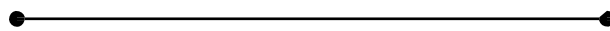




Earning Your Business Every Day

Marketing Guide



All States



Merchants Insurance Group is pleased to provide you with our Marketing Guide. Merchants offers a broad portfolio of commercial property and casualty insurance products. This guide provides an overview of our position on many classes of business, and will help you determine our overall underwriting approach for the classes listed.

Please contact your Territory Manager to determine if there are any state specific guidelines not contemplated in this guide. You also need to review the product eligibility guidelines and your agency binding authority. These documents are located on the Merchants Web Site: www.merchantsgroup.com/

Our risk desirability is shown in this guide by using the following symbols:

- indicates this is a class or line of business that we prefer to write, subject to loss history and other underwriting information.
- ▼ indicates we would like you to discuss the classification or line of business with your Underwriter prior to quoting or binding the exposure, as we may have specific underwriting requirements for the class.
- ⊘ indicates the classification or line of business is not desirable to Merchants Insurance Group and should not be submitted.

In addition to these symbols, many of the classifications in this guide include underwriting guidelines that are used to communicate class specific eligibility issues.

Regardless of the symbol shown in the manual, if you have an insured whom you believe would be a good account for Merchants Insurance Group, please contact your underwriter to discuss the risk.

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Air Conditioning and Heating (Combined) or Heating Equipment Dealers or Distributors Only		013930			⊘	⊘	●	●	▼	●	●			No service or repair installation. Use class 95647 for Installation.	
Air Conditioning and Heating Supplies	131000	013930		RETL	●	⊘	●	●	●	●	●	This class is intended for businesses without any installation, service or repair. If an installation exposure exists, refer to the Retail/Installation segment where a charge can be made. No sales of LPG. The risk must not directly import products.		No Installation, Service or Repair. No LPG Sales. The risk must not directly import products.	
Air Conditioning and Heating Supplies - Wholesale	131002	013930		WHLS	●	⊘	●	●	●	●	●	This class is intended for businesses without any installation, service or repair. No sales of LPG. The risk must not directly import products.		No Installation, Service or Repair. No LPG Sales. The risk must not directly import products.	
Air Conditioning and Heating Work	132000	095647		CONT	●	⊘	●	●	●	●	●	TARGET: Air conditioning and furnace installation, service and repair (including duct work). Low pressure residential boiler work for hot water heating systems (without asbestos) is acceptable. Refrigeration System Repair and Service. INELIGIBLE: Rigging (placement of roof top units with cranes). Asbestos abatement/handling. This class does not include commercial, institutional, industrial boiler work, LPG, butane or propane gas tank or line work. Hot Tar Exclusion applies. No high pressure boiler work. High pressure boilers provide steam at pressure above 15 lbs. per square inch or provides hot water at temperatures exceeding 250° F. Any installation, service or repair to solar energy systems or equipment. No welding. No Installation or Refrigeration System or Equipment.		Air conditioning and furnace installation, service and repair (including duct work). Low pressure residential boiler work for hot water heating systems (without asbestos) is acceptable. INELIGIBLE: Rigging (placement of roof top units with cranes). Asbestos abatement/handling. This class does not include commercial, institutional, industrial boiler work, LPG, butane or propane gas tank or line work. No welding. No installation of Refrigeration Systems or Equipment.	
Air Conditioning Equipment - Sales Only		010010			⊘	⊘	●	●	▼	●	●			Over 30% subcontracting work, Refer to Company.	
Alarms and Alarm Systems - Installation, Servicing or Repair		091127			⊘	⊘	●	⊘	⊘	●	⊘				No 24 hour use of vehicles to monitor alarm sites or respond to alarm activations.
Antique Stores		010026			⊘	⊘	▼	●	▼	●	●			No antique machinery sales. Any habitational occupancy, Refer to Company.	
Apartment Buildings		060010			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Appliance and Accessory Installation, Service or Repair - Commercial		091150			⊘	⊘	●	●	▼	●	●			Over 30% subcontracting work, Refer to Company.	
Appliance and Accessory Installation, Service or Repair - Household	131006			SERV	⊘	⊘	●	●	▼	●	●	For installation refer to store class or contractor class.			
Appliance Store - Household Type	131008	010042		RETL	●	⊘	●	●	●	●	●	This class includes parts and supplies up to 25% of total receipts from installation, service or repair. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. This class does not include rentals. Central Station Burglar Alarm recommended.		Less than 25% rental, less than 25% repair, household only.	
Appliance Store - Household Type - Wholesale	131010	010040		WHLS	●	⊘	●	●	●	●	●	This class includes parts and supplies up to 25% of total receipts from installation, service or repair. This class does not include rentals. Central Station Burglar Alarm recommended.			
Army and Navy Store		010060			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

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Automobile Parts, Accessories and Supplies	131014	010071		RETL	●	⊘	●	●	●	●	●	Tire sales (excluding recaps) must be less than 25% of the operation. This class includes up to 10% of total receipts from installation, service or repair. Sale of used auto parts include up to 15%. No junkyards. Burglar Alarm recommended.		Tire sales (excluding recaps) must be less than 25% of the operation. This class includes up to 10% of total receipts from installation, service or repair. Sale of used auto parts include up to 15%. No junkyards. Burglar Alarm recommended.	
Automobile Parts, Accessories and Supplies - Wholesale	131016	010070		WHLS	●	⊘	●	●	●	●	●	Tire storage should be incidental. Burglar Alarm recommended.		Tire Storage should be incidental. Burglar Alarm recommended.	
Automobile Quick Lubrication Services		010072			⊘	⊘	▼	▼	▼	●	▼			No gasoline sales.	
Automobile Repair or Service Shops, NOC		010073	909323		⊘	●	●	●	▼	●	●		This classification contemplates those automobile repair and service type operations that are not otherwise classified. Risks whose operations are better described by one of the more specific classifications should use that classification unless incidental operations from other eligible classes exceed the 15% threshold. In that case the Auto Repair or Service Shop classification should be used. No gasoline sales. Incidental sales of used vehicles may not exceed 12 units per year. Tire sales - no more than 30% of receipts from sales of tires. No sale of retreads or used tires. Tire sales limited for private passenger, light or medium type vehicles.	This classification contemplates those automobile repair and service type operations that are not otherwise classified. No gasoline sales.	
Automobile Repair Shops - Self Service - No Body Repair		010075			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Automobile Repair: Air Conditioning Systems		010073	909321		⊘	●	●	●	●	●	●		Operations must be limited to the installation, service, and repair of vehicle air conditioning systems and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the installation, service, and repair of vehicle air conditioning systems and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Auto Collision Repair		010073	909328		⊘	●	●	●	●	●	●		This classification contemplates automobile body repair / collision center type operations that are not otherwise ineligible. (Refer to Product Manual for eligibility requirements.) No gasoline sales.	This classification contemplates automobile body repair / collision center type operations. No gasoline sales.	
Automobile Repair: Electrical Installation and Repair		010073	909325		⊘	●	●	●	●	●	●		Operations must be limited to the service and repair of vehicle electrical systems. This includes all ignition systems, wiring, lighting, battery, alternator, computer, and other electrical parts. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the service and repair of vehicle electrical systems. This includes all ignition systems, wiring, lighting, battery, alternator, computer, and other electrical parts. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Glass Installation		010073	909322		⊘	●	●	●	●	●	●		Operations must be limited to the installation, service, and repair of vehicle window glass. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the installation, service, and repair of vehicle window glass. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Transmission Systems		010073	909326		⊘	●	●	●	●	●	●		Operations must be limited to the installation, service, and repair of vehicle transmissions and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the installation, service, and repair of vehicle transmissions and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Tune Up and Emissions Testing		010073	909327		⊘	●	●	●	▼	●	●		Operations must be limited to vehicle tune-ups and the testing or adjustment of the vehicle emission control devices. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to vehicle tune-ups and the testing or adjustment of the vehicle emission control devices. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	

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Bakery - Limited Cooking - Retail	131018	010100		FOOD	●	⊘	●	●	●	●	●	Cooking must be limited to baking/boiling only. This class does not include deep fat frying or grilling. Hired and Non-Owned Auto liability is not available if any delivery.		Cooking must be limited to Baking/Boiling only. This class does not include deep fat frying or grilling.	
Bakery - Limited Cooking - Wholesale	131020	010100		FOOD	●	⊘	●	●	●	●	●	Cooking must be limited to baking/boiling only. This class does not include deep fat frying or grilling. Hired and Non-Owned Auto liability is not available if any delivery.		Cooking must be limited to Baking/Boiling only. This class does not include deep fat frying or grilling.	
Bakery - With Cooking - Retail	131022	010100		FOOD	●	⊘	●	●	●	●	●	Must comply with NFPA Code 96. Hired and Non-Owned Auto liability is not available if any delivery.		Must comply with NFPA Code 96.	
Bakery - With Cooking - Wholesale	131024	010100		FOOD	●	⊘	●	●	●	●	●	Must comply with NFPA Code 96. Hired and Non-Owned Auto liability is not available if any delivery.		Must comply with NFPA Code 96.	
Bakery Plants		051315			⊘	⊘	▼	▼	▼	●	▼			Includes operations primarily engaged in mass production of bakery products which are distributed to retailers. Must comply with NFPA Code 96.	
Beaches - Bathing - Not Commercially Operated		040072			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Beauty and Hair Styling Salon	131026	010113		SERV	●	⊘	●	●	●	●	●	Services may include cutting, styling or coloring, pedicures, manicures, massages, waxing, and facials. This class does not include tanning, spray tanning, electrolysis, hair weaving, hair implants, eye lash extensions or weight reduction. Professional Liability is required.		Services may include cutting, styling or coloring, pedicures, manicures, massages, waxing, and facials. This class does not include tanning, spray tanning, electrolysis, hair weaving, hair implants, eye lash extensions or weight reduction. Professional Liability is required.	
Beauty or Barber Shop Supplies	131028	011234		RETL	●	⊘	●	●	●	●	●	Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.		Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.	
Beauty or Barber Shop Supplies - Wholesale	131030	010111		WHLS	●	⊘	▼	▼	●	●	●	Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.		Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.	
Beverage - Wholesale - Non-Alcoholic and Beer	131032	010141		WHLS	●	⊘	●	●	●	●	●	This class does not include bottling or any on-premises consumption. Burglar and Fire Alarms recommended.		This class does not include bottling or any on-premises consumption. Burglar and Fire Alarms recommended.	
Beverage Store - Non-Alcoholic and Beer	131034	010146		RETL	●	⊘	●	●	●	●	●	This class does not include convenience stores, drive-through service or on-premises consumption. Hired and Non-Owned Auto liability is not available if there is any delivery exposure. Central Station Burglar Alarm recommended.		This class does not include convenience stores, drive-through service or on-premises consumption. Hired and Non-Owned Auto liability is not available if there is any delivery exposure. Central Station Burglar Alarm recommended.	
Bicycle Stores - Sales and Servicing		010150			⊘	⊘	●	⊘	⊘	●	⊘				
Bicycles - Rented to Others		010151			⊘	⊘	⊘	⊘	⊘	●	⊘				
Billiard or Pool Halls		010160			⊘	⊘	⊘	⊘	⊘	●	⊘				
Bingo Games - in Public Halls or Theaters - Commercially Operated		040075			⊘	⊘	⊘	⊘	⊘	●	⊘				
Boat Dealers		010101			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boat or Ship Building - inboard and inboard/outboard		051400			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boat or Ship Building - without motors		051401			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

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Boat Repair And Servicing		091235			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boat Storage and Mooring		010105			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boat Yards or Marinas		010107			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - canoes or rowboats - for rent - not equipped with motors		010110			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - canoes or rowboats - not for rent - not equipped with motors		040111			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - motor or sail - not for rent		040115			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - motor or sail - rented to others		010117			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - non-owned over 26 feet		040140			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - not for rent		040117			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - rented to others		010119			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Bookbinders, Equipment & Supplies	131036	051516		SERV	●	⊗	●	●	●	●	●	No restoration of rare books.			
Books and Magazines	131038	010204		RETL	●	⊗	●	●	●	●	●	This class does not include adult book stores, printing, publishing, restoration services or sales of antique books.		This class does not include adult book stores, printing, publishing, restoration services or sales of antique books.	
Books and Magazines - Wholesale	131040	012362		WHLS	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Boutiques	131042	018437		RETL	●	⊗	●	●	⊗	●	●	Small shop that specializes in elite and fashionable items including clothing and accessories. Central Station Fire and Burglar Alarm recommended.		Small shop that specializes in elite and fashionable items including clothing and accessories. Central Station Fire and Burglar Alarm recommended.	
Bowling Apparel and Accessories	131044	018206		RETL	●	⊗	●	●	●	●	●	This class includes ball drilling and trophies.		This class includes ball drilling and trophies.	
Bowling Apparel and Accessories - Wholesale	131046	018205		WHLS	●	⊗	●	●	●	●	●	This class includes ball drilling and trophies.		This class includes ball drilling and trophies.	
Bowling Lanes		010220			⊗	⊗	⊗	⊗	⊗	●	⊗				
Brake Installation and Repair		010073			⊗	●	●	●	●	●	●	Operations must be limited to the installation, service, and repair of vehicle brakes and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts.		Operations must be limited to the installation, service, and repair of vehicle brakes and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts.	
Bridal and Tuxedo Shop - Retail	131048	011127		RETL	●	⊗	●	●	●	●	●	This class includes tailoring and rental. Central Station Fire and Burglar Alarm recommended.			
Bridal and Tuxedo Shop - Wholesale	131050	011126		WHLS	●	⊗	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Building - Owner Occupied (25% or More Occupied by Owner)	USEBPP	061212			●	⊗	⊗	⊗	▼	●	●	This class is intended for risks where the Building Owner occupies more than 25% of the premises. The Owner of the Building should occupy an eligible business and be on the premises during normal business hours. Classify the building according to the owner's Business Personal Property.			
Building Material Dealer - Secondhand Material		010256			⊗	⊗	⊗	⊗	⊗	▼	⊗				

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Building Material Distributors		010257			⊗	⊗	▼	▼	▼	▼	▼				
Building or Premises - Bank		061223			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Building or Premises - Multi-Occupancy - Up to 30% Ineligible Occupants including Habitational	131064	061212		LSRO	●	⊗	●	●	▼	●	●	This class is intended for risks where the Building Owner occupies less than 25% of the premises (25% or more - classify as Building Owner Occupied). A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured on the tenants' policies. Refer to Lessor's Risk Eligibility.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Building or Premises - Office Only	131060	061212		LSRO	●	⊗	●	●	▼	●	●	This class is intended for risks where the Building Owner occupies less than 25% of the premises (25% or more - classify as Building Owner Occupied). A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured on the tenants' policies. Refer to Lessor's Risk Eligibility.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Building or Premises - Office with less than 25% Other Occupants	131062	061212		LSRO	●	⊗	●	●	▼	●	●	This class is intended for risks where the Building Owner occupies less than 25% of the premises (25% or more - classify as Building Owner Occupied). A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured on the tenants' policies. Refer to Lessor's Risk Eligibility.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Building or Premises - Single Occupancy or Multi-Occupancy - Up to 30% Ineligible Occupants /without Habitational	131066	061212		LSRO	●	⊗	●	●	▼	●	●	This class is intended for risks where the Building Owner occupies less than 25% of the premises (25% or more - classify as Building Owner Occupied). A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured on the tenants' policies. Refer to Lessor's Risk Eligibility.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Cabinet Makers and Installers	132001	091341		CONT	●	⊗	▼	▼	▼	●	●	TARGET: Finish carpenters who only build and install cabinets, countertops and trim. Shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable). For all other carpenters, see separate Carpentry class. No more than 30% of sales to others for installation. INELIGIBLE: Handyman, Exterior Work, and General Contractors. Hot Tar Exclusion applies.		Finish carpenters who only build and install cabinets, countertops and trim. Shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable). For all other carpenters, see separate Carpentry class. Over 30% subcontracting work. Refer to Company.	
Camera and Photographic Equipment	131068	010309		RETL	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.			
Camera and Photographic Equipment - Wholesale	131070	010309		WHLS	●	⊗	▲	▲	●	●	●	Central Station Burglar Alarm recommended.			
Camper or Travel Trailer Sales Agencies		010315			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Campgrounds - Not-For-Profit Only		010332			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

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Campgrounds - Other than Not-For-Profit		010331			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Camps - For-Profit		041421			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Camps - Not-For-Profit		041422			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Candle Shop	131072	013506		RETL	●	⊗	●	●	●	●	●				
Candle Shop - Wholesale	131074	012362		WHLS	●	⊗	●	●	●	●	●				
Candy or Confectionery Products Manufacturing		051752			⊗	⊗	▼	▼	▼	●	▼				
Candy, Nut or Confectionery Store	131076	010352		RETL	●	⊗	●	●	●	●	●				
Candy, Nut or Confectionery Store - Wholesale	131078	012361		WHLS	●	⊗	●	●	●	●	●				
Car Washes		010367			⊗	⊗	▼	▼	▼	●	▼				
Car Washes - self-serve		010368			⊗	⊗	⊗	⊗	⊗	●	⊗				
Card and Stationery Store	131080	018335		RETL	●	⊗	●	●	●	●	●				
Card and Stationery Store - Wholesale	131082	016005		WHLS	●	⊗	●	●	●	●	●				
Carpentry - Construction of Residential Property Not Exceeding Two and One Half Stories in Height		091340			⊗	⊗	⊗	⊗	⊗	●	⊗				
Carpentry - Interior		091341			⊗	⊗	▼	▼	⊗	●	▼	TARGET: Interior Carpentry work only. INELIGIBLE: General Contractors, Home Builders, Roofing work.			
Carpentry Shop Only		091343			⊗	⊗	▼	▼	⊗	▼	▼				
Carpentry, NOC	132002	091342		CONT	●	⊗	▼	▼	⊗	●	●	TARGET: Specific carpentry trades such as rough framing and finish work and carpenters that remodel or construct additions where they perform the majority of the work with their own employees. Office construction and remodeling is acceptable if risk meets all other guidelines. INELIGIBLE: General Contractors, Home Builders, Handymen, roofing work and exterior work over 2 1/2 stories. Hot tar exclusion applies. Class not available in New York.		INELIGIBLE: General Contractors, Home Builders, Handymen, roofing work and exterior work over 2 1/2 stories. CLASS NOT AVAILABLE IN NEW YORK.	
Carpet and Floor Covering	131084	012805		RETL	●	⊗	●	●	●	●	●	This class includes up to 25% installation. May include up to 25% oriental or Persian rugs. For businesses with more than 25% of total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class includes up to 25% installation. May include up to 25% oriental or Persian rugs. Over 30% subcontracting work, Refer to Company.	
Carpet and Floor Covering - Wholesale	131086	012797		WHLS	●	⊗	▼	●	●	●	●	This class includes up to 25% oriental or Persian rugs and up to 25% installation. Central Station Burglar and Fire Alarm recommended.		This class includes up to 25% installation. May include up to 25% oriental or Persian rugs. Over 30% subcontracting work, Refer to Company.	
Carpet and Floor Installation	132003	094569		CONT	●	⊗	●	●	●	●	●	TARGET: Carpet, vinyl and hardwood floor covering installation. Tile and stone floor installation may be written as a separate class. Hot tar exclusion applies. No refinishing.		Over 30% subcontracting work, Refer to Company. Carpet, vinyl and hardwood floor covering installation. Tile and stone floor installation may be written as a separate class. Hot tar exclusion applies. No refinishing.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Carpet, Rug and Upholstery Cleaning	132040	091404		CONT	●	⊘	●	●	●	●	●	TARGET: Cleaning of carpet, rugs, furniture and drapes in the insured's shop or at the customer's premises. INELIGIBLE: Any repair operations, doormat and rug rental and service, upholstery or reupholstery operations. Hot tar exclusion applies. No fire or flood restoration work.		Cleaning of carpet, rugs, furniture and drapes in the insured's shop or at the customer's premises. Any repair operations, doormat and rug rental and service, upholstery or reupholstery operations are ineligible.	
Carpet, Rug, Furniture or Upholstery Cleaning - Shop Only		011007			⊘	⊘	●	●	▼	●	●			Over 30% subcontracting work, Refer to Company.	
Caterers		011039			⊘	⊘	▼	▼	⊘	●	▼				
Ceiling and Wall Panel Installation	132004	092338		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation of acoustical and drop type ceilings. NOTE: Drywall and/or carpentry work may be written as separate classes. Hot tar exclusion applies. Class not available in New York.		Installation of acoustical and drop type ceilings. NOTE: Drywall and/or carpentry work may be written as separate classes. Class not available in New York. Over 30% subcontracting work, Refer to Company.	
Cement and Concrete Finishing and Surfacing	132005	091560		CONT	●	⊘	●	●	▼	●	●	TARGET: Finish work and decorative concrete work. Concrete construction may be written as separate class. Driveway, sidewalk or parking area paving or repaving may be written as a separate class. INELIGIBLE: Road construction, bridge construction, guniting/swimming pool construction.		TARGET: Finish work and decorative concrete work. Concrete construction may be written as separate class. Driveway, sidewalk or parking area paving or repaving may be written as a separate class. INELIGIBLE: Road construction, bridge construction, guniting/swimming pool construction. Over 30% subcontracting work, Refer to Company.	
Cemeteries		041603			⊘	⊘	●	●	▼	●	●				
Cemetery Supplies and Monuments	131090	059482		RETL	⊘	⊘	●	●	▼	●	●	This class includes sale of mortuary supplies other than caskets.		This class includes sale of mortuary supplies other than caskets.	
Ceramic, Pottery, China Shop	131092	013506		RETL	●	⊘	●	●	●	●	●				
Ceramic, Pottery, China Shop - Wholesale	131094	012362		WHLS	●	⊘	●	●	●	●	●				
Cheese Store	131096	011258		RETL	●	⊘	●	●	●	●	●				
Cheese Store - Wholesale	131098	012361		WHLS	●	⊘	●	●	●	●	●				
Chimney Cleaning		091481			⊘	⊘	⊘	⊘	⊘	▼	⊘				No use, ownership or leasing of bucket trucks
Christmas Tree Lots		018437			⊘	⊘	⊘	⊘	⊘	●	⊘				
Churches or Other Houses of Worship		041650			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Cleaning - Outside Surfaces of Building		091523			⊘	⊘	⊘	⊘	⊘	▼	⊘				No use, ownership or leasing of bucket trucks
Clock and Watch Store	131100	014655		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% repair and up to 15% antiques. Central Station Burglar Alarm recommended.		Less than 25% repair. Less than 15% antiques. Central Station Burglar Alarm Recommended.	
Clock and Watch Store - Wholesale	131102	012362		WHLS	●	⊘	●	●	●	●	●	This class includes up to 25% repair and up to 15% antiques. Central Station Burglar Alarm recommended.		Less than 25% repair. Less than 15% antiques. Central Station Burglar Alarm Recommended.	
Clock, Watch, and Jewelry Repair	131104	055802		SERV	●	⊘	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm Recommended.	
Clothing Manufacturing		051896			⊘	⊘	▼	▼	⊘	●	▼				
Clothing or Wearing Apparel Distributors		011126			⊘	⊘	▼	▼	▼	●	▼				
Clothing or Wearing Apparel Stores		011127			⊘	⊘	▼	▼	▼	●	▼				

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Clothing Repair Shops/Tailors	131106	051896		SERV	●	⊘	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased		041667			⊘	⊘	▼	⊘	⊘	▼	⊘				No transporting of club members or others. No hiring of buses, vans or other vehicles. No hired or non-owned
Clubs - Country or Golf		011138			⊘	⊘	▼	▼	▼	●	▼				
Clubs - Racquet Sports and Handball		041665			⊘	⊘	⊘	⊘	⊘	●	⊘				
Clubs Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes		041669			⊘	⊘	▼	⊘	⊘	▼	⊘				No transporting of club members or others. No hiring of buses, vans or other vehicles. No hired or non-owned coverage to be provided.
Coffee Shop	131108	018435		FOOD	●	⊘	●	●	●	●	●	Cooking must be limited to baking/boiling only. This class does not include deep fat frying or grilling. Hired and Non-Owned Auto option is not available if any delivery. Customer services may include Internet cafes.		Cooking must be limited to Baking/Boiling only. This class does not include Deep Fat Frying or Grilling. Customer services may include Internet cafes.	
Coffee, Tea or Spice	131110	018435		RETL	●	⊘	●	●	●	●	●				
Coffee, Tea or Spice - Wholesale	131112	012361		WHLS	●	⊘	●	●	●	●	●				
Community Recreational Facilities - Not Operated by a Governmental Agency		041678			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Computer Service or Repair	131114	091555		SERV	●	⊘	●	●	●	●	●	This class does not include computer programming. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.		This class does not include computer programming. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.	
Computer Store	131116	011160		RETL	●	⊘	●	●	●	●	●	This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.		This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.	
Computer Store - Wholesale	131118	012362		WHLS	●	⊘	●	▼	●	●	●	This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.		This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.	
Concessionaire - Limited Cooking (in building)	131120	016819		FOOD	●	⊘	●	●	●	●	●	Cooking should be limited to microwave oven or toaster. This class does not include deep fat frying or grilling. No automobile snack services. No vending machines. No catering		Cooking limited to microwave oven or toaster. This class does not include Deep Fat Frying or Grilling. No automobile snack services. No vending machines. No catering.	
Concessionaire - With Cooking (in building)	131122	016819		FOOD	●	⊘	●	●	●	●	●	Must comply with NFPA 96. No automobile snack service. No vending machines.		Must comply with NFPA 96. No automobile snack service. No vending machines.	
Concrete - Mixed in Transit		051956			⊘	⊘	●	●	⊘	▼	⊘				
Concrete Construction	132006	091560		CONT	●	⊘	▼	▼	▼	●	●	TARGET: Foundations to a maximum depth of 12 feet, floor and wall construction. Driveway, sidewalk or parking area paving or repaving may be written as a separate class. INELIGIBLE: : Road construction, bridge construction and guniting/swimming pool construction.		Foundations max 12 ft. Over 30% subcontracting work, Refer to Company. INELIGIBLE: Road construction, bridge construction and guniting/swimming pool construction.	
Concrete or Plaster Products Manufacturing - Not Structural		051957			⊘	⊘	▼	▼	▼	▼	▼				

