepared or served on premise, see Coffee Shops and Supplies classification. CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider spoilage property option for perishable goods exposure 	73J	X79	5499
Coffee shop and supplies <ul style="list-style-type: none"> Includes sale of coffee and tea supplies and muffins, pastries, etc. If grills/fryers present or table service provided, see Deli and Delicatessen, With Cooking Coffee bean roasting on premise is acceptable Food preparation limited to use of microwave and toaster CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7B3	X46	5812
Commercial photography services <ul style="list-style-type: none"> Includes photography for advertising agencies, publishers and other business or industrial clients. None of the following: <ul style="list-style-type: none"> Production companies Aerial photography 	73P	Z39	7335

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Computers and electronics <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts If computer installation, service and repair exceeds 49% of annual revenues, see Technology Services For computer consulting services or customization/development of software developers, see Technology Services No leasing or renting equipment to others CG T5 37 – Exclusion Computer Software Errors and Omissions – is mandatory CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	75G	X48	5734
Convenience store, no gas pumps <ul style="list-style-type: none"> Convenience stores located in IL, IN, KY, MI, OH or WI are not eligible Single location policies with either a vandalism; on and off premises theft; burglary; employee dishonesty; or theft of money and securities loss are not eligible Single location policies with two or more non-weather claims in the expiring term are not eligible Applicants with a non-weather-related single loss greater than \$25,000 are not eligible Applicants with one loss and when the insured has been in business one year or less are not eligible Applicants with a paid or open claim related to serving or selling liquor are not eligible A \$50,000 minimum business personal property limit is required A \$1,000 minimum property deductible is required None of the following: <ul style="list-style-type: none"> Open past midnight Car washes (as the predominant operation or more than one bay as an ancillary operation) Check cashing or paycheck loan services Drive-through service or on-premise consumption of alcoholic beverages Gas sales Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts An alarm system connected to a UL listed central station or police station is required Alcohol sales must be less than 50% of total receipts Liquor liability option is not available with this classification If auto general repair services offered, see Garage Grills and fryers must be protected by a UL 300 listed automatic extinguishing system Vending exposures not to exceed 10% of total receipts Hired/non-owned liability option not available if delivery exposure 	75V	X49	5411

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Convenience store, selling gas <ul style="list-style-type: none"> If auto general repair services offered, see Garage Convenience stores located in IL, IN, KY, MI, OH or WI are not eligible Single location policies with either a vandalism; on and off premises theft; burglary; employee dishonesty; or theft of money and securities loss are not eligible Single location policies with two or more non-weather claims in the expiring term are not eligible Applicants with a non-weather-related single loss greater than \$25,000 are not eligible Applicants with one loss and when the insured has been in business one year or less are not eligible Applicants with a paid or open claim related to serving or selling liquor are not eligible A \$100,000 minimum business personal property limit is required A \$1,000 minimum property deductible is required None of the following: <ul style="list-style-type: none"> Open past midnight Car washes (as the predominant operation or more than one bay as an ancillary operation) Check cashing or paycheck loan services Drive-through service or on-premise consumption of alcoholic beverages Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts Sale of gasoline must not exceed 50% of annual revenue Gas pumps must not exceed 12 pumps. Number of gas pumps is determined by the total number of cars that can use the pumps at the same time An alarm system connected to a UL listed central station or police station is required Alcohol sales must be less than 50% of total receipts Liquor liability option is not available with this classification Grills and fryers must be protected by a UL 300 listed automatic extinguishing system Vending exposures not to exceed 10% of total receipts Hired/non-owned liability option not available if delivery exposure 	75B	X50	5411
Cookie stores <ul style="list-style-type: none"> Lessons provided on premises if incidental (<25% of annual revenue) are acceptable. If products are sold to other bakeries or retail establishments, see Food Manufacturer CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7B8	X51	5461
Cosmetics, toiletries and personal care <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label Services such as massage, tanning or weight reduction services or products CG D3 44 – Professional Services Exclusion – Therapeutic or Cosmetic Services is mandatory 	737	X52	5999
Dairy products <ul style="list-style-type: none"> No convenience stores CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	75P	X56	5451

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Deli and delicatessen, no cooking <ul style="list-style-type: none"> Establishments selling sliced meats, made to order sandwiches and salads Hired/non-owned liability option not available if delivery exposure CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	75N	X53	5411
Deli and delicatessen, with cooking <ul style="list-style-type: none"> Establishments selling sliced meats, made to order sandwiches and salads. Grills and fryers must be protected by a UL 300 listed automatic extinguishing system If table service is provided, see Restaurants. Hired/non-owned liability option not available if delivery exposure CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	773	X58	5812
Department stores <ul style="list-style-type: none"> Includes sale of wide range of goods such as: clothing, cosmetics, toys, furniture and home goods None of the following: <ul style="list-style-type: none"> Food service provided by the insured Optical goods or services provide by the insured Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) Jewelers Block is available through Inland Marine 	76G	X59	5311
Discount store <ul style="list-style-type: none"> Includes general merchandise stores that sell new goods at discounted prices None of the following: <ul style="list-style-type: none"> Dollar stores Firearms, fireworks or ammunition sales CG M3 01– Products/Completed Operations Hazard Redefined – Changes are mandatory 	77G	X60	5331
Donut store <ul style="list-style-type: none"> If grills or fryers present, see Deli and Delicatessen, With Cooking classification. CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7A5	X61	5461
Dry goods stores	7A8	X63	5949
Education and school supplies	7B4	X64	5943
Electrical supplies <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance Business personal property off premises does not include property rented or leased to others <ul style="list-style-type: none"> Use CM T1 12 – Property Floater – to cover this exposure 	75M	X65	5251
Electronics stores <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	7B9	X66	5722

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Equipment and supplies – food service industry <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance None of the following: <ul style="list-style-type: none"> Installation of fire suppression systems Installation of appliances using LPG, LNG, propane or hazardous chemicals Sales from rentals in excess of 35% of total revenues 	775	Z17	5999
Fabrics	74J	X68	5949
Flags and banners <ul style="list-style-type: none"> No installation 	73F	X69	5999
Florist shop including artificial flowers <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Greenhouses Nurseries MP T9 73 – Spoilage – is provided with a \$5,000 limit and a \$250 deductible. Higher limits and deductibles are available 	747	X70	5992
Fruits and vegetables <ul style="list-style-type: none"> Evaluate for more appropriate class if sales of food other than fruits, vegetables or produce represent more than 25% of total receipts Must be a fixed location. If greenhouse, nursery or farm, contact your Select Underwriter None of the following: <ul style="list-style-type: none"> Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label Roadside stands or seasonal operations Sales from rentals in excess of 10% of total revenues CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	74P	X72	5431
Furniture – home <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Infant or juvenile furniture assembly Refinishing or reupholstering Used or previously owned furniture Sales from rentals in excess of 10% of total revenues Breakage limitation applies Hired/non-owned liability option not available if delivery exposure 	75R	X73	5712
Furniture – patio and outdoor <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Greenhouses Nurseries Pool, spa, fireplace or stove sales Sales or service of LPG tanks or equipment Breakage limitation applies Hired/non-owned liability option not available if delivery exposure 	73H	X74	5712

