

FREDERICK MUTUAL INSURANCE COMPANY

~ Providing Peace of Mind Since 1843 ~



FREDERICK MUTUAL SECURE BOP® OFFERINGS

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PRESIDENT'S LETTER

PRESIDENT & CEO, NANCY NEWMISTER

Join us in celebrating the success of Frederick Mutual's Commercial Lines Secure BOP® in the Mid-Atlantic and Southeast marketplace. Frederick Mutual has provided peace of mind for over 6,000 policyholders in our six states of operation: Maryland, Virginia, North Carolina, Delaware, Pennsylvania, and the District of Columbia. The Company's investment in transforming its multi-state product offerings, automated processes, infrastructure, and technology precipitated significant success of Secure BOP®. The details of our new product suite and services are outlined in the 2025 Agents Guide and include the following:

- » A suite of Secure Businessowners (SBOP) Coverage Enhancements
- » Optional Hartford Steam Boiler (HSB) Coverages:
Equipment Breakdown, Employment Practices Liability (EPL),
Contractors E&O, Professional Liability, Inland Flood, Cyber Suite,
and Commercial Service Line Coverage
- » Commercial Umbrella
- » Commercial Auto coverage provided through a strategic alliance
with Forge Insurance enabling our agents to grow their respective
multi-state commercial automobile writings.
- » Commercial Lines IVANS Download
- » Electronic document delivery to agents and policyholders
- » Business Risk Protection (BRP)
- » ACH available for commission checks
- » On Demand Electronic Delivery of Documents

Our mission remains: To Provide Peace of Mind to each of our stakeholders. We achieve our mission through our committed agency associates who share the vision of sustainable-profitable growth. We are here to serve our agents and policyholders as the third oldest insurance company in Maryland. We look forward to profitably growing commercial lines with your agency in 2025 and beyond!

