

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Accountants/CPA	BOP / CPP	65121 / 61224	✓	✓	✓	✓	BOP / CPP (1)	Risks primarily engaged in providing accounting services on or off premises. Professional Liability Coverage required, not offered by AE. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Adult Day Care Centers - Not-For-Profit only	Ineligible	40006	✗	✗	✗	✗	No	
Adult Day Care Centers - Other than Not-For-Profit	Ineligible	40005	✗	✗	✗	✗	No	
Advertising Agencies/Advertising Specialties	CPP	41677	✓	✓	✓	✓	CPP (1)	Office that prepares ad layouts for brochures, newspapers, magazines and books. Develops prototype for printing. Personal and Advertising Liability excluded. No advertising errors and omissions. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Advertising Sign Companies Outdoor	CPP	90089 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Ineligible - Use of cherry pickers or cranes to hang signs by or above roadways or highways
Air Conditioning Equipment - Dealers or Distributors Only	CPP	10010	✓	✓	✓	✓	CPP (1)	
Air Conditioning Systems or Equipment Dealers or distributors and Installation servicing or repair	CPP	91111 (N/A in NY)	✓	✓	✓	✓	CPP (8)	

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Air Conditioning/Heating Parts and Supplies and Wholesale.	BOP / CPP	59999 / 10010	✓	✓	✓	✓	BOP / CPP (1)	Household, less than 25% rental, no installation.
Airport Runway or Warming Apron - paving or repaving, surfacing, resurfacing or scraping	Ineligible	91125	✗	✗	✗	✗	No	
Alarms - security systems - monitoring	Ineligible	91130	✗	✗	✗	✗	No	
Alarms and Alarm Systems - installation, servicing or repair	Ineligible	91127	✗	✗	✗	✗	No	
Analytical Chemists	Ineligible	91135	✗	✗	✗	✗	No	
Answering Services	BOP / CPP	59999 / 61224	✓	✓	✓	✓	BOP / CPP (1)	Telephone answering service providing service for individuals/businesses on a contract basis. No alarm monitoring services contemplated in this class. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Apartment Hotels - less than 4 stories	CPP	60015	✓	✓	✓	✓	CPP (1)	Guest rooms limited to 15% of total units in the apartment building
Apartments	BOP	65611	✓	✓	✓	✓	CPP (1)	5 or more units, less than 5 stories (see Habitational guidelines)

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Apartments - Garden	CPP	60011	✓	✓	✓	✓	CPP (1)	single or multiple buildings not exceeding 2 stories in height that have common management, control and community facilities. (see Habitational guidelines)
Apartments	CPP	60010	✓	✓	✓	✓	CPP (1)	other than garden apartments (see Habitational guidelines)
Appliance Distributors - Household Type	BOP / CPP	57224 / 10010	✓	✓	✓	✓	BOP / CPP (1)	
Appliance Stores - Household Type	BOP / CPP	57224 / 10042	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% rental, less than 25% repair.
Appliances and Accessories - installation, servicing or repair - household	CPP/SKP	91155	✓	✓	✓	✓	CPP (8)	Television or radio receiving set installation or repair shall be separately classified and rated Ineligible: Fire or burglar alarm work Industrial work Gas installation without a license
Appliances and Accessories Installation, servicing or repair - Commercial	CPP	91150 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Ineligible: Gas installation without a license
Appraisal and Inspection Services	BOP / CPP	65121/ 96317	✓	✓	✓	✓	BOP / CPP (1)	Risks that provide inspection/appraisal services for homes and personal property. The premise is visited for the purpose of pictures and a written report of the condition / value of the home. No jewelry or art on insured's premises. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy. Professional liability required, not provided by AE. Claim adjusters not eligible.



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Aquariums and Supplies and Wholesale	BOP / CPP	59997/ 16403	✓	✓	✓	✓	BOP / CPP (1)	No other pets; fish only, no dangerous fish.
Architects	CPP	61224	✓	✓	✓	✓	CPP (1)	Provides architectural advise and architectural drawings. Not to include risks engaged in actual construction operations. Professional Liability required, not offered by AE. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Army and Navy Store	BOP / CPP	53983/ 10060	✓	✓	✓	✓	BOP / CPP (1)	
Art Supply Store	BOP / CPP	12362/ 14101	✓	✓	✓	✓	BOP / CPP (1)	Hobby, Craft or Artists' Supply Stores
Artificial Flowers and Wholesale	BOP / CPP	53317/ 12362	✓	✓	✓	✓	BOP / CPP (1)	
Attorneys / Lawyers - not for profit only	BOP / CPP	65121/66123	✓	✓	✓	✓	BOP / CPP (1)	See - Lawyers. Professional Liability required, not offered by AE. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Attorneys / Lawyers - other than not for profit	BOP / CPP	65121/ 66122	✓	✓	✓	✓	BOP / CPP (1)	See - Lawyers. Professional Liability required, not offered by AE. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Audio Visual Equipment and Wholesale	BOP / CPP	59955/ 12391	✓	✓	✓	✓	BOP / CPP (1)	Including rentals, leasing and repairs, no sound system set up for concerts or banquets; less than 25% rental.
Automobile Dismantling	Ineligible	91190	✗	✗	✗	✗	No	

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Automobile Parts and Accessories Stores, Distributors and Wholesale	BOP / CPP	55313/ 10070	✓	✓	✓	✓	BOP / CPP (1)	Excluding tires/recaps, less than 15% used auto parts. No junk yards, no parts rebuilding, less than 25% brake drum and rotor turning.
Automobile Quick Lubrication Services	Ineligible	932	✓	✓	✓	✓	CPP (2)	Commercial Auto: Any risk engaged in contract towing. This does not apply to insureds on call for municipalities on a rotation basis.
Automobile Radios and Stereos and Wholesale	BOP / CPP	50111/ 10071	✓	✓	✓	✓	BOP / CPP (1)	No installation.
Automobile Renting or Leasing Cos.	Ineligible	60035	✗	✗	✗	✗	No	
Automobile Repair: Air Conditioning Systems	Ineligible	922	✗	✗	✗	✗	CPP (2)	
Automobile Repair: Auto Collision Repair	Ineligible	933	✗	✗	✗	✗	CPP (2)	
Automobile Repair: Electrical Installation and Repair	Ineligible	922	✗	✗	✗	✗	CPP (2)	
Automobile Repair: Glass Installation	Ineligible	932	✗	✗	✗	✗	CPP (2)	
Automobile Repair: Repair or Service Shop	Ineligible	933	✗	✗	✗	✗	CPP (2)	

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Automobile Repair: Transmission Systems	Ineligible	932	✘	✘	✘	✘	CPP (2)	
Automobile Repair: Tune Up and Emissions Testing	Ineligible	933	✘	✘	✘	✘	CPP (2)	
Bagel Shops (No Cooking) and Wholesale	BOP / CPP	50141/ 12361	✓	✓	✓	✓	BOP / CPP (1)	
Bagel Shops (With Cooking) and Wholesale	BOP / CPP	71311/ 11288	✓	✓	✓	✓	BOP / CPP (3)	No deep fat frying. Must comply with NFPA Code 96.
Baked Goods Store (No Cooking)	BOP / CPP	54606/ 18436	✓	✓	✓	✓	BOP / CPP (1)	No on premises consumption; no baking or deep frying on premises.
Baked Goods Store (No Cooking) - Wholesale	BOP / CPP	71311/ 12361	✓	✓	✓	✓	BOP / CPP (1)	
Bakeries (Including Deep Fat Frying) and Wholesale	BOP / CPP	71311/ 18436	✓	✓	✓	✓	BOP / CPP (3)	Must comply with NFPA Code 96.
Bakeries (No Deep Fat Frying) and Wholesale	BOP / CPP	71311/ 18436	✓	✓	✓	✓	BOP / CPP (3)	Must comply with NFPA Code 96.
Bakeries/Dough nut Shops	BOP / CPP	09091/ 11288	✓	✓	✓	✓	BOP / CPP (3)	Must comply with NFPA Code 96.
Bakery Plants	BOP / CPP	71311/ 51315	✓	✓	✓	✓	BOP / CPP (3)	Must comply with NFPA Code 96.

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Barber Shops	BOP / CPP	71332/ 10113	✓	✓	✓	✓	BOP / CPP (1)	Professional Liability Coverage is available. No electrolysis, tanning, hair implants or exercising/slenderizing services. No spa services
Bath Accessories and Wholesale	BOP / CPP	50171/ 12362	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation.
Beaches - Bathing - Not Commercially Operated	Ineligible	40072	✗	✗	✗	✗	No	
Beauty Parlor and Hair Styling Salons	BOP / CPP	71332/ 10115	✓	✓	✓	✓	BOP / CPP (1)	Professional Liability Coverage is available under BOP. No electrolysis, tanning, hair implants or exercising/slenderizing services. No spa services.
Beauty/Barber Supplies and Wholesale	BOP / CPP	71952/ 10111	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation-no products sold under insured's own label; no sales of exercise or tanning equipment, no tanning.
Beverage Distributor - Alcoholic Other Than Beer	BOP / CPP	59215/ 10140	✓	✓	✗	✓	BOP / CPP (2)	
Beverage Distributor - Beer or Wine and Wholesale	BOP / CPP	59215/ 10141	✓	✓	✗	✓	BOP / CPP (2)	
Beverage Distributor - Non Alcoholic and Wholesale	BOP / CPP	50481/ 10141	✓	✓	✓	✓	BOP / CPP (2)	
Beverage Distributor - Non Alcoholic, Beer and Wholesale	BOP / CPP	59215/ 10141	✓	✓	✗	✓	BOP / CPP (2)	

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Beverage Stores - Liquor and Wine	BOP / CPP	59215/ 10145	✓	✓	✗	✓	BOP / CPP (2)	Liquor Liability required.
Beverage Stores - Soft Drinks and Beer	BOP / CPP	50481/ 10146	✓	✓	✗	✓	BOP / CPP (2)	Liquor Liability required.
Bicycle Stores - Sales and Servicing	Ineligible	10150	✗	✗	✗	✗	CPP (2)	
Bicycles - Rented to Others	Ineligible	10151	✗	✗	✗	✗	CPP (2)	
Billiard or Pool Halls	Ineligible	10160	✗	✗	✗	✗	CPP (5)	
Bingo Games - in Public Halls or Theaters - Commercially Operated.	Ineligible	40075	✗	✗	✗	✗	No	
Blacksmithing	CPP	91200 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Welding operations shall be separately classified and rated under 99969 Ineligible Any shops not well ventilated Use of old iron that includes lead
Blankets and Bedspreads and Wholesale	BOP / CPP	18434/ 12362	✓	✓	✓	✓	BOP / CPP (1)	
Blasting Operations	Ineligible	91210	✗	✗	✗	✗	No	
Boarding or Rooming Houses	CPP	61000	✓	✓	✓	✓	CPP (2)	(see Habitational guidelines)
Boat Repair and Servicing	Ineligible	91235	✗	✗	✗	✗	No	



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Boiler Inspection, Installation, Cleaning or Repair	Ineligible	91250	✘	✘	✘	✘	No	
Book and Magazine Stores and Wholesale	BOP / CPP	59425/ 16527	✔	✔	✔	✔	BOP / CPP (1)	No adult book stores.
Bookkeeping Service	BOP / CPP	65121/ 61224	✔	✔	✔	✔	BOP / CPP (1)	Risk engaged in bookkeeping operations and business records/transactions for others. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Books and Magazine Stores	BOP / CPP	59425/ 10204	✔	✔	✔	✔	BOP / CPP (1)	
Boutiques and Wholesale	BOP / CPP	71961/ 18911	✔	✔	✔	✔	BOP / CPP (1)	
Bowling Apparel, Accessories, Pro-Shop Incl. Wholesale	BOP / CPP	56526/ 11127	✔	✔	✔	✔	BOP / CPP (1)	Includes ball drilling and trophies.
Bowling Lanes	Ineligible	10220	✘	✘	✘	✘	No	
Bridal Shops and Tuxedos Incl. Wholesale	BOP / CPP	71961/ 11126	✔	✔	✔	✔	BOP / CPP (1)	Including rentals.
Bridge or Elevated Highway Construction - concrete	Ineligible	91266	✘	✘	✘	✘	No	