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
General store <ul style="list-style-type: none"> Includes sale of goods ranging from groceries to household items such as hardware and electrical supplies Grills and fryers must be protected by a UL 300 listed automatic extinguishing system None of the following: <ul style="list-style-type: none"> Dollar stores Firearms, fireworks or ammunition sales Pharmaceutical services provided by the insured Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7C4	X76	5399
Gifts, curios, novelties and souvenirs <ul style="list-style-type: none"> No thrift stores or pawn shops Breakage limitation applies Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	75T	X77	5947
Glass <ul style="list-style-type: none"> If auto glass installation provided, see Garage Automobile glass installation For businesses with more than 25% of total receipts from installation, service or repair, see Contractors <ul style="list-style-type: none"> Installation by subcontractors requires certificates of insurance 	76A	X78	5231
Golf equipment and pro shop <ul style="list-style-type: none"> No golf cart sales or service Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	7C5	Z24	5941
Grocery or supermarket <ul style="list-style-type: none"> Central station alarm required. Gasoline sales not to exceed of 50% of annual revenue. Applicants with a non-weather-related single loss greater than \$25,000 are not eligible Applicants with one loss and when the insured has been in business one year or less are not eligible Applicants with a paid or open claim related to serving or selling liquor are not eligible A \$50,000 minimum business personal property limit is required A \$1,000 minimum property deductible is required None of the following: <ul style="list-style-type: none"> Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label Optical goods or services provided by the insured Pharmaceutical services provided by the insured Check cashing Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider spoilage property option for perishable goods exposure 	75C	X80	5411

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Hardware <ul style="list-style-type: none"> Includes sale of a variety of goods: small hand tools, household hardware, incidental plumbing and electrical goods, paints and cleaning supplies, garden items, etc. None of the following: <ul style="list-style-type: none"> Gas Greenhouses Mixing or applying chemicals, fertilizers or pesticides Nurseries Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts Rental or repair of powered equipment (e.g., chain saws, contractor's equipment, etc.) Sale of firearms or ammunition Sales from installation, service or repair in excess of 25% of total revenues Sales from rentals in excess of 35% of total revenues If lumber sold, see Home Improvement classification Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	75U	X81	5251
Headstones and monuments <ul style="list-style-type: none"> For installation, see Monument engraving and installation in contractors 	73L	Z02	5999
Health food <ul style="list-style-type: none"> If cooking with grill/fryer or table service provided, see Delis and delicatessen, with cooking None of the following: <ul style="list-style-type: none"> Sales of weight reduction products Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider Spoilage property option for perishable goods exposure 	77J	X82	5499
Hearing aids and audiology centers <ul style="list-style-type: none"> Professional liability included. State certification/licensing required CG D2 86 – Optical and Hearing Aid Establishments – is mandatory 	761	X83	5999
Heating and air conditioning supplies <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance No sales or service of LPG tanks or equipment 	75L	X01	5722
Hobby and collectibles – coins and stamps <ul style="list-style-type: none"> Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Jewelry, precious metals theft imitations applies: Maximum \$5,000 for jewelry and watches worth more than \$500 per item Fine arts are valued at least of market value, cost of restoration or replacement 	7E7	X47	5999

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Hobby and collectibles – miniatures, models and trains <ul style="list-style-type: none"> No repair or service of gas powered models Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	76J	X84	5945
Hobby and collectibles – sports cards and memorabilia <ul style="list-style-type: none"> \$2,500 theft limitations applies to furs and garments trimmed with fur Jewelry, precious metals theft imitations applies: Maximum \$5,000 for jewelry and watches worth more than \$500 per item Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	77L	X1B	5947
Home décor – blanket, bedding and linens <ul style="list-style-type: none"> Federal flammability standards must be met 	7B1	X20	5719
Home décor – brass specialty <ul style="list-style-type: none"> Breakage limitation applies Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	7B6	X22	5999
Home décor – china and crystal <ul style="list-style-type: none"> Breakage limitation applies 	7C3	X33	5719
Home décor – mirror and home decorations <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Refinishing or reupholstering Used or previously owned furniture Breakage limitation applies 	7D7	Z01	5719

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Home improvement store <ul style="list-style-type: none"> Includes sale of building supplies, tools and lumber None of the following: <ul style="list-style-type: none"> Gas Greenhouses Mixing or applying chemicals, fertilizers or pesticides Nurseries Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts Rental or repair of powered equipment (e.g., chain saws, contractor's equipment, etc.) Sale of firearms or ammunition Sales from installation, service or repair in excess of 25% of total revenues Sales from rentals in excess of 35% of total revenues If sales of lumber exceed 25% of total receipts, please consult your underwriter Business personal property off premises does not include property rented or leased to others Use CM T1 12 – Property Floater – to cover this exposure 	74R	X85	5211
Ice cream and frozen yogurt shops, no cooking <ul style="list-style-type: none"> If grills or fryers present, see Deli and delicatessens, with cooking CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider spoilage property option for perishable goods exposure 	74F	X86	5451
Jewelry – fine <ul style="list-style-type: none"> Includes sale of fine, costume, or imitation jewelry Jewelers Block is available through Inland Marine None of the following: <ul style="list-style-type: none"> Body piercing (other than ear piercing) or tattooing (other than temporary) Thrift or pawn shops Breakage limitation applies Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) An alarm system connected to a UL listed central station or police station is required 	7E5	X87	5944
Jewelry – costume and imitation <ul style="list-style-type: none"> Breakage limitation applies None of the following: <ul style="list-style-type: none"> Body piercing (other than ear piercing) or tattooing (other than temporary) Thrift or pawn shops Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	7D6	X88	5632
Juice bar – juices and smoothies <ul style="list-style-type: none"> If sales of alcoholic beverages, see Liquor store (75Q) Must be open year-round Cooking limited to microwave oven or toaster CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7E1	X89	5499

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Kiosk <ul style="list-style-type: none"> Must be a fixed location Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label Goods sold must be eligible for Store CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	7E3	X90	5999
Kitchen accessories <ul style="list-style-type: none"> Includes cutlery, cookware, food storage, kitchen gadgets and organization Classes held on premises incidental (<10%) to operation are acceptable Breakage limitation applies 	75J	X91	5719
Lamps, lighting fixtures <ul style="list-style-type: none"> Breakage limitation applies For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance 	75F	X93	5719
Lawn and garden supplies and outdoor fixtures <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Greenhouses Mixing or application of chemicals, fertilizers or pesticides Nurseries Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts Rental of powered equipment, such as construction power tools (e.g., chainsaws) Sales of yard or farm tractors or commercial landscaping equipment Sales from installation, service or repair in excess of 25% of total revenues Sales from rentals in excess of 35% of total revenues If sale of power equipment is more than 25% of annual revenue, contact your Select underwriter 	7C9	X94	5261
Leather goods <ul style="list-style-type: none"> \$2,500 theft limitation applies to furs and garments trimmed with fur 	77F	X95	5948