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Concrete Products Manufacturing - Prestressed		051958			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Concrete Products Manufacturing - Structural		051959			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Condominium - Residential (Association Risk Only)		062003			⊗	⊗	⊗	⊗	⊗	▼	⊗				No transporting of residents or guests. No hiring of buses or vans
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others with operators		011201			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others without operators		011202			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others with operators		011205			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others without operators		011206			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - excluding automobiles - rented to others with operators		011207			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - excluding automobiles - rented to others without operators		011208			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others with operators		011209			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others without operators		011210			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - ladders, scaffolds, scaffolding, sidewalk bridges, towers and equipment incidental thereto - rented to others		011211			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - scaffolds, sidewalk bridges, hod or material hoists towers - rented to others - installation, repair or removal operations only		011212			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others with operators		011213			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others without operators		011214			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Executive Supervisors or Executive Superintendents		091580			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Permanent Yard - Maintenance or Storage of Equipment or Material		091590			⊗	⊗	●	●	▼	⊗	●				
Convenience Store (No Gas)		013673			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Convenience Store (With Gas)		013455			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Copying and Duplicating Service	131124	011222		SERV	●	⊘	●	●	●	●	●				
Cosmetic Store	131126	011234		RETL	●	⊘	●	●	●	●	●	This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.		This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.	
Cosmetics - Wholesale	131128	042499		WHLS	●	⊘	●	●	●	●	●	This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.		This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.	
Crematories		41696			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Dairy Products - Wholesale	131130	011258		WHLS	●	⊘	▼	▼	⊘	●	●				
Dairy Products Manufacturing		052002			⊘	⊘	⊘	⊘	⊘	▼	⊘				No transporting of bulk milk products or use of tanker trucks
Dairy Products Store	131132	011258		RETL	●	⊘	▼	▼	⊘	●	●				
Dance Clothing and Supplies	131134	011127		RETL	●	⊘	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Day Care Centers		041715			⊘	⊘	▼	⊘	⊘	⊘	⊘				
Day Spa	131136	018200		SERV	●	⊘	▼	▼	●	●	●	SERVICES INCLUDE: Hair styling, pedicures, manicures, massages, facials, waxing, reflexology, body wraps, exfoliating, and makeup application. This class DOES NOT INCLUDE tanning or spray tanning, electrolysis, hair weaving, hair implants, oxygen bars, diet or reducing programs, communal tubs, tattooing including permanent skin dying, eye lash extensions or chemical skin peeling. Services should not include any procedures that require medical supervision. Professional Liability must be provided.		SERVICES INCLUDE: Hair styling, pedicures, manicures, massages, facials, waxing, reflexology, body wraps, exfoliating, and makeup application. This class DOES NOT INCLUDE tanning or spray tanning, electrolysis, hair weaving, hair implants, oxygen bars, diet or reducing programs, communal tubs, tattooing including permanent skin dying, eye lash extensions or chemical skin peeling. Services should not include any procedures that require medical supervision. Professional Liability must be provided.	
Delicatessen/Sandwich Shop - Limited Cooking	131138	011288		FOOD	●	⊘	●	●	●	●	●	Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. This class contemplates limited cooking only. Refer to Delicatessen/Sandwich Shop with Cooking if there is any deep fat frying, grilling, open broiling, roasting, barbequing, solid fuel cooking (mesquite, charcoal or hardwood) or other processes on appliances that produce grease laden vapors. Hired and Non-owned Auto coverage is not available.		Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. This class contemplates limited cooking only. Refer to Delicatessen/Sandwich Shop with Cooking if there is any deep fat frying, grilling, open broiling, roasting, barbequing, solid fuel cooking (mesquite, charcoal or hardwood) or other processes on appliances that produce grease laden vapors. Hired and Non-owned Auto coverage is not available.	
Delicatessen/Sandwich Shop - With Cooking	131140	011288		FOOD	●	⊘	●	●	●	●	●	Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. Cooking equipment must comply with NFPA96. Hired and non-Owned Auto coverage is not available.		Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. Cooking equipment must comply with NFPA96. Hired and non-Owned Auto coverage is not available.	
Dental Laboratory	131142	012014		SERV	●	⊘	●	●	▼	●	●	Professional Liability Excluded.			
Dental Laboratory - Wholesale	131144	012014		WHLS	●	⊘	●	●	▼	●	●				
Department or Discount Stores		012356			⊘	⊘	▼	▼	▼	▼	▼				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Diagnostic Testing Laboratory	131146	046112		SERV	●	⊘	●	●	▼	●	●	Diagnostic Testing Laboratories Exclusion applies.		Diagnostic Testing Laboratories Exclusion applies.	
Distributors - Food or Drink, NOC		012361			⊘	⊘	▼	▼	▼	●	▼				
Distributors - NO Food/Drink, NOC		012362			⊘	⊘	▼	▼	▼	●	▼				
Door and Window Erection	132007	091746		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation or replacement of windows and doors, including combination storms/screens. Class includes installation of overhead garage doors - maximum 30% commercial garage door installation. Siding installation may be written as a separate class. INELIGIBLE: Exterior work over 2 1/2 stories, roofing, work involving removal or stripping of trim with lead paint or asbestos. Hot Tar Exclusion applies.		Over 30% subcontracting work, Refer to Company. INELIGIBLE: Exterior work over 2 1/2 stories, roofing, work involving removal or stripping of trim with lead paint or asbestos.	
Door, Window or Assembled Millwork - Dealer	131148	014279		RETL	●	⊘	●	●	●	●	●	No installation.		No installation	
Door, Window or Assembled Millwork - Wholesale	131150	014279		WHLS	●	⊘	●	●	●	●	●	No installation.		No installation	
Drilling - Water	132008	092102		CONT	●	⊘	▼	▼	▼	●	●	TARGET: Contractors who drill, construct, install and service water wells and pumps that provide water supplies for residential use. INELIGIBLE: Contractors who perform water well drilling work for industrial or irrigation purposes, laying of water lines or water mains, building of storage tank, installation of pumping equipment.		TARGET: Contractors who drill, construct, install and service water wells and pumps that provide water supplies to residential use. INELIGIBLE: Contractors who perform water well drilling work for industrial or irrigation purposes, laying of water lines or water mains, building of storage tank, installation of pumping equipment.	
Driveway, Parking Area or Sidewalk - Paving or Repaving	132009	092215		CONT	●	⊘	●	●	●	●	●	TARGET: Flat cement or concrete work including asphalt and blacktop work. Foundation construction may be written as a separate class. INELIGIBLE: Road construction, road paving and bridge construction.		TARGET: Flat cement or concrete work including asphalt and blacktop work. Foundation construction may be written as a separate class. INELIGIBLE: Road construction, road paving and bridge construction. Over 30% subcontracting work, Refer to Company.	
Drug Store	131152	012375		RETL	⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Drywall Installation	132010	092338		CONT	●	⊘	▼	▼	⊘	▼	●	TARGET: Drywall or wallboard hanging and finishing. Office construction is acceptable if risk meets other guidelines. INELIGIBLE: Hazardous materials abatement work. Not available in New York.		TARGET: Drywall or wallboard hanging and finishing. Office construction is acceptable if risk meets other guidelines. INELIGIBLE: Hazardous materials abatement work. Class not available in New York. Over 30% subcontracting work, Refer to Company.	
Dwellings - Four Family - Lessors Risk Only		063013			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Dwellings - One Family - Lessors Risk Only		063010			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Dwellings - Three Family - Lessors Risk Only		063012			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Dwellings - Two Family - Lessors Risk Only		063011			⊘	⊘	⊘	⊘	⊘	▼	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Electrical and Lighting Store	131154	018437		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems, transformers, rentals, used or rebuilt items, or power tool sales. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Products must be U.L. listed. Central Station Burglar Alarm recommended.		This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems. Products must be U.L. listed. Central Station Burglar Alarm recommended.	
Electrical and Lighting Store - Wholesale	131156	012391		WHLS	●	⊘	●	●	●	●	●	This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems, transformers, rentals, used or rebuilt items, or power tool sales. Products must be U.L. listed. Central Station Burglar Alarm recommended.		This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems. Products must be U.L. listed. Central Station Burglar Alarm recommended.	
Electrical Equipment and Supplies	131160	012393		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems or used or reconditioned sales. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Products must be U.L. listed. Garagekeepers Liability coverage available for auto radio and stereo installation. Central Station Burglar Alarm recommended. INELIGIBLE: Cell phone stores.		This class includes up to 25% of the total receipts from installation, service or repair. No installation or service of alarms or surveillance systems. No used or reconditioned sales. Products must be U.L. listed. Central Station Burglar Alarm recommended. INELIGIBLE: Cell phone stores.	
Electrical Equipment and Supplies - Wholesale	131162	012391		WHLS	●	⊘	●	●	●	●	●	This class does not include distribution of products used in aircraft or aerospace applications, used or rebuilt parts or equipment rentals, or power tools. Products distributed must be U.L. listed. Burglar and Fire Alarm recommended.		This class does not include distribution of products used in aircraft or aerospace applications, used or rebuilt parts or equipment rentals, or power tools. Products distributed must be U.L. listed. Burglar and Fire Alarm recommended.	
Electrical Household Appliance Installation or Repair	132011	091155		CONT	●	⊘	●	●	●	●	●	TARGET: Installation, service and repair of residential electrical appliances such as stoves, refrigerators and clothes washers and dryers. INELIGIBLE: Industrial work and fire or burglar alarm work. \$250 Property Damage Deductible applies.		TARGET: Installation, service and repair of residential electrical appliances such as stoves, refrigerators and clothes washers and dryers. INELIGIBLE: Industrial work and fire or burglar alarm work. Over 30% subcontracting work, Refer to Company.	
Electrical Wiring	132012	092478		CONT	●	⊘	●	●	●	●	●	TARGET: Installation and repair of electrical wiring within buildings. INELIGIBLE: Work on power lines exceeding 220 volts, industrial work and fire or burglar alarm work. Any installation, service or repair to solar energy systems or equipment. No high voltage overhead or underground line work.		TARGET: Installation and repair of electrical wiring within buildings. Any installation, service or repair to solar energy systems or equipment. INELIGIBLE: Work on power lines exceeding 220 volts, industrial work and fire or burglar alarm work. Over 30% subcontracting work, Refer to Company. No high voltage overhead or underground line work.	
Electronic Repair	131166	099650		SERV	●	⊘	●	●	●	●	●	Applies to businesses that repair various home electronic equipment such as cameras (video and DVD), DVD players, stereos, TVs, VCRs and wireless phones. This class does not include repair of security/surveillance equipment. Central Station Burglar Alarm recommended.		Applies to businesses that repair various home electronic equipment such as cameras (video and DVD), DVD players, stereos, TVs, VCRs and wireless phones. This class does not include repair of security/surveillance equipment. Central Station Burglar Alarm recommended.	
Electroplating		052547			⊘	⊘	⊘	⊘	⊘	●	⊘				

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Engraving	131168	052660		SERV	●	⊘	●	●	▼	●	●				
Entertainment Performed on Others Premises		043215			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Excavation		094007			⊘	⊘	▼	▼	⊘	▼	▼			Over 30% subcontracting work, Refer to Company.	
Fabric and Yarn	131170	012510		RETL	●	⊘	●	●	●	●	●	Includes up to 10% furniture upholstery.			
Fabric and Yarn - Wholesale	131172	012509		WHLS	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.			
Farm - Livestock, Horses and other animals - owner operated		001518			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Livestock, Horses and other animals - not owner operated		001519			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Poultry or Dairy - owner operated		002518			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Poultry or Dairy - not owner operated		002519			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - vegetables, melons, tree nuts, insect farming - owner operated		003518			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - vegetables, melons, tree nuts, insect farming - not owner operated		003519			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Grain or other field crops - owner operated		006518			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Grain or other field crops - not owner operated		006519			⊘	⊘	⊘	⊘	⊘	●	⊘				
Feed Manufacturing, NOC		053001			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Feed, Grain or Hay Dealers		012583			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Fence Dealer	131174	012651		RETL	●	⊘	●	●	●	●	●	This class does not include installation, even if subcontractors are used. If an installation exposure exists, refer to the Retail/Installation segment where a charge can be made. Burglar and Fire Alarm recommended.		Over 30% subcontracting work, Refer to Company.	
Fence Dealer - Wholesale	131176	012651		WHLS	●	⊘	●	●	●	●	●	This class does not include installation, even if subcontractors are used. Burglar and Fire Alarm recommended.		Over 30% subcontracting work, Refer to Company.	
Fence Installation	132013	094276		CONT	●	⊘	▼	▼	▼	●	●	TARGET: Residential or farm type wood, vinyl and metal fence installation. INELIGIBLE: Razor or concertina wire installation, penal work, electric or security fences, highway guard rail installation.		TARGET: Residential or farm type wood, vinyl and metal fence installation. INELIGIBLE: Razor or concertina wire installation, penal work, electric or security fences, highway guard rail installation.	
Fire Departments - Volunteer		043551			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Floor Covering Distributors		012797			●	●	●	●	●	●	●	Refer to Carpet and Floor Covering - Wholesale Class.			
Florist	131180	012841		RETL	●	⊘	●	●	●	●	●	This class does not include nursery or greenhouse operation. Hired and Non-Owned Auto Liability is not available.		This class does not include nursery or greenhouse operations.	Hired and non-owned Auto Liability is not available.
Food Products Manufacturing - dry		053374			⊘	⊘	▼	▼	⊘	▼	▼				
Food Products Manufacturing - frozen		053375			⊘	⊘	▼	▼	⊘	▼	▼				
Food Products Manufacturing - not dry - in glass containers		053376			⊘	⊘	▼	▼	⊘	▼	▼				

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Food Products Manufacturing - not dry - in other than glass containers		053377			⊗	⊗	▼	▼	⊗	▼	▼				
Formal Wear or Costumes - Rented To Others	131182	012927		RETL	●	⊗	●	●	●	●	●				
Frozen Food Distributors		013049			⊗	⊗	▼	▼	▼	●	▼				
Fruit, Vegetable and Produce	131184	013111		RETL	●	⊗	●	●	●	▼	●	This class does not include roadside stands or seasonal operations, delis, greenhouses or farms. Evaluate for more appropriate class if the sales of food, other than fruits, vegetables, or produce, represent more than 25% of the total receipts.		This class does not include roadside stands or seasonal operations, delis, greenhouses or farms. Evaluate for more appropriate class if the sales of food, other than fruits, vegetables, or produce, represent more than 25% of the total receipts.	
Fruit, Vegetable and Produce - Wholesale	131186	013112		WHLS	●	⊗	●	●	●	▼	●				
Fuel Dealers or Distributors - Coal or Wood		013201			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Fuel Oil Or Kerosene Dealers		013204			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Fuel Oil or Kerosene Distributors		013205			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Funeral Home	131188	043889		SERV	●	⊗	●	●	●	●	●	Professional Liability is required. This class does not include crematory operations.		No crematories. Any habitational occupancy, Refer to Company.	No leasing or renting vehicles to others.
Furniture Manufacturing or Assembling - Infants		053731			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Furniture Manufacturing or Assembling - Other Than Wood		053732			⊗	⊗	▼	▼	⊗	▼	▼				
Furniture Manufacturing or Assembling - Wood		053733			⊗	⊗	▼	▼	⊗	▼	▼				
Furniture or Woodwork Stripping, Refinishing or Repairing - Shop Only		053734			⊗	⊗	⊗	⊗	⊗	●	▼				
Furniture Store	131190	013351		RETL	●	⊗	●	●	▼	●	●	This class does not include used furniture sales or infants/children furniture sales. No refinishing. Hired/Non-Owned Liability is not available if any delivery exposure. Sprinkler System, Central Station Burglar and Fire Alarm recommended. If BPP is over \$500,000, refer to company.		This class does not include used furniture sales or infants/children furniture sales. No refinishing. Sprinkler system, Central Station Burglar and Fire Alarm recommended.	
Garbage, Ash or Refuse Collecting		095233			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gas Household Appliance Installation	132014	091155		CONT	●	⊗	●	●	●	●	●	TARGET: Installation, service and repair of residential gas appliances such as stoves and clothes dryers. INELIGIBLE: industrial work. \$250 Property Damage deductible applies.		TARGET: Installation, service and repair of residential gas appliances such as stoves and clothes dryer. INELIGIBLE: Industrial Work.	
Gasoline or Oil Supply Station - Retail - Lessors Risk Only		044009			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gasoline Station - Full Service		013453			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gasoline Station - Self and Full Service Combined		013455			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gasoline Station - Self Service		013454			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gift, Souvenir or Novelty Store	131192	013506		RETL	●	⊗	●	●	●	●	●	This class does not include outdoor cart vendors or seasonal operations. Central Station Burglar Alarm recommended.		This class does not include outdoor cart vendors or seasonal operations. Central Station Burglar Alarm recommended.	
Gift, Souvenir or Novelty Store - Wholesale	131194	012362		WHLS	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm Recommended.	

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Glass or Mirror Store - (No Auto Glass)	131196	013590		RETL	●	⊘	●	●	●	●	●	This class does not include automotive glass sales or installation. This class includes up to 25% of the receipts from installation. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class does not include automotive glass sales or installation.	
Glass or Mirror Store - Wholesale (No Auto Glass)	131200	012362		WHLS	●	⊘	●	●	●	●	●	This class does not include automotive glass sales or installation.		This class does not include automotive glass sales or installation.	
Glaziers	132015	013590		CONT	●	⊘	●	●	●	●	●	TARGET: Auto glass installation, cutting and installing of glass. Door and window installation may be written as a separate class. INELIGIBLE: work over 2 1/2 stories.		TARGET: Auto glass installation, cutting and installing of glass. Door and window installation may be written as a separate class. No work over 2 1/2 stories. Over 30% subcontracting work, Refer to Company.	
Golf Courses - Miniature		044069			⊘	⊘	⊘	⊘	⊘	▲	⊘				
Golf Courses - Municipal or Public - Not Golf or Country Clubs		044070			⊘	⊘	▼	▼	▼	●	▼			Not a market for municipal courses. See Golf Program Manual for eligibility guidelines.	
Golf Driving Ranges		044071			⊘	⊘	●	●	▼	●	●				
Golf Equipment and Supplies	131202	018206		RETL	●	⊘	●	●	●	●	●	This class does not include driving ranges or golf cart rental or sales. Includes up to 30% repair of used clubs or custom club making. Central Station Burglar Alarm recommended.		This class does not include driving ranges or golf cart rental or sales. Includes up to 30% repair of used clubs or custom club making. Central Station Burglar Alarm recommended.	
Golf Equipment and Supplies - Wholesale	131204	018205		WHLS	●	⊘	●	●	●	●	●	Applies to businesses distributing golf clubs, apparel and golfing supplies. This class does not include golf cart sales. Central Station Burglar Alarm recommended.		Applies to businesses distributing golf clubs, apparel and golfing supplies. This class does not include golf cart sales. Central Station Burglar Alarm recommended.	
Golfmobiles - Loaned or Rented to Others		044072			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Gourmet and Specialty Food	131206	018435		RETL	●	⊘	▼	▼	●	●	●	This class does not include cooking. Hired and Non-owned Auto Liability is not available if any delivery. Maximum 3,000 square feet.		No cooking.	No Hired and Non-Owned Auto Liability if delivery.
Governmental Subdivision - not state or federal - counties or parishes population 100001-250000		044112			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population 10001-25000		044109			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population 25001-50000		044110			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population 50001-100000		044111			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population over 250000		044113			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population under 10000		044108			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - municipalities population over 250000		044106			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - municipalities population under 100001-250000		044105			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - municipalities population under 10001-25000		044102			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

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Governmental Subdivision - not state or federal - municipalities population under 2500		044100			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 25001-50000		044103			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 2501-10000		044101			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 50001-100000		044104			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Grading of Land		095410			⊗	⊗	▼	▼	▼	▼	▼				
Greenhouse Erection		095487			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Grocery - Wholesale	131208	013670		WHLS	▼	⊗	▼	▼	▼	▼	▼	Applies to businesses distributing general or specialty foods to retailers. This class does not include frozen food, alcoholic beverages, fish, meat, poultry or tobacco products. Perishable goods limited to \$100,000. If higher - Refer to Company. Central Station Burglar and Fire Alarms recommended.			
Grocery Stores, NOC		013673			⊗	⊗	▼	▼	▼	⊗	▼				
Gunsmiths		095620			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Halls		044276			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Handyman	132016	095625		CONT	●	⊗	▼	▼	⊗	●	⊗	A Handyman is someone who is hired to do a variety of miscellaneous repair work that is found in a residential household environment. A Handyman is not licensed in any trade and is not trained as a professional artisan. Risks with more than two full time and one part time employee are not eligible. The risk may not subcontract any work. Any roofing work can not exceed 35% of the roof. The percentage of non-residential work cannot exceed 30%. The policy includes the following limitations and exclusions: Limited Contractual, Hot Tar Exclusion, Exclusion to Employees, Contractors and Employees of Contractors, and Roofing Exclusion if work is done to more than 35% of the roof. This class is not combinable with other Contracting classes.			
Hardware - Wholesale	131210	013715		WHLS	●	⊗	●	●	●	▼	●	This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.		This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.	
Hardware Store	131212	013716		RETL	●	⊗	●	●	●	●	●	This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.		This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.	
Health Care Facilities - alcohol and drug - Not-for-profit only		044428			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Health Care Facilities - alcohol and drug - other than not-for-profit		044427			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - Not-For-Profit only		044440			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - other than Not-For-Profit		044439			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - Not-For-Profit only		044430			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - other than Not-For-Profit		044429			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - homes for the aged - Not-For-Profit only		044432			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - homes for the aged - other than Not-For-Profit		044431			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - homes for the physically handicapped or orphaned - Not-For-Profit only		044434			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - homes for the physically handicapped or orphaned - other than Not-For-Profit		044433			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - hospitals - Not-For-Profit only		044436			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - hospitals - other than Not-For-Profit		044435			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - mental - psychopathic institutions - Not-For-Profit only		044438			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - mental - psychopathic institutions - other than Not-For-Profit		044437			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health or Exercise Clubs		044311			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Health or Exercise Facilities - Commercially Operated		044315			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Health or Natural Food Stores		013720			⊗	⊗	▼	⊗	⊗	●	⊗				
Hobby, Craft or Artists' Supply	131214	014101		RETL	●	⊗	●	●	●	●	●	This class does not include the sale of sporting goods.			
Hobby, Craft or Artists' Supply - Wholesale	131216	012362		WHLS	●	⊗	●	●	●	●	●	This class does not include the sale of sporting goods. Burglar and Fire Alarm recommended.		No sale of sporting goods. Central Station Burglar and Fire Alarm recommended.	
Home Furnishings - Wholesale	131218	012362		WHLS	●	⊗	●	●	●	●	●	This class includes up to 25% installation. This class does not include rental. Burglar and Fire Alarm recommended.		No rental. Central Station Burglar and Fire Alarm recommended.	

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Home Furnishings Store	131220	018437		RETL	●	⊘	●	●	●	●	●	This class is intended for miscellaneous home accessories. Includes up to 25% installation. If furniture sales, refer to Furniture Store. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class is intended for miscellaneous home accessories. If furniture sales, refer to Furniture Store class.	
Hotels and Motels - Less than 4 Stories - Lessors Risk Only		064074			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - More than 4 Stories - Lessors Risk Only		064075			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - with Pools or Beaches - Less than 4 Stories		045190			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - with Pools or Beaches - More than 4 Stories		045191			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - without Pools or Beaches - Less than 4 Stories		045192			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - without Pools or Beaches - More than 4 Stories		045193			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Household Furnishings Installation and Repair	132017	096053		CONT	●	⊘	●	●	●	●	●	TARGET: Installation and repair of household furnishings including window treatments, draperies and shades. Appliance installation may be written as a separate class. INELIGIBLE: furniture/household moving, alarm installation and furniture repair. \$250 Property Damage deductible applies.		TARGET: Installation and repair of household furnishings including window treatments, draperies and shades. Appliance installation may be written as a separate class. INELIGIBLE: furniture/household moving, alarm installation and furniture repair.	
Hunting Preserves		045224			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Ice Cream and Yogurt Store	131224	014401		FOOD	●	⊘	●	●	●	●	●	Any cooking should be limited to microwave, oven, or toaster. This class does not include deep fat frying or grilling.		Any cooking should be limited to microwave, oven, or toaster. This class does not include deep fat frying or grilling.	
Ice Dealer - Wholesale	131226	014405		WHLS	▼	⊘	▼	▼	▼	▼	▼				
Instrument Manufacturing - Analytical, Calibrating, Measuring, Testing or Recording		055647			⊘	⊘	▼	⊘	⊘	▼	⊘				
Instrument Manufacturing - Control		055648			⊘	⊘	▼	⊘	⊘	▼	⊘				
Instrument Manufacturing, NOC		055649			⊘	⊘	▼	⊘	⊘	▼	⊘				
Insulation Work - Mineral		096410			⊘	⊘	⊘	⊘	⊘	●	⊘				
Insulation Work - Organic		096409			⊘	⊘	⊘	⊘	⊘	●	⊘				
Insulation Work - Plastic		096408			⊘	⊘	⊘	⊘	⊘	●	⊘				
Interior Decorator	132018	096611		CONT	●	⊘	●	●	▼	●	●	TARGET: Interior decorators. Painting and paperhanging and household furnishings installation or repair may be written as separate classes. Class does not include contracting work performed by or for the insured.		TARGET: Interior decorators. Painting and paperhanging and household furnishings installation or repair may be written as separate classes. Class does not include contracting work performed by or for the insured.	
Internet Access Provider		047600			⊘	⊘	⊘	⊘	⊘	●	⊘				
Internet Service Provider		047610			⊘	⊘	⊘	⊘	⊘	●	⊘				