Emmanuel,
Nancy Newmister
President & CEO
Proverbs 27:17

BOARD OF DIRECTORS

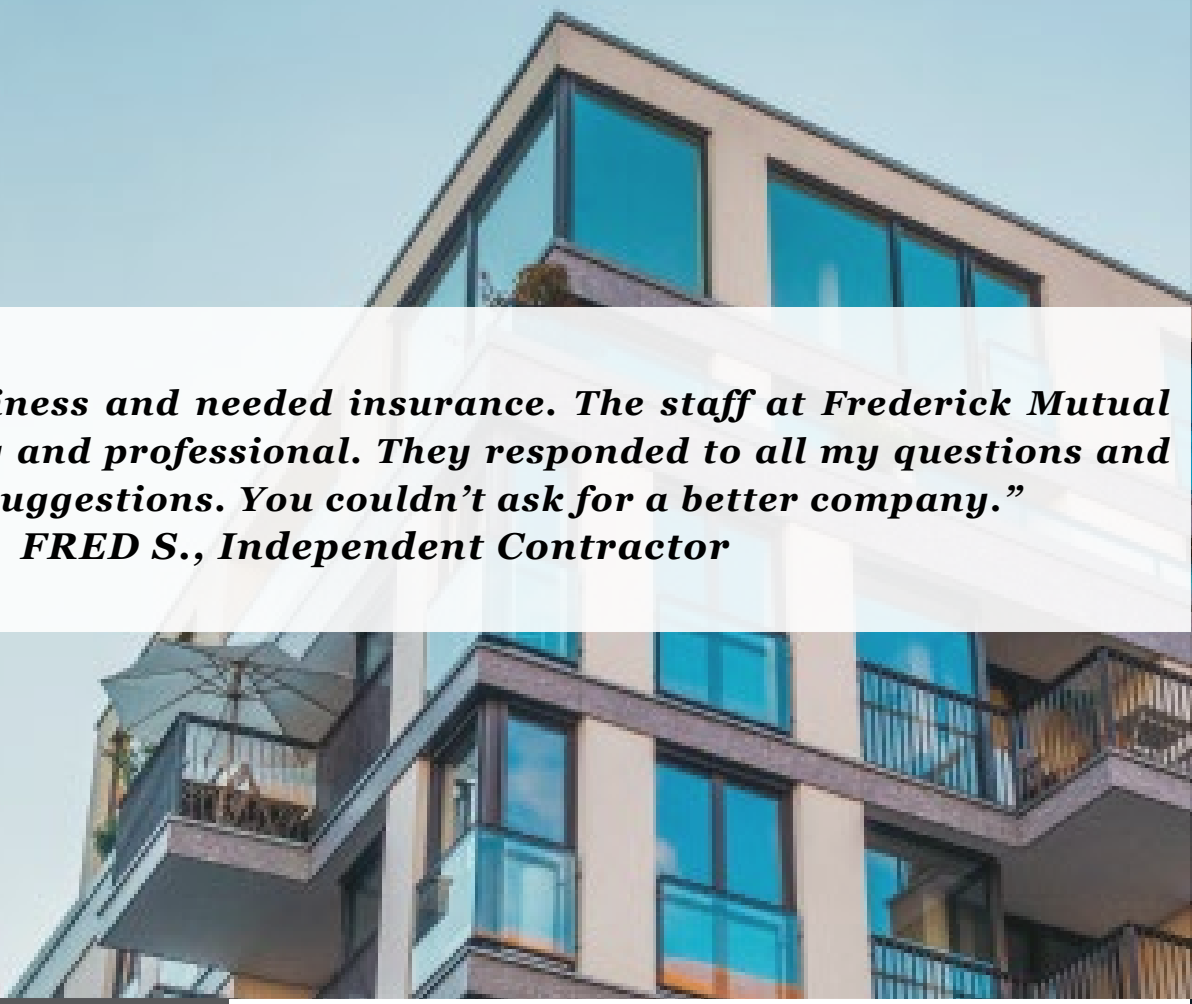
Jason Wolfe - Chairman of the Board

Nancy Newmister
Patrick Bracewell
Mark J. Keyser
Martin Nance

Aaron Malachi 'Ki' Mixon IV
Kent Shantz
Paul Erich Stenbjorn
Anthony J. Ventello



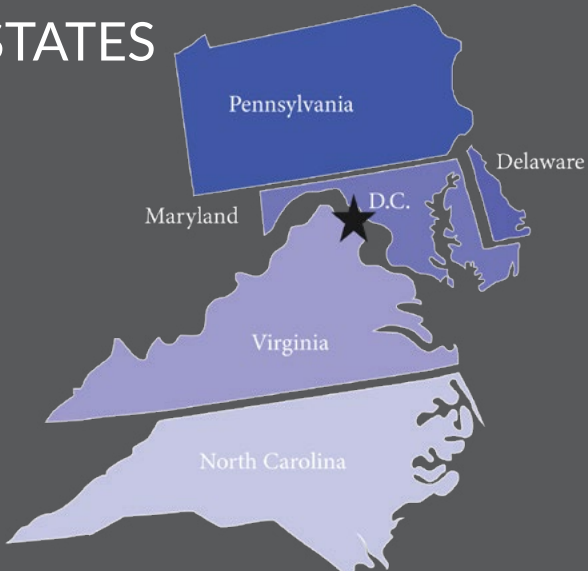
AT A GLANCE



“I just started a business and needed insurance. The staff at Frederick Mutual were accommodating and professional. They responded to all my questions and even offered suggestions. You couldn’t ask for a better company.”
FRED S., Independent Contractor

OVER **182** YEARS
Providing Competitive Insurance Products

LICENSED IN
6
STATES



Industry Leaders in Innovative Insurance Products

- **Frederick Mutual Secure BOP[®]**
- **Commercial Umbrella**
- **Equipment Breakdown**
- **Contractor's E&O**
- **Cybersuite**
- **Commercial Inland Flood**
- **Miscellaneous Professional Liability**
- **Business Risk Protection**
- **Commercial Auto Alliance with Forge Insurance**



Frederick Mutual is committed to providing excellence in service and ease of doing business for our stakeholders. With accessible Commercial Lines Underwriters, a dedicated claims support center, and the latest technologies to seamlessly do business, Frederick Mutual continually strives to exceed our agents and policyholders expectations of what it means to work with a longstanding mutual insurance carrier, while also committing to financial excellence with and maintaining an A, Exceptional rating with Demotech, Inc.