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Liquor <ul style="list-style-type: none"> Single location policies with either a vandalism; on and off premises theft; burglary; employee dishonesty; or theft of money and securities loss are not eligible Single location policies with two or more non-weather claims in the expiring term are not eligible Applicants with a non-weather-related single loss greater than \$25,000 are not eligible Applicants with one loss and when the insured has been in business one year or less are not eligible Applicants with a paid or open claim related to serving or selling liquor are not eligible A \$50,000 minimum business personal property limit is required A \$1,000 minimum property deductible is required Vending exposures not to exceed 10% of total receipts None of the following: <ul style="list-style-type: none"> Check cashing or paycheck loan services Drive-through service or on-premises consumption of alcoholic beverages Hired/non-owned option not available if delivery exposure An alarm system connected to a UL listed central station or police station is required 	75Q	X97	5921
Luggage	73K	X98	5948
Meat, fish, poultry <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Sale of intact chickens or unusual chicken parts, e.g., chicken feet (“paws”) Slaughterhouse or meat packing plants CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	75A	X99	5421
Musical instruments – pianos or organs <ul style="list-style-type: none"> Contemplates lessons, repairs and sales <ul style="list-style-type: none"> Receipts from lessons must be less than 50% of the total sales Receipts from rentals must be less than 25% of the total sales Fine arts coverage included at \$25K but can be increased Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	77N	X1D	5736
Musical instruments – not pianos or organs <ul style="list-style-type: none"> Contemplates lessons, repairs and sales <ul style="list-style-type: none"> Receipts from lessons must be less than 50% of the total sales Receipts from rentals must be less than 25% of the total sales Fine arts coverage included at \$25K but can be increased Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	765	Z03	5736
Newspapers and magazines	7E2	Z05	5994

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Office furniture <ul style="list-style-type: none"> If products sold wholesale are more than 50% of annual revenue, see Wholesalers Installation by subcontractors requires certificates of insurance None of the following: <ul style="list-style-type: none"> Cabinetwork on a custom/individual order basis Refinishing or reupholstering Used, salvage or job lot furniture Sales from rentals in excess of 10% of total revenues Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure For businesses with more than 25% of total receipts from installation, service or repair, see Contractors 	75E	Z06	5712
Office equipment and supplies <ul style="list-style-type: none"> Includes stationary and desktop equipment including computers, faxes, and calculators 	76N	Z08	5943
Office machines <ul style="list-style-type: none"> Includes sale of multi-functional devices (MFD) and larger office equipment For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	77E	Z07	5044
Optical goods <ul style="list-style-type: none"> For optical goods stores with optometrists on staff, see Optometrists(15C) in Office 	767	Z09	5995
Paint and wallpaper supplies <ul style="list-style-type: none"> No rental of scaffolding or ladders. Rentals of other products must be less than 35% of total receipts For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance 	76H	Z10	5231
Paper and paper products	7D2	Z11	5943
Party supplies <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Rental of tables, chairs, tents or dance floors Rental of amusement equipment, such as inflatable bouncing rooms or rock climbs Sales from rentals in excess of 35% of annual revenues Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	73M	Z12	5331
Pet and pet supplies <ul style="list-style-type: none"> Contemplates incidental grooming of no more than 5% of total annual receipts Contemplates incidental pet kenneling of no more than 2 kennel beds None of the following: <ul style="list-style-type: none"> Sales from under the insured's own label in excess of 25% of total revenues Sales of hay, grain or feed Sponsorship of off-premises events or activities 	768	Z14	5999

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Photography – portrait, including videotaping <ul style="list-style-type: none"> Includes photography provided to individuals or groups (e.g. portraits, wedding services, etc.) 	76B	Z40	7221
Picture frames and framing shops <ul style="list-style-type: none"> Contemplates lessons, repairs and sales Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	73G	X71	5719
Plumbing fixtures and supplies <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance 	75K	Z15	5074
Records, tapes, compact disks	76K	Z40	5735
Religious articles <ul style="list-style-type: none"> Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	75W	Z16	5999
Sewing machines <ul style="list-style-type: none"> Includes Create Your Own (DIY) businesses, lessons and demonstrations on premise Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	77B	Z18	5722
Ship chandlery and marine supplies <ul style="list-style-type: none"> No firearms or ammunition 	7D8	Z19	5999
Shoes	741	Z20	5661
Shoes – athletic footwear	7B5	X09	5661
Sign store <ul style="list-style-type: none"> No installation 	73R	Z21	7389
Specialty foods <ul style="list-style-type: none"> If cooking with grills or fryer, see Deli and delicatessens, with cooking Grills and fryers must be protected by a UL 300 listed automatic extinguishing system None of the following: <ul style="list-style-type: none"> Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label Sale of intact chickens or unusual chicken parts, e.g., chicken feet (“paws”) CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider spoilage property option for perishable goods exposure 	74T	Z22	5499

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Sporting equipment and accessories <ul style="list-style-type: none"> Includes sale of baseball, basketball, soccer, tennis, and other sports equipment, free weights and weight stations, treadmills, etc. None of the following: <ul style="list-style-type: none"> Extreme or high adventure sports equipment sales Firearms or ammunition Playground equipment sales Gymnasium equipment sales Sales of ATV, snowmobiles and other motorized equipment Ski equipment sales, rental or swaps Skin diving or scuba equipment sales or rentals Business personal property off premises does not include property rented or leased to others <p>Use CM T1 12 – Property Floater – to cover this exposure</p>	764	Z23	5941
Sunglasses <ul style="list-style-type: none"> Non-prescription sunglasses 	77M	X1C	5949
Ticket sales <ul style="list-style-type: none"> Please consult with your underwriter Printers errors and omissions liability option is not available 	74U	Z28	7999
Tile – floor and wall <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance None of the following: <ul style="list-style-type: none"> Sales from rentals in excess of 35% of total revenues 	73S	Z29	5713
Toys	76C	Z30	5945
Trophy and awards <ul style="list-style-type: none"> Breakage limitation applies Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	73T	Z31	5999
Tropical fish and aquarium supplies <ul style="list-style-type: none"> Fish are covered by “specified” causes of loss 	7A1	X04	5999
Vacuum cleaner sales and service without central installation	73U	Z34	5722
Vacuum cleaner sales and service with central installation <ul style="list-style-type: none"> Installation by subcontractors requires certificates of insurance 	73V	Z33	5722
Variety store <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Dollar stores Firearms, fireworks or ammunition sales Tobacco-related products CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	76L	Z35	5331