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Janitorial Services	132019	096816		CONT	●	⊘	●	●	▼	●	●	TARGET: Janitorial and cleaning services for residential and commercial facilities, interior only. INELIGIBLE: Exterior window washing, exterior cleaning of buildings (power washing and sandblasting), industrial cleaning or any process requiring/providing compliance with environmental regulations (such as hazardous waste clean-up). No Fire or Flood restoration work.		TARGET: Janitorial and cleaning services for residential and commercial facilities, interior only. INELIGIBLE: No exterior window washing, cleaning of buildings (power washing or sandblasting), industrial cleaning or any process requiring compliance with environmental regulations (such as hazardous waste clean-up). No Fire or Flood restoration work.	
Janitorial Supply	131228	014527		RETL	●	⊘	●	●	●	●	●	This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.		This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.	
Janitorial Supply - Wholesale	131230	014527		WHLS	●	⊘	●	●	●	●	●	This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.		This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.	
Jewelry Manufacturing		055802			⊘	⊘	▼	▼	▼	▼	▼				
Junk Dealers		045380			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Kennel - Breeding, Boarding or Sales	131232	045450		SERV	●	⊘	●	●	▼	●	●	The Kennel should require evidence of vaccinations prior to boarding. Domestic animals only. Includes up to 30% incidental obedience training.		The Kennel should require evidence of vaccinations prior to boarding. Domestic animals only.	
Kitchen Accessories	131234	018437		RETL	●	⊘	●	●	●	●	●	This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.		This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.	
Kitchen Accessories - Wholesale	131236	012467		WHLS	●	⊘	●	●	●	●	●	This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.		This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.	
Labor Union Offices		065007			⊘	⊘	▼	▼	▼	●	▼				
Laboratories - Research, Development or Testing		097002			⊘	⊘	⊘	⊘	⊘	▼	⊘				No transporting of biological, chemical or hazardous substances. No hired or non-owned coverage to be
Land Occupied by Persons Other Than the Insured for Business Purposes - Lessors Risk Only		045539			⊘	⊘	⊘	▼	▼	●	▼				
Landscape Gardening	132020	097047		CONT	●	⊘	●	●	▼	●	●	TARGET: Residential landscaping and lawn care. Residential snowplowing operations may be eligible but must be separately rated. Tree trimming is acceptable if at no more than 12 feet. INELIGIBLE: Commercial snowplowing (parking lots, streets and roads) and application of other than over-the-counter pesticides or fertilizers. No tree removal.		Tree Trimming is acceptable if at no more than 12 feet. No tree removal or Commercial Snowplowing operations.	
Laundry and Dry Cleaning - Self-Service	131238	014731		SERV	⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Laundry and Dry Cleaning Receiving Station	131240	014732		SERV	●	⊘	●	●	●	●	●	Applies to dry cleaning and laundry drop-off/pickup sites operated in conjunction with dry cleaning plants at another premises. This class does not include dry cleaning or laundering on premises of receiving stations.		Applies to dry cleaning and laundry drop-off/pickup sites operated in conjunction with dry cleaning plants at another premises. This class does not include dry cleaning or laundering on premises of receiving stations.	
Laundry Rental Service		014734			⊘	⊘	▼	▼	▼	●	▼				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Lawn Care Services		097050			⊗	⊗	●	●	▼	●	●				
Lawn Sprinkler Installation	132021	098483		CONT	●	⊗	●	●	▼	●	●	TARGET: Lawn sprinkler installation. INELIGIBLE: Fire protection system work.		TARGET: Lawn sprinkler installation. INELIGIBLE: Fire protection system work.	
Leather Goods	131242	011127		RETL	●	⊗	●	●	●	●	●	This class includes repair. Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Leather Goods - Wholesale	131244	011126		WHLS	●	⊗	⊗	⊗	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar Alarm recommended.	
Libraries		066309			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Liquor - Wholesale	131246	010140		WHLS	●	⊗	●	●	●	●	●	Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales - Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month -Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served -check cashing -24 hour operations -Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage not available - Proof of Coverage required. Central Station Burglar Alarm recommended.		Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales - Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month -Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served -check cashing -24 hour operations -Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage not available - Proof of Coverage required. Central Station Burglar Alarm recommended.	
Liquor Store	131248	010145		RETL	●	⊗	●	●	●	●	●	Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales - Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month -Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served -check cashing -24 hour operations -Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage required - Refer To Company. Central Station Burglar Alarm recommended.		Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales - Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month -Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served -check cashing -24 hour operations -Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage required - Refer To Company. Central Station Burglar Alarm recommended.	
Locksmith		014913			⊗	⊗	●	●	●	●	●	No alarm work.		No Alarm work.	
Luggage Store	131250	018437		RETL	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Luggage Store - Wholesale	131252	012362		WHLS	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Lumberyards		045819			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Machine Shop, NOC		097220			⊗	⊗	▼	▼	▼	●	▼				
Machinery or Equipment - Farm - Installation, Servicing or Repair		097221			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Machinery or Equipment - Industrial - Installation, Servicing or Repair		097222			⊗	⊗	▲	▲	⊗	▼	⊗				
Machinery or Equipment - Installation, Servicing or Repair, NOC		097223			⊗	⊗	▲	▲	⊗	▼	⊗				
Machinery or Equipment Dealers - Construction or Industrial - Mobile Type		015060			⊗	⊗	⊗	⊗	⊗	▼	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Machinery or Equipment Dealers - Yard or Garden Type		015063			⊗	⊗	●	▼	▼	●	▼				
Machinery or Equipment Dealers, NOC		015062			⊗	⊗	▼	▼	▼	●	▼				
Mail Box or Packaging Store	131254	015070		SERV	●	⊗	●	▼	●	●	●	This class includes risks that specialize in performing packing and mailing services for others. Includes incidental sales of packing products and mailing accessories and faxing and copying of materials. Brokers for shipping companies are not to be included in this class.		This class includes risks that specialize in performing packing and mailing services for others. Includes incidental sales of packing products and mailing accessories and faxing and copying of materials. Brokers for shipping companies are not to be included in this class.	
Mail Order House		045901			⊗	⊗	●	▼	●	●	▼	No tools, no sporting goods, no adult books or magazines.			
Mailing or Addressing Company	131256	045937		SERV	●	⊗	●	●	●	●	●				
Manufacturers Representatives		045993			⊗	⊗	▼	▼	▼	▼	▼			No directs import. No sales of drugs, cosmetics, aircraft or auto parts, power tools, motorized vehicles, machinery, equipment or chemicals.	
Markets - Not open air (Lessors Risk only) Not-For-Profit only		015120			⊗	⊗	▼	▼	▼	●	▼				
Markets - Not open air (Lessors Risk only) other than Not-For-Profit		015119			⊗	⊗	▼	▼	▼	●	▼				
Markets - open air (Lessors Risk only) Not-For-Profit only		015124			⊗	⊗	▼	▼	▼	●	▼				
Markets - open air (Lessors Risk only) other than Not-For-Profit		015123			⊗	⊗	▼	▼	▼	●	▼				
Masonry Work	132022	097447		CONT	●	⊗	●	●	▼	●	●	TARGET: Residential installation, repointing and repair of brick and concrete block. Concrete work (other than block) may be written as a separate class. INELIGIBLE: Industrial work, exterior work over 2 1/2 stories, Exterior Insulation and Finishing System (EIFS) work and chimney cleaning. Class not available in New York.		Class not available in New York. Over 30% subcontracting work, Refer to Company. Industrial work or work over 2 1/2 stories is not eligible. Exterior Insulation and Finishing System (EIFS) work is not eligible.	
Maternity Shop	131258	011127		RETL	●	⊗	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.		Central Station Fire and Burglar Alarm recommended.	
Mausoleums		046004			⊗	⊗	●	●	▼	●	●				
Meat, Fish, Poultry or Seafood	131260	015224		RETL	●	⊗	●	●	●	●	●	Burglar Alarm recommended.		Burglar Alarm recommended.	
Meat, Fish, Poultry or Seafood - Wholesale	131262	015223		WHLS	●	⊗	●	●	●	●	●				
Meat, Fish, Poultry or Seafood Processing		056760			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Medical, Hospital and Surgical Equipment and Supplies - Rented to Others		015300			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Medical, Hospital and Surgical Supplies - Stores		015314			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Metal Dealers or Distributors - Nonstructural		015404			⊗	⊗	●	▼	▼	▼	▼				
Metal Dealers or Distributors - Structural		015405			⊗	⊗	●	⊗	⊗	●	⊗				
Metal Erection - Decorative or Artistic		097650			⊗	⊗	▼	▼	⊗	▼	▼				
Metal Erection - Frame Structures - Ironwork on Outside of Buildings		097651			⊗	⊗	⊗	⊗	⊗	▲	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Metal Erection - In the Construction of Dwellings Not Exceeding 2 Stories in Height		097652			⊘	⊘	▼	▼	⊘	▲	▼			Class not available in New York.	
Metal Erection - Nonstructural, NOC		097653			⊘	⊘	▼	▼	⊘	▼	▼			Class not available in New York.	
Metal Erection - Structural, NOC		097655			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Goods Manufacturing - Stamping - Not Signs		056912			⊘	⊘	▼	▼	▼	▼	▼				
Metal Goods Manufacturing, NOC		056911			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Heat Processing		056913			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Works - Shop - Decorative or Artistic		059914			⊘	⊘	▼	▼	▼	▼	▼				
Metal Works - Shop - Structural - Load Bearing		056915			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Works - Shop - Structural - Not Load Bearing		056916			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Milk Depots or Dealers		057001			⊘	⊘	▼	▼	▼	▼	▼				
Milk Processing		057002			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Mobile Home Parks or Courts		046202			⊘	⊘	⊘	⊘	⊘	▼	⊘				No transporting or moving of trailers or mobile homes.
Mobile Home Sales Agencies		015488			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Museum		046426			⊘	⊘	⊘	⊘	⊘	●	⊘				
Music Store	131264	016676		RETL	●	⊘	●	●	●	●	●	Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.		Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.	
Music Store - Wholesale	131266	012362		WHLS	●	⊘	●	●	●	●	●	Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.		Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.	
Musical Instrument Manufacturing		057257			⊘	⊘	▼	▼	▼	●	▼				
Musical Instrument Store	131268	015538		RETL	●	⊘	●	●	●	●	●	This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.		This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.	
Musical Instrument Store - Wholesale	131270	012362		WHLS	●	⊘	●	●	●	●	●	This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.		This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.	
Nail Salon	131272	015600		SERV	●	⊘	▼	▼	●	●	●	Manicures and Pedicures only. For other services, see Beauty Shop or Day Spa. Professional Liability Required.		Manicures and Pedicures only.	
Net Manufacturing, NOC		057410			⊘	⊘	⊘	⊘	⊘	●	⊘				
Newspaper or Magazine Distributor		015607			⊘	⊘	●	●	▼	●	●				
Newsstands	131274	015608		RETL	●	⊘	●	●	●	●	●				
Night Clubs, Cabarets and Comedy Clubs		015656			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Nursery - Garden		015699			⊘	⊘	●	●	▼	●	●			No mixing or blending of herbicides or pesticides. No mixing of fertilizer for sale; no landscaping.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office Furniture and Fixture Installation	132023	423210		CONT	●	⊘	●	●	●	●	●	TARGET: Installation of office partitions, modular work stations and retail store displays. INELIGIBLE: High rack storage installation for warehouses or industrial risks.		TARGET: Installation of office partitions, modular work stations and retail store displays. INELIGIBLE: High rack storage installation for warehouses or industrial risks.	
Office Machine Installation and Repair	132024	811212		CONT	●	⊘	●	●	●	●	●	TARGET: Installation, service and repair of equipment such as facsimile machines, copiers, computers, telephones and telecommunications systems. INELIGIBLE: Manufacturing / processing control work, work for emergency facilities such as hospitals, fire and alarm monitoring, computer consulting work.		TARGET: Installation, service and repair of equipment such as facsimile machines, copiers, computers, telephones and telecommunications systems. INELIGIBLE: Manufacturing/processing control work, work for emergency facilities such as hospitals, fire and alarm monitoring, computer consulting work.	
Office Machines and Equipment	131276	018437		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% installation, rental, service or repair. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		Less than 25% installation. No wholesale. Less than 25% rental leasing.	
Office Machines and Equipment - Wholesale	131278	012362		WHLS	●	⊘	●	●	●	●	●	This class includes up to 25% installation and up to 25% rental (no repair). Burglar and Fire Alarm recommended.		This class includes up to 25% installation and up to 25% rental (no repair). Burglar and Fire Alarm recommended.	
Office Machines Manufacturing		057572			⊘	⊘	▼	⊘	⊘	▼	⊘				
Office Machines or Appliances - Installation, Inspection, Adjustment or Repair		098111			⊘	⊘	●	●	●	●	●				
Office Supplies	131282	018437		RETL	●	⊘	●	●	●	●	●				
Office Supplies - Wholesale	131284	012362		WHLS	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar Alarm recommended.	
Office: Accountant	131286	061226		OFFC	●	⊘	●	●	●	●	●	Risks primarily engaged in providing accounting services on or off premises. This class does not include employee leasing. Financial Services Exclusion. Professional Liability Excluded.		Risks primarily engaged in providing accounting services on or off premises. No employee leasing. Professional Liability Coverage required. Any habitational occupancy, Refer to Company. Financial Services Exclusion applies.	
Office: Actuary	131288	061226		OFFC	●	⊘	▼	▼	●	●	●	Provides actuarial services on or off premises. Professional Liability Excluded.		Provides actuarial services on or off premises. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Advertising Agency	131290	061226		OFFC	●	⊘	●	●	●	●	●	Office that prepares ad layouts for brochures, newspapers, magazines & books. Develops prototype for printing. Personal and Advertising Injury Exclusion.		Office that prepares ad layouts for brochures, newspapers, magazines & books. Develops prototype for printing. Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion applies.	
Office: Answering Service	131292	061226		OFFC	●	⊘	●	●	●	●	●	This class does not include ambulance, police, fire, private security or other emergency services. Professional Liability Excluded.		Telephone answering service for individuals / businesses on a contract basis. No alarm monitoring services contemplated in this class. Any habitational occupancy, Refer to Company.	
Office: Appraisal and Inspection Service	131294	096317		OFFC	●	⊘	●	●	●	●	●	Risks that provide inspection/appraisal services for homes & 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. Risks that provide appraisal services for fine arts for the public. Not to include jewelry appraisals. Professional Liability Excluded.		Risks that provide inspection/appraisal services for homes & 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. Risks that provide appraisal services for fine arts for the public. Not to include jewelry appraisals. Any habitational occupancy, Refer to Company.	

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Office: Audio Consultant	131296	041677		OFFC	●	⊘	●	●	●	●	●	Provides testing of industrial noise levels and hearing loss. This class does not include medical offices or operations with physicians/nurses. Professional Liability Excluded.		Provides testing of industrial noise levels and hearing loss. This class does not include medical offices or operations with physicians/nurses. Professional liability excluded. Any habitational occupancy, Refer to Company.	
Office: Auditor	131298	041677		OFFC	●	⊘	●	●	●	●	●	Risks primarily engaged in providing auditing services on or off premises. Professional Liability Excluded.		Risks primarily engaged in providing auditing services on or off premises. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Bookkeeping Service	131300	041677		OFFC	●	⊘	●	●	●	●	●	Risks engaged in bookkeeping operations and business records / transactions for others. Professional Liability Excluded.		Risks engaged in bookkeeping operations and business records / transactions for others. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Cardiologist	131302	066561		OFFC	●	⊘	●	●	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Chiropractor	131304	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Claims Adjuster	131306	096317		OFFC	●	⊘	●	●	●	●	●	Provides claim adjustment services for insurance companies or the public on an independent basis. Professional Liability Excluded.		Provides claim adjustment services for insurance companies or the public on an independent basis. Any habitational occupancy, Refer to Company.	
Office: Computer Consulting	131308	041675		OFFC	⊘	⊘	⊘	⊘	⊘	●	⊘				
Office: Consultants - NOC		041677			⊘	⊘	⊘	⊘	⊘	●	⊘	Refer to specific class.		Any habitational occupancy, Refer to Company.	
Office: Contractors	132035	061226		CONT	●	⊘	●	●	●	●	●	\$2500 Business Personal Property is automatically included.			
Office: Court Reporter/Stenographer	131310	047367		OFFC	●	⊘	●	●	●	●	●	Provide transcription services for legal depositions or other legal activities. Services may be off premises. Personal and Advertising Injury Exclusion.		Provide transcription services for legal depositions or other legal activities. Services may be off premises. Personal & Advertising Injury Exclusion. Any habitational occupancy, Refer to Company.	
Office: Credit and Debt Counseling Service	131312	061226		OFFC	●	⊘	▼	▼	●	●	●	Personal and Advertising Injury Exclusion. Financial Services Exclusion.		Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion. Financial Services Exclusion.	
Office: Dental	131314	066561		OFFC	●	⊘	●	●	●	●	●	Includes Dentists, Cosmetic Dentists, Dental Hygienists, Endodontists, Orthodontists and Periodontists. This class does not include oral surgery involve general anesthesia. Sexual Molestation Exclusion. Professional Liability Excluded.		Includes Dentists, Cosmetic Dentists, Dental Hygienists, Endodontists, Orthodontists and Periodontists. This class does not include oral surgery involve general anesthesia. Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Dermatologist	131316	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Draftsmen	131318	091805		OFFC	●	⊘	●	●	●	●	●	Risks with draftsmen performing office work only. Drawing services for engineers or architects only when others provide specifications. This class does not include engineers or architects.		Risks with draftsmen performing office work only. Drawing services for engineers or architects only when others provide specifications. Not to include engineers or architects. Any habitational occupancy, Refer to Company.	

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Office: Employment Agency	131320	043200		OFFC	●	⊘	●	▼	⊘	▼	●	This class does not include leasing of employees or temp agencies. Includes permanent job placement agencies. Personal and Advertising Injury Exclusion. Sexual Molestation Exclusion.		This class does not include leasing of employees or temp agencies. Includes permanent job placement agencies. Personal and Advertising Injury Exclusion. Sexual Molestation exclusion. Any habitational occupancy, Refer to Company.	No transporting of temporary employees to or from jobs.
Office: Engineers & Architects & Surveyors	131322	092663		OFFC	●	⊘	●	●	●	●	●	Provides architectural advice and architectural drawings. This class does not include risks engaged in actual construction operations. Professional Liability Excluded.		Provides architectural advice and architectural drawings. Not to include risks engaged in actual construction operations, Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Escrow Agency	131324	061223		OFFC	●	⊘	●	●	●	●	●	Financial Services Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Financial Services Exclusion applies. Professional Liability excluded.	
Office: Estate/Financial Planning and Management	131326	061226		OFFC	●	⊘	●	●	●	●	●	Personal and Advertising Injury Exclusion. Financial Services Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Financial Services Exclusion and Personal and Advertising Injury Exclusion apply. Professional Liability excluded.	
Office: Family Practice	131328	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Geneticist	131330	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Graphic Design and Commercial Artist	131332	041677		OFFC	●	⊘	●	●	●	●	●	Designs artwork for others including letterhead, greeting card designs and logos, etc. This class does not include printing.		Designs artwork for others including letterhead, greeting card designs and logos, etc. Not to include printing. Any habitational occupancy, Refer to Company.	
Office: Gynecologist	131334	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Hearing Aid Service	131336	013759		OFFC	●	⊘	●	●	●	●	●	Professional Liability is available.		Any habitational occupancy, Refer to Company.	
Office: Insurance Agent	131338	045334		OFFC	●	⊘	●	●	●	●	●	Insurance and Related Operations Exclusion. Professional Liability Excluded.		Risks operating as independent insurance agents. Any habitational occupancy, Refer to Company. Insurance and Related Operations Exclusion applies. Professional Liability excluded.	
Office: Internal Medicine	131340	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Lawyers Office	131342	066122		OFFC	●	⊘	●	●	●	●	●	Risks that provide Legal advice. Professional Liability Excluded. Employment Practices Liability Excluded.		Risks that provide legal advice. Any habitational occupancy, Refer to Company. Professional Liability excluded. Employment Practices Liability not available.	
Office: Market Research Firm	131344	046112		OFFC	●	⊘	●	●	●	●	●	Collects data to determine market trends. Professional Liability Excluded.		Collects data to determine market trends. Any habitational occupancy, Refer to Company. Professional Liability excluded.	
Office: Medical Billing Service	131346	061226		OFFC	●	⊘	●	●	●	●	●	Provides billing services to medical and professional offices on a contract basis. Collection agencies/operations are not eligible. Personal and Advertising Injury Exclusion. Professional Liability Excluded.		Provides billing services to medical and professional offices on a contract basis. Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion applies. Professional Liability excluded.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office: Medical, NOC	131348	066561		OFFC	●	⊘	●	●	●	●	●	Medical offices where the operations on premises do not include the following: Any premises that are used by ambulance services, any short term or long term rehabilitation facilities, any premises used for inpatient/outpatient surgical procedures, any premises that include physical therapy services, any premises that include an ambulatory center, any premises used for emergency, any holistic health centers. Professional Liability Excluded (except for Hearing Aid and Opticians where professional liability is available.) Refer to Company if the specific medical office is not listed. Sexual Molestation Exclusion.		Any habitational occupancy, refer to Company.	
Office: Mortgage Broker	131350	061223		OFFC	●	⊘	●	●	●	●	●	This class does not include mortgage bankers, banks, building and loan institutions, loan operations, finance companies or any operations involving the holding or possession of property. Personal and Advertising Injury Exclusion. Financial Services Exclusion. Professional Liability Excluded.		Operations usual to the arranging of mortgages. Primarily provides mortgages to buyers of residential property and refinancing existing residential mortgages. Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion applies. Professional Liability excluded.	
Office: Neurologist	131352	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Any habitational occupancy, Refer to Company.	
Office: NOC	131354	061226		OFFC	●	⊘	▼	▼	●	●	●	Refer to Company.			
Office: Notary Public	131356	061226		OFFC	●	⊘	▼	▼	●	●	●	Personal and Advertising Injury Exclusion. Financial Services Exclusion.		Any habitational occupancy, Refer to Company. Financial Services Exclusion applies. Personal and Advertising exclusion.	
Office: Obstetrician	131358	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Oncologist	131360	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Ophthalmologist	131362	066561		OFFC	●	⊘	▼	▼	●	●	●	Ophthalmologists are specialists in medical and surgical eye problems that perform eye surgery. Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Optician	131364	015839		OFFC	●	⊘	●	●	●	●	●	Opticians design, fit, and dispense lenses for the correction of a persons vision. Professional Liability is available as an option.		Any habitational occupancy, Refer to Company.	
Office: Optometrists	131365	015839		OFFC	●	⊘	●	●	●	●	●	Optometrists prescribe and fit lenses to improve vision and they diagnose and treat various eye diseases. Professional Liability is available as an option. Surgical procedures (including laser) are excluded.		Any habitational occupancy, Refer to Company.	
Office: Orthopedic Surgeon	131366	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Pathologist	131368	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Payroll Accounting Service		061226		OFFC	⊘	⊘	▼	▼	▼	▼	▼				
Office: Pediatrician	131370	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	

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Office: Podiatrist	131372	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Psychiatrist	131374	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Psychologist	131376	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Radiologist	131378	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded. INELIGIBLE: Imaging Centers.		Sexual Molestation Exclusion. Any habitational occupancy, Refer to Company.	
Office: Real Estate Agent	131380	047050		OFFC	●	⊘	●	●	●	▼	●	This class does not include commercial real estate (unless incidental up to 10%), real estate management operations or real estate agents that also act as a property manager. Hired or Non-Owned Auto coverage is not available. Real Estate Operations Limitation of Coverage.		This class does not include commercial real estate (unless incidental up to 10%), real estate management operations or real estate agents that also act as a property manager. Any habitational occupancy, Refer to Company.	
Office: Speech Therapist	131382	066561		OFFC	●	⊘	▼	▼	●	●	●	Not to include medical offices or operations with physicians/nurses. Sexual Molestation Exclusion. Professional Liability Excluded.		Not to include medical offices or operations with physicians/nurses. Any habitational occupancy, Refer to Company. Sexual Molestation Exclusion. Professional Liability Excluded.	
Office: Stockbroker	131384	061226		OFFC	●	⊘	▼	▼	●	●	●	Financial Services Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Financial Services Exclusion. Professional Liability excluded.	
Office: Surgeon	131386	066561		OFFC	●	⊘	▼	▼	●	●	●	Office only. This class does not include surgical procedures. Sexual Molestation Exclusion. Professional Liability Excluded.		Not to include medical offices or operations with physicians/nurses. Any habitational occupancy, Refer to Company. Sexual Molestation Exclusion. Professional Liability Excluded.	
Office: Tax Preparation Service	131388	041677		OFFC	●	⊘	●	●	●	●	●	This class does not include employee leasing or sub-contractors, accountants, auditors or bookkeepers. Professional Liability Excluded. Financial Services Exclusion.		Provides tax return preparation services. Not to include accountants, auditors or bookkeepers. Any habitational occupancy, Refer to Company. Professional Liability excluded. Financial Services Exclusion.	
Office: Ticket Agency	131390	068439		OFFC	●	⊘	●	●	●	●	●	Internet sales must be 35% or less of the operation. If events are sponsored the risk is ineligible.		Internet sales must be 35% or less of the operation. If events are sponsored the risk is ineligible. Any habitational occupancy, Refer to Company.	
Office: Title Agent	131392	045334		OFFC	●	⊘	●	●	●	●	●	Risks engaged in searching public records for titles and liens against property. Preparing title abstracts, issuing titles and performing real estate closings. This class is not intended to include lawyers or real estate agents.		Risks engaged in searching public records for titles and liens against property. Preparing title abstracts, issuing titles and performing real estate closings. Not to include lawyers or real estate agents. Any habitational occupancy, Refer to Company.	
Office: Translator	131394	061226		OFFC	●	⊘	▼	▼	●	●	●	Class includes risks that provide written and/or verbal communications. Professional Liability Excluded.		Class includes risks that provide written and/or verbal communications. Any habitational occupancy, Refer to Company. Professional Liability excluded.	
Office: Travel Agent	131396	061226		OFFC	●	⊘	●	●	●	●	●	This class does not include tour operations. Professional Liability Excluded. Professional Liability excluded.		No organizing, operating or sponsoring of tours. Any habitational occupancy, Refer to Company. Professional Liability Exclusion.	
Office: Urologist	131398	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office: Website Designer	131400	096930		OFFC	●	⊘	▼	▼	●	●	●	Must have evidence of Professional Liability Coverage. Website Designers' Professional Liability Exclusion.		Any habitational occupancy, Refer to Company. Website Designers' Professional Liability Exclusion.	
Office: Word Processing Service	131402	061226		OFFC	●	⊘	●	●	●	●	●	Risks that provide word processing services. This class does not include employee leasing or publishing operations.		Risks that provide word processing services. Not to include publishing operations. Any habitational occupancy, Refer to Company.	
Optical Goods	131404	015839		SERV	●	⊘	●	●	●	●	●	Professional Liability is available.		Any habitational occupancy, Refer to Company.	
Optical Goods - Wholesale	131406	012362		WHLS	●	⊘	●	●	●	●	●			Any habitational occupancy, Refer to Company.	
Paint, Wallpaper or Wallcovering	131408	015991		RETL	●	⊘	●	●	●	●	●	This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. Businesses must not exceed 25% of the total receipts from painting or wallpapering. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. Over 30% subcontracting work, Refer to Company.	
Paint, Wallpaper or Wallcovering - Wholesale	131410	012362		WHLS	●	⊘	●	●	●	●	●	This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. No installation or painting operations are eligible.		This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. Over 30% subcontracting work, Refer to Company.	
Painting - Exterior Buildings or Structures - Not Exceeding Three Stories in Height		098304			⊘	⊘	●	▼	▼	●	▼			Class not available in New York.	
Painting - Shop Only		098308			⊘	⊘	▼	●	▼	●	●				
Painting and Paperhanging	132025	098305		CONT	●	⊘	●	●	●	●	●	TARGET: Interior/exterior painting and paperhanging. INELIGIBLE: Bridge painting, traffic and road markings, sandblasting or burning operations, exterior work over 2 1/2 stories, hazardous materials abatement work, and rental or loaning of scaffolds to others. Hot Tar Exclusion applies. \$250 Property Damage deductible applies.		TARGET: Interior/exterior painting and paperhanging. INELIGIBLE: Bridge painting, traffic and road markings, sandblasting or burning operations, exterior work over 2 1/2 stories, hazardous materials abatement work, and rental or loaning of scaffolds to others. Hot Tar Exclusion applies. \$250 Property Damage deductible applies.	
Painting, Picture or Frame Stores		015993			⊘	⊘	●	●	●	●	●				
Paper Goods Manufacturing		057725			⊘	⊘	▼	▼	⊘	▼	▼				
Paper, Paper Products and Party Supplies	131414	018335		RETL	●	⊘	●	●	●	●	●	Class is exclusively for stores selling party supplies, greeting cards and stationery. Bulk paper and packaging material suppliers are not eligible. This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc.		This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc.	
Paper, Paper Products and Party Supplies - Wholesale	131416	016005		WHLS	●	⊘	Ⓢ	●	●	●	●	Class is exclusively for stores selling party supplies, greeting cards and stationery. Bulk paper and packaging material suppliers are not eligible. Burglar and Fire Alarm recommended. This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc.		This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc. Burglar and Fire Alarm recommended.	
Parades		046590			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Parking - private		046622			⊘	⊘	▼	▼	▼	▼	▼				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Parking - public - not open air		046603			⊗	⊗	▼	▼	▼	▼	▼				
Parking - public - open air		046604			⊗	⊗	▼	▼	▼	▼	▼				
Parking - public - shopping centers - maintained by the insured (Lessors Risk only)		046607			⊗	⊗	▼	▼	▼	▼	▼				
Parking - public - shopping centers - maintained by the lessee (Lessors Risk only)		046606			⊗	⊗	▼	▼	▼	▼	▼				
Parks or Playgrounds		046671			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Pattern Manufacturing - Metal		057808			⊗	⊗	▼	▼	⊗	▼	▼				
Pattern Manufacturing - Paper		057810			⊗	⊗	▼	▼	⊗	▼	▼				
Pattern Manufacturing, NOC		057809			⊗	⊗	▼	▼	⊗	▼	▼				
Pest Control Services		043470			⊗	⊗	⊗	⊗	⊗	●	⊗				
Pet Day Care	131418	016404		SERV	●	⊗	▼	▼	▼	●	●				
Pet Grooming	131420	016402		SERV	●	⊗	●	●	▼	●	●	Professional Liability is required. No mobile pet grooming.		Professional Liability is required.	
Pet Store	131422	016403		RETL	●	⊗	●	●	▼	●	●	This class does not include kennels, boarding, or breeding. No bulk sale of hay, grain or feed intended for use with livestock. Incidental grooming (up to 30%) is acceptable. Pet Groomers Professional Liability is available as an option.		This class does not include kennels, boarding, or breeding. No bulk sale of hay, grain or feed intended for use with livestock. Incidental grooming (up to 30%) is acceptable.	
Pet Supplies	131424	016403		RETL	●	⊗	●	●	●	●	●				
Pet Supplies - Wholesale	131426	012362		WHLS	●	⊗	●	●	●	●	●	This class does not include hay, grain or feed distributors.		This class does not include hay, grain or feed distributors.	
Pet Training	131428	016404		SERV	●	⊗	●	●	▼	●	●				
Photo Finishing	131430	057997		SERV	●	⊗	●	●	●	●	●				
Photographer/Videographer	131432	016471		SERV	●	⊗	●	●	●	●	●	Includes videographer and studios. Burglar and Fire Alarm recommended.		Includes videographer and studios. Burglar and Fire Alarm recommended.	
Piano Tuning		098405			⊗	⊗	●	●	●	●	●				
Picnic Grounds - Commercially Operated		046773			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Pictures or Frames	131434	015993		RETL	●	⊗	●	●	●	●	●				
Pictures or Frames - Wholesale	131436	012362		WHLS	●	⊗	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Pizza Shop - Ovens Only	131438	010100		FOOD	●	⊗	●	●	●	▼	●	No seating. Hired and Non-Owned Auto coverage is not available if delivery. If alcoholic beverages are sold or served, Liquor Liability Coverage is required. Receipts for alcoholic beverages cannot exceed 30% of total receipts.		This class does not include the serving of alcoholic beverages or table service. Cooking may not include grills or deep fat fryers. Hired and Non-Owned Liability not available if delivery.	Hired and Non-Owned Liability not Available if Delivery.