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Bridge or Elevated Highway Construction - iron or steel	Ineligible	91265	✘	✘	✘	✘	No	
Building Maintenance Supplies and Wholesale	BOP / CPP	52114/ 14527	✔	✔	✔	✔	BOP / CPP (1)	Less than 25% installation. No product sold under insured's own label.
Building Material Dealer - Secondhand Material	Ineligible	10256	✘	✘	✘	✘	No	
Building Structure - raising or moving	Ineligible	91280	✘	✘	✘	✘	No	
Buildings or Premises - bank and other financial institutions	CPP	61223	✔	✔	✔	✔	CPP (1)	
Buildings or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - maintained by the insured - Not-For-Profit only	CPP	61218	✔	✔	✔	✔	CPP (7)	

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Buildings or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - Other than Not-For-Profit	BOP / CPP	65198/ 61212	✓	✓	✓	✓	CPP (7)	
Buildings or Premises - Bank or Office, Mercantile or Manufacturing - Lessors Risk Only	CPP	61216	✓	✓	✓	✓	CPP (7)	
Buildings or Premises - Bank or Office, Mercantile or Manufacturing - Maintained by the Insured - Lessors Risk Only	CPP	61217	✓	✓	✓	✓	CPP (7)	
Buildings or Premises - office - Not-For-Profit only	CPP	61227	✓	✓	✓	✓	CPP (1)	
Buildings or Premises - office - Other than Not-For-Profit	CPP	61226	✓	✓	✓	✓	CPP (1)	

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Buildings or Premises - office - premises occupied by employees of the insured - Not-For-Profit only	CPP	61225	✓	✓	✓	✓	CPP (1)	
Buildings or Premises - office - premises occupied by employees of the insured - Other than Not-For-Profit	BOP / CPP	65198/ 61224	✓	✓	✓	✓	BOP / CPP (1)	If our insured is the building owner and also a tenant, the building and the owners contents must be insured under the same AE policy.
Buildings or Premises - Office, Premises Occupied by Employees of the Insured	CPP	61224	✓	✓	✓	✓	CPP (1)	Habitational exposure acceptable.
Business Forms and Systems - Wholesale	BOP / CPP	71877/ 12362	✓	✓	✓	✓	BOP / CPP (1)	
Cable Installation in Conduits or Subways	Ineligible	91302	✗	✗	✗	✗	No	
Cable or Subscription Television Companies	Ineligible	91315	✗	✗	✗	✗	No	

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Caisson or Cofferdam Work - foundations for buildings	Ineligible	91324	✘	✘	✘	✘	No	
Caisson or Cofferdam Work - not foundations for buildings	Ineligible	91325	✘	✘	✘	✘	No	
Calculators, Adding Machines and Supplies and Wholesale	BOP / CPP	57326/ 12362	✔	✔	✔	✔	BOP / CPP (1)	Less than 25% rental leasing.
Camera Repair Shops, Stores, and Wholesale	BOP / CPP	59955/ 10309	✔	✔	✔	✔	BOP / CPP (1)	Less than 15% photography, no studio. Burglar Alarm required.
Cameras and Photographic Equipment Stores	BOP / CPP	59955/ 10309	✔	✔	✔	✔	BOP / CPP (1)	Less than 15% photography, no studio. Burglar Alarm required.
Camper or Travel Trailer Sales Agencies	Ineligible	10315	✘	✘	✘	✘	No	
Campgrounds or Camps	Ineligible	10331 & 10332	✘	✘	✘	✘	No	
Candle Shops Incl. Wholesale	BOP / CPP	53985/ 13506	✔	✔	✔	✔	BOP / CPP (1)	No manufacturing.
Candy and Nut Stores	BOP / CPP	54446/ 10352	✔	✔	✔	✔	BOP / CPP (1)	No manufacturing.
Candy or Confectionery Stores and Wholesale	BOP / CPP	54446/ 10352	✔	✔	✔	✔	BOP / CPP (1)	

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Car Washes	Ineligible	10367	✘	✘	✘	✘	CPP (2)	
Car Washes - Self Serve	Ineligible	10368	✘	✘	✘	✘	CPP (2)	
Card Shops and Wholesale	BOP / CPP	18434/ 13506	✔	✔	✔	✔	BOP / CPP (1)	Less than 50% sale of other items.
Carpentry - NOC	CPP/SKP	91342	✔	✔	✔	✔	CPP (8)	Ineligible Structural work for new residential construction
Carpentry Interior	CPP	91341 (N/A in NY)	✔	✔	✔	✔	CPP (8)	Do not use for contractors engaged in any other carpentry operations at the same job or location.
Carpentry residential not exceeding three (3) stories in height	CPP	91340 (N/A in NY)	✔	✔	✔	✔	CPP (8)	Ineligible Tract home construction or custom homes more than four (4) per year Construction over 3 stories Any structural work for any new single family homes where the work is not 100% subcontracted out with proper risk transfer New multi-family residential framing of any kind
Carpentry Shop only	CPP	91343 (N/A in NY)	✔	✔	✔	✔	CPP (8)	Building material dealers (use dealer class) Home improvement stores (use different class) Ineligible: Installation exposures under this code Lumberyards
Carpet Stores Incl. Wholesale	BOP / CPP	57134/ 12805	✔	✔	✔	✔	BOP / CPP (1)	Also see - Floor Covering Stores
Carpet, Rug, Furniture or Upholstery Cleaning - on customers' premises	CPP/SKP	91405	✔	✔	✔	✔	CPP (8)	Ineligible: Doormat & rug rental and service
Catalog or Premium Coupon Redemption Stores, incl. wholesale	BOP / CPP	73905/ 11020	✔	✔	✔	✔	BOP / CPP (1)	
Caterers	Ineligible	11039	✘	✘	✘	✘	CPP (2)	

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Ceiling or Wall Installation Metal	CPP	91436 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Ineligible: hazardous material abatement
Cellular Telephone Equipment and Supplies and Wholesale	BOP / CPP	57326/ 12393	✓	✓	✓	✓	BOP / CPP (1)	Burglar Alarm required.
Cemeteries	Ineligible	41603/4	✗	✗	✗	✗	No	
Ceramic Shops Incl. Wholesale	BOP / CPP	59999/ 61224	✓	✓	✓	✓	BOP / CPP (1)	
Cheese Shops Incl. Wholesale	BOP / CPP	54516/ 11259	✓	✓	✓	✓	BOP / CPP (1)	No manufacturing.
Chimney Cleaning	CPP	91481 (N/A in NY)	✓	✓	✓	✓	CPP (8)	No roofing allowed within this class
China and Glassware and Wholesale	BOP / CPP	18437/ 13506	✓	✓	✓	✓	BOP / CPP (1)	
Church Supplies and Wholesale	BOP / CPP	18434/ 12362	✓	✓	✓	✓	BOP / CPP (1)	
Churches or Other Houses of Worship	CPP	41650	✓	✓	✓	✓	CPP (1)	
Clay or Shale Digging	Ineligible	91507	✗	✗	✗	✗	No	
Cleaners and Laundries (Pick Up Station)	BOP	71811	✓	✓	✓	✓	BOP (1)	No plant on premises.
Cleaning outside surfaces of buildings	CPP	91523 (N/A in NY)	✓	✓	✓	✓	CPP (8)	If the cleaning is done as part of another operation, then those cleaning operations shall be included in the governing classification Ineligible: Sandblasting

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Clock and Watch Repair Service	BOP / CPP	59999/ 91555	✓	✓	✓	✓	BOP / CPP (1)	Less than 15% antiques.
Clock and Watch Store Incl. Wholesale	BOP / CPP	57326/ 14655	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% repair; less than 15% antiques.
Closets and Accessories Stores Incl. Wholesale	BOP / CPP	53985/ 18437	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation.
Clothing Manufacturing	CPP	51896	✓	✓	✓	✓	CPP (2)	No children's clothing.
Clothing or Wearing Apparel Distributors	CPP	11126	✓	✓	✓	✓	CPP (2)	
Clothing or Wearing Apparel Stores	BOP / CPP	71961/ 11127	✓	✓	✓	✓	BOP / CPP (1)	
Clothing Repair Shops or Tailors (Including Tailoring) and Wholesale	BOP / CPP	71961/ 18507	✓	✓	✓	✓	BOP / CPP (2)	
Clothing Shops (Including Tailoring) - Wholesale	BOP / CPP	57326/ 11127	✓	✓	✓	✓	BOP / CPP (2)	
Clubs - Country or Golf	Ineligible	11138	✗	✗	✗	✗	No	
Clubs - Racquet Sports and Handball	Ineligible	41665	✗	✗	✗	✗	No	



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Clubs-Civic, Service or Social - Having Buildings or Premises Owned or Leased	Ineligible	41668	✘	✘	✘	✘	CPP (4)	
Clubs-Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes	Ineligible	41669	✘	✘	✘	✘	CPP (4)	
Coffee Break Service and Supplies and Wholesale	BOP / CPP	50141/ 18435	✔	✔	✔	✔	BOP / CPP (1)	No automobile snack services, no vending machines, no catering.
Coins and Stamps Incl. Wholesale	BOP / CPP	59992/ 11155	✔	✔	✔	✔	BOP / CPP (1)	Less than 15% baseball cards.
Collectibles Memorabilia, Stores and Wholesale	BOP / CPP	59992/ 11155	✔	✔	✔	✔	BOP / CPP (1)	No antiques under BOP, less than 15% baseball cards.
Commissary Work	CPP	91547 (N/A in NY)	✔	✔	✔	✔	CPP (8)	Construction class must also be eligible to write the commissary class
Communication Equipment Installation - industrial or commercial	Ineligible	91551	✘	✘	✘	✘	CPP (8)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Community Recreational Facilities - Not Operated by a Governmental Agency	Ineligible	41678	✘	✘	✘	✘	No	
Computer Consulting or Programming	CPP	41675	✘	✘	✘	✘	CPP (2)	
Computer Data Processing - Time Sharing	CPP	43152	✘	✘	✘	✘	CPP (2)	
Computer Parts and Supplies and Wholesale	BOP / CPP	71921/ 12362	✔	✔	✔	✔	BOP / CPP (1)	
Computer Service and Repair	BOP / CPP	71921/ 91555	✔	✔	✔	✔	BOP / CPP (1)	
Computer Service or Repair	CPP	91555 (N/A in NY)	✔	✔	✔	✔	CPP (8)	If any sales, class under Computer Stores
Computer Stores and Wholesale	BOP / CPP	57326/ 11160	✔	✔	✔	✔	BOP / CPP (1)	
Concrete - Mixed in Transit	Ineligible	51956	✘	✘	✘	✘	No	
Concrete Construction	CPP/SKP	91560	✔	✔	✔	✔	CPP (8)	Driveway, Sidewalk or Parking Area Paving or Repaving class under 92215. Ineligible: Road construction and paving Bridge construction Below ground pool construction/guniting Any structural work for new single family homes where the work is not 100% subcontracted out with proper risk transfer