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
Vending machine operators <ul style="list-style-type: none"> Applies to ownership, installation, filing and maintenance of vending machines not located on the insured's premises None of the following: <ul style="list-style-type: none"> Alcoholic beverages Automated teller machines (ATMs) Health and hygiene products Lottery or gaming tickets Tobacco products Installation by subcontractors requires certificates of insurance Consider spoilage property option for perishable goods exposure MP T3 43 – Vending Machines Off Premises – is mandatory. This endorsement provides up to \$25,000 coverage for vending machines and related money and stock while in transit or at a premises other than a described premises 		X1A	5962
Video store <ul style="list-style-type: none"> No sales or rental of adult entertainment products 	76F	Z36	5735
Wigs <ul style="list-style-type: none"> No implants 	73W	Z37	5699
Yarn <ul style="list-style-type: none"> Includes Create Your Own (DIY) businesses, lessons and demonstrations on premise 	74E	Z38	5949

Ineligible operations, products or services for Store

Risks with the following exposures, products or operations should not be written as **Store Pac** or **Store Pac Plus** accounts:

Ineligible operations

- Armed security guards
- Adult entertainment
- Auction rooms – general merchandise
- Awning shops
- Archery equipment (sales or service)
- Barn sales
- Boat dealers
- Businesses with total receipts from the following types of services exceeding 25% of their total sales:
 - Assembly of products for customers
 - Installation (see **Contractors PacSM**)
 - Leasing
 - Rentals
 - Repair work (see **Contractors Pac**)
 - Service work (see **Contractors Pac**)
- Construction equipment rentals
- Dance studio and lessons
- Diet food stores (specializing in food supplements for aiding weight gain or weight loss)
- Direct selling firms (door to door)
- Drug stores
- E-cigarette stores and manufacturers
- Fire suppression systems, installation
- Firearms, guns and ammunition – repair, sales or service
- Flea markets
- Hookah bars, hookah lounges or hookah cafes (establishments where customers smoke flavored tobacco through a water pipe). Also known as Shisha bars
- Landscape gardening (see **Contractors Pac**)
- LPG tanks or equipment – repair, sales or servicing
- Mail order operations
- Marijuana processing, handling or distribution
- Nurseries
- Open past midnight
- Organization or coordination of athletic events (does not include financial sponsorship only)
- Street vendors or mobile store operations including:
 - Kiosks not located within a mall or other retail center
 - Stadium vendors
- Wine manufacturing

Ineligible operations, products or services for Store (cont'd)

Ineligible products

- Building materials, used
- Chemicals, pesticides, herbicides or fertilizers (over 10% of the total sales)
- Directly imported products or products manufactured in foreign countries
- Discontinued products
- Fireplace or wood burning stove stores
- Fireworks
- Karaoke equipment, music or machine design, sales, service or installation
- Live poultry or animals
- Medical equipment and supplies, including oxygen tanks sales
- Orthopedic and artificial limb stores
- Police supply stores
- Prefabricated buildings (over 10% of the total sales)
- Rock and stone specimens
- Salvage or odd lot sales
- Sports equipment (extreme or high adventure)
- Swimming pools, hot tubs or whirlpool baths
- Taser, stun guns or electronic control devices
- Tent stores
- Tobacco stores
- Telephones
- Used goods (except antique stores)



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Underwriting guidelines

TECHNOLOGY MANUFACTURERS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Technology Manufacturers Pac PlusSM

risks will typically have:

- Up to \$7.5 million total insured values (building and business personal property) at each location
- Up to \$10 million annual sales

Underwriting guidelines for **Technology Manufacturers Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Years in business

Three years in business is preferred for all risks.

Loss experience

The business must have favorable loss experience for property and general liability.

- Favorable loss experience is defined as:
No more than three losses in the last four years.

Prior carrier

The business must have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

No aluminum wiring may be present.

Goods susceptible to water damage should be palletized.

Safety cans or fire-proof storage cabinets must be used for the storing and handling of flammable or combustible liquids.

The combustible materials storage area may not exceed 25 percent of the total area. Combustible materials must not exceed a height of 12 feet or must have the presence of automatic in-rack sprinklers. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

General liability underwriting guidelines

Certificates of Insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer. Businesses should have a comprehensive quality control program.

General liability rating

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24. D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

Coverages for Technology Manufacturers

The following applies to all Technology Manufacturers:

- Values should be included for the following types of business personal property:
 - Machinery and equipment (not permanently attached to the building)
 - Stock – raw, in process and finished
 - Furniture and fixtures
 - Personal property of others
 - Electronic data processing equipment
- Business income and extra expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- MP T1 59 – Amendatory provisions *Manufacturers Pac Plus*, is mandatory and includes the following:
 - Brands and labels coverage is granted for up to \$25,000
 - Sales representative's samples and property at exhibitions are covered for up to \$25,000
 - Business personal property off premises coverage is automatically provided, including while in transit (excluding "stock" in transit)
 - Manufacturer's consequential loss is covered for up to \$25,000
 - Theft of patterns, molds and dies is covered for up to \$50,000
- MP T1 62 – Amendatory provisions *Manufacturers Pac Plus* including business income ordinary payroll limitation, is an optional replacement to MP T1 59, includes the same coverages, and contains a 90-day ordinary payroll limitation.
- MP T3 21 – Denial of service attack – time element is mandatory when business income and extra expense is covered. It provides coverage for business income and extra expense due to the necessary suspension of electronic commerce computer operations caused by a denial of service attack. Coverage is provided for up to \$25,000.
- MP T9 95 – Technology manufacturers endorsement is available as an option (mutually exclusive with **Power PacSM**).
- MP T1 60 – Manufacturers and wholesalers selling price endorsement is available.

Coverages for Technology Manufacturers

- CG D4 36 – Amendment of coverage B – personal and advertising injury liability – technology is mandatory
- CG T3 23 – Exclusion-aircraft products and grounding is mandatory
- CG D4 17 – Technology **XTEND Endorsement**[®] is mandatory
- CM T1 14 – Transportation special form is available

Classifications for Technology Manufacturers

Description	Pac Program Code	Eligible SIC
Computer peripherals		
Computer peripheral equipment mfg	Q12	3577
Computer storage device mfg	Q10	3572
Computer terminal mfg	Q11	3575
Consumer electronics		
Household audio and video equipment mfg	Q16	3651
Electronic components – passive		
Electron tube mfg	QQ1	3671
Electronic capacitor mfg	QQ3	3675
Electronic coils and other inductors mfg	QQ5	3677
Electronic component mfg (low)	QQ8	3679
Electronic component mfg (medium)	QQ7	3679
Electronic component mfg (high)	QQ9	3679
Electronic connector mfg	QQ6	3678
Electronic resistor mfg	QQ4	3676
Printed circuit board assembly or stuffing	QQ2	3672
Industrial measurement & display products		
Industrial measurement and display product mfg	Q22	3823
Instruments and devices used for measuring		
Instruments for measuring and testing electricity and electrical signals mfg (low)	Q28	3825
Instruments for measuring and testing electricity and electrical signals mfg (medium)	Q27	3825
Instruments for measuring and testing electricity and electrical signals mfg (high)	Q29	3825
Measuring and controlling device mfg (low)	Q31	3829
Measuring and controlling device mfg (medium)	Q30	3829
Measuring and controlling device mfg (high)	Q32	3829
Scale and balance mfg	Q25	3596
Totalizing fluid meters and counting device mfg	Q26	3824