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Pizza Shop - With Cooking - without seating	131440	016902		FOOD	●	⊘	●	●	●	▼	●	No seating. Must comply with NFPA Code 96. Hired and Non-owned Auto coverage is not available if delivery. If alcoholic beverages are sold or served, Liquor Liability Coverage is required. Receipts for alcoholic beverages cannot exceed 30% of total receipts.		Must comply with NFPA Code 96.	Hired and Non-Owned Liability not Available if Delivery.
Pizza Shop - With Cooking - without table service - with seating	131442	016901		FOOD	●	⊘	●	●	●	▼	●	No waitress/waiters serving customers at their table. Must comply with NFPA Code 96. Hired and Non-owned Auto coverage is not available if delivery. If alcoholic beverages are sold or served, Liquor Liability Coverage is required. Receipts for alcoholic beverages cannot exceed 30% of total receipts.		Must comply with NFPA Code 96.	Hired and Non-Owned Liability not Available if Delivery.
Plant and Greenery Services	131444	015699		SERV	●	⊘	●	●	▼	●	●	Includes interior plant care services, plant rental, interior plantscape design and maintenance. Does not include nurseries.			
Plaster and Stucco	132026	098449		CONT	●	⊘	●	●	▼	●	●	TARGET: Residential type plaster and stucco application and/or repair. No work involving EIFS, Exterior Insulation Finishing Systems. No Exterior work.		No work involving EIFS, Exterior Insulation Finishing Systems. No Exterior work over 2 1/2 stories.	
Plastic or Rubber Supply Goods Distributors		016501			⊘	⊘	▼	●	▼	●	●				
Plumbing	132027	098483		CONT	●	⊘	●	●	●	●	●	TARGET: Plumbing installation, service and repair. INELIGIBLE: Industrial work, fire protection or sprinkler, fire lines or standpipes. Work on irrigation systems (for Lawn Sprinkler work refer to the Lawn Sprinkler Installation Class), municipal work, no high pressure boiler work. High pressure boilers operate at pressure greater than 15 PSI for steam or 30 PSI for hot water. No work at water treatment of waste disposal facilities.		TARGET: Plumbing installation, service and repair. INELIGIBLE: Industrial work, fire protection or sprinkler, fire lines or standpipes. Work on irrigation systems (for Lawn Sprinkler work refer to the Lawn Sprinkler Installation Class), municipal work, no high pressure boiler work. High pressure boilers operate at pressure greater than 15 PSI for steam or 30 PSI for hot water. No work at water treatment of waste disposal facilities.	
Plumbing - Commercial and Industrial		098482			⊘	⊘	●	▼	▼	●	▼			No Fire Protection or Sprinkler System work. No installation, service or repair on solar energy systems or equipment.	
Plumbing Fixtures Manufacturing		058095			⊘	⊘	▼	▼	⊘	▼	▼				
Plumbing Supplies and Fixtures	131446	016527		RETL	●	⊘	●	●	●	●	●	This class Includes up to 25% installation and rental, and up to 15% used parts. For business with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Burglar Alarm recommended.		This class includes up to 25% installation and rental, and up to 15% used parts. Burglar Alarm recommended.	
Plumbing Supplies and Fixtures - Wholesale	131448	016527		WHLS	●	⊘	▼	▼	●	●	●	This class includes up to 25% installation and rental, and up to 15% used parts. Burglar and Fire Alarm recommended.		This class includes up to 25% installation and rental, and up to 15% used parts. Burglar and Fire Alarm recommended.	
Plumbing Supplies Manufacturing, NOC		058096			⊘	⊘	▼	▼	⊘	▼	▼				
Prefabricated Building Erection		098502			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Printers or Electrotypers Supplies Distributors		016588			⊘	⊘	●	●	●	●	●				
Printing	131452	058408		SERV	●	⊘	●	●	●	●	●	This class is available for risks with up to 25 employees and less than 2,500 square feet. Printing presses must be valued at less than \$500,000. Printers Errors and Omissions coverage is required.			

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Printing Supplies	131454	016588		RETL	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Printing Supplies - Wholesale	131456	016588		WHLS	●	⊘	▼	●	▼	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Produce Handling or Packing		016604			⊘	⊘	⊘	●	⊘	●	●				
Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as Offices		046881			⊘	⊘	⊘	▼	▼	●	▼				
Race Tracks - motorized vehicles - Lessors Risk only		046913			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Race Tracks - motorized vehicles - operators		046911			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Race Tracks - motorized vehicles - sponsor's risk only		046915			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Race Tracks - operators		046912			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Racing - Lessors Risk only		046914			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Racquet Sports and Handball Facilities - Commercially Operated		016670			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Radio/TV Broadcasting Stations		098597			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Real Estate Development Property		047051			⊘	⊘	⊘	▼	⊘	▼	▼				
Real Estate Property Managed		047052			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Recreational Vehicle Dealers		016694			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Recycling Collection Centers		047146			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Refreshment Stand/Juice Bar	131458	011168		FOOD	●	⊘	●	●	●	●	●	This class does not include cooking or any seasonal operations.		This class does not include cooking or any seasonal operations.	
Refrigeration Equipment	131460	016705		RETL	●	⊘	●	●	▼	●	●	This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Burglar and Fire Alarm recommended.		This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. Burglar and Fire Alarm recommended.	
Refrigeration Equipment - Wholesale	131462	016705		WHLS	●	⊘	▼	▼	▼	●	●	This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. Burglar and Fire Alarm recommended.		This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. Burglar and Fire Alarm recommended.	
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial		098636			⊘	⊘	▼	▼	▼	●	▼				
Religious Supplies	131466	018437		RETL	●	⊘	●	●	●	●	●				
Religious Supplies - Wholesale	131468	012362		WHLS	●	⊘	●	●	●	●	●				
Renovating - Outside Surfaces of Buildings		098640			⊘	⊘	⊘	⊘	⊘	▼	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Rental Stores - Machinery or Equipment, Rented to Others on a Long Term Basis		016723			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Rental Stores, NOC		016722			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Restaurant and Bar Supplies	131470	012467		RETL	●	⊗	●	●	●	●	●	This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.		This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.	
Restaurant and Bar Supplies - Wholesale	131472	012467		WHLS	●	⊗	●	●	●	●	●	This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.		This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.	
Restaurants - with no sale of alcoholic beverages - with table service		016900			⊗	⊗	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with no sale of alcoholic beverages - without table service with seating		016901			⊗	⊗	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with no sale of alcoholic beverages - without seating		016902			⊗	⊗	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - with table service		016905			⊗	⊗	▼	▼	▼	●	▼				
Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - without table service - with seating		016906			⊗	⊗	▼	▼	▼	●	▼				
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - with table service		016910			⊗	⊗	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - without table service with seating		016911			⊗	⊗	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - with dance floor		016915			⊗	⊗	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - without dance floor		016916			⊗	⊗	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: no table service		016921			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: table service		016920			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: table service		016930			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

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Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: no table service		016931			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables): with dance floor		016940			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables): without dance floor		016941			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Rigging - Not Ship or Boat		098658			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Roofing - Commercial		098677			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Roofing - Residential		098678			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Rubber Stamp Manufacturing or Assembling		058759			⊗	⊗	▼	▼	▼	●	▼				
Sail Making		058822			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Sales or Service Organizations		047367			⊗	⊗	●	▼	▼	●	▼				
Sand or Gravel Digging		098710			⊗	⊗	▼	▼	⊗	⊗	⊗				
Sandblasting		098705			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Saunas and Baths - Public		047420			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Saw Mills or Planing Mills		058873			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - colleges, universities, junior colleges or college preparatory Not-For-Profit only		067509			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - colleges, universities, junior colleges or college preparatory Other than Not-For-Profit		067508			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - correspondence		047468			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - dormitory facilities - Not-For-Profit only		067511			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - dormitory facilities - Other than Not-For-Profit		067510			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - faculty liability for corporal punishment of students		047469			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - Not-For-Profit only		067513			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - Other than Not-For-Profit		067512			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - elementary, kindergarten or junior high - Not-For-Profit only		047476			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - elementary, kindergarten or junior high - Other than Not-For-Profit		047475			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - high - Not-For-Profit only		047478			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

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Schools - private - high - Other than Not-For-Profit		047477			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - public - elementary, kindergarten or junior high		047471			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - public - high		047473			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - trade or vocational		047474			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Screen Printing	131474	059722		SERV	●	⊗	●	●	●	●	●	Includes Silk Screening and Embroidery. Printers' Errors & Omissions is available as an option.			
Screen Printing - Wholesale	131476	059722		WHLS	●	⊗	●	▼	●	●	●				
Secondhand or Salvage Dealers and Distributors		016881			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Septic Tank Systems - Cleaning	132028	098805		CONT	●	⊗	●	●	●	●	●	TARGET: Contractors involved in the cleaning of residential septic tanks and the disposal of septic waste. These contractors will pump waste from underground septic tanks into a truck tank for transportation and disposal at a municipal sewage treatment plant. All dumping must be at sites which are regulated waste water treatment plants. INELIGIBLE: Operations involved in cleaning of non-residential septic tanks and systems. No handling of chemical or industrial waste. No land application disposals. Contractor who own or operate a dumping facility or location. No underground work greater than 12 feet. No more than 10% portable toilet rental. No more than 10% municipal work.		Contractors involved in the cleaning of residential septic tanks and the disposal of septic waste. INELIGIBLE: Operations involved in cleaning of non-residential septic tanks and systems. Ineligible: No handling of chemical or industrial waste. No land application disposals. Contractor who own or operate a dumping facility or location. No underground work greater than 12 feet. No more than 10% municipal work.	
Septic Tank Systems - Installation, Servicing or Repair		098806			⊗	⊗	▼	▼	▼	●	▼				
Sewer Cleaning		098813			⊗	⊗	⊗	⊗	⊗	●	⊗				
Sewer Mains or Connections Construction		098820			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Sewing Machines and Accessories	131478	010042		RETL	●	⊗	●	●	●	●	●	This class includes repair.		This class includes repair.	
Sewing Machines and Accessories - Wholesale	131480	012362		WHLS	●	⊗	●	●	●	●	●	This class includes repair.		This class includes repair.	
Sheet Metal Work	132029	098884		CONT	●	⊗	●	●	▼	●	●	TARGET: Installation or repair of sheet metal such as duct work (included fabrication). Air conditioning and heating system work may be written as a separate class. INELIGIBLE: Hood and vent system design to carry vapors, fumes and dust from non-residential occupancies (restaurants, medical facilities or spray booths), industrial work, exterior work, shop work only, roofing work, gutter installation. No duct work for commercial equipment.			
Sheet Metal Work - Outside		098884			⊗	⊗	⊗	⊗	⊗	●	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Sheet Metal Work - Shop Only		058922			⊘	⊘	●	●	▼	●	●	TARGET: Installation or repair of sheet metal such as duct work (includes fabrication). Air conditioning and heating system work may be written as a separate class. INELIGIBLE: Hood and vent system design to carry vapors, fumes and dust from non-residential occupancies (restaurants, medical facilities or spray booths), industrial work, no exterior work, shop work only, roofing work, gutter installation. No duct work for commercial equipment.			
Shelters, Mission, Settlement or Halfway Houses - Not Church or Office Buildings		067017			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Ship Chandler Stores		018078			⊘	⊘	⊘	⊘	⊘	●	⊘				
Shoe Repair		018109			⊘	⊘	●	●	●	●	●				
Shoe Store	131482	018110		RETL	●	⊘	●	●	●	●	●	Shoe repair operations are eligible.			
Shoe Store - Wholesale	131484	012362		WHLS	●	⊘	●	●	●	●	●	Central Station Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Shop - Work shop in connection with Contracting operation.	132034	068706		CONT	●	⊘	●	▼	⊘	●	●	Work Shops leased, operated or owned by the insured are eligible. Buildings may be covered up to 5,000 square feet. This class is not intended for self storage or mini-warehouse operations. For cabinet makers, shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable).		Work Shops leased, operated or owned by the insured are eligible. Buildings may be covered up to 5,000 square feet. This class is not intended for self storage or mini-warehouse operations. For cabinet makers, shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable).	
Shopping Centers - Buildings or Premises Not Occupied by Insured - Lessors Risk Only		067635			⊘	⊘	▼	▼	▼	▼	▼			Strip shopping center only.	
Shopping Centers - Indoor Malls - Buildings or Premises Not Occupied by the Insured - Lessors Risk Only		067634			⊘	⊘	⊘	⊘	⊘	▼	⊘			Strip shopping center only.	
Siding Installation	132030	098967		CONT	●	⊘	▼	▼	⊘	●	●	TARGET: Installation of vinyl or aluminum siding and gutters. INELIGIBLE: roofing work, exterior cleaning of buildings (power washing, burning and sandblasting), Class not available in New York.		Installation of vinyl or aluminum siding and gutters. INELIGIBLE: Exterior work over 2 1/2 stories, roofing work, exterior cleaning of buildings (power washing, burning and sandblasting), hazardous materials abatement work, Exterior Insulation Finishing System (EIFS) work.	
Sign Erection, Installation or Repair		098993			⊘	⊘	▼	▼	⊘	▼	▼				
Sign Manufacturing - Electrical		059057			⊘	⊘	▼	▼	⊘	▼	▼				
Sign Manufacturing, NOC		059058			⊘	⊘	▼	▼	⊘	▼	▼				
Sign Painting or Lettering - Inside of Buildings		099003			⊘	⊘	▼	▼	▼	▼	▼				
Sign Painting or Lettering - On Buildings or Structures		099004			⊘	⊘	▼	▼	⊘	▼	▼				
Skating Rink - Ice		048177			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Skating Rink - Roller		048178			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

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Snow and Ice Removal	132037	099310		CONT	●	⊘	▼	▼	▼	▼	●	TARGET: Contractors responsible for removing snow and ice from residential driveways and sidewalks either by hand, shovel on the front of a truck or machinery. INELIGIBLE: Snow and ice removal from streets, roads and parking lots. No commercial snow plowing. This class can only be written with another eligible contractor class.		TARGET: Contractors responsible for removing snow and ice from residential driveways and sidewalks either by hand, shovel on the front of a truck or machinery. INELIGIBLE: Snow and ice removal from streets, roads and parking lots. No commercial snow plowing.	No commercial plowing. No snow and ice removal from streets, roads and parking lots.
Social Gatherings and Meetings - On Premises Not Owned or Operated by Insured		048557			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Social Services - Consulting Services Only - Operated by the Private Sector		048600			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Solar Energy Contractors		099080			⊘	⊘	⊘	⊘	⊘	●	⊘				
Sporting Goods or Athletic Equipment - Distributors		018205			⊘	⊘	▼	▼	▼	▼	▼				
Sporting Goods or Athletic Equipment Stores		018206			⊘	⊘	▼	▼	▼	▼	▼				
Stone Cutting or Polishing		059482			⊘	⊘	●	●	▼	●	●				
Storage Building - in connection with a Contractors occupancy	132033	068706		CONT	●	⊘	▼	▼	▼	●	●	Storage Building leased, operated or owned by the insured are eligible. Buildings may be covered up to 5,000 square feet. This class is not intended for self storage or mini-warehouse operations.			
Storage Building - in connection with a retail occupancy	131488	068706		RETL	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with a service occupancy	131490	068706		SERV	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with a wholesale occupancy	131492	068706		WHLS	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			

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Storage Building - in connection with an food occupancy	131496	068706		FOOD	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with an office occupancy	131494	068706		OFFC	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with Lessors Risk occupancy	131486	068706		LSRO	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Stores - Food or Drink, NOC		018435			⊘	⊘	▼	▼	▼	▼	▼				
Stores - No Food or Drink, NOC		018437			⊘	⊘	▼	▼	▼	▼	▼				
Street Cleaning/Snow Removal		099303			⊘	⊘	▼	▼	▼	▼	▼			See Snow and Ice Removal.	
Street or Road Construction or Reconstruction		099315			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping		099321			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Subcontracted Work - in connection with construction, reconstruction, erection or repair	132036	091581		CONT	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131498	091581		LSRO	●	⊘	▼	▼	▼	●	●	Subcontracting must be 305% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131500	091581		FOOD	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131502	091581		RETL	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131504	091581		WHLS	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	

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Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131506	091581		SERV	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131508	091581		OFFC	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Sun Tanning Salons		048808			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Sunglasses	131510	015839		RETL	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Sunglasses - Wholesale	131512	015839		WHLS	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Supermarkets		018501			⊘	⊘	▼	▼	▼	▼	▼				
Surveyors - Land - Not Engaged in Actual Construction		099471			⊘	⊘	●	●	●	●	●	See OFFICE -- ENGINEERS			
Swimming Pool Servicing		099505			⊘	⊘	▼	▼	⊘	●	▼			This class is used for insureds that maintain swimming pools of others.	
Swimming Pools		048925			⊘	⊘	⊘	⊘	⊘	●	⊘				
Swimming Pools - Commercially Operated		048924			⊘	⊘	⊘	⊘	⊘	●	⊘				
Swimming Pools - Installation, Servicing or Repair - Above Ground		099506			⊘	⊘	▼	▼	⊘	●	▼			Residential only. No diving board installation. Over 30% subcontracting work, Refer to Company.	
Swimming Pools - Installation, Servicing or Repair - Below Ground		099507			⊘	⊘	▼	▼	⊘	●	▼			Residential only. No diving board installation. Over 30% subcontracting work, Refer to Company.	
Tailoring or Dressmaking Service - Custom	131514	018507		SERV	●	⊘	▼	●	●	●	●	Central Station Fire and Burglar Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Tank Building or Manufacturing - Metal - Not Pressurized		059660			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Tank Building or Manufacturing - Metal - Pressurized		059661			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized		099570			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized - Within Buildings Exclusively		099572			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Tank Construction, Installation, Erection or Repair - Metal - Pressurized		099571			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Tank Construction, Installation, Erection or Repair - Metal - Pressurized - Within Buildings Exclusively		099573			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Tattoo Parlors		018570			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Taxidermist	131516	049005		SERV	●	⊘	●	●	●	●	●	Applies to licensed (state and federal, when required) taxidermy operations with limited tanning of animal hides. Sales of hunting/fishing equipment must be incidental.		Applies to licensed (state and federal, when required) taxidermy operations with limited tanning of animal hides. Sales of hunting/fishing equipment must be incidental.	
Telecommunication Equipment Providers		018575			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Telecommunication Service Providers		099600			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Tent or Canvas Goods - Erection, Removal or Repair - Away From Shop		099709			⊗	⊗	⊗	⊗	⊗	●	⊗				
Tents or Canopies - Loaned or Rented to Others		049111			⊗	⊗	▼	▼	▼	●	▼				
Textile Products Manufacturing - Fabricated		059725			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Textile Spinning, Weaving or Knitting Mills		059726			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Theaters - drive-in		049181			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theaters - motion pictures		049183			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theaters - Not-For-Profit only		049185			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theaters - Other than Not-For-Profit only		049184			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theatrical Companies - Traveling		099718			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tile, Stone or Terrazzo Work	132031	099746		CONT	●	⊗	●	●	●	●	●	TARGET: Installation and repair of ceramic tile (walls and floors), stone floors, patios and walkways. Masonry (brick) work may be written as a separate class.		TARGET: Installation and repair of ceramic tile (walls and floors), stone floors, patios and walkways. Masonry (brick) work may be written as a separate class. Over 30% subcontracting work, Refer to Company.	
Tire Dealers		018616			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tobacco Products Distributors		018707			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tobacco Products Stores		018708			⊗	⊗	▼	▼	▼	▼	▼				
Tool Manufacturing - Accessories, NOC		059781			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tool Manufacturing - Hand Type - Not Powered		059782			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tool Manufacturing - Hand Type - Powered		059783			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tool Manufacturing - Power Equipment - Household Type - Outdoor or Workshop		059784			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Townhouses or Similar Associations (Association Risk Only)		068500			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Toy Store	131518	018834		RETL	●	⊗	●	●	●	●	●	This class does not include the sale of motorized bikes or scooters, or any rental. Central Station Burglar Alarm recommended.		This class does not include the sale of motorized bikes or scooters, or any rental. Central Station Burglar Alarm recommended.	
Toy Store - Wholesale	131520	018833		WHLS	⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Toys or Games Manufacturing		059790			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Trailer Dealer		019795			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Trailer Rental		019796			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Travel Agency Tours		049333			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating		099777			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Truckers		099793			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Uniform Store	131522	011127		RETL	●	⊘	●	●	●	●	●	This class may include incidental tailoring. Central Station Fire and Burglar Alarm recommended. No Rentals. No laundering or dry cleaning for others.		This class may include incidental tailoring. Central Station Fire and Burglar Alarm recommended. Including rentals. No laundering or dry cleaning for others.	
Upholstering - Shop Only		099827			⊘	⊘	▼	●	▼	●	●				
Upholstering, NOC		099826			⊘	⊘	▼	●	▼	●	●				
Vacant Buildings - Not Factories		068606			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Vacant Land		049451			⊘	⊘	⊘	▼	⊘	▼	▼				
Variety Stores		018911			⊘	⊘	▼	▼	▼	●	▼				
Vending Machine Operations - Confection, Food, Beverage or Ice		049617			⊘	⊘	▼	▼	▼	▼	▼				
Vending Machine Operations, NOC		049619			⊘	⊘	▼	▼	▼	▼	▼				
Vending Machines Operations - Tobacco Products		049618			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Veterinarian or Veterinary Hospital	131524	099851		SERV	●	⊘	●	●	▼	●	●	This class does not include kennels or breeding operations. No equine or exotic Animals. Central Station Burglar Alarm recommended. Professional Liability is required.		This class does not include kennels or breeding operations. No equine or exotic Animals. Central Station Burglar Alarm recommended. Professional Liability is required.	
Video and DVD	131526	018920		RETL	●	⊘	●	●	●	●	●	No adult video stores. Includes rental and up to 25% repair. Incidental Internet sales up to 35%. Central Station Burglar Alarm recommended.		No adult video stores. Includes rental and up to 25% repair. Incidental Internet sales up to 35%. Central Station Burglar Alarm recommended.	
Video and DVD - Wholesale	131528	012362		WHLS	⊘	⊘	●	●	●	●	●			No adult video stores. Includes rental and up to 25% repair. Incidental Internet sales up to 35%. Central Station Burglar Alarm recommended.	
Warehouse - cold individual storage lockers		049673			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses		099938			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - cold storage - public		099917			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - mini-warehouses		018991			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - occupied by multiple interests (Lessors Risk only)		068702			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - occupied by single interest (Lessors Risk only)		068703			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - private - Not-For-Profit only		068707			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - private - other than Not-For-Profit		068706			⊘	⊘	▼	▼	⊘	▼	▼				
Washing Machines, Dryers or Irons - coin meter type		019007			⊘	⊘	▼	▼	▼	▼	▼				
Watch or Watch Case Manufacturing		059923			⊘	⊘	▼	▼	▼	▼	▼				
Water Companies		099943			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Water Mains or Connections Construction		099946			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Water Softening & Conditioning - Equipment, Service & Supplies	131530	016527		SERV	●	⊗	●	●	⊗	●	●	Household only. Less than 15% chemical sales. Less than 25% installation.		Household only.	
Water Softening Equipment - Installation, Servicing or Repair	132032	099948		CONT	●	⊗	●	●	▼	●	●	TARGET: Contractors who install a variety of products that are designed to filter or soften water for drinking and personal use. INELIGIBLE: Contractors who perform water treatment work for commercial operations or municipal entities. No equipment rental to others. \$250 Property Damage deductible applies.		Contractors who install a variety of products that are designed to filter or soften water for drinking and personal use. INELIGIBLE: Contractors who perform water treatment work for commercial operations or municipal entities. No equipment rental to others.	
Water Softening Equipment - Rented to Others		019051			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing		099955			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing - by pressure apparatus		099952			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing - by trowel - exterior		099953			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing - by trowel - interior or insulation work		099954			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Welding or Cutting		099969			⊗	⊗	▼	▼	⊗	▼	▼			Over 30% subcontracting work, Refer to Company. No work from any height, Refer to Company.	
Wholesale Business															
Wicker, Rattan, Willow or Twisted Fiber Products Manufacturing		059947			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Wigs and Hairpieces	131532	018437		RETL	●	⊗	●	●	●	●	●	This class does not include hair weaving or hair implants.		This class does not include hair weaving or hair implants.	
Wigs and Hairpieces - Wholesale	131534	012362		WHLS	●	⊗	●	●	●	●	●	This class does not include hair weaving or hair implants.		This class does not include hair weaving or hair implants.	
Wigs or Hairpieces Manufacturing		059955			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Window Cleaning		099975			⊗	⊗	⊗	⊗	⊗	●	⊗				
Window Decorating		049840			⊗	⊗	●	●	●	●	●				
Window Treatment - Including Blinds and Draperies	131536	018437		RETL	●	⊗	●	●	⊗	⊗	●				
Window Treatment - Including Blinds and Draperies - Wholesale	131538	012362		WHLS	●	⊗	●	●	⊗	●	●				
Wire Cloth Manufacturing		059970			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wire Drawing		059973			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wire Goods Manufacturing, NOC		059975			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wire Rope or Cable Manufacturing - Metal		059977			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wood Products Manufacturing, NOC		059985			⊗	⊗	▼	▼	⊗	▼	▼				
Wood Turned Products Manufacturing, NOC		059986			⊗	⊗	▼	▼	⊗	▼	▼				
Wrecking - buildings or structures		099986			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

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Wrecking - dismantling of prefabricated dwellings not exceeding three stories for re-erection		099987			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Wrecking - marine		099988			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
YMCA, YWCA or Similar Institution		049870			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Youth Recreation Program		049890			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Zoos or Aquarium		049902			⊗	⊗	⊗	⊗	⊗	⊗	⊗				



Earning Your Business Every Day

Marketing Guide



New Jersey

Merchants Insurance Group is pleased to provide you with our Marketing Guide. Merchants offers a broad portfolio of commercial property and casualty insurance products. This guide provides an overview of our position on many classes of business, and will help you determine our overall underwriting approach for the classes listed.