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Concrete or Cement Distributing Towers - rented to others - installation, repair or removal operations only	Ineligible	91562	✘	✘	✘	✘	No	
Concrete or Plaster Products Manufacturing - Not Structural	Ineligible	51957	✘	✘	✘	✘	No	
Concrete Products Manufacturing - Pre-Stressed	Ineligible	51958	✘	✘	✘	✘	No	
Concrete Products Manufacturing - Structural	Ineligible	51959	✘	✘	✘	✘	No	
Condominium-Office (Association Risk Only)	BOP / CPP	60999/62000	✔	✔	✔	✔	BOP / CPP (1)	
Condominium-Residential (Association Risk Only)	BOP / CPP	69145/ 62003	✔	✔	✔	✔	BOP / CPP (1)	Must be 2 units or more to be eligible for BOP or CPP. Must be less than 5 stories to be eligible for BOP.
Conduit Construction for Cables or Wires	Ineligible	91577	✘	✘	✘	✘	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Construction or Project Manager	Ineligible	41620	✘	✘	✘	✘	No	
Consultants - NOC	Ineligible	41677	✘	✘	✘	✘	CPP (2)	
Contractors - subcontracted work - in connection with construction, reconstruction, erection or repair - not buildings	CPP/SKP	91581	✔	✔	✘	✔	CPP (8)	Subcontractor cost limited to 20% of sales under SKP, and 50% of sales for CPP
Contractors - subcontracted work - INELIGIBLE CODES in connection with various types of construction, reconstruction, repair or erection	Ineligible	See Comments	✘	✘	✘	✘	No	Ineligible Codes: 91582, 91583, 91584, 91585, 91586, 91587, 91588, 91589
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others with operators	Ineligible	11201	✘	✘	✘	✘	CPP (2)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others without operators	Ineligible	11202	✘	✘	✘	✘	CPP (2)	
Contractors Equipment - Rented to Others	Ineligible	11201 & 11202	✘	✘	✘	✘	No	
Contractors Executive supervisors or executive superintendents	CPP	91580 (N/A in NY)	✓	✓	✘	✓	CPP (8)	Any person who is directly in charge of daily construction operations is not classed as an Executive Supervisor. Such person shall be separately classified and rated under the appropriate contractors classification. If no other classes are covered that includes products/completed operations, then products is not included in the 91580 class
Contractors Permanent Yards	CPP	91590 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Yard cannot be adjacent to, or used exclusively for, a particular job site.
Contractors subcontracted work other than construction-related work	CPP	91591 (N/A in NY)	✓	✓	✘	✓	CPP (8)	Applies to a service (non-construction) contractor that subcontracts all or a portion of his/her non-construction related work to an adequately insured subcontractor. Example: A lawn care service contractor that subs out re-sodding. Subcontractor cost limited to 50% of sales to be eligible.
Convenience Store (No Gas)	BOP / CPP	54136/ 18435	✓	✓	✓	✓	BOP / CPP (1)	No 24 hour operations. No Sales from Gasoline. No more than 5,000 sq. ft.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Cookie Stand (Includes Muffins)	BOP / CPP	71311/ 18435	✓	✓	✓	✓	BOP / CPP (1)	Includes baking, no other cooking.
Copy Machines and Supplies and Wholesale	BOP / CPP	50812/ 12391	✓	✓	✓	✓	BOP / CPP (1)	
Copying or Duplicating Services - Retail	BOP / CPP	71912/ 11222	✓	✓	✓	✓	BOP / CPP (1)	No 24 hour operations.
Cosmetic and Perfume Shops and Wholesale	BOP / CPP	59991/ 18437	✓	✓	✓	✓	BOP / CPP (1)	No manufacturing or repackaging. No products sold under insured's own label.
Cosmetic, Hair or Skin Preparation Stores	BOP / CPP	59991/ 11234	✓	✓	✓	✓	BOP / CPP (1)	No manufacturing or repackaging. No products sold under insured's own label.
Craft Stores Incl. Wholesale	BOP / CPP	59995/ 14101	✓	✓	✓	✓	BOP / CPP (1)	
Crop Spraying - by contractors	Ineligible	91606	✗	✗	✗	✗	No	
Dairy Products	BOP / CPP	54516/ 11258	✓	✓	✓	✓	BOP / CPP (1)	
Dairy Products Manufacturing	Ineligible	52002	✗	✗	✗	✗	No	
Dairy Products or Butter, Egg Stores and Wholesale	BOP / CPP	54516/ 12361	✓	✓	✓	✓	BOP / CPP (1)	
Dam or Reservoir Construction	Ineligible	91618	✗	✗	✗	✗	No	
Day Care Centers - Not-For-Profit only	Ineligible	41716	✗	✗	✗	✗	CPP (6)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Day Care Centers - Other than Not-For-Profit	Ineligible	41715	✘	✘	✘	✘	CPP (6)	
Debris Removal Construction site	CPP	91629 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Salvage operations shall be separately classified and rated
Delicatessens (no cooking)	BOP / CPP	09071/ 11288	✓	✓	✓	✓	BOP / CPP (1)	
Delicatessens (With Cooking)	BOP / CPP	09081/ 11288	✓	✓	✓	✓	BOP / CPP (3)	No delivery. No food sold for consumption on premises. Must conform to NFPA Code 96 for cooking exposure.
Dental Labs	BOP / CPP	71444/ 66561	✓	✓	✓	✓	BOP / CPP (1)	Professional Liability required, not offered by AE.
Dentists	BOP / CPP	65121/ 66561	✓	✓	✓	✓	BOP / CPP (1)	Dental operations include teeth cleaning, filling, root canals, x-rays and incidental extractions. Periodontists and Endodontists may also be included in this class. Not to include Oral Surgeons. Professional Liability required, not offered by AE. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Department Stores	BOP / CPP	53127/ 12356	✓	✓	✓	✓	BOP / CPP (1)	
Dike, Levee or Revetment Construction	Ineligible	91641	✘	✘	✘	✘	No	
Distributors - Food or Drink, NOC	CPP	12361	✓	✓	✓	✓	CPP (1)	
Distributors - No Food or Drink, NOC	CPP	12362	✓	✓	✓	✓	CPP (1)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Door Window or Assembled Millwork Dealer and Wholesaler	BOP / CPP	74411/ 10257	✓	✓	✓	✓	BOP / CPP (1)	No installation.
Door, Window or Assembled Millwork Installation Metal	CPP	91746 (N/A in NY)	✓	✓	✓	✓	CPP (8)	The installation, service or repair of doors or windows not metal shall be classified as "Carpentry".
Doughnuts (No Cooking)	BOP / CPP	09091/ 18435	✓	✓	✓	✓	BOP / CPP (1)	No delivery.
Doughnuts (No Cooking) - Wholesale	BOP / CPP	09091/ 12361	✓	✓	✓	✓	BOP / CPP (1)	
Doughnuts (On Premises Cooking) and Wholesale	BOP / CPP	09091/ 18435	✓	✓	✓	✓	BOP / CPP (3)	Must conform to NFPA Code 96 for cooking exposure. No delivery.
Drafting Supplies and Wholesale	BOP / CPP	59995/ 14101	✓	✓	✓	✓	BOP / CPP (1)	No blueprint services.
Draftsmen	Ineligible	91805	✗	✗	✗	✗	CPP (8)	
Draperies and Curtains - Ready and Custom Made	BOP / CPP	18434/ 12510	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation.
Dredging classes	Ineligible	various	✗	✗	✗	✗	No	Ineligible Codes: 92053, 92054, 92055
Drilling - other than water	Ineligible	92101	✗	✗	✗	✗	No	
Drilling - water	CPP	92102 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Ineligible: Oil or gas well drilling New Ventures Drill rigs not eligible for Commercial Auto



## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Driveway, Parking Area or Sidewalk - paving or repaving	CPP/SKP	92215	✓	✓	✓	✓	CPP (8)	Ineligible: Road Construction or paving Filling or grading of land (unless within this class) Bridge construction Earth or rock excavation
Drugstores - No Table or Counter Service for Beverage or Food.	BOP / CPP	59116/ 12374	✓	✓	✓	✓	BOP / CPP (1)	Druggists Professional Liability Coverage is available. No rental of medical equipment. No cooking. No compounding of drugs. No products sold under the insured's table. Also see Pharmacies. Do not offer HNOA Liability coverage or Symbols 1, 8 or 9 under commercial auto).
Drugstores - Wholesale	Ineligible	12373	✗	✗	✗	✗	CPP (2)	
Drugstores NOC	BOP / CPP	59116/ 12375	✓	✓	✓	✓	BOP / CPP (1)	Druggists Professional Liability Coverage is available. No rental of medical equipment. No cooking. No compounding of drugs. No products sold under the insured's table. Also see Pharmacies. Do not offer HNOA Liability coverage or Symbols 1, 8 or 9 under commercial auto).
Dry Cleaning Stores and Laundry	CPP	14733	✓	✓	✓	✓	CPP (2)	No 24 hour operations. Must be attended.
Drywall or Wallboard Installation	CPP/SKP	92338	✓	✓	✓	✓	CPP (8)	Ineligible: Hazardous material abatement
Dwelling - four family (lessors risk)	CPP	63013 (N/A in NY)	✓	✓	✓	✓	CPP (1)	
Dwelling - four family (lessors risk)	BOP	65144 (N/A in NY)	✓	✓	✓	✓	BOP (1)	Only available in RI & MA
Dwelling - one family (lessors risk)	CPP	63010 (N/A in NY)	✓	✓	✓	✓	CPP (1)	Eligible when part of a larger property schedule. See Habitational Guidelines.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Dwelling - three family (lessors risk)	CPP	63012 (N/A in NY)	✓	✓	✓	✓	CPP (1)	
Dwelling - three family (lessors risk)	BOP	65144 (N/A in NY)	✓	✓	✓	✓	BOP (1)	Only available in RI & MA
Dwelling - two family (lessors risk)	CPP	63011 (N/A in NY)	✓	✓	✓	✓	CPP (1)	Eligible when part of a larger property schedule. See Habitational Guidelines.
Educational Material Incl. Wholesale	BOP / CPP	50812/ 15607	✓	✓	✓	✓	BOP / CPP (1)	
Electrical Apparatus Installation, servicing or repair	CPP	92451 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Ineligible: No power line construction Installation of alarms or alarm systems and auxiliary apparatus
Electrical Equipment and Supplies and Wholesale	BOP / CPP	18437/ 12391	✓	✓	✓	✓	BOP / CPP (1)	No transformers, no used or rebuilt parts, no rentals, products must be U.L. listed; no power tool sales.
Electrical Parts and Accessories	BOP / CPP	59999/ 13716	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% rental, products must be U.L. listed.
Electrical Work - within buildings	CPP/SKP	92478	✓	✓	✓	✓	CPP (8)	Computer line installation is to be classified as 91551. Ineligible: Work on power lines Industrial work Installation of alarms or alarm systems and electrical machinery or auxiliary apparatus
Electroplating	Ineligible	52547	✗	✗	✗	✗	No	
Elevator or Escalator Inspecting, Installation, Servicing or Repair	Ineligible	92593	✗	✗	✗	✗	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Embroidery and Wholesale	BOP / CPP	71961/ 12509	✓	✓	✓	✓	BOP / CPP (1)	Including screen printing, no garment contracting.
Employment Agencies	Ineligible	43200	✗	✗	✗	✗	CPP (2)	
Engineers or Architects-Consulting - Not Engaged in Actual Construction	Ineligible	92663	✗	✗	✗	✗	CPP (8)	
Engraving and Photoengraving Services	BOP / CPP	71842/ 52660	✓	✓	✓	✓	BOP / CPP (1)	
Entertainment Performed on Others' Premises	Ineligible	43215	✗	✗	✗	✗	No	
Equipment, Fixtures or Supplies - For Bars, Hotels, Offices, Restaurants or Stores - Distributors	CPP	12467	✓	✓	✓	✓	CPP (1)	Ineligible: Sale of fire Suppression systems
Excavation	Ineligible	94007	✗	✗	✗	✗	CPP (8)	
Exhibition or Convention Buildings - Not-For-Profit only	Ineligible	63216	✗	✗	✗	✗	No	
Exhibition or Convention Buildings - Other than Not-For-Profit	Ineligible	63215	✗	✗	✗	✗	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Express Companies	Ineligible	94099	✗	✗	✗	✗	CPP (8)	
Fabric Stores Incl. Wholesale	BOP / CPP	56311/ 12509	✓	✓	✓	✓	BOP / CPP (1)	Less than 10% upholstery.
Farm Machinery Operations - by contractors	Ineligible	94225	✗	✗	✗	✗	No	
Feed Manufacturing, NOC	Ineligible	53001	✗	✗	✗	✗	No	
Feed, Grain or Hay Dealers	Ineligible	12583	✗	✗	✗	✗	No	
Fence Dealers	Ineligible	12651	✗	✗	✗	✗	CPP (2)	
Fence Erection Contractors	CPP/SKP	94276	✓	✓	✓	✓	CPP (8)	Ineligible: Razor or barbed wire fencing Penal work Highway guard rails Electric fencing Concrete site fencing
Fire Departments - Volunteer	Ineligible	43551	✗	✗	✗	✗	No	
Fire Extinguishers - servicing, refilling or testing	Ineligible	94304	✗	✗	✗	✗	No	
Fire Suppression Systems - installation, servicing or repair	Ineligible	94381	✗	✗	✗	✗	CPP (8)	
Fireproofing - structures	Ineligible	94404	✗	✗	✗	✗	CPP (8)	
Fishing Tackle Dealers and Wholesale	BOP / CPP	59526/ 12362	✓	✓	✓	✓	BOP / CPP (1)	No guns, no outfitters, no rental of boats.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Floor Covering Installation - not ceramic tile or stone	CPP/SKP	94569	✓	✓	✓	✓	CPP (8)	Ceramic tile or stone installation should be separately classified and rated as Tile, Stone, Marble, Mosaic or Terrazzo Interior - 99746.
Floor Covering Stores, Distributors and Wholesale	BOP / CPP	50351/ 12797	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% Oriental or Persian rugs, less than 25% carpet sales, less than 25% installation. No wholesale. Also see Carpet Stores.
Floor Waxing	Ineligible	94590	✗	✗	✗	✗	CPP (8)	
Florists	BOP / CPP	59685/ 12841	✓	✓	✓	✓	BOP / CPP (1)	Including greenhouses. No wholesale.
Food Products Manufacturing	Ineligible	Various	✗	✗	✗	✗	No	
Formal Wear and Costumes - Rented to Others	CPP	12927	✓	✓	✓	✓	CPP (1)	
Frozen Food Distributors	CPP	13049	✓	✓	✓	✓	CPP (1)	Refrigerated trucks not eligible for Commercial Auto
Fruit or Vegetable Dealers and Distributors	CPP	13111	✓	✓	✓	✓	CPP (1)	Refrigerated trucks not eligible for Commercial Auto
Fuel Dealers or Distributors - Coal or Wood	Ineligible	13201	✗	✗	✗	✗	No	
Fuel Oil or Kerosene Dealers	Ineligible	13204	✗	✗	✗	✗	No	
Fuel Oil or Kerosene Distributors	Ineligible	13205	✗	✗	✗	✗	No	
Funeral Homes or Chapels	Ineligible	71865/ 43889	✗	✗	✗	✗	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Furniture Manufacturing or Assembling - Infants	Ineligible	53731	✘	✘	✘	✘	No	
Furniture Manufacturing or Assembling - Other than Wood	Ineligible	53732	✘	✘	✘	✘	No	
Furniture Manufacturing or Assembling - Wood	Ineligible	53733	✘	✘	✘	✘	No	
Furniture or Fixtures Installation in offices or stores Portable metal or wood	CPP	95124 (N/A in NY)	✔	✔	✔	✔	CPP (8)	Any sales class under a furniture store code Ineligible: Woodwork stripping or refinishing
Furniture or Woodwork Stripping, Refinishing or Repairing - Shop Only	Ineligible	53734	✘	✘	✘	✘	No	
Furniture Stores	Ineligible	13357	✘	✘	✘	✘	CPP (2)	
Garbage, Ash or Refuse Collecting	Ineligible	95233	✘	✘	✘	✘	No	
Gas Companies	Ineligible	95305	✘	✘	✘	✘	No	
Gas Companies - natural gas - local distribution	Ineligible	95306	✘	✘	✘	✘	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Gas Mains or Connections Construction	Ineligible	95310	✘	✘	✘	✘	No	
Gasoline or Oil Supply Station - Retail - Lessors Risk Only	Ineligible	44009	✘	✘	✘	✘	No	
Gasoline Stations	Ineligible	13453-5	✘	✘	✘	✘	No	
Geophysical Exploration - other	Ineligible	95357	✘	✘	✘	✘	No	
Geophysical Exploration - seismic method	Ineligible	95358	✘	✘	✘	✘	No	
Gift Shops Incl. Wholesale	BOP / CPP	59994/ 13506	✔	✔	✔	✔	BOP / CPP (1)	
Glass and Mirror Dealers	BOP / CPP	57155/ 13590	✔	✔	✔	✔	BOP / CPP (1)	No automobile glass. Less than 25% installation. No wholesale.
Glass Dealers and Glaziers	CPP	13590	✔	✔	✔	✔	CPP (1)	
Golf Courses - Miniature	Ineligible	44069	✘	✘	✘	✘	No	
Golf Courses - Municipal or Public - Not Golf or Country Clubs	Ineligible	44070	✘	✘	✘	✘	No	
Golf Driving Ranges	Ineligible	44071	✘	✘	✘	✘	No	
Golf Equipment, Supplies and Wholesale	BOP / CPP	59526/ 18205	✔	✔	✔	✔	BOP / CPP (1)	No driving ranges, less than 25% repair or custom club making. No cart rental.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Golf Mobiles - Loaned or Rented to Others	Ineligible	44072	✗	✗	✗	✗	No	
Governmental Municipalities or Counties	Ineligible	44100-13	✗	✗	✗	✗	CPP (2)	
Grading of Land	Ineligible	95410	✗	✗	✗	✗	CPP (8)	
Grain Elevator Operations	Ineligible	95455	✗	✗	✗	✗	No	
Greenhouse Erection	CPP	95487 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Avoid large wholesale greenhouse construction. Solar energy classed under 99080
Grocery Stores NOC (No Gasoline)	BOP / CPP	12797/ 13673	✓	✓	✓	✓	BOP / CPP (1)	Up to 5,000 sq. and \$500,000 in sales.
Guniting or Shot-crete	Ineligible	95505	✗	✗	✗	✗	No	
Gunsmiths	Ineligible	95620	✗	✗	✗	✗	No	
Halls - other than not for profit	Ineligible	44276	✗	✗	✗	✗	CPP (4)	
Handyperson	CPP	95625 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Does not apply to risks that do roofing work, other than incidental patching performed while on the premises in connection with other non-roofing work being performed at the same premises.
Hardware and Tool Distributors	CPP	13715	✓	✓	✓	✓	CPP (1)	
Hardware Stores	BOP / CPP	52512/ 13716	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% rental; no firearms.
Hazardous Material Contractors	Ineligible	95630	✗	✗	✗	✗	No	



## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Health Care Facilities - Convalescent or Nursing Homes	Ineligible	44422	✘	✘	✘	✘	No	
Health Food Stores and Wholesale	BOP / CPP	54127/ 12361	✔	✔	✔	✔	BOP / CPP (1)	No products sold under insured's own label, no mixing or blending - or exclude Products
Health or Exercise clubs or Facilities - Commercially Operated	Ineligible	44311	✘	✘	✘	✘	No	
Health or Natural Food Stores	BOP / CPP	54127/ 13720	✔	✔	✔	✔	BOP / CPP (1)	No products sold under insured's own label, no mixing or blending.
Hearing Aid Service	BOP / CPP	59974/ 13759	✔	✔	✔	✔	BOP / CPP (1)	Professional Liability Coverage is available. No wholesale.
Heating or Combined Heating and Air Conditioning Equipment Dealers or Distributors Only	Ineligible	13930	✘	✘	✘	✘	CPP (2)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair - no liquefied petroleum gas (LPG) equipment sales or work	CPP/SKP	95647	✓	✓	✓	✓	CPP (8)	Ineligible: Rigging (placement of roof top units with cranes) Asbestos abatement/handling Commercial, institutional, or industrial boiler work High pressure steam boiler work LPG, butane or propane gas work
Heating or Combined w/AC install/service/repair	CPP/SKP	95648 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Ineligible: Risked engaged in the sales and installation, servicing or repair of heating or combined heating and air conditioning systems or equipment if none of such systems or equipment uses LPG as an energy source. Pressure boilers Any use of cranes by the insured or by others on their behalf without proper risk transfer
Hobby Shops, Crafts, Artists Supply stores and Wholesale	BOP / CPP	59995/ 14101	✓	✓	✓	✓	BOP / CPP (1)	Less than 15% baseball cards.
Home Furnishings Incl. Wholesale	BOP / CPP	57224/ 12362	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation.
Home Improvement Centers Incl. Wholesale	BOP / CPP	10257/ 14279	✓	✓	✓	✓	BOP / CPP (1)	No Lumberyards. Less than 15% lumber sales, no installation.
Hosiery and Wholesale	BOP / CPP	56313/ 12362	✓	✓	✓	✓	BOP / CPP (1)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Hotels and Motels-Less than 4 Stories - Lessors Risk Only	Ineligible	45192	✘	✘	✘	✘	No	
Hotels and Motels-More than 4 Stories - Lessors Risk Only	Ineligible	45193	✘	✘	✘	✘	No	
Hotels and Motels-With Pool or Beaches - Less than 4 Stories	Ineligible	45190	✘	✘	✘	✘	No	
Hotels and Motels-With Pool or Beaches - More than 4 Stories	Ineligible	45191	✘	✘	✘	✘	No	
House Furnishings Installation	CPP/SKP	96053	✓	✓	✓	✓	CPP (8)	Ineligible: Furniture/household moving Alarm installation Furniture repair use 53734 Appliance installation
Hunting Preserves	Ineligible	45225	✘	✘	✘	✘	No	
Ice Cream Shops (No Cooking)	BOP / CPP	54516/ 14101	✓	✓	✓	✓	BOP / CPP (1)	
Ice Dealers and Distributors	BOP / CPP	54516/ 14405	✓	✓	✓	✓	BOP / CPP (1)	Refrigerated trucks not eligible for Commercial Auto
Importers	Ineligible	55210	✘	✘	✘	✘	CPP (2)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Inspection and Appraisal Companies - Inspecting for Insurance Valuation	BOP / CPP	65121/ 96317	✓	✓	✓	✓	BOP / CPP (1)	Professional Liability required, not offered by AE.
Instrument Manufacturing - Analytical, Calibrating, Measuring, Testing or Recording	Ineligible	55647	✗	✗	✗	✗	No	
Instrument Manufacturing - Control	Ineligible	55648	✗	✗	✗	✗	No	
Instrument Manufacturing, NOC	Ineligible	55649	✗	✗	✗	✗	No	
Insulation Material Mfg.	Ineligible	55715 thru 18	✗	✗	✗	✗	No	
Insulation Work - mineral	Ineligible	96410	✗	✗	✗	✗	CPP (8)	
Insulation Work - organic or plastic in solid state	Ineligible	96409	✗	✗	✗	✗	CPP (8)	
Insulation Work - plastic	Ineligible	96408	✗	✗	✗	✗	CPP (8)	
Insurance Agents	BOP / CPP	65121/ 45334	✓	✓	✓	✓	BOP / CPP (1)	Professional Liability required, not offered by AE. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Interior Decorators	CPP/SKP	96611	✓	✓	✓	✓	CPP (8)	Class does not contemplate any construction, installation, or repair work.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Internet Auctions	Ineligible	16751	✘	✘	✘	✘	CPP (2)	
Internet Retailers	Ineligible	16750	✘	✘	✘	✘	CPP (2)	
Internet Service Providers	Ineligible	47610	✘	✘	✘	✘	CPP (2)	
Irrigation or Drainage System Construction	Ineligible	96702	✘	✘	✘	✘	No	
Irrigation Works Operations	Ineligible	96703	✘	✘	✘	✘	No	
Janitorial Services	Ineligible	96816	✘	✘	✘	✘	No	
Janitorial Supplies, Distributors and Wholesale	BOP / CPP	50651/ 14527	✔	✔	✔	✔	BOP / CPP (1)	No products sold under insured's own label, no mixing or blending, less than 15% rentals.
Jetty or Breakwater Construction	Ineligible	96872	✘	✘	✘	✘	No	
Jewelry Manufacturing	Ineligible	55802	✘	✘	✘	✘	No	
Jewelry Stores or Distributors	Ineligible	14655	✘	✘	✘	✘	CPP (2)	
Junk Dealers	Ineligible	45380	✘	✘	✘	✘	No	
Kennels - Breeding, Boarding or Sales	Ineligible	45450	✘	✘	✘	✘	No	
Kitchen Accessories Incl. Wholesale	BOP / CPP	50081/ 12362	✔	✔	✔	✔	BOP / CPP (1)	Less than 25% installation; no major appliance sales.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Labor Union Offices	Ineligible	65007	✘	✘	✘	✘	CPP (2)	
Ladies Accessories Incl. Wholesale	BOP / CPP	56319/ 12362	✔	✔	✔	✔	BOP / CPP (1)	
Lamps and Lampshades Incl. Wholesale	BOP / CPP	57224/ 12362	✔	✔	✔	✔	BOP / CPP (1)	
Land Occupied by Persons Other Than the Insured for Business Purposes - Lessors Risk Only	Ineligible	45539	✘	✘	✘	✘	No	
Landscape Gardening	CPP/SKP	97047	✔	✔	✔	✔	CPP (8)	Lawn sprinkler installation class under residential plumbing class 98483, for lawn care services use 97050 Ineligible: No excavation Tree care (arbor services) Snowplowing
Laundries/Dry Cleaning - Self Service	Ineligible	14731	✘	✘	✘	✘	CPP (2)	
Laundry and Dry Cleaning or Dyeing Receiving Stations	BOP / CPP	71811/14732	✔	✔	✔	✔	BOP / CPP (2)	No 24 hour operations. Must be attended.
Laundry and Dry Cleaning Stores	CPP	14733	✔	✔	✔	✔	CPP (2)	No 24 hour operations. Must be attended.
Laundry Rental Service	CPP	14734	✔	✔	✔	✔	CPP (1)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Lawn and Garden Supplies Incl. Wholesale	BOP / CPP	59698/ 15063	✓	✓	✓	✓	BOP / CPP (1)	No rental, no repairs, less than 10% lawnmower or snow blower sales. No sale of fertilizer, pesticides or seed under insured's own label.
Lawn Care Services	CPP	97050 (N/A in NY)	✓	✓	✓	✓	CPP (8)	For landscape gardening use 97047 Lawn sprinkler installation class under residential plumbing class 98483 Ineligible: Excavation Tree care (arbor services) Snowplowing
Leather Goods Repair, Store Incl. Wholesale	BOP / CPP	56992/ 18437	✓	✓	✓	✓	BOP / CPP (1)	
Libraries	CPP	66309	✓	✓	✓	✓	CPP (1)	Not municipal.
Lighting Fixtures and Wholesale	BOP / CPP	57224/ 12362	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation, products must be U.L. listed.
Linens - Household and Wholesale	BOP / CPP	18434/ 12362	✓	✓	✓	✓	BOP / CPP (1)	
Linoleum Dealers	BOP / CPP	57134/ 12797	✓	✓	✓	✓	BOP / CPP (1)	
Liquor and Wine Stores	BOP / CPP	59215/ 10145	✓	✓	✓	✓	BOP / CPP (2)	Liquor Liability required.
Lithographers Including Supplies	BOP / CPP	71855/ 14101	✓	✓	✓	✓	BOP / CPP (1)	
Locksmiths	BOP / CPP	52512/ 14913	✓	✓	✓	✓	BOP / CPP (1)	No alarm installation or repair.
Logging and Lumbering	CPP	97111 (N/A in NY)	✓	✓	✗	✓	CPP (8)	Ineligible: Coverage for property damage due to fire or property damage, however caused, to any vehicle while being loaded or unloaded. Use Exclusion Logging And Lumber Operations Endorsement CG 22 54. Saw or planing and mill operations Applicants responsible for preventing trespassing and vandalism
Luggage Stores and Wholesale	BOP / CPP	59999/ 12362	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% repair.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Lumberyards	Ineligible	45819	✘	✘	✘	✘	No	
Machine Shop, NOC	CPP	97220	✔	✔	✔	✔	CPP (8)	No Products.
Machinery or Equipment - farm - installation, servicing, repair or erection	Ineligible	97221	✘	✘	✘	✘	No	
Machinery or Equipment - industrial - installation, servicing or repair	Ineligible	97222	✘	✘	✘	✘	No	
Machinery or Equipment - installation, servicing or repair	Ineligible	97223	✘	✘	✘	✘	No	
Machinery or Equipment Dealers	Ineligible	15060 thru 3	✘	✘	✘	✘	No	
Mail Box or Packaging Stores	CPP	15070	✔	✔	✔	✔	CPP (1)	
Mail Order House	BOP / CPP	59999/ 45900	✔	✔	✔	✔	BOP / CPP (1)	No tools, no sporting goods, no adult books or magazines, no drugs
Mailing and Addressing Companies	Ineligible	45937	✘	✘	✘	✘	CPP (2)	
Manufacturers Representatives	Ineligible	45993	✘	✘	✘	✘	CPP (2)	



## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Marine Appraisers or Surveyors	Ineligible	97308	✘	✘	✘	✘	CPP (8)	
Market Research Firms	Ineligible	47366	✘	✘	✘	✘	CPP (2)	
Markets - Open Air or Not Open Air	Ineligible	15119	✘	✘	✘	✘	No	
Masonry	CPP/SKP	97447	✓	✓	✓	✓	CPP (8)	Use Concrete class 91560 for poured concrete
Maternity Shops and Wholesale	BOP / CPP	56319/ 11126	✓	✓	✓	✓	BOP / CPP (1)	
Mausoleums	CPP	46004	✓	✓	✓	✓	CPP (2)	
Meat, Fish or Poultry or Seafood Stores Incl. Wholesale	BOP / CPP	54216/ 13049	✓	✓	✘	✓	BOP / CPP (1)	No cooking. Refrigerated trucks not eligible for Commercial Auto.
Medical Billing Services	BOP / CPP	65121/ 66561	✓	✓	✓	✓	BOP / CPP (1)	Provides billing services to medical and professional offices on a contract basis. Collection agencies/operations are not eligible. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Medical Offices - Not Dental, Medical or X-Ray Labs, Opticians or Veterinarians	BOP / CPP	65121/ 66561	✓	✓	✓	✓	BOP / CPP (1)	Medical offices where the operations on premises do not include: Ambulance services, short or long term rehabilitation, on Call Office Centers or other offices that are staffed on a twenty four hour basis, Inpatient/Outpatient Surgical Procedures, Physical Therapy services, ambulatory Centers, Emergency/Urgent Care, holistic health Centers. Professional Liability available for Hearing Aid and Opticians. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Medical or X-Ray Labs	BOP / CPP	71444/ 66561	✓	✓	✓	✓	BOP / CPP (1)	Professional Liability required, not offered by AE. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Medical, Hospital and Surgical Equipment and Supplies - Rented to Others	Ineligible	15300	✗	✗	✗	✗	CPP (2)	
Medical, Hospital and Surgical Supplies - Stores	Ineligible	15314	✗	✗	✗	✗	CPP (2)	
Metal Dealers or Distributors - All	Ineligible	15404 & 15405	✗	✗	✗	✗	No	
Metal Erection - ineligible classes	Ineligible	various	✗	✗	✗	✗	No	Ineligible Codes: 97651, 97652, 97653, 97654, 97655
Metal Erection Decorative or artistic	Ineligible	97650 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Ineligible: If window guards are sold, repaired, or installed
Metal Goods Manufacturing - Stamping - Not Signs	Ineligible	56912	✗	✗	✗	✗	No	
Metal Goods Manufacturing, NOC	Ineligible	56911	✗	✗	✗	✗	No	
Metal Heat Processing	Ineligible	56913	✗	✗	✗	✗	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Metal Works - Shop - Decorative or Artistic	Ineligible	59914	✘	✘	✘	✘	No	
Metal Works - Shop - Structural - Load Bearing	Ineligible	59915	✘	✘	✘	✘	No	
Metal Works - Shop - Structural - Not Load Bearing	Ineligible	59916	✘	✘	✘	✘	No	
Microfilming Service, Equipment and Supplies	BOP / CPP	71888/ 11222	✔	✔	✔	✔	BOP / CPP (1)	
Milk Depots or Dealers	Ineligible	57001	✘	✘	✘	✘	No	
Milk Processing	Ineligible	57002	✘	✘	✘	✘	No	
Mining	Ineligible	98002	✘	✘	✘	✘	No	
Mining - surface	Ineligible	98003	✘	✘	✘	✘	No	
Miscellaneous Office	BOP / CPP	65121/ 61224	✔	✔	✔	✔	BOP / CPP (1)	Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Mobile Home Parks or Courts	Ineligible	46202	✘	✘	✘	✘	No	
Mobile Home Sales Agencies	Ineligible	15488	✘	✘	✘	✘	No	
Model Homes	Ineligible	46362	✘	✘	✘	✘	No	
Mortgage Brokers	BOP / CPP	65121/ 61224	✔	✔	✔	✔	BOP / CPP (1)	Office exposure only. Professional Liability required not offered by AE. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Motion Pictures - Ineligible classes	Ineligible	various	✘	✘	✘	✘	No	Ineligible Codes: 98090, 98091, 98092
Museums - Not-For-Profit only	Ineligible	46427	✘	✘	✘	✘	CPP (2)	
Museums - Other than Not-For-Profit	Ineligible	46426	✘	✘	✘	✘	CPP (2)	
Music Stores - Pre-Recorded	CPP	16676	✔	✔	✔	✔	CPP (1)	
Musical Instrument Manufacturing	Ineligible	57257	✘	✘	✘	✘	No	
Musical Instrument Stores, Repair and Wholesale	BOP / CPP	57334/ 15538	✔	✔	✔	✔	BOP / CPP (1)	Including lessons, rentals. Less than 25% repairs.
Nail Salons	Ineligible	71952/ 15600	✘	✘	✘	✘	BOP / CPP (2)	
Net Manufacturing, NOC	Ineligible	57410	✘	✘	✘	✘	No	
Newspaper or Magazine Distributor	CPP	15607	✔	✔	✔	✔	CPP (1)	
Newsstands	BOP / CPP	59935/ 15608	✔	✔	✔	✔	BOP / CPP (1)	
Night Clubs, Cabarets and Comedy Clubs	Ineligible	15656	✘	✘	✘	✘	No	
Nurseries and Wholesale	BOP / CPP	15063/ 15699	✔	✔	✔	✔	BOP / CPP (1)	No mixing or blending of herbicides or pesticides. No mixing of fertilizer for sale; no landscaping.
Office Buildings - Lessor's Risk Only	CPP	61217	✔	✔	✔	✔	CPP (7)	Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Office Furniture, Equipment Incl. Wholesale	BOP / CPP	50925/ 18437	✓	✓	✓	✓	BOP / CPP (1)	See also Furniture and Fixtures. Less than 25% repair, less than 10% used, no refinishing; less than 25% rental, less than 25% installation. No wholesale.
Office Machines and Equipment	BOP / CPP	50691/ 18437	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation, less than 25% rental, Class 3.
Office Machines Manufacturing	Ineligible	57572	✗	✗	✗	✗	No	
Office Machines or Appliances - installation, inspection, adjustment or repair	CPP/SKP	98111	✓	✓	✓	✓	CPP (8)	Ineligible: Manufacturing or process control work Hospitals or emergency facilities Fire or burglar monitoring Computer consulting work
Office Supplies	BOP / CPP	59999/ 18335	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation. No wholesale.
Oil or Gas - Ineligible Codes	Ineligible	various	✗	✗	✗	✗	No	Ineligible Codes: 98150 thru 98164
Optical Goods Stores, Service and Repair	BOP / CPP	59954/ 15839	✓	✓	✓	✓	BOP / CPP (1)	
Opticians	BOP / CPP	65121/ 66561	✓	✓	✓	✓	BOP / CPP (1)	Professional Liability Coverage is available as an option.
Orchards and Vineyards - operation by contractors	Ineligible	98257	✗	✗	✗	✗	No	
Paint, Wallpaper, Wall Covering Stores Incl. Wholesale	BOP / CPP	52322/ 15991	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation.
Painting - exterior - buildings or structures - exceeding three stories in height	Ineligible	98303	✗	✗	✗	✗	CPP (8)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Painting - exterior - buildings or structures - three stories or less in height	CPP/SKP	98304	✓	✓	✓	✓	CPP (8)	Ineligible: Bridge work Traffic and road marking Sand blasting or burn operations Rental of scaffolding to others Lead paint abatement
Painting - interior - buildings or structures	CPP/SKP	98305	✓	✓	✓	✓	CPP (8)	Ineligible: Rental of scaffolding to others Lead paint abatement
Painting - oil or gasoline tanks	Ineligible	98306	✗	✗	✗	✗	No	
Painting - ship hulls	Ineligible	98307	✗	✗	✗	✗	No	
Painting - steel structures or bridges	Ineligible	98309	✗	✗	✗	✗	No	
Painting Shop Only	CPP	98308 (N/A in NY)	✓	✓	✓	✓	CPP (8)	
Painting, Picture or Frame Stores	BOP / CPP	59999/ 15993	✓	✓	✓	✓	BOP / CPP (1)	
Paper Goods Manufacturing	Ineligible	57725	✗	✗	✗	✗	No	
Paper Products Distributors	BOP / CPP	59435/ 16005	✓	✓	✓	✓	BOP / CPP (1)	
Paperhanging	CPP/SKP	98344	✓	✓	✓	✓	CPP (8)	Ineligible: Rental of scaffolding to others Lead paint abatement
Parades	Ineligible	46590	✗	✗	✗	✗	No	
Parking - public - not open air	CPP	46603	✓	✓	✗	✓	CPP (7)	Parking eligible only if part of an insured risk with building coverage.
Parking - public - open air	CPP	46604	✓	✓	✗	✓	CPP (7)	Parking eligible only if part of an insured risk with building coverage.