Description	Pac Program Code	Eligible SIC
Laboratory equipment, instruments and devices		
Laboratory analytical instrument mfg	Q24	3826
Laboratory apparatus and furniture mfg	Q23	3821
Magnetic and optical recording media		
Blank CD, tape and record mfg	Q13	3695
Office equipment		
Calculating and accounting machine mfg	Q17	3578
Office machine mfg	Q18	3579
Photographic equipment, optical instruments and supplies		
Optical instruments and lens mfg	Q21	3827
Photographic equipment and supply mfg	Q20	3861
Telecommunication and broadcast equipment		
Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts	Q15	3663
CG D1 63 – exclusion-electromagnetic fields, is mandatory	Q14	3661
Radio, television broadcasting and communications equipment mfg		
Telephone and telegraph equipment mfg		
Time keeping equipment		
Watch, clock and clockwork device mfg	Q19	3873

Ineligible operations, products or services for Technology Manufacturers

The following operations and products are a higher hazard and exceed Select's appetite. They may not be written as Technology Manufacturers accounts.

Ineligible operations

- Aerospace industry – applications, services, software, hardware or products
- Aircraft industry – applications, services, software, hardware or products
- Alternative energy or clean energy – Other than solar or wind software or equipment
- Armed security guards
- Automobile industry – applications, services, software, hardware or products
- Backhauling (transporting goods of others on the return trip)
- Clean rooms (1-100 nanometer or smaller)
(Clean rooms are classed from Class 100,000 to Class 1, with 1 being the "cleanest" or highest grade)
- Clean rooms: any single clean room greater than 250 sq ft
- Design specifications without customer sign-off
- Design work for other manufacturers
- Geographic/geo-spatial, global positioning/navigation- GPS, RF tracking, map directions, services or searches that identify nearby businesses or local conditions (software, virtual/online or equipment)
- Home based businesses
- NanoTechnology, nano materials, equipment or any products
- Nuclear operations
- Primary manufacturing operations in frame buildings
- Primary manufacturing operations in joisted masonry and/or light non-combustible with building coverage and/or business personal property coverage greater than \$250,000; located in protection classes 8, 9 or 10
- Radio frequency identification devices (RF or RFID) tracking objects or people

Ineligible operations, products or services for Technology Manufacturers

- Recycling or eCycling – hard drives, computers, phones, electronic equipment
 - Risks that are not developers of technology, but merely use technology or operate their business on the Internet – including but not limited to:
 - Banking or credit services
 - Dating/escort services
 - Gambling or gaming
 - Employment or temporary help agencies
 - Music sales or downloads
 - Travel services
 - Digital media (publishing)
 - Auction sites, including group buying or barter sites
 - Social networking sites (Myspace, Facebook, etc.)
 - Risks with total receipts for the following types of services exceeding 25 percent of their total sales are ineligible:
 - Assembly of products for customers
 - Installation work (see **Contractors PacSM**)
 - Leasing
 - Rentals
 - Repackaging, relabeling, assembly or alteration of products
 - Repair work
 - Service work (service and/or repair) (see **Contractors Pac**)
 - Secondary manufacturing operations in frame, joisted masonry and/or light non-combustible buildings where the total insured value is greater than \$250,000; located in protection classes 8, 9 or 10
-
- ### Ineligible products
- Active control devices for critical processes
 - Aerospace products
 - Airborne radio communications equipment
 - Aircraft products
 - Amusement devices
 - Chemical Industry: Any product related to the manufacturing or processing of chemicals
 - Computer chips, including crystal growth, slicing and preparation
 - Defense or weapons systems
 - Detection and monitoring: any product designed for detecting or monitoring the surrounding environment or some other process
 - Directly imported products or products manufactured in foreign countries
 - Discontinued products
 - Electric energy – apparatus for the generation, transmission, transformation or storage of electrical energy (e.g. electrical wiring, equipment for power generation plants, electrical cable, extension cords)
 - EMF (electromagnetic force) products
 - Environmental and pollution controls and monitoring equipment
 - Gas meters or control devices
 - Karaoke equipment, music or machine design, sales, service or installation
 - Marine radio communications equipment
 - Medical or medical related product regulated by the Food and Drug Administration
 - Nanomaterials
 - Nuclear energy application (any part or product)
 - Personal computers, keyboards and computer monitors
 - Petrochemical: Any product related to petrochemical equipment or operations
 - Pharmaceutical: Any product related to drug development or manufacturing
 - Printed circuit board manufacturing (Note: printed circuit board assembly or “stuffing” operations are eligible for this program)
 - Satellites and satellite communications and equipment
 - Security software and services (premises or restricted access to a location/building/room including identity recognition)
 - Software developers (see *Technology Office* segment)
 - Traffic control communications air, water, land, rail - applications, services, software, hardware or products
 - Taser, stun guns or electronic control devices
 - Watercraft, cruise liners, shipyards - applications, services, software, hardware or products

Ineligible SIC Codes

Electrical & electronics equipment

361X	Electric distribution equipment (any SIC)
362X	Electrical industrial apparatus (any SIC)
363X	Household appliances (any SIC)
364X	Electric lighting and wiring equipment
3669	Communications equipment, NOC
3674	Semiconductors and related devices
3691	Storage batteries
3692	Primary batteries, dry and wet
3694	Engine electrical equipment
3699	Electrical equipment and supplies, NOC

Instruments and related products

381X	Search and navigation equipment
3822	Environmental controls
384X	Medical instruments and supplies
385X	Ophthalmic goods



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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Underwriting guidelines

TECHNOLOGY OFFICE SEGMENT

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Technology Office PacSM eligible businesses have:

- Up to \$5 million total insured values (building and business personal property) at each location
- Up to \$15 million total insured values (building and business personal property) per account
- Up to \$5 million total annual sales from all operations
- Less than six locations

Businesses exceeding the thresholds above may be eligible for **Technology Office Pac PlusSM**.

Underwriting Guidelines for **Technology Office Pac** and **Technology Office Pac Plus**

Business Personal Property and General Liability coverage is required. If applicable and eligible, coverage must be included for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the Classifications section.

Years in business

A minimum of two years in business is preferred for all risks. New ventures may be considered for businesses where professional/technical degrees or designations are required.

Loss experience

The business must have no more than three losses in the last four years for coverages requested.

Prior carrier

The business should have continuous insurance coverage for at least the last three years and no cancellations or non-renewals by a previous insurer. Exceptions may apply for carriers that withdrew from the market or transfers within an insurer company group.