Please contact your Territory Manager to determine if there are any state specific guidelines not contemplated in this guide. You also need to review the product eligibility guidelines and your agency binding authority. These documents are located on the Merchants Web Site: www.merchantsgroup.com/

Our risk desirability is shown in this guide by using the following symbols:

- indicates this is a class or line of business that we prefer to write, subject to loss history and other underwriting information.
- ▼ indicates we would like you to discuss the classification or line of business with your Underwriter prior to quoting or binding the exposure, as we may have specific underwriting requirements for the class.
- ⊘ indicates the classification or line of business is not desirable to Merchants Insurance Group and should not be submitted.

In addition to these symbols, many of the classifications in this guide include underwriting guidelines that are used to communicate class specific eligibility issues.

Regardless of the symbol shown in the manual, if you have an insured whom you believe would be a good account for Merchants Insurance Group, please contact your underwriter to discuss the risk.

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Air Conditioning and Heating (Combined) or Heating Equipment Dealers or Distributors Only		013930			⊗	⊗	●	●	▼	●	●			No service or repair installation. Use class 95647 for Installation.	
Air Conditioning and Heating Supplies	131000	013930		RETL	●	⊗	●	●	●	●	●	This class is intended for businesses without any installation, service or repair. If an installation exposure exists, refer to the Retail/Installation segment where a charge can be made. No sales of LPG. The risk must not directly import products.		No Installation, Service or Repair. No LPG Sales. The risk must not directly import products.	
Air Conditioning and Heating Supplies - Wholesale	131002	013930		WHLS	●	⊗	●	●	●	●	●	This class is intended for businesses without any installation, service or repair. No sales of LPG. The risk must not directly import products.		No Installation, Service or Repair. No LPG Sales. The risk must not directly import products.	
Air Conditioning and Heating Work	132000	095647		CONT	●	⊗	●	●	▼	●	●	TARGET: Air conditioning and furnace installation, service and repair (including duct work). Low pressure residential boiler work for hot water heating systems (without asbestos) is acceptable. Refrigeration System Repair and Service. INELIGIBLE: Rigging (placement of roof top units with cranes). Asbestos abatement/handling. This class does not include commercial, institutional, industrial boiler work, LPG, butane or propane gas tank or line work. Hot Tar Exclusion applies. No high pressure boiler work. High pressure boilers provide steam at pressure above 15 lbs. per square inch or provides hot water at temperatures exceeding 250° F. Any installation, service or repair to solar energy systems or equipment. No welding. No Installation or Refrigeration System or Equipment.		Air conditioning and furnace installation, service and repair (including duct work). Low pressure residential boiler work for hot water heating systems (without asbestos) is acceptable. INELIGIBLE: Rigging (placement of roof top units with cranes). Asbestos abatement/handling. This class does not include commercial, institutional, industrial boiler work, LPG, butane or propane gas tank or line work. No welding. No installation of Refrigeration Systems or Equipment.	
Air Conditioning Equipment - Sales Only		010010			⊗	⊗	●	●	▼	●	●			Over 30% subcontracting work, Refer to Company.	
Alarms and Alarm Systems - Installation, Servicing or Repair		091127			⊗	⊗	●	⊗	⊗	●	⊗				No 24 hour use of vehicles to monitor alarm sites or respond to alarm activations.
Antique Stores		010026			⊗	⊗	▼	●	▼	●	●			No antique machinery sales. Any habitational occupancy, Refer to Company.	
Apartment Buildings		060010			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Appliance and Accessory Installation, Service or Repair - Commercial		091150			⊗	⊗	●	●	▼	●	●			Over 30% subcontracting work, Refer to Company.	
Appliance and Accessory Installation, Service or Repair - Household	131006			SERV	⊗	⊗	●	●	▼	●	●	For installation refer to store class or contractor class.			
Appliance Store - Household Type	131008	010042		RETL	●	⊗	●	●	●	●	●	This class includes parts and supplies up to 25% of total receipts from installation, service or repair. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. This class does not include rentals. Central Station Burglar Alarm recommended.		Less than 25% rental, less than 25% repair, household only.	
Appliance Store - Household Type - Wholesale	131010	010040		WHLS	●	⊗	●	●	●	●	●	This class includes parts and supplies up to 25% of total receipts from installation, service or repair. This class does not include rentals. Central Station Burglar Alarm recommended.			
Army and Navy Store		010060			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Automobile Parts, Accessories and Supplies	131014	010071		RETL	●	⊘	●	●	●	●	●	Tire sales (excluding recaps) must be less than 25% of the operation. This class includes up to 10% of total receipts from installation, service or repair. Sale of used auto parts include up to 15%. No junkyards. Burglar Alarm recommended.		Tire sales (excluding recaps) must be less than 25% of the operation. This class includes up to 10% of total receipts from installation, service or repair. Sale of used auto parts include up to 15%. No junkyards. Burglar Alarm recommended.	
Automobile Parts, Accessories and Supplies - Wholesale	131016	010070		WHLS	●	⊘	●	●	●	●	●	Tire storage should be incidental. Burglar Alarm recommended.		Tire Storage should be incidental. Burglar Alarm recommended.	
Automobile Quick Lubrication Services		010072			⊘	⊘	▼	▼	▼	●	▼			No gasoline sales.	
Automobile Repair or Service Shops, NOC		010073	909323		⊘	●	●	●	●	●	●		This classification contemplates those automobile repair and service type operations that are not otherwise classified. Risks whose operations are better described by one of the more specific classifications should use that classification unless incidental operations from other eligible classes exceed the 15% threshold. In that case the Auto Repair or Service Shop classification should be used. No gasoline sales. Incidental sales of used vehicles may not exceed 12 units per year. Tire sales - no more than 30% of receipts from sales of tires. No sale of retreads or used tires. Tire sales limited for private passenger, light or medium type vehicles.	This classification contemplates those automobile repair and service type operations that are not otherwise classified. No gasoline sales.	
Automobile Repair Shops - Self Service - No Body Repair		010075			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Automobile Repair: Air Conditioning Systems		010073	909321		⊘	●	●	●	●	●	●		Operations must be limited to the installation, service, and repair of vehicle air conditioning systems and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the installation, service, and repair of vehicle air conditioning systems and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Auto Collision Repair		010073	909328		⊘	●	●	●	●	●	●		This classification contemplates automobile body repair / collision center type operations that are not otherwise ineligible. (Refer to Product Manual for eligibility requirements.) No gasoline sales.	This classification contemplates automobile body repair / collision center type operations. No gasoline sales.	
Automobile Repair: Electrical Installation and Repair		010073	909325		⊘	●	●	●	●	●	●		Operations must be limited to the service and repair of vehicle electrical systems. This includes all ignition systems, wiring, lighting, battery, alternator, computer, and other electrical parts. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the service and repair of vehicle electrical systems. This includes all ignition systems, wiring, lighting, battery, alternator, computer, and other electrical parts. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Glass Installation		010073	909322		⊘	●	●	●	●	●	●		Operations must be limited to the installation, service, and repair of vehicle window glass. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the installation, service, and repair of vehicle window glass. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Transmission Systems		010073	909326		⊘	●	●	●	●	●	●		Operations must be limited to the installation, service, and repair of vehicle transmissions and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the installation, service, and repair of vehicle transmissions and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Tune Up and Emissions Testing		010073	909327		⊘	●	●	●	●	●	●		Operations must be limited to vehicle tune-ups and the testing or adjustment of the vehicle emission control devices. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to vehicle tune-ups and the testing or adjustment of the vehicle emission control devices. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	

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Bakery - Limited Cooking - Retail	131018	010100		FOOD	●	⊘	●	●	●	●	●	Cooking must be limited to baking/boiling only. This class does not include deep fat frying or grilling. Hired and Non-Owned Auto liability is not available if any delivery.		Cooking must be limited to Baking/Boiling only. This class does not include deep fat frying or grilling.	
Bakery - Limited Cooking - Wholesale	131020	010100		FOOD	●	⊘	●	●	●	●	●	Cooking must be limited to baking/boiling only. This class does not include deep fat frying or grilling. Hired and Non-Owned Auto liability is not available if any delivery.		Cooking must be limited to Baking/Boiling only. This class does not include deep fat frying or grilling.	
Bakery - With Cooking - Retail	131022	010100		FOOD	●	⊘	●	●	●	●	●	Must comply with NFPA Code 96. Hired and Non-Owned Auto liability is not available if any delivery.		Must comply with NFPA Code 96.	
Bakery - With Cooking - Wholesale	131024	010100		FOOD	●	⊘	●	●	●	●	●	Must comply with NFPA Code 96. Hired and Non-Owned Auto liability is not available if any delivery.		Must comply with NFPA Code 96.	
Bakery Plants		051315			⊘	⊘	▼	▼	▼	●	▼			Includes operations primarily engaged in mass production of bakery products which are distributed to retailers. Must comply with NFPA Code 96.	
Beaches - Bathing - Not Commercially Operated		040072			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Beauty and Hair Styling Salon	131026	010113		SERV	●	⊘	●	●	●	●	●	Services may include cutting, styling or coloring, pedicures, manicures, massages, waxing, and facials. This class does not include tanning, spray tanning, electrolysis, hair weaving, hair implants, eye lash extensions or weight reduction. Professional Liability is required.		Services may include cutting, styling or coloring, pedicures, manicures, massages, waxing, and facials. This class does not include tanning, spray tanning, electrolysis, hair weaving, hair implants, eye lash extensions or weight reduction. Professional Liability is required.	
Beauty or Barber Shop Supplies	131028	011234		RETL	●	⊘	●	●	●	●	●	Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.		Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.	
Beauty or Barber Shop Supplies - Wholesale	131030	010111		WHLS	●	⊘	▼	▼	●	●	●	Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.		Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.	
Beverage - Wholesale - Non-Alcoholic and Beer	131032	010141		WHLS	●	⊘	●	●	●	●	●	This class does not include bottling or any on-premises consumption. Burglar and Fire Alarms recommended.		This class does not include bottling or any on-premises consumption. Burglar and Fire Alarms recommended.	
Beverage Store - Non-Alcoholic and Beer	131034	010146		RETL	●	⊘	●	●	●	●	●	This class does not include convenience stores, drive-through service or on-premises consumption. Hired and Non-Owned Auto liability is not available if there is any delivery exposure. Central Station Burglar Alarm recommended.		This class does not include convenience stores, drive-through service or on-premises consumption. Hired and Non-Owned Auto liability is not available if there is any delivery exposure. Central Station Burglar Alarm recommended.	
Bicycle Stores - Sales and Servicing		010150			⊘	⊘	●	⊘	⊘	●	⊘				
Bicycles - Rented to Others		010151			⊘	⊘	⊘	⊘	⊘	●	⊘				
Billiard or Pool Halls		010160			⊘	⊘	⊘	⊘	⊘	●	⊘				
Bingo Games - in Public Halls or Theaters - Commercially Operated		040075			⊘	⊘	⊘	⊘	⊘	●	⊘				
Boat Dealers		010101			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boat or Ship Building - inboard and inboard/outboard		051400			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boat or Ship Building - without motors		051401			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Boat Repair And Servicing		091235			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boat Storage and Mooring		010105			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boat Yards or Marinas		010107			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - canoes or rowboats - for rent - not equipped with motors		010110			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - canoes or rowboats - not for rent - not equipped with motors		040111			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - motor or sail - not for rent		040115			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - motor or sail - rented to others		010117			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - non-owned over 26 feet		040140			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - not for rent		040117			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - rented to others		010119			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Bookbinders, Equipment & Supplies	131036	051516		SERV	●	⊗	●	●	●	●	●	No restoration of rare books.			
Books and Magazines	131038	010204		RETL	●	⊗	●	●	●	●	●	This class does not include adult book stores, printing, publishing, restoration services or sales of antique books.		This class does not include adult book stores, printing, publishing, restoration services or sales of antique books.	
Books and Magazines - Wholesale	131040	012362		WHLS	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Boutiques	131042	018437		RETL	●	⊗	●	●	⊗	●	●	Small shop that specializes in elite and fashionable items including clothing and accessories. Central Station Fire and Burglar Alarm recommended.		Small shop that specializes in elite and fashionable items including clothing and accessories. Central Station Fire and Burglar Alarm recommended.	
Bowling Apparel and Accessories	131044	018206		RETL	●	⊗	●	●	●	●	●	This class includes ball drilling and trophies.		This class includes ball drilling and trophies.	
Bowling Apparel and Accessories - Wholesale	131046	018205		WHLS	●	⊗	●	●	●	●	●	This class includes ball drilling and trophies.		This class includes ball drilling and trophies.	
Bowling Lanes		010220			⊗	⊗	⊗	⊗	⊗	●	⊗				
Brake Installation and Repair					⊗	●	●	●	●	●	●				
Bridal and Tuxedo Shop - Retail	131048	011127		RETL	●	⊗	●	●	●	●	●	This class includes tailoring and rental. Central Station Fire and Burglar Alarm recommended.			
Bridal and Tuxedo Shop - Wholesale	131050	011126		WHLS	●	⊗	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Building - Owner Occupied (25% or More Occupied by Owner)	USEBPP				●	⊗	⊗	⊗	▼	●	●	This class is intended for risks where the Building Owner occupies more than 25% of the premises. The Owner of the Building should occupy an eligible business and be on the premises during normal business hours. Classify the building according to the owner's Business Personal Property.			
Building Material Dealer - Secondhand Material		010256			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Building Material Distributors		010257			⊗	⊗	▼	▼	▼	▼	▼				
Building or Premises - Bank		061223			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Building or Premises - Multi-Occupancy - Up to 30% Ineligible Occupants including Habitational	131064	061212		LSRO	●	⊘	●	●	▼	●	●	This class is intended for risks where the Building Owner occupies less than 25% of the premises (25% or more - classify as Building Owner Occupied). A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured on the tenants' policies. Refer to Lessor's Risk Eligibility.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Building or Premises - Office Only	131060	061212		LSRO	●	⊘	●	●	▼	●	●	This class is intended for risks where the Building Owner occupies less than 25% of the premises (25% or more - classify as Building Owner Occupied). A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured on the tenants' policies. Refer to Lessor's Risk Eligibility.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Building or Premises - Office with less than 25% Other Occupants	131062	061212		LSRO	●	⊘	●	●	▼	●	●	This class is intended for risks where the Building Owner occupies less than 25% of the premises (25% or more - classify as Building Owner Occupied). A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured on the tenants' policies. Refer to Lessor's Risk Eligibility.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Building or Premises - Single Occupancy or Multi-Occupancy - Up to 30% Ineligible Occupants /without Habitational	131066	061212		LSRO	●	⊘	●	●	▼	●	●	This class is intended for risks where the Building Owner occupies less than 25% of the premises (25% or more - classify as Building Owner Occupied). A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured on the tenants' policies. Refer to Lessor's Risk Eligibility.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Cabinet Makers and Installers	132001	091341		CONT	●	⊘	▼	▼	▼	●	●	TARGET: Finish carpenters who only build and install cabinets, countertops and trim. Shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable). For all other carpenters, see separate Carpentry class. No more than 30% of sales to others for installation. INELIGIBLE: Handymen, Exterior Work, and General Contractors. Hot Tar Exclusion applies.		Finish carpenters who only build and install cabinets, countertops and trim. Shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable). For all other carpenters, see separate Carpentry class. Over 30% subcontracting work, Refer to Company.	
Camera and Photographic Equipment	131068	010309		RETL	●	⊘	●	●	●	●	●	Central Station Burglar Alarm recommended.			
Camera and Photographic Equipment - Wholesale	131070	010309		WHLS	●	⊘	▲	▲	●	●	●	Central Station Burglar Alarm recommended.			
Camper or Travel Trailer Sales Agencies		010315			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Campgrounds - Not-For-Profit Only		010332			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Campgrounds - Other than Not-For-Profit		010331			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Camps - For-Profit		041421			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Camps - Not-For-Profit		041422			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Candle Shop	131072	013506		RETL	●	⊗	●	●	●	●	●				
Candle Shop - Wholesale	131074	012362		WHLS	●	⊗	●	●	●	●	●				
Candy or Confectionery Products Manufacturing		051752			⊗	⊗	▼	▼	▼	●	▼				
Candy, Nut or Confectionery Store	131076	010352		RETL	●	⊗	●	●	●	●	●				
Candy, Nut or Confectionery Store - Wholesale	131078	012361		WHLS	●	⊗	●	●	●	●	●				
Car Washes		010367			⊗	⊗	▼	▼	▼	●	▼				
Car Washes - self-serve		010368			⊗	⊗	⊗	⊗	⊗	●	⊗				
Card and Stationery Store	131080	018335		RETL	●	⊗	●	●	●	●	●				
Card and Stationery Store - Wholesale	131082	016005		WHLS	●	⊗	●	●	●	●	●				
Carpentry - Construction of Residential Property Not Exceeding Two and One Half Stories in Height		091340			⊗	⊗	⊗	⊗	⊗	●	⊗				
Carpentry - Interior		091341			⊗	⊗	▼	▼	⊗	●	▼	TARGET: Interior Carpentry work only. INELIGIBLE: General Contractors, Home Builders, Roofing work.			
Carpentry Shop Only		091343			⊗	⊗	▼	▼	⊗	●	▼				
Carpentry, NOC	132002	091342		CONT	●	⊗	▼	▼	⊗	●	●	TARGET: Specific carpentry trades such as rough framing and finish work and carpenters that remodel or construct additions where they perform the majority of the work with their own employees. Office construction and remodeling is acceptable if risk meets all other guidelines. INELIGIBLE: General Contractors, Home Builders, Handymen, roofing work and exterior work over 2 1/2 stories. Hot tar exclusion applies. Class not available in New York.		INELIGIBLE: General Contractors, Home Builders, Handymen, roofing work and exterior work over 2 1/2 stories. CLASS NOT AVAILABLE IN NEW YORK.	
Carpet and Floor Covering	131084	012805		RETL	●	⊗	●	●	●	●	●	This class includes up to 25% installation. May include up to 25% oriental or Persian rugs. For businesses with more than 25% of total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class includes up to 25% installation. May include up to 25% oriental or Persian rugs. Over 30% subcontracting work, Refer to Company.	
Carpet and Floor Covering - Wholesale	131086	012797		WHLS	●	⊗	▼	●	●	●	●	This class includes up to 25% oriental or Persian rugs and up to 25% installation. Central Station Burglar and Fire Alarm recommended.		This class includes up to 25% installation. May include up to 25% oriental or Persian rugs. Over 30% subcontracting work, Refer to Company.	
Carpet and Floor Installation	132003	094569		CONT	●	⊗	●	●	▼	●	●	TARGET: Carpet, vinyl and hardwood floor covering installation. Tile and stone floor installation may be written as a separate class. Hot tar exclusion applies. No refinishing.		Over 30% subcontracting work, Refer to Company. Carpet, vinyl and hardwood floor covering installation. Tile and stone floor installation may be written as a separate class. Hot tar exclusion applies. No refinishing.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Carpet, Rug and Upholstery Cleaning	132040	091404		CONT	●	⊘	●	●	▼	●	●	TARGET: Cleaning of carpet, rugs, furniture and drapes in the insured's shop or at the customer's premises. INELIGIBLE: Any repair operations, doormat and rug rental and service, upholstery or reupholstery operations. Hot tar exclusion applies. No fire or flood restoration work.		Cleaning of carpet, rugs, furniture and drapes in the insured's shop or at the customer's premises. Any repair operations, doormat and rug rental and service, upholstery or reupholstery operations are ineligible.	
Carpet, Rug, Furniture or Upholstery Cleaning - Shop Only		011007			⊘	⊘	●	●	▼	●	●			Over 30% subcontracting work, Refer to Company.	
Caterers		011039			⊘	⊘	▼	▼	⊘	●	▼				
Ceiling and Wall Panel Installation	132004	092338		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation of acoustical and drop type ceilings. NOTE: Drywall and/or carpentry work may be written as separate classes. Hot tar exclusion applies. Class not available in New York.		Installation of acoustical and drop type ceilings. NOTE: Drywall and/or carpentry work may be written as separate classes. Class not available in New York. Over 30% subcontracting work, Refer to Company.	
Cement and Concrete Finishing and Surfacing	132005	091560		CONT	●	⊘	●	●	▼	●	●	TARGET: Finish work and decorative concrete work. Concrete construction may be written as separate class. Driveway, sidewalk or parking area paving or repaving may be written as a separate class. INELIGIBLE: Road construction, bridge construction, guniting/swimming pool construction.		TARGET: Finish work and decorative concrete work. Concrete construction may be written as separate class. Driveway, sidewalk or parking area paving or repaving may be written as a separate class. INELIGIBLE: Road construction, bridge construction, guniting/swimming pool construction. Over 30% subcontracting work, Refer to Company.	
Cemeteries		041603			⊘	⊘	●	●	▼	●	●				
Cemetery Supplies and Monuments	131090	059482		RETL	⊘	⊘	●	●	▼	●	●	This class includes sale of mortuary supplies other than caskets.		This class includes sale of mortuary supplies other than caskets.	
Ceramic, Pottery, China Shop	131092	013506		RETL	●	⊘	●	●	●	●	●				
Ceramic, Pottery, China Shop - Wholesale	131094	012362		WHLS	●	⊘	●	●	●	●	●				
Cheese Store	131096	011258		RETL	●	⊘	●	●	●	●	●				
Cheese Store - Wholesale	131098	012361		WHLS	●	⊘	●	●	●	●	●				
Chimney Cleaning		091481			⊘	⊘	⊘	⊘	⊘	▼	⊘				No use, ownership or leasing of bucket trucks
Christmas Tree Lots		018437			⊘	⊘	⊘	⊘	⊘	●	⊘				
Churches or Other Houses of Worship		041650			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Cleaning - Outside Surfaces of Building		091523			⊘	⊘	⊘	⊘	⊘	▼	⊘				No use, ownership or leasing of bucket trucks
Clock and Watch Store	131100	014655		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% repair and up to 15% antiques. Central Station Burglar Alarm recommended.		Less than 25% repair. Less than 15% antiques. Central Station Burglar Alarm Recommended.	
Clock and Watch Store - Wholesale	131102	012362		WHLS	●	⊘	●	●	●	●	●	This class includes up to 25% repair and up to 15% antiques. Central Station Burglar Alarm recommended.		Less than 25% repair. Less than 15% antiques. Central Station Burglar Alarm Recommended	
Clock, Watch, and Jewelry Repair	131104	055802		SERV	●	⊘	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm Recommended.	
Clothing Manufacturing		051896			⊘	⊘	▼	▼	⊘	●	▼				
Clothing or Wearing Apparel Distributors		011126			⊘	⊘	▼	▼	▼	●	▼				
Clothing or Wearing Apparel Stores		011127			⊘	⊘	▼	▼	▼	●	▼				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Clothing Repair Shops/Tailors	131106	051896		SERV	●	⊘	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased		041667			⊘	⊘	▼	⊘	⊘	▼	⊘				No transporting of club members or others. No hiring of buses, vans or other vehicles. No hired or non-owned
Clubs - Country or Golf		011138			⊘	⊘	▼	▼	▼	●	▼				
Clubs - Racquet Sports and Handball		041665			⊘	⊘	⊘	⊘	⊘	●	⊘				
Clubs Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes		041669			⊘	⊘	▼	⊘	⊘	▼	⊘				No transporting of club members or others. No hiring of buses, vans or other vehicles. No hired or non-owned coverage to be provided.
Coffee Shop	131108	018435		FOOD	●	⊘	●	●	●	●	●	Cooking must be limited to baking/boiling only. This class does not include deep fat frying or grilling. Hired and Non-Owned Auto option is not available if any delivery. Customer services may include Internet cafes.		Cooking must be limited to Baking/Boiling only. This class does not include Deep Fat Frying or Grilling. Customer services may include Internet cafes.	
Coffee, Tea or Spice	131110	018435		RETL	●	⊘	●	●	●	●	●				
Coffee, Tea or Spice - Wholesale	131112	012361		WHLS	●	⊘	●	●	●	●	●				
Community Recreational Facilities - Not Operated by a Governmental Agency		041678			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Computer Service or Repair	131114	091555		SERV	●	⊘	●	●	▼	●	●	This class does not include computer programming. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.		This class does not include computer programming. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.	
Computer Store	131116	011160		RETL	●	⊘	●	●	●	●	●	This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.		This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.	
Computer Store - Wholesale	131118	012362		WHLS	●	⊘	●	▼	●	●	●	This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.		This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.	
Concessionaire - Limited Cooking (in building)	131120	016819		FOOD	●	⊘	●	●	●	●	●	Cooking should be limited to microwave oven or toaster. This class does not include deep fat frying or grilling. No automobile snack services. No vending machines. No catering		Cooking limited to microwave oven or toaster. This class does not include Deep Fat Frying or Grilling. No automobile snack services. No vending machines. No catering.	
Concessionaire - With Cooking (in building)	131122	016819		FOOD	●	⊘	●	●	●	●	●	Must comply with NFPA 96. No automobile snack service. No vending machines.		Must comply with NFPA 96. No automobile snack service. No vending machines.	
Concrete - Mixed in Transit		051956			⊘	⊘	●	●	⊘	▼	⊘				
Concrete Construction	132006	091560		CONT	●	⊘	▼	▼	⊘	●	●	TARGET: Foundations to a maximum depth of 12 feet, floor and wall construction. Driveway, sidewalk or parking area paving or repaving may be written as a separate class. INELIGIBLE: : Road construction, bridge construction and guniting/swimming pool construction.		Foundations max 12 ft. Over 30% subcontracting work, Refer to Company. INELIGIBLE: Road construction, bridge construction and guniting/swimming pool construction.	
Concrete or Plaster Products Manufacturing - Not Structural		051957			⊘	⊘	▼	▼	▼	▼	▼				