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Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Parking - public - shopping centers - maintained by lessee (lessor's risk only)	Ineligible	46606	✘	✘	✘	✘	No	
Parking - public - shopping centers - maintained by the insured (lessor's risk only)	Ineligible	46607	✘	✘	✘	✘	No	
Parks and Playgrounds	Ineligible	46671	✘	✘	✘	✘	No	
Party Supplies (Paper) and Wholesale	BOP / CPP	59435/ 16005	✔	✔	✔	✔	BOP / CPP (1)	No rentals of chairs, tables, tents or other equipment.
Pattern Manufacturing - All	Ineligible	57808 thru 10	✘	✘	✘	✘	No	
Pest Control Services	Ineligible	43470	✘	✘	✘	✘	CPP (2)	
Pet Grooming Services	CPP	16402	✔	✔	✔	✔	BOP / CPP (1)	No kennels, no boarding, no breeding. Professional Liability is required not offered by AE. Commercial Auto: Mobile operations or animal transport are INELIGIBLE
Pet Stores and Wholesale	BOP / CPP	59997/ 16403	✔	✔	✔	✔	BOP / CPP (1)	Also see Aquariums and Supplies. No Kennels, less than 25% grooming, no boarding, no breeding.
Pet Supplies, Foods, and Wholesale	BOP / CPP	59997/ 16403	✔	✔	✔	✔	BOP / CPP (1)	Also see Aquariums and Supplies. No Pet Shops.

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Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Pharmacies	BOP / CPP	59116/ 12374	✓	✓	✓	✓	BOP / CPP (1)	Druggists Professional Liability Coverage is available. No rental of medical equipment. No cooking. No compounding of drugs. No products sold under the insured's lable. Also see Drug Stores. Do not offer HNOA Liability coverage or Symbols 1, 8 or 9 under commercial auto).
Photo Equipment , Supplies and Wholesale	BOP / CPP	59955/ 10309	✓	✓	✓	✓	BOP / CPP (1)	
Photo Finishing Laboratories	BOP / CPP	59955/ 57997	✓	✓	✓	✓	BOP / CPP (1)	No studio.
Photocopying	BOP / CPP	71837/ 11222	✓	✓	✓	✓	BOP / CPP (1)	No 24 hour operations.
Photographers	BOP / CPP	71899/ 16471	✓	✓	✓	✓	BOP / CPP (1)	Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Photographers (Including Studios)	BOP / CPP	71899/ 16471	✓	✓	✓	✓	BOP / CPP (1)	No aerial work.
Photographic Equipment Repair Shops	BOP / CPP	59995/ 91555	✓	✓	✓	✓	BOP / CPP (1)	
Piano Tuning	CPP	98405 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Picnic Grounds - Commercially Operated	Ineligible	46773	✗	✗	✗	✗	No	
Picture Frame Shops and Wholesale	BOP / CPP	59999/ 15993	✓	✓	✓	✓	BOP / CPP (1)	
Pile Driving - Ineligible classes	Ineligible	various	✗	✗	✗	✗	No	Ineligible Codes: 98413, 98414, 98415



## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Pipeline Construction - gas	Ineligible	98423	✘	✘	✘	✘	No	
Pipeline Construction - oil	Ineligible	98425	✘	✘	✘	✘	No	
Pipeline Construction - other	Ineligible	98424	✘	✘	✘	✘	No	
Pipeline Construction - slurry - nonflammable mixtures	Ineligible	98426	✘	✘	✘	✘	No	
Pipelines - operation - gas	Ineligible	98427	✘	✘	✘	✘	No	
Pipelines - operation - oil	Ineligible	98429	✘	✘	✘	✘	No	
Pipelines - operation - other	Ineligible	98428	✘	✘	✘	✘	No	
Pipelines - operation - slurry - nonflammable mixtures	Ineligible	98430	✘	✘	✘	✘	No	
Pizza Shops (Ovens Only)	BOP / CPP	09201/ 16900	✔	✔	✘	✔	BOP / CPP (3)	Risk must not have any cooking equipment other than ovens, stoves (no frying), microwaves or steam tables. Risk must not provide table service. No alcoholic beverages sold/served. Must comply with NFPA Code 96. Hired and Non-Owned Auto coverage is not available.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Pizza Shops (With Cooking & Deep Frying)	BOP / CPP	09211/ 16900	✓	✓	✗	✓	BOP / CPP (3)	Risk may have cooking equipment including grills, fryers, etc. Risk must not provide table service. No alcoholic beverages sold/served. Must comply with NFPA Code 96.
Plant Services	BOP / CPP	15063/ 49840	✓	✓	✓	✓	BOP / CPP (1)	Including rental and maintenance.
Plant Shops	BOP / CPP	15063/ 15699	✓	✓	✓	✓	BOP / CPP (1)	No wholesale.
Plant Shops - Wholesale	Ineligible	15699	✗	✗	✗	✗	CPP (2)	
Plaque shops and Wholesale	BOP / CPP	59996/ 18911	✓	✓	✓	✓	BOP / CPP (1)	Includes engraving.
Plastering or Stucco Work	CPP/SKP	98449	✓	✓	✓	✓	CPP (8)	Ineligible Exterior work over 3 stories EFIS and/or synthetic stucco
Plastic or Rubber Supply Goods Distributors	Ineligible	16501	✗	✗	✗	✗	CPP (2)	
Plumbing - residential or domestic	CPP/SKP	98483	✓	✓	✓	✓	CPP (8)	7 employees or less should be written in the SKP program. Must be licensed
Plumbing Commercial and industrial	CPP	98482 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Industrial work - Ineligible
Plumbing Fixtures Manufacturing	Ineligible	58095	✗	✗	✗	✗	No	
Plumbing Supplies and Fixtures Dealers and Distributors	CPP	16527	✓	✓	✓	✓	CPP (1)	
Plumbing Supply Store	BOP / CPP	59999/ 16527	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation and rental; less than 15% used parts. No wholesale.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Prefabricated Building Erection	Ineligible	98502	✘	✘	✘	✘	No	
Printers	BOP / CPP	71912/ 16588	✔	✔	✔	✔	BOP / CPP (1)	Professional Liability Coverage is available. No 24 hour operations.
Printers or Electrotypers Supplies Distributor	BOP / CPP	59999/ 16588	✔	✔	✔	✔	BOP / CPP (1)	
Printing Supplies	BOP / CPP	59999/ 10309	✔	✔	✔	✔	BOP / CPP (1)	
Produce Handling or Packing	Ineligible	16604	✘	✘	✘	✘	No	
Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as Offices	Ineligible	46882	✘	✘	✘	✘	CPP (2)	
Quarries	Ineligible	98555	✘	✘	✘	✘	No	
Race Tracks or Racing	Ineligible	46912	✘	✘	✘	✘	No	
Racquet Sports and Handball Facilities - Commercially Operated	Ineligible	16670	✘	✘	✘	✘	No	
Radio and TV Stores Incl. Wholesale	BOP / CPP	57326/ 12393	✔	✔	✔	✔	BOP / CPP (1)	Less than 25% rental and repair. No wholesale. Burglar alarm required

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Radio or TV Broadcasting Stations - Not-For-Profit only	Ineligible	98598	✘	✘	✘	✘	CPP (8)	
Radio or TV Broadcasting Stations - Other than Not-For-Profit	CPP	98597	✘	✘	✘	✘	CPP (8)	
Railroad - Ineligible classes	Ineligible	various	✘	✘	✘	✘	No	Ineligible Codes: 98621, 98622, 98623, 98624
Real Estate Agents	BOP / CPP	65121/47050	✔	✔	✔	✔	BOP / CPP (1)	Designated Premise endorsement must stay on the policy, and account must have professional liability coverage. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Real Estate Development Property	Ineligible	47051	✘	✘	✘	✘	No	
Real Estate Property Managed	Ineligible	47052	✘	✘	✘	✘	No	
Records, Tapes and CDS and Wholesale	BOP / CPP	57338/ 18437	✔	✔	✔	✔	BOP / CPP (1)	Excluding video tape rentals.
Recreational Vehicle Dealers	Ineligible	16694	✘	✘	✘	✘	No	
Recycling Collection Centers	Ineligible	47145	✘	✘	✘	✘	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Refrigeration Equipment Dealers and Distributors Only - Commercial	CPP	47146	✓	✓	✓	✓	CPP (1)	
Refrigeration Equipment Dealers NOC and Wholesale	BOP / CPP	59983/ 16705	✓	✓	✓	✓	CPP (1)	Household, less than 25% installation and commercial, less than 25% installation.
Refrigeration Systems or Equipment - dealers and distributors and installation, servicing or repair - commercial	CPP/SKP	98636	✓	✓	✓	✓	CPP (8)	
Religious Goods Stores and Wholesale	BOP / CPP	59999/ 18437	✓	✓	✓	✓	BOP / CPP (1)	
Remodelers	CPP	94444 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Ineligible: If expansion of original footprint of the structure is more than 25% - not eligible as a Remodeler If Roofing is > 15% of total payroll not eligible as a remodeler - classify as a roofer
Renovating - outside surfaces of buildings	Ineligible	98640	✗	✗	✗	✗	CPP (8)	
Rental Stores - All	Ineligible	16722	✗	✗	✗	✗	CPP (2)	
Restaurant or Bar Supplies and Wholesale	BOP / CPP	50813/ 12467	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% rental, no refurbishing or used appliances, less than 25% installation.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Restaurants Bring Your Own Alcohol with no sale of alcoholic beverages with table service	CPP	16905	✓	✓	✓	✓	CPP (3)	Must comply with NFPA Code 96. Must have 3 years in business. No 24 hour exposures. No seasonal exposures. Commercial Auto Must schedule owned vehicles under Symbol 7. Other symbols not available. No delivery, or off premise catering.
Restaurants Bring Your Own Alcohol with no sale of alcoholic beverages without table service with seating	CPP	16906	✓	✓	✓	✓	CPP (3)	Must comply with NFPA Code 96. Must have 3 years in business. No 24 hour exposures. No seasonal exposures. Commercial Auto Must schedule owned vehicles under Symbol 7. Other symbols not available. Delivery, or off premise catering.
Restaurants No sale of alcoholic beverage, table service	CPP	16900	✓	✓	✓	✓	CPP (3)	Must comply with NFPA Code 96. Must have 3 years in business. No 24 hour exposures. No seasonal exposures. Commercial Auto Must schedule owned vehicles under Symbol 7. Other symbols not available. No delivery, or off premise catering. No BYOB.
Restaurants with Liquor Sales Greater Than 30% With Dance Floor	Ineligible	16915	✗	✗	✗	✗	CPP (5)	Must comply with NFPA Code 96. TIPS program in place. Must have 3 years in business. No 24 hour exposures. No seasonal exposures, Delivery, or off premise catering. No Sushi restaurants. No BYOB. No night clubs; pyrotechnics; cabarets, comedy clubs; not open 24 hours; armed security, doorman/bouncer, or adult entertainment. No BYOB.
Restaurants with Liquor Sales Greater Than 30% With or Without Dance Floor	Ineligible	16916	✗	✗	✗	✗	CPP (5)	Must comply with NFPA Code 96. TIPS program in place. Must have 3 years in business. No 24 hour exposures. No seasonal exposures, Delivery, or off premise catering. No Sushi restaurants. No BYOB. No night clubs; pyrotechnics; cabarets, comedy clubs; not open 24 hours; armed security, doorman/bouncer, or adult entertainment. No BYOB.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Restaurants with Liquor Sales Less Than 30% Without Dance Floor	CPP	16910	✓	✓	✓	✓	CPP (4)	Must comply with NFPA Code 96. TIPS program in place. Must have 3 years in business. No 24 hour exposures. No seasonal exposures. Commercial Auto Must schedule owned vehicles under Symbol 7. Other symbols not available. No delivery, or off premise catering. No BYOB.
Restaurants with No Sale of Alcoholic Beverages without Table Service with Seating	CPP	16901	✓	✓	✓	✓	CPP (3)	Must comply with NFPA Code 96. Must have 3 years in business. No 24 hour exposures. No seasonal exposures. Commercial Auto Must schedule owned vehicles under Symbol 7. Other symbols not available. No delivery, or off premise catering. No Sushi restaurants. No BYOB.
Rigging - not ship or boat	Ineligible	98658	✗	✗	✗	✗	No	
Rigging - ship or boat	Ineligible	98659	✗	✗	✗	✗	No	
Roofing Commercial	Ineligible	98677	✗	✗	✗	✗	No	
Roofing Residential	Ineligible	98678	✗	✗	✗	✗	No	
Rubber Stamp Manufacturing or Assembling	Ineligible	58759	✗	✗	✗	✗	No	
Sail Making	Ineligible	58822	✗	✗	✗	✗	No	
Sales or Service Organizations	Ineligible	47367	✗	✗	✗	✗	CPP (2)	
Salvage Operations	Ineligible	98698	✗	✗	✗	✗	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Salvage Operations - removing, sorting, reconditioning and distributing of merchandise in damaged buildings and incidental operations away from such buildings	Ineligible	98699	✗	✗	✗	✗	No	
Sand or Gravel Digging	Ineligible	98710	✗	✗	✗	✗	No	
Sandblasting	Ineligible	98705	✗	✗	✗	✗	CPP (8)	
Sandwich Shops	BOP / CPP	09071/ 11288	✓	✓	✗	✓	BOP / CPP (1)	No delivery. No deep fat frying, no grilling or frying. No Hired Non Owned Auto.
Saunas and Baths - Public	Ineligible	47420	✗	✗	✗	✗	No	
Saw Mills or Planing Mills	Ineligible	58873	✗	✗	✗	✗	No	
School Supply Stores and Wholesale	BOP / CPP	59999/ 18437	✓	✓	✓	✓	BOP / CPP (1)	
Schools	Ineligible	67512	✗	✗	✗	✗	No	
Screen Printing-ALL	CPP	58408	✓	✓	✓	✓	BOP / CPP (1)	
Secondhand or Salvage Dealers and Distributors	Ineligible	16881	✗	✗	✗	✗	No	



## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Secretarial Service	BOP / CPP	65121/ 61224	✓	✓	✓	✓	BOP / CPP (1)	Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Security and Patrol Agencies	Ineligible	98751	✗	✗	✗	✗	No	
Septic Tank Systems - installation, servicing or repair	Ineligible	98806	✗	✗	✗	✗	CPP (8)	
Septic Tank Systems Cleaning	CPP	98805 (N/A in NY)	✓	✓	✓	✓	CPP (8)	
Sewage Disposal - Plant operations	Ineligible	98810	✗	✗	✗	✗	No	
Sewer Cleaning	Ineligible	98813	✗	✗	✗	✗	No	
Sewer Mains or Connections Construction	Ineligible	98820	✗	✗	✗	✗	No	
Sewing Machines and Accessories	BOP / CPP	57223/ 18437	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% rental, household only, less than 25% repair, no vacuum cleaner sales.
Sewing Machines and Accessories - Wholesale	CPP	58903	✓	✓	✓	✓	CPP (1)	
Sewing Supplies and Wholesale	BOP / CPP	57223/ 18437	✓	✓	✓	✓	BOP / CPP (1)	
Shaft Sinking	Ineligible	98871	✗	✗	✗	✗	No	
Sheet Metal Work - Shop Only	CPP	58922	✓	✓	✓	✓	CPP (1)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Sheet Metal Work Outside	CPP	98884 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Duct work in connection with the installation of air conditioning or heating systems by the insured shall be separately classified and rated under the appropriate "Air Conditioning or Heating installation, servicing or repair" classification
Shelters, Mission, Settlement or Halfway Houses - Not Church or Office Buildings	Ineligible	67017	✗	✗	✗	✗	No	
Ship Ceiling or Scaling	Ineligible	98914	✗	✗	✗	✗	No	
Ship Chandler Stores	CPP	18078	✓	✓	✓	✓	CPP (1)	
Ship Repair or Conversion	Ineligible	98949	✗	✗	✗	✗	No	
Shoe Repairing	BOP / CPP	71926/ 18109	✓	✓	✓	✓	BOP / CPP (1)	Shoe Stores separately rated
Shoe Stores and Wholesale	BOP / CPP	56613/ 18110	✓	✓	✓	✓	BOP / CPP (1)	Including Repair.
Shopping Centers - Buildings or Premises Not Occupied by the Insured - Lessors Risk Only	CPP	67635	✓	✓	✓	✓	CPP (7)	Strip Mall type only.

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Shopping Centers - Indoor Malls-Buildings or Premises Not Occupied by the Insured - Lessors Risk Only	CPP	67634	✓	✓	✓	✓	CPP (7)	
Siding Installation	CPP/SKP	98967	✓	✓	✓	✓	CPP (8)	Wood siding installation shall be separately classified and rated as Carpentry - 91340. Ineligible: Exterior work over 3 stories Roofing unless classed separately Exterior cleaning of building (power washing) unless classed separately Hazardous materials abatement
Sign Erection, Installation or Repair	CPP	98993 (N/A in NY)	✓	✓	✓	✓	CPP (8)	Use of cherry pickers or cranes to hang signs by or above highways - Ineligible
Sign Manufacturing - Electrical	Ineligible	59057	✗	✗	✗	✗	No	
Sign Manufacturing NOC	Ineligible	59058	✗	✗	✗	✗	No	
Sign Painting or Lettering Inside of buildings	CPP	99003 (N/A in NY)	✓	✓	✓	✓	CPP (8)	
Sign Painting or Lettering on Buildings or Structures	CPP	99004 (N/A in NY)	✓	✓	✓	✓	CPP (8)	
Skating Rink - ALL	Ineligible	48177 & 48178	✗	✗	✗	✗	No	
Snow and Ice Removal - contractor	Ineligible	99310	✗	✗	✗	✗	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Social Gatherings and Meetings - On Premises Not Owned or Operated by Insured	Ineligible	48558	✘	✘	✘	✘	CPP (2)	
Social Services - Consulting Services Only - Operated by a Private Sector	Ineligible	48600	✘	✘	✘	✘	CPP (2)	
Solar Energy Contractors	CPP	99080 (N/A in NY)	✔	✔	✔	✔	CPP (8)	The following shall be separately classified and rated: Insulation of buildings or dwelling Sales of solar heating/energy equipment
Solar Energy Farms	Ineligible	99081	✘	✘	✘	✘	No	
Solar Energy Systems - Existence Hazard only (lessor's risk only)	Ineligible	97502	✘	✘	✘	✘	No	
Solar Energy Systems - Existence Hazard only (owner-operated)	Ineligible	97501	✘	✘	✘	✘	No	
Souvenir Shops and Wholesale	BOP / CPP	59994/ 18911	✔	✔	✔	✔	BOP / CPP (1)	No outdoor cart vendors.
Spas or Personal Enhancement Facilities	Ineligible	18200	✘	✘	✘	✘	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Sporting Goods or Athletic Equipment Distributors	Ineligible	18205	✘	✘	✘	✘	CPP (2)	
Sporting Goods-Retail	BOP / CPP	59526/ 18206	✔	✔	✔	✔	BOP / CPP (1)	
Stables Boarding, livery or racing	CPP	99111 (N/A in NY)	✘	✘	✘	✘	No	The following shall be separately classified and rated: Sale of animals Riding stables or academies No animal transport
Stationery or Paper Products Stores	CPP	18335	✔	✔	✔	✔	CPP (1)	
Stationery Stores	BOP / CPP	59435/ 13506	✔	✔	✔	✔	BOP / CPP (1)	
Steam Heating or Steam Power Companies	Ineligible	99160	✘	✘	✘	✘	No	
Steam Mains or Connections Construction	Ineligible	99163	✘	✘	✘	✘	No	
Steam Pipe or Boiler Insulation	Ineligible	99165	✘	✘	✘	✘	No	
Stereo and Hi-Fi Equipment	BOP / CPP	57326/ 11160	✔	✔	✔	✔	BOP / CPP (1)	Less than 25% repair, leasing or rental.
Stereo and Hi-Fi Equipment (Service and Repair) and Wholesale	BOP / CPP	71921/ 99650	✔	✔	✔	✔	BOP / CPP (1)	Burglar Alarm required
Stevedoring - Ineligible Classes	Ineligible	99220	✘	✘	✘	✘	No	Ineligible Codes: 99220, 99221, 99222, 99223
Stone Cutting or Polishing	CPP	59482	✔	✔	✔	✔	CPP (1)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Stores - Food or Drink NOC	CPP	18438	✓	✓	✓	✓	CPP (2)	
Stores - No Food or Drink NOC	CPP	18437	✓	✓	✓	✓	CPP (1)	
Street Cleaning	CPP	99303 (N/A in NY)	✓	✓	✗	✓	CPP (8)	Snow removal - Ineligible
Street or Road Construction or Reconstruction	Ineligible	99315	✗	✗	✗	✗	CPP (8)	
Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping	Ineligible	99321	✗	✗	✗	✗	CPP (8)	
Subway Construction	Ineligible	99445	✗	✗	✗	✗	No	
Sun Tanning Salons	Ineligible	48808	✗	✗	✗	✗	CPP (2)	
Supermarkets	Ineligible	18501	✗	✗	✗	✗	CPP (2)	Up to maximum of 10,000 sq. ft.
Surveyors - land - not engaged in actual construction	Ineligible	99471	✗	✗	✗	✗	CPP (8)	
Swimming Pools	Ineligible	48925	✗	✗	✗	✗	No	
Swimming Pools - Commercial Operated	Ineligible	48924	✗	✗	✗	✗	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Swimming Pools - installation, servicing or repair - below ground	Ineligible	99507	✘	✘	✘	✘	CPP (8)	
Swimming Pools Installation or repair Above ground	CPP	99506 (N/A in NY)	✔	✔	✔	✔	CPP (8)	No below ground work other than preparing ground for pool
Swimming Pools Servicing	CPP	99505 (N/A in NY)	✔	✔	✔	✔	CPP (8)	
Tailor or Dressmaking Establishments - Custom	BOP / CPP	71961/ 18507	✔	✔	✔	✔	BOP / CPP (1)	
Tank Building or Manufacturing - Metal	Ineligible	59660 & 59661	✘	✘	✘	✘	No	
Tank Construction, Installation, Erection or Repair - metal - not pressurized	Ineligible	99570	✘	✘	✘	✘	No	
Tank Construction, Installation, Erection or Repair - metal - not pressurized - within buildings exclusively	Ineligible	99572	✘	✘	✘	✘	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Tank Construction, Installation, Erection or Repair - metal - pressurized	Ineligible	99571	✘	✘	✘	✘	No	
Tank Construction, Installation, Erection or Repair - metal - pressurized - within buildings exclusively	Ineligible	99573	✘	✘	✘	✘	No	
Tattoo Parlors	Ineligible	18570	✘	✘	✘	✘	CPP (2)	
Taxicab companies	Ineligible	68001	✘	✘	✘	✘	No	
Taxidermists	CPP	71976	✔	✔	✔	✔	CPP (1)	
Telecommunication Equipment Providers	Ineligible	18575	✘	✘	✘	✘	CPP (2)	
Telecommunication Service Providers	Ineligible	99600	✘	✘	✘	✘	CPP (2)	
Telegraph Companies	Ineligible	99614	✘	✘	✘	✘	No	
Telephone Answering Services	BOP / CPP	65121/ 61224	✔	✔	✔	✔	BOP / CPP (1)	See also Answering Services. No Telemarketing.
Telephone Stores Incl. Wholesale	BOP / CPP	59999/ 11160	✔	✔	✔	✔	BOP / CPP (1)	



## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Telephone, Telegraph or Cable Television Line Construction	Ineligible	99613	✘	✘	✘	✘	No	
Teleproduction Studios	Ineligible	99620	✘	✘	✘	✘	CPP (8)	
Television or Radio Installation or Repair	BOP / CPP	71921/ 99650	✔	✔	✔	✔	BOP / CPP (1)	No installation in automobiles.
Television or Radio Receiving Set Installation or Repair	Ineligible	99650	✘	✘	✘	✘	CPP (8)	
Tent or Canvas Goods - erection, removal or repair - away from shop	Ineligible	99709	✘	✘	✘	✘	No	
Tents or Canopies - Loaned or Rented to Others	Ineligible	49111	✘	✘	✘	✘	No	
Textile Products Manufacturing - Fabricated	Ineligible	59725	✘	✘	✘	✘	No	
Textile Spinning, Weaving or Knitting Mills	Ineligible	59726	✘	✘	✘	✘	No	
Theaters	Ineligible	49184	✘	✘	✘	✘	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Theatrical Companies - traveling	Ineligible	99718	✘	✘	✘	✘	No	
Ticket Agencies	CPP	68439	✔	✔	✔	✔	CPP (1)	
Tile (Ceramic) Dealers and Wholesale	BOP / CPP	59999/ 12797	✔	✔	✔	✔	BOP / CPP (1)	Less than 25% installation.
Tile Stores and Wholesale	BOP / CPP	59999/ 12805	✔	✔	✔	✔	BOP / CPP (1)	
Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction	CPP/SKP	99746	✔	✔	✔	✔	CPP (1)	Exterior construction work shall be separately classified and rated as Masonry 97447. Ineligible: New residential construction - Except for custom homes (no tract home developments)
Tire Dealers	Ineligible	18161	✘	✘	✘	✘	No	
Tobacco Products Stores or Distributors	Ineligible	18707 & 18708	✘	✘	✘	✘	No	
Tobacco Rehandling or Warehousing	Ineligible	99760	✘	✘	✘	✘	No	
Tobacconists	Ineligible	59906	✘	✘	✘	✘	No	
Tool Manufacturing Accessories- ALL	Ineligible	59781 thru 4	✘	✘	✘	✘	No	
Townhouses or Similar Associations (Association Risk Only)	CPP	68500	✔	✔	✔	✔	CPP (1)	2 units or more.
Toy Stores Or Distributors	Ineligible	18833 & 18834	✘	✘	✘	✘	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Toys or Games Manufacturing	Ineligible	59790	✘	✘	✘	✘	No	
Trailer Dealer	Ineligible	19795	✘	✘	✘	✘	No	
Trailer Rental	Ineligible	19796	✘	✘	✘	✘	No	
Travel Agencies	BOP / CPP	65121/ 49333	✓	✓	✓	✓	BOP / CPP (1)	No tours sponsored. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	Ineligible	99777	✘	✘	✘	✘	CPP (8)	
Trophy Stores and Dealers and Wholesale	BOP / CPP	59996/ 18911	✓	✓	✓	✓	BOP / CPP (1)	Including engraving.
Tropical Fish	BOP / CPP	59997/ 16403	✓	✓	✓	✓	BOP / CPP (1)	No dangerous fish. No wholesale.
Truckers	Ineligible	99793	✘	✘	✘	✘	CPP (8)	
Tunneling	Ineligible	99798	✘	✘	✘	✘	No	
Typing Service	BOP / CPP	65121/ 61224	✓	✓	✓	✓	BOP / CPP (1)	Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Underpinning Buildings or Structures	Ineligible	99803	✘	✘	✘	✘	No	
Uniforms (Including Supplies)	BOP / CPP	53983/ 11126	✓	✓	✓	✓	BOP / CPP (1)	Including rentals. No laundering or dry cleaning for others.
Upholstering	CPP	99826	✓	✓	✓	✓	CPP (1)	
Upholstering - shop only	CPP	99827	✓	✓	✓	✓	CPP (1)	

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Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Upholstery Fabrics	BOP / CPP	56311/ 12510	✓	✓	✓	✓	BOP / CPP (1)	Less than 10% upholstering, no contracting.
Vacant Buildings - factories	Ineligible	68604	✗	✗	✗	✗	No	
Vacant Buildings - Not Factories	Ineligible	68605	✗	✗	✗	✗	No	
Vacant Buildings - not factories - Not-For-Profit only	Ineligible	68607	✗	✗	✗	✗	No	
Vacant Buildings - not factories - Other than Not-For-Profit	Ineligible	68606	✗	✗	✗	✗	No	
Vacant Land	Ineligible	49451	✗	✗	✗	✗	No	Incidental exposure only.
Vacuum Cleaner Stores	BOP / CPP	57224/ 18437	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% rental, less than 25% repair.
Vacuum Cleaner Stores - Wholesale	BOP / CPP	57224/ 10040	✓	✓	✓	✓	BOP / CPP (1)	
Variety Store	BOP / CPP	53989/ 18911	✓	✓	✓	✓	BOP / CPP (1)	
Variety Stores - Other Than Not For Profit	CPP	18911	✓	✓	✓	✓	CPP (1)	
Vending Machine Operations - Confection, Food, Beverage, or Ice	CPP	49617	✓	✓	✗	✓	CPP (1)	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Vending Machine Operations - Tobacco Products	Ineligible	49618	✘	✘	✘	✘	No	
Vending Machine Operations, NOC	CPP	49619	✓	✓	✘	✓	CPP (1)	
Venetian Blind and Wholesale	BOP / CPP	53989/ 18437	✓	✓	✓	✓	BOP / CPP (1)	
Venetian Blinds Manufacturing or Assembling	CPP	59917	✓	✓	✓	✓	CPP (1)	
Vertical Blinds	BOP / CPP	53989/ 18437	✓	✓	✓	✓	BOP / CPP (1)	Including installation.
Veterinarians - or Veterinary Hospitals	BOP / CPP	65198/ 99851	✓	✓	✓	✓	BOP / CPP (1)	Professional Liability Coverage is available for BOP only. No Kennels, no breeding, no surgery on valuable race or show horses or other prize animals, minor surgical procedures only. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Video Recorders, Players and Wholesale	BOP / CPP	57338/ 18920	✓	✓	✓	✓	BOP / CPP (1)	Including service and repair.
Video Stores and Wholesale	BOP / CPP	57338/ 18920	✓	✓	✓	✓	BOP / CPP (1)	No adult Video Stores. No 24 hour stores.
Vitamin, Food Supplements, and Wholesale	BOP / CPP	59999/ 13720	✓	✓	✓	✓	BOP / CPP (1)	
Wallpaper and Wall Coverings	BOP / CPP	75691/ 15991	✓	✓	✓	✓	BOP / CPP (1)	Less than 25% installation.

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Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Warehouses - occupied by multiple interests (lessor's risk only)	Ineligible	68702	✘	✘	✘	✘	No	
Warehouses - occupied by single interest (lessor's risk only)	Ineligible	68703	✘	✘	✘	✘	No	
Warehouses - private - Not-For-Profit only	Ineligible	68707	✘	✘	✘	✘	No	
Warehouses - private - Other than Not-For-Profit	Ineligible	68706	✘	✘	✘	✘	No	
Warehouses	Ineligible	99938	✘	✘	✘	✘	No	
Washing Machines and Dryers - Dealers	BOP / CPP	57224/ 10040	✔	✔	✔	✔	BOP / CPP (1)	Household type only. Less than 25% installation or repair.
Watch Dealers (Including Service and Repair)	BOP / CPP	18434/ 14655	✔	✔	✔	✔	BOP / CPP (1)	
Water Companies	Ineligible	99943	✘	✘	✘	✘	No	
Water Companies (Bottled and Bulk) - Retail or Wholesale	Ineligible	59927	✘	✘	✘	✘	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Water Filtration and Purification	CPP	74111	✓	✓	✓	✓	CPP (1)	Household only. Less than 15% chemical sales.
Water Mains or Connections Construction	Ineligible	99946	✗	✗	✗	✗	No	
Water Softening and Conditioning Equipment (Including Service and Supplies)	BOP / CPP	74111/ 99948	✓	✓	✓	✓	BOP / CPP (1)	
Water Softening Equipment - Rented to Others	Ineligible	19051	✗	✗	✗	✗	CPP (2)	
Water Softening Equipment Installation, service or repair	CPP	99948 (N/A in NY)	✓	✓	✓	✓	CPP (8)	The following shall be separately classified and rated: Sales of water softening chemicals Sales of Water Softening Equipment which is not to be used in connection with the insured's installation, service or repair operations, as Plumbing Supplies and Fixtures Dealers and Distributors
Waterproofing	Ineligible	99955	✗	✗	✗	✗	CPP (8)	
Waterproofing - by pressure apparatus	Ineligible	99952	✗	✗	✗	✗	CPP (8)	
Waterproofing - by trowel - exterior	Ineligible	99953	✗	✗	✗	✗	CPP (8)	
Waterproofing - by trowel - interior or insulation work	Ineligible	99954	✗	✗	✗	✗	CPP (8)	

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Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Web Site Designers	Ineligible	96930	✘	✘	✘	✘	CPP (8)	
Weighers, Samplers or Inspectors of Merchandise - on vessels or docks or at railway stations or warehouses	Ineligible	99963	✘	✘	✘	✘	No	
Welding or Cutting	CPP	99969 (N/A in NY)	✔	✔	✔	✔	CPP (8)	Ineligible: Work in connection with demolition jobs Work in connection with the erection of iron or steel frame structures or bridges If welding is done for the auto industry including trailer hitches
Wicker, Rattan, Willow or Twisted Fiber Products Manufacturing	Ineligible	59947	✘	✘	✘	✘	No	
Wigs and Hairpieces	BOP / CPP	59993/ 59955	✔	✔	✔	✔	BOP / CPP (1)	No hair implants.
Wind Farms - off shore	Ineligible	99083	✘	✘	✘	✘	No	
Wind Farms - on-shore	Ineligible	99082	✘	✘	✘	✘	No	
Wind Tubines - Existence Hazard only (owner-operated)	Ineligible	97503	✘	✘	✘	✘	No	



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Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Wind Turbine Contractors - Installation, Service or Repair - off-shore	Ineligible	99085	✘	✘	✘	✘	No	
Wind Turbine Contractors - Installation, Service or Repair - on-shore	Ineligible	99084	✘	✘	✘	✘	No	
Wind Turbines - Existence Hazard only (lessor's risk only)	Ineligible	97504	✘	✘	✘	✘	No	
Window Cleaning	CPP	99975 (N/A in NY)	✔	✔	✔	✔	CPP (8)	Exterior - No more than 3 stories
Window Decorating	CPP	49840	✔	✔	✔	✔	CPP (1)	
Window Shades and Blinds	BOP / CPP	57224/ 18437	✔	✔	✔	✔	BOP / CPP (1)	Less than 25% Commercial; less than 25% installation. Class 1.
Wire Cloth Manufacturing	Ineligible	59970	✘	✘	✘	✘	No	
Wire Drawing	Ineligible	59973	✘	✘	✘	✘	No	
Wire Goods Manufacturing, NOC	Ineligible	59975	✘	✘	✘	✘	No	
Wood Products Manufacturing, NOC	Ineligible	59985	✘	✘	✘	✘	No	

## CLASS & COVERAGE GUIDE

Description	Company Program	Class Code(s)	General Liability	Property	Commercial Auto	Umbrella	LRO Eligibility & Requirement Code	Comments
Wood Turned Products Manufacturing, NOC	Ineligible	59986	✘	✘	✘	✘	No	
Word Processing Equipment & Supplies	BOP / CPP	74111/ 91555	✔	✔	✔	✔	BOP / CPP (1)	Less than 25% rental.
Word Processing Services	BOP / CPP	65198/ 61224	✔	✔	✔	✔	BOP / CPP (1)	No Telemarketing. Commercial Auto Do not offer HNOA (Symbols 8 & 9) unless there is a scheduled auto registered in the name of the insured on the policy.
Wrecking - buildings or structures	Ineligible	99986	✘	✘	✘	✘	No	
Wrecking - dismantling of prefabricated dwellings not exceeding three stories for rerection	Ineligible	99987	✘	✘	✘	✘	No	
Wrecking - marine	Ineligible	99988	✘	✘	✘	✘	No	
Yarn	BOP / CPP	56311/ 12510	✔	✔	✔	✔	BOP / CPP (1)	
YMCA, YWCA or Similar Institution	Ineligible	49870	✘	✘	✘	✘	No	
Yogurt Stores	BOP / CPP	09171/ 14401	✔	✔	✔	✔	BOP / CPP (1)	No cooking.
Youth Recreation Program	Ineligible	49890 & 49891	✘	✘	✘	✘	No	
Zoos or Aquarium	Ineligible	49902 & 49903	✘	✘	✘	✘	No	