General liability underwriting guidelines

Certificates of Insurance with limits at least equal to the insured's primary General Liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems as well as appropriate protection for large electronic data processing systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device
- No cited violations of fire, health (if applicable) or life safety codes

Daily backups should be performed and stored at an offsite location. Contingency plans should be in place for replacing equipment and relocation to facilities with appropriate services such as Internet connectivity and network wiring.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate Underwriting Guidelines based on the tenant operations in the building. Business income coverage for Technology Offices.

Business Income and Extra Expense coverage is included for **Technology Office Pac**. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for a specific dollar limit without the 12-month limitation.

For **Technology Office Pac Plus**, Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.

Coverages for Technology Office

The following applies to both **Technology Office Pac** and **Technology Office Pac Plus**:

- Depending on the Business Income and Extra Expense coverage chosen, one of the following Amendatory Provisions endorsements will automatically attach to the policy:
 - MP T9 97- Amendatory Provisions- Technology Office Enhancements
 - MP T9 98- Amendatory Provisions- Technology Office Enhancements- Business Income Dollar Limit
- MP T3 21- Denial of Service Attack- Time Element is automatic when Business Income and Extra Expense is covered. It provides

coverage for Business Income and Extra Expense due to the necessary suspension of electronic commerce computer operations caused by a denial of service attack. Coverage is provided for up to \$25,000

- CG D4 17 **Technology XTEND Endorsement**[®] is mandatory

CyberFirst Essentials[®]

A suite of coverages are available for Technology Office accounts:

- Technology Errors & Omissions (E&O) with limits up to \$5 million
- Information Security Liability with combined limits up to \$5 million
- 1st Party endorsements such as Crisis Management and Technology Breach Essentials with limits up to \$250,000

General Liability Rating for Technology Office Pac Plus

General Liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to the CLM General Rules – 24.D. for specific inclusions and exclusions.

Classifications for Technology Office

Description	Predominant NAICS	Primary SIC code
Data Processing or Business Process Outsourcing <ul style="list-style-type: none"> • Processes, prepares or stores clients' data or provides electronic business process outsourcing services or support for its clients • Professional employer organizations are not eligible 	518210	7374
Information Technology Consultants <ul style="list-style-type: none"> • Recommends information technology (IT) solutions or provides advice, consultation or training to clients in order to support the clients' business operations • Services may be provided at the insured's location(s) or at a client's location 	541519	7379
Information Technology Facilities Management <ul style="list-style-type: none"> • Manages information technology (IT) operations of others at the clients' sites and/or the insured's location(s) • Services clients' equipment, software and security maintenance • Manages clients' communications systems and databases • Client operations may vary and could represent multiple industries 	541513	7376

Description	Predominant NAICS	Primary SIC code
Information Technology Schools <ul style="list-style-type: none"> Provides information technology (IT) training to its own students, designed to increase student knowledge of computer hardware, software or the repair of electronic equipment CyberFirst Essentials – <i>Technology</i> or <i>Technology Plus</i> is not available with Information Technology Schools CG T4 90 Sexual Abuse or Molestation Exclusion is mandatory 	611420	8243
Information Search, Retrieval and Indexing Services <ul style="list-style-type: none"> Customizes or contracts to provide research or information gathering services, usually via the Internet Provides Internet search or indexing tools, including access to licensed databases 	519130	7379
ISP - Internet Service Providers <ul style="list-style-type: none"> Services enable clients to access or connect to the Internet 	517919	7375
Software Development Software Programming Services <ul style="list-style-type: none"> Designs or develops customized or prepackaged software Primarily engaged in writing, modifying, testing, and supporting software to meet clients' needs 	541511	7371
Systems Integrators Value-Added Resellers Computer Installation/Service/Repair <ul style="list-style-type: none"> Integrates or configures technology equipment or software into a single operating environment Value-Added Reseller (VAR) including: building customized computers, equipment or systems, or providing configuration services Maintains customer information technology or communication systems Installs, services and repairs computer systems and equipment Services may be provided at the applicant's location or at a client's location 	811212	7373
Telecommunication and Internet services <ul style="list-style-type: none"> Provides services to commercial clients only, where the service is provided within the clients' building structure The primary services enable communication or assist the movement of voice or data from point to point. This could include any of the following: <ul style="list-style-type: none"> Telephone or paging services Wired, wireless or Wi-Fi communication services Voice or data communication via satellite Internet access, broadband services, Voice over Internet Protocol (VoIP) Reselling telecommunication or Internet services of others 	517911	4813
Website design Web hosting Web services including Application Service Providers (ASPs) <ul style="list-style-type: none"> Website design: Designs, develops, or maintains clients' websites Application service provider: Maintains its own servers for use by clients to access, through the Internet, the applicant's applications or other services. (This includes software as a service (SAAS)) Web hosting: Provides space on a server it owns or leases for use by its clients, as well as providing Internet connectivity These services may include data storage for others 	541511	7379

The exposures listed below are ineligible for Select Accounts; however, accounts should be submitted to Global Technology for consideration if their total receipts exceed \$3,000,000.

- **Alternative/clean/green energy:**
 - Select Accounts is not a market for design, development or R&D of energy-related products, software, systems or management services
 - Solar or wind should be referred to Global Technology or Inland Marine
- **Architecture, construction and engineering software (e.g., CAD or CAM)**
- **Behavioral marketing or monitoring**
- **Billing transactional services**
- **Biometric premises security authentication**
- **Digital or online media publishing**
- **Domain name registrar**
- **Electronic health records applications**
- **Financial, transactional or real-time software or services (e.g. Banking, billing, investing, predictive modeling, stock transaction)**
- **Geographic/Geo-spatial – RF Tracking, Map Direction Services or searches that identify nearby businesses or local conditions (software, virtual/online or equipment)**
- **Industrial machinery – software or equipment utilized in the manufacturing process**
- **Legal software or services**
- **Medical equipment, devices or software**
- **Medical Offices/Health Care Facilities management software**
- **Military or defense department applications**
- **Pay-per-click or search engine optimization – software or services for others to optimize website search results**
- **Physical security or alarm system products**
- **Physical security – premises/perimeter security software, services or monitoring**
- **Quality control software/systems or industrial process control systems**
- **Radio frequency identification devices (RFID)**
- **Regulatory compliance software/systems**
- **Security software and services (premises or restricted access to a location/building/room including identity recognition)**

Ineligible Operations, Products or Services – Technology Office

The following information technology services are higher hazard and not within Travelers' appetite for Technology risks. Ineligible businesses include those that develop, design, service, install or maintain software or services with an end application listed below:

- **Aerospace industry** – applications, services, software, hardware or products
- **Aircraft industry** – applications, services, software, hardware or products
- **Alternative energy or clean energy** – other than solar or wind software or equipment
- **Amusement**
 - Amusement parks or games
 - Online lotteries, sweepstakes, or contests
- **Auction**
 - Online auction sites or services
 - Group buying or coupon sites or services
 - Barter sites or services
- **Automobile industry** – Including trucks, buses, motorcycles and mobile equipment – applications, services, software, hardware or products
- **Chemical/petrochemical** – Including process control or monitoring activities
 - Clean Rooms with a class rating between 1 to 10,000
 - ePublishers
- **Emergency**
 - Traffic/ transportation control communications software, services or equipment (e.g., air, water, land, rail, 911, or safety response or dispatch)
 - Disaster recovery software or services including modeling or mapping
 - Including mobile applications used in connection with these activities
- **Environmental/pollution** – Including process control or monitoring activities
- **Global Positioning/Navigation** – GPS
- **Industrial equipment** – software or equipment utilized in the manufacturing process
- **Internet sales/services** – Including mobile applications used in connection with these activities
 - Dot.coms involved in online information sharing
 - Music or movie sales or downloads
 - Retail or wholesale sale of consumer products, other than technology software or services designed or developed by the applicant and sold or serviced via the Internet
 - Travel agencies or services
- **Karaoke equipment, music or machine design, sales, service or installation**
- **Manufacturing process software/integration**
 - Medical equipment, devices or software
 - Medical offices/health care facilities management software
- **Military operations** – applications, services, software, hardware or products

- **NanoTechnology, nano materials, equipment or any products** – Involving particles at the atomic, molecular, or macromolecular level (i.e., approximately 1-100 nanometer)
- **Nuclear industry** – applications, services, software, hardware or products
- **Petrochemical industry** – applications, services, software, hardware or products
- **Pornographic/sexually explicit material**
- **Professional employee leasing firms and professional employer organizations**
- **Quality control software/systems**
- **Recycling or eCycling** – hard drives, computers, phones, electronic equipment
- **Research and Development** – solely in the business of developing, inventing, testing or creating new knowledge without the intention of releasing an end product for sale of public use by your business or company
- **Risks that are not developers of technology, but merely use technology or operate their business on the Internet – including but not limited to:**
 - Banking or credit services
 - Dating/escort services
 - Gambling or gaming
 - Internet sales
 - Music sales or downloads
 - Online lotteries, sweepstakes or contests
 - Social networks (Myspace, Facebook, etc.)
 - Travel services
- **Satellite and control equipment**
- **Social networking** – Including mobile applications used in conjunction with these activities
 - Dating, friending or escort sites
 - Mobile applications used in connection with social networking and message boarding
 - Social networks or message boards (e.g., Facebook, Twitter, LinkedIn)
- **Software with a severe products liability exposure**
- **Spacecraft industry** – applications, services, software, hardware or products applications
 - Video/Electronic Game Developers
- **Watercraft, cruise liners, shipyards** – applications, services, software, hardware or products



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Underwriting guidelines

WHOLESALESA

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Wholesalers Pac PlusSM risks will typically have:

- Up to \$15 million total insured values (building and business personal property) at each location
- Up to \$25 million total insured values per policy

Underwriting guidelines for **Wholesalers Pac Plus**

Business Personal Property and General Liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Operations other than those expected or typical for this segment must be separately classified, if eligible.

Years in business

Three years in business is preferred.

Loss experience

The business must have favorable loss experience for Property and General Liability.

- Favorable loss experience is defined as:
No more than three losses in the last four years.

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

No aluminum wiring may be present.

Safety cans or fireproof storage cabinets must be used for the storage and handling of flammable or combustible liquids.

The combustible material storage area may not exceed 25% of the total area.

- Combustible storage not only includes the product that is being stored, but also, and more commonly, the packaging material of the product, such as plastic wrap, cardboard boxes, wood crates, plastic or Styrofoam packing material. Goods susceptible to water damage should be palletized. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

Liability underwriting guidelines

Businesses should secure evidence of insurance coverage for general liability and workers compensation from all tenants and from vendors that provide services to the business (such as snow removal or trash removal).

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Consult your underwriter for risks with total receipts for the following types of services exceeding 25% of their total sales: assembly of products for customers; installation work; leasing; rentals; repackaging; relabeling; assembly or alteration of products; repair work; and service work.

General liability rating

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to CLM General Rules – 24. D. for specific inclusions and exclusions. Sales are subject to annual premium audit.

Coverages for Wholesalers

The following applies to all Wholesalers:

- Values should be included for the following types of Business Personal Property:
 - Machinery and equipment (not permanently attached to the building)
 - Stock – raw, in process and finished
 - Furniture and fixtures
 - Personal property of others
 - Electronic data processing equipment
- Business income and extra expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.
- MP T1 80 – Amendatory Provisions **Wholesalers Pac Plus** is mandatory and includes the following:
 - Brands and labels coverage is granted for up to \$25,000
 - Sales representative's samples and property at exhibitions are covered for up to \$25,000
 - Business Personal Property off premises coverage is automatically provided, including while in transit (excluding "stock" in transit)
- CG T3 23 – Exclusion – Aircraft products and grounding is mandatory.
- MP T1 60 – Selling price valuation on finished stock is available.
- CG D1 87 – **Manufacturers/Wholesalers XTEND Endorsement**® is available.
- CM T1 14 – Transportation special form is available.

Classifications for Wholesalers

For Business Personal Property and for 100% owner-occupied buildings, select the classification from the durable goods listing or the non-durable goods listing (based on the nature of the products distributed). When multiple products are distributed, select the program code assigned to the product generating the highest revenue. For buildings owned by the insured and not fully occupied by the insured, an additional liability charge for lessor's risk may be applicable. For buildings owned and leased in whole to others, see **Building PacSM** or **Building Pac PlusSM**.

To be considered a wholesaler, the account must sell merchandise to retailers, to industrial, commercial and institutional firms, to contractors, or to professional business users or to other wholesalers.

This is a sampling of products found within each program code. This is not an exhaustive list.

Durable A goods – low

Description	Pac Plus Program Code	Eligible SIC
Cameras, equipment and supplies	W02	5043
Communication equipment, except household	W02	5065
Computers and computer peripheral equipment and software	W02	5045
Electrical appliances, household	W02	5064
Ophthalmic goods	W02	5048
Resistors, electronic	W02	5065

Durable A goods – medium

Description	Pac Plus Program Code	Eligible SIC
China	W03	5023
Dry-cleaning plant and laundry equipment and supplies	W03	5087
Home furnishings	W03	5023
Luggage	W03	5099
Musical instruments	W03	5099
Shoe repair materials	W03	5087
Signs, except electric	W03	5099

Durable A goods – high

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Analytical instruments (photometers, spectrographs)	W04	5049
Architect, drafting and engineer, equipment and supplies	W04	5049
Laboratory equipment, except medical or dental	W04	5049
Refrigeration equipment and supplies	W04	5078

Durable B goods – low

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Electrical apparatus and equipment, wiring supplies and construction materials	W08	5063
Office equipment	W08	5044