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Concrete Products Manufacturing - Prestressed		051958			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Concrete Products Manufacturing - Structural		051959			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Condominium - Residential (Association Risk Only)		062003			⊗	⊗	⊗	⊗	⊗	▼	⊗				No transporting of residents or guests. No hiring of buses or vans
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others with operators		011201			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others without operators		011202			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others with operators		011205			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others without operators		011206			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - excluding automobiles - rented to others with operators		011207			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - excluding automobiles - rented to others without operators		011208			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others with operators		011209			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others without operators		011210			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - ladders, scaffolds, scaffolding, sidewalk bridges, towers and equipment incidental thereto - rented to others		011211			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - scaffolds, sidewalk bridges, hod or material hoists towers - rented to others - installation, repair or removal operations only		011212			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others with operators		011213			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others without operators		011214			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Executive Supervisors or Executive Superintendents		091580			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Permanent Yard - Maintenance or Storage of Equipment or Material		091590			⊗	⊗	●	●	▼	⊗	●				
Convenience Store (No Gas)		013673			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Convenience Store (With Gas)		013455			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Copying and Duplicating Service	131124	011222		SERV	●	⊘	●	●	●	●	●				
Cosmetic Store	131126	011234		RETL	●	⊘	●	●	●	●	●	This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.		This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.	
Cosmetics - Wholesale	131128	042499		WHLS	●	⊘	●	●	●	●	●	This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.		This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.	
Crematories		41696			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Dairy Products - Wholesale	131130	011258		WHLS	●	⊘	▼	▼	⊘	●	●				
Dairy Products Manufacturing		052002			⊘	⊘	⊘	⊘	⊘	▼	⊘				No transporting of bulk milk products or use of tanker trucks
Dairy Products Store	131132	011258		RETL	●	⊘	▼	▼	⊘	●	●				
Dance Clothing and Supplies	131134	011127		RETL	●	⊘	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Day Care Centers		041715			⊘	⊘	▼	⊘	⊘	⊘	⊘				
Day Spa	131136	018200		SERV	●	⊘	▼	▼	●	●	●	SERVICES INCLUDE: Hair styling, pedicures, manicures, massages, facials, waxing, reflexology, body wraps, exfoliating, and makeup application. This class DOES NOT INCLUDE tanning or spray tanning, electrolysis, hair weaving, hair implants, oxygen bars, diet or reducing programs, communal tubs, tattooing including permanent skin dyeing, eye lash extensions or chemical skin peeling. Services should not include any procedures that require medical supervision. Professional Liability must be provided.		SERVICES INCLUDE: Hair styling, pedicures, manicures, massages, facials, waxing, reflexology, body wraps, exfoliating, and makeup application. This class DOES NOT INCLUDE tanning or spray tanning, electrolysis, hair weaving, hair implants, oxygen bars, diet or reducing programs, communal tubs, tattooing including permanent skin dyeing, eye lash extensions or chemical skin peeling. Services should not include any procedures that require medical supervision. Professional Liability must be provided.	
Delicatessen/Sandwich Shop - Limited Cooking	131138	011288		FOOD	●	⊘	●	●	●	●	●	Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. This class contemplates limited cooking only. Refer to Delicatessen/Sandwich Shop with Cooking if there is any deep fat frying, grilling, open broiling, roasting, barbequing, solid fuel cooking (mesquite, charcoal or hardwood) or other processes on appliances that produce grease laden vapors. Hired and Non-owned Auto coverage is not available.		Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. This class contemplates limited cooking only. Refer to Delicatessen/Sandwich Shop with Cooking if there is any deep fat frying, grilling, open broiling, roasting, barbequing, solid fuel cooking (mesquite, charcoal or hardwood) or other processes on appliances that produce grease laden vapors. Hired and Non-owned Auto coverage is not available.	
Delicatessen/Sandwich Shop - With Cooking	131140	011288		FOOD	●	⊘	●	●	●	●	●	Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. Cooking equipment must comply with NFPA96. Hired and non-Owned Auto coverage is not available.		Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. Cooking equipment must comply with NFPA96. Hired and non-Owned Auto coverage is not available.	
Dental Laboratory	131142	012014		SERV	●	⊘	●	●	▼	●	●	Professional Liability Excluded.			
Dental Laboratory - Wholesale	131144	012014		WHLS	●	⊘	●	●	▼	●	●				
Department or Discount Stores		012356			⊘	⊘	▼	▼	▼	▼	▼				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Diagnostic Testing Laboratory	131146	046112		SERV	●	⊘	●	●	▼	●	●	Diagnostic Testing Laboratories Exclusion applies.		Diagnostic Testing Laboratories Exclusion applies.	
Distributors - Food or Drink, NOC		012361			⊘	⊘	▼	▼	▼	●	▼				
Distributors - NO Food/Drink, NOC		012362			⊘	⊘	▼	▼	▼	●	▼				
Door and Window Erection	132007	091746		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation or replacement of windows and doors, including combination storms/screens. Class includes installation of overhead garage doors - maximum 30% commercial garage door installation. Siding installation may be written as a separate class. INELIGIBLE: Exterior work over 2 1/2 stories, roofing, work involving removal or stripping of trim with lead paint or asbestos. Hot Tar Exclusion applies.		Over 30% subcontracting work, Refer to Company. INELIGIBLE: Exterior work over 2 1/2 stories, roofing, work involving removal or stripping of trim with lead paint or asbestos.	
Door, Window or Assembled Millwork - Dealer	131148	014279		RETL	●	⊘	●	●	●	●	●	No installation.		No installation	
Door, Window or Assembled Millwork - Wholesale	131150	014279		WHLS	●	⊘	●	●	●	●	●	No installation.		No installation	
Drilling - Water	132008	092102		CONT	●	⊘	▼	▼	▼	●	●	TARGET: Contractors who drill, construct, install and service water wells and pumps that provide water supplies for residential use. INELIGIBLE: Contractors who perform water well drilling work for industrial or irrigation purposes, laying of water lines or water mains, building of storage tank, installation of pumping equipment.		TARGET: Contractors who drill, construct, install and service water wells and pumps that provide water supplies to residential use. INELIGIBLE: Contractors who perform water well drilling work for industrial or irrigation purposes, laying of water lines or water mains, building of storage tank, installation of pumping equipment.	
Driveway, Parking Area or Sidewalk - Paving or Repaving	132009	092215		CONT	●	⊘	●	●	⊘	●	●	TARGET: Flat cement or concrete work including asphalt and blacktop work. Foundation construction may be written as a separate class. INELIGIBLE: Road construction, road paving and bridge construction.		TARGET: Flat cement or concrete work including asphalt and blacktop work. Foundation construction may be written as a separate class. INELIGIBLE: Road construction, road paving and bridge construction. Over 30% subcontracting work, Refer to Company.	
Drug Store	131152	012375		RETL	⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Drywall Installation	132010	092338		CONT	●	⊘	▼	▼	⊘	▼	●	TARGET: Drywall or wallboard hanging and finishing. Office construction is acceptable if risk meets other guidelines. INELIGIBLE: Hazardous materials abatement work. Not available in New York.		TARGET: Drywall or wallboard hanging and finishing. Office construction is acceptable if risk meets other guidelines. INELIGIBLE: Hazardous materials abatement work. Class not available in New York. Over 30% subcontracting work, Refer to Company.	
Dwellings - Four Family - Lessors Risk Only		063013			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Dwellings - One Family - Lessors Risk Only		063010			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Dwellings - Three Family - Lessors Risk Only		063012			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Dwellings - Two Family - Lessors Risk Only		063011			⊘	⊘	⊘	⊘	⊘	▼	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Electrical and Lighting Store	131154	018437		RETL	●	⊘	●	●	●	⊘	●	This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems, transformers, rentals, used or rebuilt items, or power tool sales. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Products must be U.L. listed. Central Station Burglar Alarm recommended.		This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems. Products must be U.L. listed. Central Station Burglar Alarm recommended.	
Electrical and Lighting Store - Wholesale	131156	012391		WHLS	●	⊘	●	●	●	●	●	This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems, transformers, rentals, used or rebuilt items, or power tool sales. Products must be U.L. listed. Central Station Burglar Alarm recommended.		This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems. Products must be U.L. listed. Central Station Burglar Alarm recommended.	
Electrical Equipment and Supplies	131160	012393		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems or used or reconditioned sales. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Products must be U.L. listed. Garagekeepers Liability coverage available for auto radio and stereo installation. Central Station Burglar Alarm recommended. INELIGIBLE: Cell phone stores.		This class includes up to 25% of the total receipts from installation, service or repair. No installation or service of alarms or surveillance systems. No used or reconditioned sales. Products must be U.L. listed. Central Station Burglar Alarm recommended. INELIGIBLE: Cell phone stores.	
Electrical Equipment and Supplies - Wholesale	131162	012391		WHLS	●	⊘	●	●	●	●	●	This class does not include distribution of products used in aircraft or aerospace applications, used or rebuilt parts or equipment rentals, or power tools. Products distributed must be U.L. listed. Burglar and Fire Alarm recommended.		This class does not include distribution of products used in aircraft or aerospace applications, used or rebuilt parts or equipment rentals, or power tools. Products distributed must be U.L. listed. Burglar and Fire Alarm recommended.	
Electrical Household Appliance Installation or Repair	132011	091155		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation, service and repair of residential electrical appliances such as stoves, refrigerators and clothes washers and dryers. INELIGIBLE: Industrial work and fire or burglar alarm work. \$250 Property Damage Deductible applies.		TARGET: Installation, service and repair of residential electrical appliances such as stoves, refrigerators and clothes washers and dryers. INELIGIBLE: Industrial work and fire or burglar alarm work. Over 30% subcontracting work, Refer to Company.	
Electrical Wiring	132012	092478		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation and repair of electrical wiring within buildings. INELIGIBLE: Work on power lines exceeding 220 volts, industrial work and fire or burglar alarm work. Any installation, service or repair to solar energy systems or equipment. No high voltage overhead or underground line work.		TARGET: Installation and repair of electrical wiring within buildings. Any installation, service or repair to solar energy systems or equipment. INELIGIBLE: Work on power lines exceeding 220 volts, industrial work and fire or burglar alarm work. Over 30% subcontracting work, Refer to Company. No high voltage overhead or underground line work.	
Electronic Repair	131166	099650		SERV	●	⊘	●	●	●	●	●	Applies to businesses that repair various home electronic equipment such as cameras (video and DVD), DVD players, stereos, TVs, VCRs and wireless phones. This class does not include repair of security/surveillance equipment. Central Station Burglar Alarm recommended.		Applies to businesses that repair various home electronic equipment such as cameras (video and DVD), DVD players, stereos, TVs, VCRs and wireless phones. This class does not include repair of security/surveillance equipment. Central Station Burglar Alarm recommended.	
Electroplating		052547			⊘	⊘	⊘	⊘	⊘	●	⊘				

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Engraving	131168	052660		SERV	●	⊘	●	●	▼	●	●				
Entertainment Performed on Others Premises		043215			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Excavation		094007			⊘	⊘	▼	▼	⊘	▼	▼			Over 30% subcontracting work, Refer to Company.	
Fabric and Yarn	131170	012510		RETL	●	⊘	●	●	●	●	●	Includes up to 10% furniture upholstery.			
Fabric and Yarn - Wholesale	131172	012509		WHLS	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.			
Farm - Livestock, Horses and other animals - owner operated		001518			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Livestock, Horses and other animals - not owner operated		001519			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Poultry or Dairy - owner operated		002518			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Poultry or Dairy - not owner operated		002519			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - vegetables, melons, tree nuts, insect farming - owner operated		003518			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - vegetables, melons, tree nuts, insect farming - not owner operated		003519			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Grain or other field crops - owner operated		006518			⊘	⊘	⊘	⊘	⊘	●	⊘				
Farm - Grain or other field crops - not owner operated		006519			⊘	⊘	⊘	⊘	⊘	●	⊘				
Feed Manufacturing, NOC		053001			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Feed, Grain or Hay Dealers		012583			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Fence Dealer	131174	012651		RETL	●	⊘	●	●	●	●	●	This class does not include installation, even if subcontractors are used. If an installation exposure exists, refer to the Retail/Installation segment where a charge can be made. Burglar and Fire Alarm recommended.		Over 30% subcontracting work, Refer to Company.	
Fence Dealer - Wholesale	131176	012651		WHLS	●	⊘	●	●	●	●	●	This class does not include installation, even if subcontractors are used. Burglar and Fire Alarm recommended.		Over 30% subcontracting work, Refer to Company.	
Fence Installation	132013	094276		CONT	●	⊘	▼	▼	▼	●	●	TARGET: Residential or farm type wood, vinyl and metal fence installation. INELIGIBLE: Razor or concertina wire installation, penal work, electric or security fences, highway guard rail installation.		TARGET: Residential or farm type wood, vinyl and metal fence installation. INELIGIBLE: Razor or concertina wire installation, penal work, electric or security fences, highway guard rail installation.	
Fire Departments - Volunteer		043551			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Floor Covering Distributors		012797			●	●	●	●	●	●	●	Refer to Carpet and Floor Covering - Wholesale Class.			
Florist	131180	012841		RETL	●	⊘	●	●	●	●	●	This class does not include nursery or greenhouse operation. Hired and Non-Owned Auto Liability is not available.		This class does not include nursery or greenhouse operations.	Hired and non-owned Auto Liability is not available.
Food Products Manufacturing - dry		053374			⊘	⊘	▼	▼	⊘	▼	▼				
Food Products Manufacturing - frozen		053375			⊘	⊘	▼	▼	⊘	▼	▼				
Food Products Manufacturing - not dry - in glass containers		053376			⊘	⊘	▼	▼	⊘	▼	▼				

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Food Products Manufacturing - not dry - in other than glass containers		053377			⊗	⊗	▼	▼	⊗	▼	▼				
Formal Wear or Costumes - Rented To Others	131182	012927		RETL	●	⊗	●	●	●	●	●				
Frozen Food Distributors		013049			⊗	⊗	▼	▼	▼	●	▼				
Fruit, Vegetable and Produce	131184	013111		RETL	●	⊗	●	●	●	▼	●	This class does not include roadside stands or seasonal operations, delis, greenhouses or farms. Evaluate for more appropriate class if the sales of food, other than fruits, vegetables, or produce, represent more than 25% of the total receipts.		This class does not include roadside stands or seasonal operations, delis, greenhouses or farms. Evaluate for more appropriate class if the sales of food, other than fruits, vegetables, or produce, represent more than 25% of the total receipts.	
Fruit, Vegetable and Produce - Wholesale	131186	013112		WHLS	●	⊗	●	●	●	▼	●				
Fuel Dealers or Distributors - Coal or Wood		013201			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Fuel Oil Or Kerosene Dealers		013204			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Fuel Oil or Kerosene Distributors		013205			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Funeral Home	131188	043889		SERV	●	⊗	●	●	●	●	●	Professional Liability is required. This class does not include crematory operations.		No crematories. Any habitational occupancy, Refer to Company.	No leasing or renting vehicles to others.
Furniture Manufacturing or Assembling - Infants		053731			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Furniture Manufacturing or Assembling - Other Than Wood		053732			⊗	⊗	▼	▼	⊗	▼	▼				
Furniture Manufacturing or Assembling - Wood		053733			⊗	⊗	▼	▼	⊗	▼	▼				
Furniture or Woodwork Stripping, Refinishing or Repairing - Shop Only		053734			⊗	⊗	⊗	⊗	⊗	●	▼				
Furniture Store	131190	013351		RETL	●	⊗	●	●	▼	●	●	This class does not include used furniture sales or infants/children furniture sales. No refinishing. Hired/Non-Owned Liability is not available if any delivery exposure. Sprinkler System, Central Station Burglar and Fire Alarm recommended. If BPP is over \$500,000, refer to company.		This class does not include used furniture sales or infants/children furniture sales. No refinishing. Sprinkler system, Central Station Burglar and Fire Alarm recommended.	
Garbage, Ash or Refuse Collecting		095233			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gas Household Appliance Installation	132014	091155		CONT	●	⊗	●	●	▼	●	●	TARGET: Installation, service and repair of residential gas appliances such as stoves and clothes dryers. INELIGIBLE: industrial work. \$250 Property Damage deductible applies.		TARGET: Installation, service and repair of residential gas appliances such as stoves and clothes dryer. INELIGIBLE: Industrial Work.	
Gasoline or Oil Supply Station - Retail - Lessors Risk Only		044009			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gasoline Station - Full Service		013453			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gasoline Station - Self and Full Service Combined		013455			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gasoline Station - Self Service		013454			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Gift, Souvenir or Novelty Store	131192	013506		RETL	●	⊗	●	●	●	●	●	This class does not include outdoor cart vendors or seasonal operations. Central Station Burglar Alarm recommended.		This class does not include outdoor cart vendors or seasonal operations. Central Station Burglar Alarm recommended.	
Gift, Souvenir or Novelty Store - Wholesale	131194	012362		WHLS	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm Recommended.	

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Glass or Mirror Store - (No Auto Glass)	131196	013590		RETL	●	⊘	●	●	●	●	●	This class does not include automotive glass sales or installation. This class includes up to 25% of the receipts from installation. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class does not include automotive glass sales or installation.	
Glass or Mirror Store - Wholesale (No Auto Glass)	131200	012362		WHLS	●	⊘	●	●	●	●	●	This class does not include automotive glass sales or installation.		This class does not include automotive glass sales or installation.	
Glaziers	132015	013590		CONT	●	⊘	●	●	▼	●	●	TARGET: Auto glass installation, cutting and installing of glass. Door and window installation may be written as a separate class. INELIGIBLE: work over 2 1/2 stories.		TARGET: Auto glass installation, cutting and installing of glass. Door and window installation may be written as a separate class. No work over 2 1/2 stories. Over 30% subcontracting work, Refer to Company.	
Golf Courses - Miniature		044069			⊘	⊘	⊘	⊘	⊘	▲	⊘				
Golf Courses - Municipal or Public - Not Golf or Country Clubs		044070			⊘	⊘	▼	▼	▼	●	▼			Not a market for municipal courses. See Golf Program Manual for eligibility guidelines.	
Golf Driving Ranges		044071			⊘	⊘	●	●	▼	●	●				
Golf Equipment and Supplies	131202	018206		RETL	●	⊘	●	●	●	●	●	This class does not include driving ranges or golf cart rental or sales. Includes up to 30% repair of used clubs or custom club making. Central Station Burglar Alarm recommended.		This class does not include driving ranges or golf cart rental or sales. Includes up to 30% repair of used clubs or custom club making. Central Station Burglar Alarm recommended.	
Golf Equipment and Supplies - Wholesale	131204	018205		WHLS	●	⊘	●	●	●	●	●	Applies to businesses distributing golf clubs, apparel and golfing supplies. This class does not include golf cart sales. Central Station Burglar Alarm recommended.		Applies to businesses distributing golf clubs, apparel and golfing supplies. This class does not include golf cart sales. Central Station Burglar Alarm recommended.	
Golfmobiles - Loaned or Rented to Others		044072			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Gourmet and Specialty Food	131206	018435		RETL	●	⊘	▼	▼	●	●	●	This class does not include cooking. Hired and Non-owned Auto Liability is not available if any delivery. Maximum 3,000 square feet.		No cooking.	No Hired and Non-Owned Auto Liability if delivery.
Governmental Subdivision - not state or federal - counties or parishes population 100001-250000		044112			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population 10001-25000		044109			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population 25001-50000		044110			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population 50001-100000		044111			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population over 250000		044113			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population under 10000		044108			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - municipalities population over 250000		044106			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - municipalities population under 100001-250000		044105			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - municipalities population under 10001-25000		044102			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Governmental Subdivision - not state or federal - municipalities population under 2500		044100			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 25001-50000		044103			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 2501-10000		044101			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 50001-100000		044104			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Grading of Land		095410			⊗	⊗	▼	▼	⊗	▼	▼				
Greenhouse Erection		095487			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Grocery - Wholesale	131208	013670		WHLS	▼	⊗	▼	▼	▼	▼	▼	Applies to businesses distributing general or specialty foods to retailers. This class does not include frozen food, alcoholic beverages, fish, meat, poultry or tobacco products. Perishable goods limited to \$100,000. If higher - Refer to Company. Central Station Burglar and Fire Alarms recommended.			
Grocery Stores, NOC		013673			⊗	⊗	▼	▼	▼	⊗	▼				
Gunsmiths		095620			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Halls		044276			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Handyman	132016	095625		CONT	●	⊗	▼	▼	⊗	●	⊗	A Handyman is someone who is hired to do a variety of miscellaneous repair work that is found in a residential household environment. A Handyman is not licensed in any trade and is not trained as a professional artisan. Risks with more than two full time and one part time employee are not eligible. The risk may not subcontract any work. Any roofing work can not exceed 35% of the roof. The percentage of non-residential work cannot exceed 30%. The policy includes the following limitations and exclusions: Limited Contractual, Hot Tar Exclusion, Exclusion to Employees, Contractors and Employees of Contractors, and Roofing Exclusion if work is done to more than 35% of the roof. This class is not combinable with other Contracting classes.			
Hardware - Wholesale	131210	013715		WHLS	●	⊗	●	●	●	▼	●	This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.		This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.	
Hardware Store	131212	013716		RETL	●	⊗	●	●	●	●	●	This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.		This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.	
Health Care Facilities - alcohol and drug - Not-for-profit only		044428			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Health Care Facilities - alcohol and drug - other than not-for-profit		044427			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - Not-For-Profit only		044440			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - other than Not-For-Profit		044439			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - Not-For-Profit only		044430			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - other than Not-For-Profit		044429			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - homes for the aged - Not-For-Profit only		044432			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - homes for the aged - other than Not-For-Profit		044431			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - homes for the physically handicapped or orphaned - Not-For-Profit only		044434			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - homes for the physically handicapped or orphaned - other than Not-For-Profit		044433			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - hospitals - Not-For-Profit only		044436			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - hospitals - other than Not-For-Profit		044435			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - mental - psychopathic institutions - Not-For-Profit only		044438			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health Care Facilities - mental - psychopathic institutions - other than Not-For-Profit		044437			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Health or Exercise Clubs		044311			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Health or Exercise Facilities - Commercially Operated		044315			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Health or Natural Food Stores		013720			⊗	⊗	▼	⊗	⊗	●	⊗				
Hobby, Craft or Artists' Supply	131214	014101		RETL	●	⊗	●	●	●	●	●	This class does not include the sale of sporting goods.			
Hobby, Craft or Artists' Supply - Wholesale	131216	012362		WHLS	●	⊗	●	●	●	●	●	This class does not include the sale of sporting goods. Burglar and Fire Alarm recommended.		No sale of sporting goods. Central Station Burglar and Fire Alarm recommended.	
Home Furnishings - Wholesale	131218	012362		WHLS	●	⊗	●	●	●	●	●	This class includes up to 25% installation. This class does not include rental. Burglar and Fire Alarm recommended.		No rental. Central Station Burglar and Fire Alarm recommended.	

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Home Furnishings Store	131220	018437		RETL	●	⊘	●	●	●	●	●	This class is intended for miscellaneous home accessories. Includes up to 25% installation. If furniture sales, refer to Furniture Store. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class is intended for miscellaneous home accessories. If furniture sales, refer to Furniture Store class.	
Hotels and Motels - Less than 4 Stories - Lessors Risk Only		064074			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - More than 4 Stories - Lessors Risk Only		064075			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - with Pools or Beaches - Less than 4 Stories		045190			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - with Pools or Beaches - More than 4 Stories		045191			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - without Pools or Beaches - Less than 4 Stories		045192			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - without Pools or Beaches - More than 4 Stories		045193			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Household Furnishings Installation and Repair	132017	096053		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation and repair of household furnishings including window treatments, draperies and shades. Appliance installation may be written as a separate class. INELIGIBLE: furniture/household moving, alarm installation and furniture repair. \$250 Property Damage deductible applies.		TARGET: Installation and repair of household furnishings including window treatments, draperies and shades. Appliance installation may be written as a separate class. INELIGIBLE: furniture/household moving, alarm installation and furniture repair.	
Hunting Preserves		045224			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Ice Cream and Yogurt Store	131224	014401		FOOD	●	⊘	●	●	●	●	●	Any cooking should be limited to microwave, oven, or toaster. This class does not include deep fat frying or grilling.		Any cooking should be limited to microwave, oven, or toaster. This class does not include deep fat frying or grilling.	
Ice Dealer - Wholesale	131226	014405		WHLS	▼	⊘	▼	▼	▼	▼	▼				
Instrument Manufacturing - Analytical, Calibrating, Measuring, Testing or Recording		055647			⊘	⊘	▼	⊘	⊘	▼	⊘				
Instrument Manufacturing - Control		055648			⊘	⊘	▼	⊘	⊘	▼	⊘				
Instrument Manufacturing, NOC		055649			⊘	⊘	▼	⊘	⊘	▼	⊘				
Insulation Work - Mineral		096410			⊘	⊘	⊘	⊘	⊘	●	⊘				
Insulation Work - Organic		096409			⊘	⊘	⊘	⊘	⊘	●	⊘				
Insulation Work - Plastic		096408			⊘	⊘	⊘	⊘	⊘	●	⊘				
Interior Decorator	132018	096611		CONT	●	⊘	●	●	▼	●	●	TARGET: Interior decorators. Painting and paperhanging and household furnishings installation or repair may be written as separate classes. Class does not include contracting work performed by or for the insured.		TARGET: Interior decorators. Painting and paperhanging and household furnishings installation or repair may be written as separate classes. Class does not include contracting work performed by or for the insured.	
Internet Access Provider		047600			⊘	⊘	⊘	⊘	⊘	●	⊘				
Internet Service Provider		047610			⊘	⊘	⊘	⊘	⊘	●	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Janitorial Services	132019	096816		CONT	●	⊘	●	●	⊘	●	●	TARGET: Janitorial and cleaning services for residential and commercial facilities, interior only. INELIGIBLE: Exterior window washing, exterior cleaning of buildings (power washing and sandblasting), industrial cleaning or any process requiring/providing compliance with environmental regulations (such as hazardous waste clean-up). No Fire or Flood restoration work.		TARGET: Janitorial and cleaning services for residential and commercial facilities, interior only. INELIGIBLE: No exterior window washing, cleaning of buildings (power washing or sandblasting), industrial cleaning or any process requiring compliance with environmental regulations (such as hazardous waste clean-up). No Fire or Flood restoration work.	
Janitorial Supply	131228	014527		RETL	●	⊘	●	●	●	●	●	This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.		This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.	
Janitorial Supply - Wholesale	131230	014527		WHLS	●	⊘	●	●	●	●	●	This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.		This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.	
Jewelry Manufacturing		055802			⊘	⊘	▼	▼	▼	▼	▼				
Junk Dealers		045380			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Kennel - Breeding, Boarding or Sales	131232	045450		SERV	●	⊘	●	●	▼	●	●	The Kennel should require evidence of vaccinations prior to boarding. Domestic animals only. Includes up to 30% incidental obedience training.		The Kennel should require evidence of vaccinations prior to boarding. Domestic animals only.	
Kitchen Accessories	131234	018437		RETL	●	⊘	●	●	●	●	●	This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.		This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.	
Kitchen Accessories - Wholesale	131236	012467		WHLS	●	⊘	●	●	●	●	●	This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.		This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.	
Labor Union Offices		065007			⊘	⊘	▼	▼	▼	●	▼				
Laboratories - Research, Development or Testing		097002			⊘	⊘	⊘	⊘	⊘	▼	⊘				No transporting of biological, chemical or hazardous substances. No hired or non-owned coverage to be
Land Occupied by Persons Other Than the Insured for Business Purposes - Lessors Risk Only		045539			⊘	⊘	⊘	▼	▼	●	▼				
Landscape Gardening	132020	097047		CONT	●	⊘	●	●	⊘	●	●	TARGET: Residential landscaping and lawn care. Residential snowplowing operations may be eligible but must be separately rated. Tree trimming is acceptable if at no more than 12 feet. INELIGIBLE: Commercial snowplowing (parking lots, streets and roads) and application of other than over-the-counter pesticides or fertilizers. No tree removal.		Tree Trimming is acceptable if at no more than 12 feet. No tree removal or Commercial Snowplowing operations.	
Laundry and Dry Cleaning - Self-Service	131238	014731		SERV	⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Laundry and Dry Cleaning Receiving Station	131240	014732		SERV	●	⊘	●	●	●	●	●	Applies to dry cleaning and laundry drop-off/pickup sites operated in conjunction with dry cleaning plants at another premises. This class does not include dry cleaning or laundering on premises of receiving stations.		Applies to dry cleaning and laundry drop-off/pickup sites operated in conjunction with dry cleaning plants at another premises. This class does not include dry cleaning or laundering on premises of receiving stations.	
Laundry Rental Service		014734			⊘	⊘	▼	▼	▼	●	▼				