Durable B goods – medium

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Batteries, except automotive	W09	5063
Circuit breakers	W09	5063

Durable B goods – high

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Air-Conditioning equipment and supplies	W10	5075
Automotive supplies	W10	5013
Humidifiers and dehumidifiers, except portable	W10	5075

Durable C goods – low

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Keys	W11	5072

Durable C goods – medium

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Cutlery	W12	5072
Fasteners	W12	5072
Hardware	W12	5072
Staples	W12	5072

Durable C goods – high

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Brick, stone and related construction materials	W13	5032
Plumbing fixtures and supplies	W13	5074
Water softeners	W13	5074

Nondurable A goods – low

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Bags, boxes, paper and disposable plastics	W05	5113
Books, periodicals and newspapers	W05	5192
Pens and pencils	W05	5112

Nondurable A goods – medium

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Artists materials	W06	5199
Candles	W06	5199
Hair accessories	W06	5131
Jewelry boxes	W06	5199
Pet supplies, except pet food	W06	5199
Piece goods, notions and other dry goods	W06	5131

Nondurable A goods – high

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Footwear	W07	5139

Nondurable B goods – low

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Beer and ale	W14	5181
Confectionery	W14	5145
Dairy products, except dried or canned	W14	5143
Fresh fruits and vegetables	W14	5148
Packaged frozen foods	W14	5142

Nondurable B goods – medium

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Groceries and related products	W14	5149
Poultry and poultry products	W15	5144

Nondurable B goods – high

Description	<i>Pac Plus</i> Program Code	Eligible SIC
Men's and boys' clothing and furnishings	W16	5136
Women's, children's, and infants' clothing and accessories	W16	5137
Toys and hobby goods and supplies	W16	5092

Manufacturers' representatives

Description	<i>Pac Plus</i> Program Code
Business must not take possession of or title for goods sold	AA1

Ineligible operations, products or services for Wholesalers

Risks with the following exposures, products or operations should not be written as **Wholesalers Pac Plus**:

Ineligible operations

- Armed security guards
- Assembly, processing or packaging/repackaging products
- Backhauling (transporting goods of others on the return trip)
- Home-based businesses
- Marijuana processing, handling or distribution
- Poultry and poultry products processing or packaging
- Primary operations in frame buildings
- Primary operations in joisted masonry and/or light noncombustible with building coverage and/or business personal property coverage greater than \$250,000; located in protection classes 8, 9 or 10
- Quarries or aggregate plants
- Risks with total receipts for the following types of services exceeding 25% of their total sales:
 - Installation work (see **Contractors PacSM**)
 - Leasing
 - Rentals
 - Repackaging, relabeling, assembly or alteration of products
 - Repair work
 - Service and/or repair (see **Contractors Pac**)
- Secondary manufacturing operations in frame, joisted masonry and/or light non-combustible buildings where the total insured value is greater than \$250,000; located in protection classes 8, 9 or 10

Ineligible products

- Aircraft and aircraft parts
- Ammunition
- Amusement park equipment
- Asbestos products
- Awnings
- Banana ripening (over 10% of operations)
- Beverage concentrates, flavoring extracts and syrups
- Biological and allied products (connected with living matter)
- Blood plasma
- Boats
- Building envelope products – these are building materials that are an integral part of sealing a building from the elements
- Carpets and floor coverings (except tile) (over 10% of sales)
- Chamois leather
- Charcoal
- Clothing:
 - Sleepwear (adult, infant or juvenile)
 - Infant (any)
 - Juvenile (any)
- Computer chips (over 10% of sales)
- Cooking oil (over 10% of sales)
- Directly imported products or products manufactured in foreign countries
- Discontinued products
- Drugs and pharmaceuticals
- Drywall
- Explosives
- Firearms, sporting
- Firefighting equipment
- Fireworks (any amount)
- Flavoring extracts
- Flour bulk or re-packaged (over 10% of sales)
- Foam rubber
- Glue
- Gravel
- Guns
- High-performance equipment
- Inaccessible or difficult to access products when installed (such as building products that are buried underground, in foundations, or structural components)
- Karaoke equipment, music or machine design, sales, service or installation
- Kits to build a vehicle
- Linseed oil
- Live poultry or other animals
- Machinery and equipment – used (over 10% of sales)
- Matches
- Mattresses (over 10% of sales)

Ineligible products (continued)

- Medicinals and botanicals
- Metal buildings
- Metal cyanides
- Metal salts
- Mobile homes
- Motorized equipment
- Non-pasteurized products
- Nuclear energy application (any part or product)
- Oils, cooking – vegetable (over 10% of sales)
- Oils, except cooking – animal and vegetable
- Performance enhancing, diet or energy products
- Pet food (over 25% of sales)
- Pool equipment and supplies with over 10% of stock that is chemicals
- Prefabricated buildings
- Products utilizing emerging or new technology – these are new materials, new products or new applications of existing products that have not withstood the test of time
- Roll bars or roll cages
- Safety or protective shoes
- Salts, industrial
- Sand
- Sawdust
- Semen, bovine
- Semiconductors (over 10% of sales)
- Specialty parts and equipment (e.g., armored cars, campers, motor homes, road painting, snow plowing, spreaders, sprayers, street sweeping, trailers, trash hauling)
- Sponges
- Starches – non-liquid bulk or repackaged
- Syrups
- Tanning (suntanning) beds or booths
- Tasers, stun guns or electronic control devices
- Unusual chicken parts (e.g., chicken feet or “paws”)
- Upholstery filling and padding (over 10% of sales)
- Value-Added Resellers (VARs)
- Vitamins
- Watercraft products (over 10% of sales)
- Welding supply dealers/distributors

Ineligible SIC codes**Durable goods – ineligible**

5012	Automobiles and other motor vehicles
5014	Tires and tubes
5015	Motor vehicle parts, used
5031	Lumber, plywood, millwork and wood panels
5033	Roofing, siding and insulation materials
5047	Medical, dental and hospital equipment and supplies
5051	Metals service centers and offices
5052	Coal and other minerals and ores
5082	Construction and mining machinery and equipment
5083	Farm and garden machinery and equipment
5084	Industrial machinery and equipment
5085	Industrial supplies
5088	Transportation equipment and supplies, except motor vehicles
5093	Scrap and waste materials
5094	Jewelry, watches, precious stones and precious metals

Ineligible SIC codes

Nondurable goods – ineligible

5122	Drugs, drug proprietaries and druggists' sundries
5153	Grain and field beans
5154	Livestock
5159	Farm-product raw materials, NOC
5162	Plastic materials and basic forms and shapes
5169	Chemicals and allied products, NOC
5171	Petroleum bulk stations and terminals
5172	Petroleum and petroleum products, except bulk stations and terminals
5191	Farm supplies
5193	Flowers, nursery stock and florists supplies
5194	Tobacco and tobacco products
5198	Paints, varnishes and supplies



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