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Lawn Care Services		097050			⊗	⊗	●	●	⊗	●	●				
Lawn Sprinkler Installation	132021	098483		CONT	●	⊗	●	●	▼	●	●	TARGET: Lawn sprinkler installation. INELIGIBLE: Fire protection system work.		TARGET: Lawn sprinkler installation. INELIGIBLE: Fire protection system work.	
Leather Goods	131242	011127		RETL	●	⊗	●	●	●	●	●	This class includes repair. Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Leather Goods - Wholesale	131244	011126		WHLS	●	⊗	⊗	⊗	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar Alarm recommended.	
Libraries		066309			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Liquor - Wholesale	131246	010140		WHLS	●	⊗	●	●	●	●	●	Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales - Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month -Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served -check cashing -24 hour operations -Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage not available - Proof of Coverage required. Central Station Burglar Alarm recommended.		Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales - Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month -Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served -check cashing -24 hour operations -Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage not available - Proof of Coverage required. Central Station Burglar Alarm recommended.	
Liquor Store	131248	010145		RETL	●	⊗	●	●	●	●	●	Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales - Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month -Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served -check cashing -24 hour operations -Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage required - Refer To Company. Central Station Burglar Alarm recommended.		Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales - Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month -Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served -check cashing -24 hour operations -Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage required - Refer To Company. Central Station Burglar Alarm recommended.	
Locksmith		014913			⊗	⊗	●	●	●	●	●	No alarm work.		No Alarm work.	
Luggage Store	131250	018437		RETL	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Luggage Store - Wholesale	131252	012362		WHLS	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Lumberyards		045819			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Machine Shop, NOC		097220			⊗	⊗	▼	▼	▼	●	▼				
Machinery or Equipment - Farm - Installation, Servicing or Repair		097221			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Machinery or Equipment - Industrial - Installation, Servicing or Repair		097222			⊗	⊗	▲	▲	⊗	▼	⊗				
Machinery or Equipment - Installation, Servicing or Repair, NOC		097223			⊗	⊗	▲	▲	⊗	▼	⊗				
Machinery or Equipment Dealers - Construction or Industrial - Mobile Type		015060			⊗	⊗	⊗	⊗	⊗	▼	⊗				

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Machinery or Equipment Dealers - Yard or Garden Type		015063			⊘	⊘	●	▼	▼	●	▼				
Machinery or Equipment Dealers, NOC		015062			⊘	⊘	▼	▼	▼	●	▼				
Mail Box or Packaging Store	131254	015070		SERV	●	⊘	●	▼	●	●	●	This class includes risks that specialize in performing packing and mailing services for others. Includes incidental sales of packing products and mailing accessories and faxing and copying of materials. Brokers for shipping companies are not to be included in this class.		This class includes risks that specialize in performing packing and mailing services for others. Includes incidental sales of packing products and mailing accessories and faxing and copying of materials. Brokers for shipping companies are not to be included in this class.	
Mail Order House		045901			⊘	⊘	●	▼	●	●	▼	No tools, no sporting goods, no adult books or magazines.			
Mailing or Addressing Company	131256	045937		SERV	●	⊘	●	●	●	●	●				
Manufacturers Representatives		045993			⊘	⊘	▼	▼	▼	▼	▼			No directs import. No sales of drugs, cosmetics, aircraft or auto parts, power tools, motorized vehicles, machinery, equipment or chemicals.	
Markets - Not open air (Lessors Risk only) Not-For-Profit only		015120			⊘	⊘	▼	▼	▼	●	▼				
Markets - Not open air (Lessors Risk only) other than Not-For-Profit		015119			⊘	⊘	▼	▼	▼	●	▼				
Markets - open air (Lessors Risk only) Not-For-Profit only		015124			⊘	⊘	▼	▼	▼	●	▼				
Markets - open air (Lessors Risk only) other than Not-For-Profit		015123			⊘	⊘	▼	▼	▼	●	▼				
Masonry Work	132022	097447		CONT	●	⊘	●	●	⊘	●	●	TARGET: Residential installation, repointing and repair of brick and concrete block. Concrete work (other than block) may be written as a separate class. INELIGIBLE: Industrial work, exterior work over 2 1/2 stories, Exterior Insulation and Finishing System (EIFS) work and chimney cleaning. Class not available in New York.		Class not available in New York. Over 30% subcontracting work, Refer to Company. Industrial work or work over 2 1/2 stories is not eligible. Exterior Insulation and Finishing System (EIFS) work is not eligible.	
Maternity Shop	131258	011127		RETL	●	⊘	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.		Central Station Fire and Burglar Alarm recommended.	
Mausoleums		046004			⊘	⊘	●	●	▼	●	●				
Meat, Fish, Poultry or Seafood	131260	015224		RETL	●	⊘	●	●	●	●	●	Burglar Alarm recommended.		Burglar Alarm recommended.	
Meat, Fish, Poultry or Seafood - Wholesale	131262	015223		WHLS	●	⊘	●	●	●	●	●				
Meat, Fish, Poultry or Seafood Processing		056760			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Medical, Hospital and Surgical Equipment and Supplies - Rented to Others		015300			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Medical, Hospital and Surgical Supplies - Stores		015314			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Dealers or Distributors - Nonstructural		015404			⊘	⊘	●	▼	▼	▼	▼				
Metal Dealers or Distributors - Structural		015405			⊘	⊘	●	⊘	⊘	●	⊘				
Metal Erection - Decorative or Artistic		097650			⊘	⊘	▼	▼	⊘	▼	▼				
Metal Erection - Frame Structures - Ironwork on Outside of Buildings		097651			⊘	⊘	⊘	⊘	⊘	▲	⊘				
Metal Erection - In the Construction of Dwellings Not Exceeding 2 Stories in Height		097652			⊘	⊘	▼	▼	⊘	▲	▼			Class not available in New York.	

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Metal Erection - Nonstructural, NOC		097653			⊗	⊗	▼	▼	⊗	▼	▼			Class not available in New York.	
Metal Erection - Structural, NOC		097655			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Metal Goods Manufacturing - Stamping - Not Signs		056912			⊗	⊗	▼	▼	▼	▼	▼				
Metal Goods Manufacturing, NOC		056911			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Metal Heat Processing		056913			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Metal Works - Shop - Decorative or Artistic		059914			⊗	⊗	▼	▼	▼	▼	▼				
Metal Works - Shop - Structural - Load Bearing		056915			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Metal Works - Shop - Structural - Not Load Bearing		056916			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Milk Depots or Dealers		057001			⊗	⊗	▼	▼	▼	▼	▼				
Milk Processing		057002			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Mobile Home Parks or Courts		046202			⊗	⊗	⊗	⊗	⊗	▼	⊗				No transporting or moving of trailers or mobile homes.
Mobile Home Sales Agencies		015488			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Museum		046426			⊗	⊗	⊗	⊗	⊗	●	⊗				
Music Store	131264	016676		RETL	●	⊗	●	●	●	●	●	Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.		Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.	
Music Store - Wholesale	131266	012362		WHLS	●	⊗	●	●	●	●	●	Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.		Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.	
Musical Instrument Manufacturing		057257			⊗	⊗	▼	▼	▼	●	▼				
Musical Instrument Store	131268	015538		RETL	●	⊗	●	●	●	●	●	This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.		This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.	
Musical Instrument Store - Wholesale	131270	012362		WHLS	●	⊗	●	●	●	●	●	This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.		This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.	
Nail Salon	131272	015600		SERV	●	⊗	▼	▼	●	●	●	Manicures and Pedicures only. For other services, see Beauty Shop or Day Spa. Professional Liability Required.		Manicures and Pedicures only.	
Net Manufacturing, NOC		057410			⊗	⊗	⊗	⊗	⊗	●	⊗				
Newspaper or Magazine Distributor		015607			⊗	⊗	●	●	▼	●	●				
Newsstands	131274	015608		RETL	●	⊗	●	●	●	●	●				
Night Clubs, Cabarets and Comedy Clubs		015656			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Nursery - Garden		015699			⊗	⊗	●	●	▼	●	●			No mixing or blending of herbicides or pesticides. No mixing of fertilizer for sale; no landscaping.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office Furniture and Fixture Installation	132023	423210		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation of office partitions, modular work stations and retail store displays. INELIGIBLE: High rack storage installation for warehouses or industrial risks.		TARGET: Installation of office partitions, modular work stations and retail store displays. INELIGIBLE: High rack storage installation for warehouses or industrial risks.	
Office Machine Installation and Repair	132024	811212		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation, service and repair of equipment such as facsimile machines, copiers, computers, telephones and telecommunications systems. INELIGIBLE: Manufacturing / processing control work, work for emergency facilities such as hospitals, fire and alarm monitoring, computer consulting work.		TARGET: Installation, service and repair of equipment such as facsimile machines, copiers, computers, telephones and telecommunications systems. INELIGIBLE: Manufacturing/processing control work, work for emergency facilities such as hospitals, fire and alarm monitoring, computer consulting work.	
Office Machines and Equipment	131276	018437		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% installation, rental, service or repair. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		Less than 25% installation. No wholesale. Less than 25% rental leasing.	
Office Machines and Equipment - Wholesale	131278	012362		WHLS	●	⊘	●	●	▼	●	●	This class includes up to 25% installation and up to 25% rental (no repair). Burglar and Fire Alarm recommended.		This class includes up to 25% installation and up to 25% rental (no repair). Burglar and Fire Alarm recommended.	
Office Machines Manufacturing		057572			⊘	⊘	▼	⊘	⊘	▼	⊘				
Office Machines or Appliances - Installation, Inspection, Adjustment or Repair		098111			⊘	⊘	●	●	●	●	●				
Office Supplies	131282	018437		RETL	●	⊘	●	●	●	●	●				
Office Supplies - Wholesale	131284	012362		WHLS	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar Alarm recommended.	
Office: Accountant	131286	061226		OFFC	●	⊘	●	●	●	●	●	Risks primarily engaged in providing accounting services on or off premises. This class does not include employee leasing. Financial Services Exclusion. Professional Liability Excluded.		Risks primarily engaged in providing accounting services on or off premises. No employee leasing. Professional Liability Coverage required. Any habitational occupancy, Refer to Company. Financial Services Exclusion applies.	
Office: Actuary	131288	061226		OFFC	●	⊘	▼	▼	●	●	●	Provides actuarial services on or off premises. Professional Liability Excluded.		Provides actuarial services on or off premises. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Advertising Agency	131290	061226		OFFC	●	⊘	●	●	●	●	●	Office that prepares ad layouts for brochures, newspapers, magazines & books. Develops prototype for printing. Personal and Advertising Injury Exclusion.		Office that prepares ad layouts for brochures, newspapers, magazines & books. Develops prototype for printing. Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion applies.	
Office: Answering Service	131292	061226		OFFC	●	⊘	●	●	●	●	●	This class does not include ambulance, police, fire, private security or other emergency services. Professional Liability Excluded.		Telephone answering service for individuals / businesses on a contract basis. No alarm monitoring services contemplated in this class. Any habitational occupancy, Refer to Company.	
Office: Appraisal and Inspection Service	131294	096317		OFFC	●	⊘	●	●	●	●	●	Risks that provide inspection/appraisal services for homes & 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. Risks that provide appraisal services for fine arts for the public. Not to include jewelry appraisals. Professional Liability Excluded.		Risks that provide inspection/appraisal services for homes & 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. Risks that provide appraisal services for fine arts for the public. Not to include jewelry appraisals. Any habitational occupancy, Refer to Company.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office: Audio Consultant	131296	041677		OFFC	●	⊘	●	●	●	●	●	Provides testing of industrial noise levels and hearing loss. This class does not include medical offices or operations with physicians/nurses. Professional Liability Excluded.		Provides testing of industrial noise levels and hearing loss. This class does not include medical offices or operations with physicians/nurses. Professional liability excluded. Any habitational occupancy, Refer to Company.	
Office: Auditor	131298	041677		OFFC	●	⊘	●	●	●	●	●	Risks primarily engaged in providing auditing services on or off premises. Professional Liability Excluded.		Risks primarily engaged in providing auditing services on or off premises. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Bookkeeping Service	131300	041677		OFFC	●	⊘	●	●	●	●	●	Risks engaged in bookkeeping operations and business records / transactions for others. Professional Liability Excluded.		Risks engaged in bookkeeping operations and business records / transactions for others. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Cardiologist	131302	066561		OFFC	●	⊘	●	●	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Chiropractor	131304	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Claims Adjuster	131306	096317		OFFC	●	⊘	●	●	●	●	●	Provides claim adjustment services for insurance companies or the public on an independent basis. Professional Liability Excluded.		Provides claim adjustment services for insurance companies or the public on an independent basis. Any habitational occupancy, Refer to Company.	
Office: Computer Consulting	131308	041675		OFFC	⊘	⊘	⊘	⊘	⊘	●	⊘				
Office: Consultants - NOC		041677			⊘	⊘	⊘	⊘	⊘	⊘	⊘	Refer to specific class.		Any habitational occupancy, Refer to Company.	
Office: Contractors	132035	061226		CONT	●	⊘	●	●	●	●	●	\$2500 Business Personal Property is automatically included.			
Office: Court Reporter/Stenographer	131310	047367		OFFC	●	⊘	●	●	●	●	●	Provide transcription services for legal depositions or other legal activities. Services may be off premises. Personal and Advertising Injury Exclusion.		Provide transcription services for legal depositions or other legal activities. Services may be off premises. Personal & Advertising Injury Exclusion. Any habitational occupancy, Refer to Company.	
Office: Credit and Debt Counseling Service	131312	061226		OFFC	●	⊘	▼	▼	●	●	●	Personal and Advertising Injury Exclusion. Financial Services Exclusion.		Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion. Financial Services Exclusion.	
Office: Dental	131314	066561		OFFC	●	⊘	●	●	●	●	●	Includes Dentists, Cosmetic Dentists, Dental Hygienists, Endodontists, Orthodontists and Periodontists. This class does not include oral surgery involve general anesthesia. Sexual Molestation Exclusion. Professional Liability Excluded.		Includes Dentists, Cosmetic Dentists, Dental Hygienists, Endodontists, Orthodontists and Periodontists. This class does not include oral surgery involve general anesthesia. Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Dermatologist	131316	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Draftsmen	131318	091805		OFFC	●	⊘	●	●	●	●	●	Risks with draftsmen performing office work only. Drawing services for engineers or architects only when others provide specifications. This class does not include engineers or architects.		Risks with draftsmen performing office work only. Drawing services for engineers or architects only when others provide specifications. Not to include engineers or architects. Any habitational occupancy, Refer to Company.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office: Employment Agency	131320	043200		OFFC	●	⊘	●	▼	⊘	▼	●	This class does not include leasing of employees or temp agencies. Includes permanent job placement agencies. Personal and Advertising Injury Exclusion. Sexual Molestation Exclusion.		This class does not include leasing of employees or temp agencies. Includes permanent job placement agencies. Personal and Advertising Injury Exclusion. Sexual Molestation exclusion. Any habitational occupancy, Refer to Company.	No transporting of temporary employees to or from jobs.
Office: Engineers & Architects & Surveyors	131322	092663		OFFC	●	⊘	●	●	●	●	●	Provides architectural advice and architectural drawings. This class does not include risks engaged in actual construction operations. Professional Liability Excluded.		Provides architectural advice and architectural drawings. Not to include risks engaged in actual construction operations, Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Escrow Agency	131324	061223		OFFC	●	⊘	●	●	●	●	●	Financial Services Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Financial Services Exclusion applies. Professional Liability excluded.	
Office: Estate/Financial Planning and Management	131326	061226		OFFC	●	⊘	●	●	●	●	●	Personal and Advertising Injury Exclusion. Financial Services Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Financial Services Exclusion and Personal and Advertising Injury Exclusion apply. Professional Liability excluded.	
Office: Family Practice	131328	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Geneticist	131330	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Graphic Design and Commercial Artist	131332	041677		OFFC	●	⊘	●	●	●	●	●	Designs artwork for others including letterhead, greeting card designs and logos, etc. This class does not include printing.		Designs artwork for others including letterhead, greeting card designs and logos, etc. Not to include printing. Any habitational occupancy, Refer to Company.	
Office: Gynecologist	131334	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Hearing Aid Service	131336	013759		OFFC	●	⊘	●	●	●	●	●	Professional Liability is available.		Any habitational occupancy, Refer to Company.	
Office: Insurance Agent	131338	045334		OFFC	●	⊘	●	●	●	●	●	Insurance and Related Operations Exclusion. Professional Liability Excluded.		Risks operating as independent insurance agents. Any habitational occupancy, Refer to Company. Insurance and Related Operations Exclusion applies. Professional Liability excluded.	
Office: Internal Medicine	131340	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Lawyers Office	131342	066122		OFFC	●	⊘	●	●	●	●	●	Risks that provide Legal advice. Professional Liability Excluded. Employment Practices Liability Excluded.		Risks that provide legal advice. Any habitational occupancy, Refer to Company. Professional Liability excluded. Employment Practices Liability not available.	
Office: Market Research Firm	131344	046112		OFFC	●	⊘	●	●	●	●	●	Collects data to determine market trends. Professional Liability Excluded.		Collects data to determine market trends. Any habitational occupancy, Refer to Company. Professional Liability excluded.	
Office: Medical Billing Service	131346	061226		OFFC	●	⊘	●	●	●	●	●	Provides billing services to medical and professional offices on a contract basis. Collection agencies/operations are not eligible. Personal and Advertising Injury Exclusion. Professional Liability Excluded.		Provides billing services to medical and professional offices on a contract basis. Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion applies. Professional Liability excluded.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office: Medical, NOC	131348	066561		OFFC	●	⊘	●	●	●	●	●	Medical offices where the operations on premises do not include the following: Any premises that are used by ambulance services, any short term or long term rehabilitation facilities, any premises used for inpatient/outpatient surgical procedures, any premises that include physical therapy services, any premises that include an ambulatory center, any premises used for emergency, any holistic health centers. Professional Liability Excluded (except for Hearing Aid and Opticians where professional liability is available.) Refer to Company if the specific medical office is not listed. Sexual Molestation Exclusion.		Any habitational occupancy, refer to Company.	
Office: Mortgage Broker	131350	061223		OFFC	●	⊘	●	●	●	●	●	This class does not include mortgage bankers, banks, building and loan institutions, loan operations, finance companies or any operations involving the holding or possession of property. Personal and Advertising Injury Exclusion. Financial Services Exclusion. Professional Liability Excluded.		Operations usual to the arranging of mortgages. Primarily provides mortgages to buyers of residential property and refinancing existing residential mortgages. Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion applies. Professional Liability excluded.	
Office: Neurologist	131352	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Any habitational occupancy, Refer to Company.	
Office: NOC	131354	061226		OFFC	●	⊘	▼	▼	▼	●	▼	Refer to Company.			
Office: Notary Public	131356	061226		OFFC	●	⊘	▼	▼	▼	●	▼	Personal and Advertising Injury Exclusion. Financial Services Exclusion.		Any habitational occupancy, Refer to Company. Financial Services Exclusion applies. Personal and Advertising exclusion.	
Office: Obstetrician	131358	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Oncologist	131360	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Ophthalmologist	131362	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Ophthalmologists are specialists in medical and surgical eye problems that perform eye surgery. Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Optician	131364	015839		OFFC	●	⊘	●	●	●	●	●	Opticians design, fit, and dispense lenses for the correction of a persons vision. Professional Liability is available as an option.		Any habitational occupancy, Refer to Company.	
Office: Optometrists	131365	015839		OFFC	●	⊘	●	●	●	●	●	Optometrists prescribe and fit lenses to improve vision and they diagnose and treat various eye diseases. Professional Liability is available as an option. Surgical procedures (including laser) are excluded.		Any habitational occupancy, Refer to Company.	
Office: Orthopedic Surgeon	131366	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Pathologist	131368	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Pediatrician	131370	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Podiatrist	131372	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office: Psychiatrist	131374	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Psychologist	131376	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Radiologist	131378	066561		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Any habitational occupancy, Refer to Company.	
Office: Real Estate Agent	131380	047050		OFFC	●	⊘	●	●	●	▼	●	This class does not include commercial real estate (unless incidental up to 10%), real estate management operations or real estate agents that also act as a property manager. Hired or Non-Owned Auto coverage is not available. Real Estate Operations Limitation of Coverage.		This class does not include commercial real estate (unless incidental up to 10%), real estate management operations or real estate agents that also act as a property manager. Any habitational occupancy, Refer to Company.	
Office: Speech Therapist	131382	066561		OFFC	●	⊘	▼	▼	●	●	●	Not to include medical offices or operations with physicians/nurses. Sexual Molestation Exclusion. Professional Liability Excluded.		Not to include medical offices or operations with physicians/nurses. Any habitational occupancy, Refer to Company. Sexual Molestation Exclusion. Professional Liability Excluded.	
Office: Stockbroker	131384	061226		OFFC	●	⊘	▼	▼	●	●	●	Financial Services Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Financial Services Exclusion. Professional Liability excluded.	
Office: Surgeon	131386	066561		OFFC	●	⊘	▼	▼	●	●	●	Office only. This class does not include surgical procedures. Sexual Molestation Exclusion. Professional Liability Excluded.		Not to include medical offices or operations with physicians/nurses. Any habitational occupancy, Refer to Company. Sexual Molestation Exclusion. Professional Liability Excluded.	
Office: Tax Preparation Service	131388	041677		OFFC	●	⊘	●	●	●	●	●	This class does not include employee leasing or sub-contractors, accountants, auditors or bookkeepers. Professional Liability Excluded. Financial Services Exclusion.		Provides tax return preparation services. Not to include accountants, auditors or bookkeepers. Any habitational occupancy, Refer to Company. Professional Liability excluded. Financial Services Exclusion.	
Office: Ticket Agency	131390	068439		OFFC	●	⊘	●	●	●	●	●	Internet sales must be 35% or less of the operation. If events are sponsored the risk is ineligible.		Internet sales must be 35% or less of the operation. If events are sponsored the risk is ineligible. Any habitational occupancy, Refer to Company.	
Office: Title Agent	131392	045334		OFFC	●	⊘	●	●	●	●	●	Risks engaged in searching public records for titles and liens against property. Preparing title abstracts, issuing titles and performing real estate closings. This class is not intended to include lawyers or real estate agents.		Risks engaged in searching public records for titles and liens against property. Preparing title abstracts, issuing titles and performing real estate closings. Not to include lawyers or real estate agents. Any habitational occupancy, Refer to Company.	
Office: Translator	131394	061226		OFFC	●	⊘	▼	▼	●	●	●	Class includes risks that provide written and/or verbal communications. Professional Liability Excluded.		Class includes risks that provide written and/or verbal communications. Any habitational occupancy, Refer to Company. Professional Liability excluded.	
Office: Travel Agent	131396	061226		OFFC	●	⊘	●	●	●	●	●	This class does not include tour operations. Professional Liability Excluded. Professional Liability excluded.		No organizing, operating or sponsoring of tours. Any habitational occupancy, Refer to Company. Professional Liability Exclusion.	
Office: Urologist	131398	066561		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Website Designer	131400	096930		OFFC	●	⊘	▼	▼	●	●	●	Must have evidence of Professional Liability Coverage. Website Designers' Professional Liability Exclusion.		Any habitational occupancy, Refer to Company. Website Designers' Professional Liability Exclusion.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office: Word Processing Service	131402	061226		OFFC	●	⊘	●	●	●	●	●	Risks that provide word processing services. This class does not include employee leasing or publishing operations.		Risks that provide word processing services. Not to include publishing operations. Any habitational occupancy, Refer to Company.	
Optical Goods	131404	015839		SERV	●	⊘	●	●	●	●	●	Professional Liability is available.		Any habitational occupancy, Refer to Company.	
Optical Goods - Wholesale	131406	012362		WHLS	●	⊘	●	●	●	●	●			Any habitational occupancy, Refer to Company.	
Paint, Wallpaper or Wallcovering	131408	015991		RETL	●	⊘	●	●	●	●	●	This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. Businesses must not exceed 25% of the total receipts from painting or wallpapering. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. Over 30% subcontracting work, Refer to Company.	
Paint, Wallpaper or Wallcovering - Wholesale	131410	012362		WHLS	●	⊘	●	●	●	●	●	This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. No installation or painting operations are eligible.		This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. Over 30% subcontracting work, Refer to Company.	
Painting - Exterior Buildings or Structures - Not Exceeding Three Stories in Height		098304			⊘	⊘	●	▼	▼	●	▼			Class not available in New York.	
Painting - Shop Only		098308			⊘	⊘	▼	●	▼	●	●				
Painting and Paperhanging	132025	098305		CONT	●	⊘	●	●	▼	●	●	TARGET: Interior/exterior painting and paperhanging. INELIGIBLE: Bridge painting, traffic and road markings, sandblasting or burning operations, exterior work over 2 1/2 stories, hazardous materials abatement work, and rental or loaning of scaffolds to others. Hot Tar Exclusion applies. \$250 Property Damage deductible applies.		TARGET: Interior/exterior painting and paperhanging. INELIGIBLE: Bridge painting, traffic and road markings, sandblasting or burning operations, exterior work over 2 1/2 stories, hazardous materials abatement work, and rental or loaning of scaffolds to others. Hot Tar Exclusion applies. \$250 Property Damage deductible applies.	
Painting, Picture or Frame Stores		015993			⊘	⊘	●	●	●	●	●				
Paper Goods Manufacturing		057725			⊘	⊘	▼	▼	⊘	▼	▼				
Paper, Paper Products and Party Supplies	131414	018335		RETL	●	⊘	●	●	●	●	●	Class is exclusively for stores selling party supplies, greeting cards and stationery. Bulk paper and packaging material suppliers are not eligible. This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc.		This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc.	
Paper, Paper Products and Party Supplies - Wholesale	131416	016005		WHLS	●	⊘	Ⓢ	●	●	●	●	Class is exclusively for stores selling party supplies, greeting cards and stationery. Bulk paper and packaging material suppliers are not eligible. Burglar and Fire Alarm recommended. This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc.		This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc. Burglar and Fire Alarm recommended.	
Parades		046590			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Parking - private		046622			⊘	⊘	▼	▼	▼	▼	▼				
Parking - public - not open air		046603			⊘	⊘	▼	▼	▼	▼	▼				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Parking - public - open air		046604			⊗	⊗	▼	▼	▼	▼	▼				
Parking - public - shopping centers - maintained by the insured (Lessors Risk only)		046607			⊗	⊗	▼	▼	▼	▼	▼				
Parking - public - shopping centers - maintained by the lessee (Lessors Risk only)		046606			⊗	⊗	▼	▼	▼	▼	▼				
Parks or Playgrounds		046671			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Pattern Manufacturing - Metal		057808			⊗	⊗	▼	▼	⊗	▼	▼				
Pattern Manufacturing - Paper		057810			⊗	⊗	▼	▼	⊗	▼	▼				
Pattern Manufacturing, NOC		057809			⊗	⊗	▼	▼	⊗	▼	▼				
Pest Control Services		043470			⊗	⊗	⊗	⊗	⊗	●	●				
Pet Day Care	131418	016404		SERV	●	⊗	▼	▼	▼	●	●				
Pet Grooming	131420	016402		SERV	●	⊗	●	●	▼	●	●	Professional Liability is required. No mobile pet grooming.		Professional Liability is required.	
Pet Store	131422	016403		RETL	●	⊗	●	●	▼	●	●	This class does not include kennels, boarding, or breeding. No bulk sale of hay, grain or feed intended for use with livestock. Incidental grooming (up to 30%) is acceptable. Pet Groomers Professional Liability is available as an option.		This class does not include kennels, boarding, or breeding. No bulk sale of hay, grain or feed intended for use with livestock. Incidental grooming (up to 30%) is acceptable.	
Pet Supplies	131424	016403		RETL	●	⊗	●	●	●	●	●				
Pet Supplies - Wholesale	131426	012362		WHLS	●	⊗	●	●	●	●	●	This class does not include hay, grain or feed distributors.		This class does not include hay, grain or feed distributors.	
Pet Training	131428	016404		SERV	●	⊗	●	●	▼	●	●				
Photo Finishing	131430	057997		SERV	●	⊗	●	●	●	●	●				
Photographer/Videographer	131432	016471		SERV	●	⊗	●	●	●	●	●	Includes videographer and studios. Burglar and Fire Alarm recommended.		Includes videographer and studios. Burglar and Fire Alarm recommended.	
Piano Tuning		098405			⊗	⊗	●	●	▼	●	●				
Picnic Grounds - Commercially Operated		046773			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Pictures or Frames	131434	015993		RETL	●	⊗	●	●	●	●	●				
Pictures or Frames - Wholesale	131436	012362		WHLS	●	⊗	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Pizza Shop - Ovens Only	131438	010100		FOOD	●	⊗	●	●	●	▼	●	No seating. Hired and Non-Owned Auto coverage is not available if delivery. If alcoholic beverages are sold or served, Liquor Liability Coverage is required. Receipts for alcoholic beverages cannot exceed 30% of total receipts.		This class does not include the serving of alcoholic beverages or table service. Cooking may not include grills or deep fat fryers. Hired and Non-Owned Liability not available if delivery.	Hired and Non-Owned Liability not Available if Delivery.
Pizza Shop - With Cooking - without seating	131440	016902		FOOD	●	⊗	●	●	●	▼	●	No seating. Must comply with NFPA Code 96. Hired and Non-owned Auto coverage is not available if delivery. If alcoholic beverages are sold or served, Liquor Liability Coverage is required. Receipts for alcoholic beverages cannot exceed 30% of total receipts.		Must comply with NFPA Code 96.	Hired and Non-Owned Liability not Available if Delivery.

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Pizza Shop - With Cooking - without table service - with seating	131442	016901		FOOD	●	⊘	●	●	●	▼	●	No waitress/waiters serving customers at their table. Must comply with NFPA Code 96. Hired and Non-owned Auto coverage is not available if delivery. If alcoholic beverages are sold or served, Liquor Liability Coverage is required. Receipts for alcoholic beverages cannot exceed 30% of total receipts.		Must comply with NFPA Code 96.	Hired and Non-Owned Liability not Available if Delivery.
Plant and Greenery Services	131444	015699		SERV	●	⊘	●	●	▼	●	●	Includes interior plant care services, plant rental, interior plantscape design and maintenance. Does not include nurseries.			
Plaster and Stucco	132026	098449		CONT	●	⊘	●	●	▼	●	●	TARGET: Residential type plaster and stucco application and/or repair. No work involving EIFS, Exterior Insulation Finishing Systems. No Exterior work.		No work involving EIFS, Exterior Insulation Finishing Systems. No Exterior work over 2 1/2 stories.	
Plastic or Rubber Supply Goods Distributors		016501			⊘	⊘	▼	●	▼	●	●				
Plumbing	132027	098483		CONT	●	⊘	●	●	▼	●	●	TARGET: Plumbing installation, service and repair. INELIGIBLE: Industrial work, fire protection or sprinkler, fire lines or standpipes. Work on irrigation systems (for Lawn Sprinkler work refer to the Lawn Sprinkler Installation Class), municipal work, no high pressure boiler work. High pressure boilers operate at pressure greater than 15 PSI for steam or 30 PSI for hot water. No work at water treatment of waste disposal facilities.		TARGET: Plumbing installation, service and repair. INELIGIBLE: Industrial work, fire protection or sprinkler, fire lines or standpipes. Work on irrigation systems (for Lawn Sprinkler work refer to the Lawn Sprinkler Installation Class), municipal work, no high pressure boiler work. High pressure boilers operate at pressure greater than 15 PSI for steam or 30 PSI for hot water. No work at water treatment of waste disposal facilities.	
Plumbing - Commercial and Industrial		098482			⊘	⊘	●	▼	▼	●	▼			No Fire Protection or Sprinkler System work. No installation, service or repair on solar energy systems or equipment.	
Plumbing Fixtures Manufacturing		058095			⊘	⊘	▼	▼	⊘	▼	▼				
Plumbing Supplies and Fixtures	131446	016527		RETL	●	⊘	●	●	●	●	●	This class Includes up to 25% installation and rental, and up to 15% used parts. For business with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Burglar Alarm recommended.		This class Includes up to 25% installation and rental, and up to 15% used parts. Burglar Alarm recommended.	
Plumbing Supplies and Fixtures - Wholesale	131448	016527		WHLS	●	⊘	▼	▼	●	●	●	This class includes up to 25% installation and rental, and up to 15% used parts. Burglar and Fire Alarm recommended.		This class includes up to 25% installation and rental, and up to 15% used parts. Burglar and Fire Alarm recommended.	
Plumbing Supplies Manufacturing, NOC		058096			⊘	⊘	▼	▼	⊘	▼	▼				
Prefabricated Building Erection		098502			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Printers or Electrotypers Supplies Distributors		016588			⊘	⊘	●	●	●	●	●				
Printing	131452	058408		SERV	●	⊘	●	●	●	●	●	This class is available for risks with up to 25 employees and less than 2,500 square feet. Printing presses must be valued at less than \$500,000. Printers Errors and Omissions coverage is required.			
Printing Supplies	131454	016588		RETL	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Printing Supplies - Wholesale	131456	016588		WHLS	●	⊘	▼	●	▼	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Produce Handling or Packing		016604			⊘	⊘	⊘	●	⊘	●	●				

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Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as Offices		046881			⊘	⊘	⊘	▼	▼	●	▼				
Race Tracks - motorized vehicles - Lessors Risk only		046913			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Race Tracks - motorized vehicles - operators		046911			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Race Tracks - motorized vehicles - sponsor's risk only		046915			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Race Tracks - operators		046912			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Racing - Lessors Risk only		046914			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Racquet Sports and Handball Facilities - Commercially Operated		016670			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Radio/TV Broadcasting Stations		098597			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Real Estate Development Property		047051			⊘	⊘	⊘	▼	⊘	▼	▼				
Real Estate Property Managed		047052			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Recreational Vehicle Dealers		016694			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Recycling Collection Centers		047146			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Refreshment Stand/Juice Bar	131458	011168		FOOD	●	⊘	●	●	●	●	●	This class does not include cooking or any seasonal operations.		This class does not include cooking or any seasonal operations.	
Refrigeration Equipment	131460	016705		RETL	●	⊘	●	●	▼	●	●	This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Burglar and Fire Alarm recommended.		This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. Burglar and Fire Alarm recommended.	
Refrigeration Equipment - Wholesale	131462	016705		WHLS	●	⊘	▼	▼	▼	●	●	This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. Burglar and Fire Alarm recommended.		This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. Burglar and Fire Alarm recommended.	
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial		098636			⊘	⊘	▼	▼	▼	●	▼				
Religious Supplies	131466	018437		RETL	●	⊘	●	●	●	●	●				
Religious Supplies - Wholesale	131468	012362		WHLS	●	⊘	●	●	●	●	●				
Renovating - Outside Surfaces of Buildings		098640			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Rental Stores - Machinery or Equipment, Rented to Others on a Long Term Basis		016723			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Rental Stores, NOC		016722			⊘	⊘	⊘	⊘	⊘	▼	⊘				

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Restaurant and Bar Supplies	131470	012467		RETL	●	⊘	●	●	●	●	●	This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.		This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.	
Restaurant and Bar Supplies - Wholesale	131472	012467		WHLS	●	⊘	●	●	●	●	●	This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.		This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.	
Restaurants - with no sale of alcoholic beverages - with table service		016900			⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with no sale of alcoholic beverages - without table service with seating		016901			⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with no sale of alcoholic beverages - without seating		016902			⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - with table service		016905			⊘	⊘	▼	▼	▼	●	▼				
Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - without table service - with seating		016906			⊘	⊘	▼	▼	▼	●	▼				
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - with table service		016910			⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - without table service with seating		016911			⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - with dance floor		016915			⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - without dance floor		016916			⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: table service		016920			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: no table service		016921			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: table service		016930			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: no table service		016931			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

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Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables); with dance floor		016940			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables); without dance floor		016941			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Rigging - Not Ship or Boat		098658			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Roofing - Commercial		098677			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Roofing - Residential		098678			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Rubber Stamp Manufacturing or Assembling		058759			⊗	⊗	▼	▼	▼	●	▼				
Sail Making		058822			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Sales or Service Organizations		047367			⊗	⊗	●	▼	▼	●	▼				
Sand or Gravel Digging		098710			⊗	⊗	▼	▼	⊗	⊗	⊗				
Sandblasting		098705			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Saunas and Baths - Public		047420			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Saw Mills or Planing Mills		058873			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - colleges, universities, junior colleges or college preparatory Not-For-Profit only		067509			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - colleges, universities, junior colleges or college preparatory Other than Not-For-Profit		067508			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - correspondence		047468			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - dormitory facilities - Not-For-Profit only		067511			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - dormitory facilities - Other than Not-For-Profit		067510			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - faculty liability for corporal punishment of students		047469			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - Not-For-Profit only		067513			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - Other than Not-For-Profit		067512			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - elementary, kindergarten or junior high - Not-For-Profit only		047476			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - elementary, kindergarten or junior high - Other than Not-For-Profit		047475			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - high - Not-For-Profit only		047478			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - high - Other than Not-For-Profit		047477			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - public - elementary, kindergarten or junior high		047471			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

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Schools - public - high		047473			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - trade or vocational		047474			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Screen Printing	131474	059722		SERV	●	⊗	●	●	●	●	●	Includes Silk Screening and Embroidery. Printers' Errors & Omissions is available as an option.			
Screen Printing - Wholesale	131476	059722		WHLS	●	⊗	●	●	▼	●	●				
Secondhand or Salvage Dealers and Distributors		016881			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Septic Tank Systems - Cleaning	132028	098805		CONT	●	⊗	●	●	●	●	●	TARGET: Contractors involved in the cleaning of residential septic tanks and the disposal of septic waste. These contractors will pump waste from underground septic tanks into a truck tank for transportation and disposal at a municipal sewage treatment plant. All dumping must be at sites which are regulated waste water treatment plants. INELIGIBLE: Operations involved in cleaning of non-residential septic tanks and systems. No handling of chemical or industrial waste. No land application disposals. Contractor who own or operate a dumping facility or location. No underground work greater than 12 feet. No more than 10% portable toilet rental. No more than 10% municipal work.		Contractors involved in the cleaning of residential septic tanks and the disposal of septic waste. INELIGIBLE: Operations involved in cleaning of non-residential septic tanks and systems. Ineligible: No handling of chemical or industrial waste. No land application disposals. Contractor who own or operate a dumping facility or location. No underground work greater than 12 feet. No more than 10% municipal work.	
Septic Tank Systems - Installation, Servicing or Repair		098806			⊗	⊗	▼	▼	▼	●	▼				
Sewer Cleaning		098813			⊗	⊗	⊗	⊗	⊗	●	⊗				
Sewer Mains or Connections Construction		098820			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Sewing Machines and Accessories	131478	010042		RETL	●	⊗	●	●	●	●	●	This class includes repair.		This class includes repair.	
Sewing Machines and Accessories - Wholesale	131480	012362		WHLS	●	⊗	●	●	●	●	●	This class includes repair.		This class includes repair.	
Sheet Metal Work	132029	098884		CONT	●	⊗	●	●	▼	●	●	TARGET: Installation or repair of sheet metal such as duct work (included fabrication). Air conditioning and heating system work may be written as a separate class. INELIGIBLE: Hood and vent system design to carry vapors, fumes and dust from non-residential occupancies (restaurants, medical facilities or spray booths), industrial work, exterior work, shop work only, roofing work, gutter installation. No duct work for commercial equipment.			
Sheet Metal Work - Outside		098884			⊗	⊗	⊗	⊗	⊗	●	⊗				

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Sheet Metal Work - Shop Only		058922			⊘	⊘	●	●	▼	●	●	TARGET: Installation or repair of sheet metal such as duct work (includes fabrication). Air conditioning and heating system work may be written as a separate class. INELIGIBLE: Hood and vent system design to carry vapors, fumes and dust from non-residential occupancies (restaurants, medical facilities or spray booths), industrial work, no exterior work, shop work only, roofing work, gutter installation. No duct work for commercial equipment.			
Shelters, Mission, Settlement or Halfway Houses - Not Church or Office Buildings		067017			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Ship Chandler Stores		018078			⊘	⊘	⊘	⊘	⊘	●	⊘				
Shoe Repair		018109			⊘	⊘	●	●	●	●	●				
Shoe Store	131482	018110		RETL	●	⊘	●	●	●	●	●	Shoe repair operations are eligible.			
Shoe Store - Wholesale	131484	012362		WHLS	●	⊘	●	●	●	●	●	Central Station Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Shop - Work shop in connection with Contracting operation.	132034	068706		CONT	●	⊘	●	▼	⊘	●	●	Work Shops leased, operated or owned by the insured are eligible. Buildings may be covered up to 5,000 square feet. This class is not intended for self storage or mini-warehouse operations. For cabinet makers, shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable).		Work Shops leased, operated or owned by the insured are eligible. Buildings may be covered up to 5,000 square feet. This class is not intended for self storage or mini-warehouse operations. For cabinet makers, shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable).	
Shopping Centers - Buildings or Premises Not Occupied by Insured - Lessors Risk Only		067635			⊘	⊘	▼	▼	▼	▼	▼			Strip shopping center only.	
Shopping Centers - Indoor Malls - Buildings or Premises Not Occupied by the Insured - Lessors Risk Only		067634			⊘	⊘	⊘	⊘	⊘	▼	⊘			Strip shopping center only.	
Siding Installation	132030	098967		CONT	●	⊘	▼	▼	⊘	●	▼	TARGET: Installation of vinyl or aluminum siding and gutters. INELIGIBLE: roofing work, exterior cleaning of buildings (power washing, burning and sandblasting), Class not available in New York.		Installation of vinyl or aluminum siding and gutters. INELIGIBLE: Exterior work over 2 1/2 stories, roofing work, exterior cleaning of buildings (power washing, burning and sandblasting), hazardous materials abatement work, Exterior Insulation Finishing System (EIFS) work.	
Sign Erection, Installation or Repair		098993			⊘	⊘	▼	▼	⊘	▼	▼				
Sign Manufacturing - Electrical		059057			⊘	⊘	▼	▼	⊘	▼	▼				
Sign Manufacturing, NOC		059058			⊘	⊘	▼	▼	⊘	▼	▼				
Sign Painting or Lettering - Inside of Buildings		099003			⊘	⊘	▼	▼	▼	▼	▼				
Sign Painting or Lettering - On Buildings or Structures		099004			⊘	⊘	▼	▼	⊘	▼	▼				
Skating Rink - Ice		048177			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Skating Rink - Roller		048178			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Snow and Ice Removal	132037	099310		CONT	●	⊘	▼	▼	▼	▼	▼	TARGET: Contractors responsible for removing snow and ice from residential driveways and sidewalks either by hand, shovel on the front of a truck or machinery. INELIGIBLE: Snow and ice removal from streets, roads and parking lots. No commercial snow plowing. This class can only be written with another eligible contractor class.		TARGET: Contractors responsible for removing snow and ice from residential driveways and sidewalks either by hand, shovel on the front of a truck or machinery. INELIGIBLE: Snow and ice removal from streets, roads and parking lots. No commercial snow plowing.	No commercial plowing. No snow and ice removal from streets, roads and parking lots.
Social Gatherings and Meetings - On Premises Not Owned or Operated by Insured		048557			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Social Services - Consulting Services Only - Operated by the Private Sector		048600			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Solar Energy Contractors		099080			⊘	⊘	⊘	⊘	⊘	●	⊘				
Sporting Goods or Athletic Equipment - Distributors		018205			⊘	⊘	▼	▼	▼	▼	▼				
Sporting Goods or Athletic Equipment Stores		018206			⊘	⊘	▼	▼	▼	▼	▼				
Stone Cutting or Polishing		059482			⊘	⊘	●	●	▼	●	●				
Storage Building - in connection with a Contractors occupancy	132033	068706		CONT	●	⊘	▼	▼	▼	⊘	●	Storage Building leased, operated or owned by the insured are eligible. Buildings may be covered up to 5,000 square feet. This class is not intended for self storage or mini-warehouse operations.			
Storage Building - in connection with a retail occupancy	131488	068706		RETL	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with a service occupancy	131490	068706		SERV	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with a wholesale occupancy	131492	068706		WHLS	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			

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Storage Building - in connection with an food occupancy	131496	068706		FOOD	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with an office occupancy	131494	068706		OFFC	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with Lessors Risk occupancy	131486	068706		LSRO	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Stores - Food or Drink, NOC		018435			⊘	⊘	▼	▼	▼	▼	▼				
Stores - No Food or Drink, NOC		018437			⊘	⊘	▼	▼	▼	▼	▼				
Street Cleaning/Snow Removal		099303			⊘	⊘	▼	▼	▼	▼	▼			See Snow and Ice Removal.	
Street or Road Construction or Reconstruction		099315			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping		099321			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Subcontracted Work - in connection with construction, reconstruction, erection or repair	132036	091581		CONT	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131498	091581		LSRO	●	⊘	▼	▼	▼	●	●	Subcontracting must be 305% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131500	091581		FOOD	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131502	091581		RETL	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131504	091581		WHLS	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131506	091581		SERV	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131508	091581		OFFC	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Sun Tanning Salons		048808			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Sunglasses	131510	015839		RETL	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Sunglasses - Wholesale	131512	015839		WHLS	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Supermarkets		018501			⊘	⊘	▼	▼	▼	▼	▼				
Surveyors - Land - Not Engaged in Actual Construction		099471			⊘	⊘	●	●	●	●	●	See OFFICE -- ENGINEERS			
Swimming Pool Servicing		099505			⊘	⊘	▼	▼	⊘	●	▼			This class is used for insureds that maintain swimming pools of others.	
Swimming Pools		048925			⊘	⊘	⊘	⊘	⊘	●	⊘				
Swimming Pools - Commercially Operated		048924			⊘	⊘	⊘	⊘	⊘	●	⊘				
Swimming Pools - Installation, Servicing or Repair - Above Ground		099506			⊘	⊘	▼	▼	⊘	●	▼			Residential only. No diving board installation. Over 30% subcontracting work, Refer to Company.	
Swimming Pools - Installation, Servicing or Repair - Below Ground		099507			⊘	⊘	▼	▼	⊘	●	▼			Residential only. No diving board installation. Over 30% subcontracting work, Refer to Company.	
Tailoring or Dressmaking Service - Custom	131514	018507		SERV	●	⊘	▼	●	●	●	●	Central Station Fire and Burglar Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Tank Building or Manufacturing - Metal - Not Pressurized		059660			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Tank Building or Manufacturing - Metal - Pressurized		059661			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized		099570			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized - Within Buildings Exclusively		099572			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Tank Construction, Installation, Erection or Repair - Metal - Pressurized		099571			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Tank Construction, Installation, Erection or Repair - Metal - Pressurized - Within Buildings Exclusively		099573			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Tattoo Parlors		018570			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Taxidermist	131516	049005		SERV	●	⊘	●	●	●	●	●	Applies to licensed (state and federal, when required) taxidermy operations with limited tanning of animal hides. Sales of hunting/fishing equipment must be incidental.		Applies to licensed (state and federal, when required) taxidermy operations with limited tanning of animal hides. Sales of hunting/fishing equipment must be incidental.	
Telecommunication Equipment Providers		018575			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Telecommunication Service Providers		099600			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Tent or Canvas Goods - Erection, Removal or Repair - Away From Shop		099709			⊗	⊗	⊗	⊗	⊗	●	⊗				
Tents or Canopies - Loaned or Rented to Others		049111			⊗	⊗	▼	▼	▼	●	▼				
Textile Products Manufacturing - Fabricated		059725			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Textile Spinning, Weaving or Knitting Mills		059726			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Theaters - drive-in		049181			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theaters - motion pictures		049183			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theaters - Not-For-Profit only		049185			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theaters - Other than Not-For-Profit only		049184			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theatrical Companies - Traveling		099718			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tile, Stone or Terrazzo Work	132031	099746		CONT	●	⊗	●	●	▼	●	●	TARGET: Installation and repair of ceramic tile (walls and floors), stone floors, patios and walkways. Masonry (brick) work may be written as a separate class.		TARGET: Installation and repair of ceramic tile (walls and floors), stone floors, patios and walkways. Masonry (brick) work may be written as a separate class. Over 30% subcontracting work, Refer to Company.	
Tire Dealers		018616			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tobacco Products Distributors		018707			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tobacco Products Stores		018708			⊗	⊗	▼	▼	▼	▼	▼				
Tool Manufacturing - Accessories, NOC		059781			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tool Manufacturing - Hand Type - Not Powered		059782			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tool Manufacturing - Hand Type - Powered		059783			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tool Manufacturing - Power Equipment - Household Type - Outdoor or Workshop		059784			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Townhouses or Similar Associations (Association Risk Only)		068500			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Toy Store	131518	018834		RETL	●	⊗	●	●	●	●	●	This class does not include the sale of motorized bikes or scooters, or any rental. Central Station Burglar Alarm recommended.		This class does not include the sale of motorized bikes or scooters, or any rental. Central Station Burglar Alarm recommended.	
Toy Store - Wholesale	131520	018833		WHLS	⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Toys or Games Manufacturing		059790			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Trailer Dealer		019795			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Trailer Rental		019796			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Travel Agency Tours		049333			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating		099777			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Truckers		099793			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Uniform Store	131522	011127		RETL	●	⊘	●	●	●	●	●	This class may include incidental tailoring. Central Station Fire and Burglar Alarm recommended. No Rentals. No laundering or dry cleaning for others.		This class may include incidental tailoring. Central Station Fire and Burglar Alarm recommended. Including rentals. No laundering or dry cleaning for others.	
Upholstering - Shop Only		099827			⊘	⊘	▼	●	▼	●	●				
Upholstering, NOC		099826			⊘	⊘	▼	●	▼	●	●				
Vacant Buildings - Not Factories		068606			⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Vacant Land		049451			⊘	⊘	⊘	▼	⊘	▼	▼				
Variety Stores		018911			⊘	⊘	▼	▼	▼	●	▼				
Vending Machine Operations - Confection, Food, Beverage or Ice		049617			⊘	⊘	▼	▼	▼	▼	▼				
Vending Machine Operations, NOC		049619			⊘	⊘	▼	▼	▼	▼	▼				
Vending Machines Operations - Tobacco Products		049618			⊘	⊘	⊘	⊘	⊘	▼	⊘				
Veterinarian or Veterinary Hospital	131524	099851		SERV	●	⊘	●	●	⊘	●	●	This class does not include kennels or breeding operations. No equine or exotic Animals. Central Station Burglar Alarm recommended. Professional Liability is required.		This class does not include kennels or breeding operations. No equine or exotic Animals. Central Station Burglar Alarm recommended. Professional Liability is required.	
Video and DVD	131526	018920		RETL	●	⊘	●	●	●	●	●	No adult video stores. Includes rental and up to 25% repair. Incidental Internet sales up to 35%. Central Station Burglar Alarm recommended.		No adult video stores. Includes rental and up to 25% repair. Incidental Internet sales up to 35%. Central Station Burglar Alarm recommended.	
Video and DVD - Wholesale	131528	012362		WHLS	⊘	⊘	●	●	●	●	●			No adult video stores. Includes rental and up to 25% repair. Incidental Internet sales up to 35%. Central Station Burglar Alarm recommended.	
Warehouse - cold individual storage lockers		049673			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses		099938			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - cold storage - public		099917			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - mini-warehouses		018991			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - occupied by multiple interests (Lessors Risk only)		068702			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - occupied by single interest (Lessors Risk only)		068703			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - private - Not-For-Profit only		068707			⊘	⊘	▼	▼	⊘	▼	▼				
Warehouses - private - other than Not-For-Profit		068706			⊘	⊘	▼	▼	⊘	▼	▼				
Washing Machines, Dryers or Irons - coin meter type		019007			⊘	⊘	▼	▼	▼	▼	▼				
Watch or Watch Case Manufacturing		059923			⊘	⊘	▼	▼	▼	▼	▼				
Water Companies		099943			⊘	⊘	⊘	⊘	⊘	⊘	⊘				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Water Mains or Connections Construction		099946			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Water Softening & Conditioning - Equipment, Service & Supplies	131530	016527		SERV	●	⊗	●	●	⊗	●	●	Household only. Less than 15% chemical sales. Less than 25% installation.		Household only.	
Water Softening Equipment - Installation, Servicing or Repair	132032	099948		CONT	●	⊗	●	●	▼	●	●	TARGET: Contractors who install a variety of products that are designed to filter or soften water for drinking and personal use. INELIGIBLE: Contractors who perform water treatment work for commercial operations or municipal entities. No equipment rental to others. \$250 Property Damage deductible applies.		Contractors who install a variety of products that are designed to filter or soften water for drinking and personal use. INELIGIBLE: Contractors who perform water treatment work for commercial operations or municipal entities. No equipment rental to others.	
Water Softening Equipment - Rented to Others		019051			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing		099955			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing - by pressure apparatus		099952			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing - by trowel - exterior		099953			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing - by trowel - interior or insulation work		099954			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Welding or Cutting		099969			⊗	⊗	▼	▼	⊗	▼	▼			Over 30% subcontracting work, Refer to Company. No work from any height, Refer to Company.	
Wholesale Business															
Wicker, Rattan, Willow or Twisted Fiber Products Manufacturing		059947			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Wigs and Hairpieces	131532	018437		RETL	●	⊗	●	●	●	●	●	This class does not include hair weaving or hair implants.		This class does not include hair weaving or hair implants.	
Wigs and Hairpieces - Wholesale	131534	012362		WHLS	●	⊗	●	●	●	●	●	This class does not include hair weaving or hair implants.		This class does not include hair weaving or hair implants.	
Wigs or Hairpieces Manufacturing		059955			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Window Cleaning		099975			⊗	⊗	⊗	⊗	⊗	●	⊗				
Window Decorating		049840			⊗	⊗	●	●	●	●	●				
Window Treatment - Including Blinds and Draperies	131536	018437		RETL	●	⊗	●	●	⊗	⊗	●				
Window Treatment - Including Blinds and Draperies - Wholesale	131538	012362		WHLS	●	⊗	●	●	⊗	●	●				
Wire Cloth Manufacturing		059970			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wire Drawing		059973			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wire Goods Manufacturing, NOC		059975			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wire Rope or Cable Manufacturing - Metal		059977			⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wood Products Manufacturing, NOC		059985			⊗	⊗	▼	▼	⊗	▼	▼				
Wood Turned Products Manufacturing, NOC		059986			⊗	⊗	▼	▼	⊗	▼	▼				
Wrecking - buildings or structures		099986			⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Description	MAP Class Code	ISO GL Class Code	MAP Auto Repair Class Code	Market Segment	MAP	MAP Auto Repair	Property	GL	WC	CAP	Umbrella	MAP UW Guidelines	MAP Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Wrecking - dismantling of prefabricated dwellings not exceeding three stories for re-erection		099987			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Wrecking - marine		099988			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
YMCA, YWCA or Similar Institution		049870			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Youth Recreation Program		049890			⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Zoos or Aquarium		049902			⊗	⊗	⊗	⊗	⊗	⊗	⊗				