Technologies

- **Simple online agent quoting, communication and document management experience (<https://frederick.britecore.com>)**
- **Policyholder application and website (<https://my.frederickmutualinsurance.com>)**
- **DocuSign available to all agents**
- **IVANS commercial lines download available**

Contact

Underwriting Department:
commlines@frederickmutual.com

IT Assistance:
helpdesk@frederickmutual.com

Dedicated Agent Support Center:
(301) 304-1843
Press 1 - Commercial, 2 - Personal,
3 - Claims, 4 - Billing,
5 - Agency Portal Login & Licensing,
6 - Other

Claims

Email: claims@frederickmutual.com

After Hours Claims Support

Phone: 1(866) 212-5246

Online:

<https://www.frederickmutual.com/claims>

ARTISAN CONTRACTORS



COVERAGE HIGHLIGHTS

Liability and property protection for the small to mid-size, commercial and residential contractor

Target Market: Contractors with up to \$1,000,000 in payroll, 3 years in business (or related field), and up to 25% of annual receipts arising from subcontracted work.

CONTRACTORS' ENHANCEMENT

ENDORSEMENT HIGHLIGHTS

- Blanket Additional Insured for ongoing operations included when required by contract
- Contractor's Installation and Tools & Equipment included
- Voluntary Property Damage
- Primary and Non-Contributory included
- Per location and per project aggregate included

OFFICE, OFFICE BUILDINGS, & LESSORS RISK ONLY



COVERAGE HIGHLIGHTS

Property and liability coverage for office buildings with tenants ranging from medical practices to accountants, veterinary hospitals, and many more.

Target Market: Office buildings up to 100,000 square feet and 6 stories, and building owners that updated major systems within the last 25 years.

FREDERICK MUTUAL SECURE ADVANTAGE[®]

ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Interruption of Computer Operations \$50,000
- Accounts Receivable \$100,000
- Valuable Papers & Records \$50,000
- Employee Dishonesty \$20,000
- Business Income - Ordinary Payroll 180 days



COVERAGE HIGHLIGHTS

Building and/or business personal property coverage for main street retail establishments.

Target Market: Retail businesses up to 35,000 square feet, \$10,000,000 in annual sales per location, and up to 25% annual gross sales from off-premises operations.

FREDERICK MUTUAL SECURE ADVANTAGE® ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Personal Effects \$15,000
- Expediting Expenses \$10,000
- Personal Property Off Premises \$50,000
- Jewelry (Theft) \$5,000
- Money & Securities \$20,000



PROCESSING & SERVICE

COVERAGE HIGHLIGHTS

Offering liability and business personal property coverage for a wide variety of service-oriented businesses.

Target Market: Processing and Service businesses up to 35,000 square feet, \$10,000,000 annual sales per location, and up to 25% annual gross sales from off-premise operations.

FREDERICK MUTUAL SECURE ADVANTAGE® ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Personal Effects \$15,000
- Expediting Expenses \$10,000
- Personal Property Off Premises \$50,000
- Jewelry (Theft) \$5,000
- Money & Securities \$20,000
- Bailee's coverage for Dry Cleaning risks



COVERAGE HIGHLIGHTS

Protection for apartment buildings, Business Personal Property, and associated liability exposures.

Target Market: Apartment complexes with valuation up to \$5,000,000 per building, 6 stories, \$15,000,000 Total Insured Value, and 15 locations per policy.

FREDERICK MUTUAL SECURE ADVANTAGE[®] ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Newly Acquired Buildings \$500,000
- Tenant Move-Back Expenses \$25,000
- Money Orders and Counterfeit Money \$10,000
- Outdoor Property coverage for trees, shrubs, and plants \$15,000/\$2,500



COVERAGE HIGHLIGHTS

Coverage designed for Wholesale/Distributor operations.
Coverage for building, business personal property, and inventory and equipment.

Target Market: Wholesale/Distributors with buildings up to 35,000 square feet,
\$10,000,000 annual sales per location, and system updates in the last 25 years.

FREDERICK MUTUAL SECURE ADVANTAGE[®]

ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Electronic Data \$50,000
- Selling Price Valuation \$50,000
- Newly Acquired BPP \$300,000
- Pollutant Clean-up & Removal
\$25,000

SECURE BOP® ENDORSEMENTS



CYBERSUITE COVERAGE*

COVERAGE FOR DATA COMPROMISE, CYBER-ATTACK, COMPUTER FRAUD, AND IDENTITY RECOVERY

TECH ADVANTAGE COVERAGE*

(EQUIPMENT BREAKDOWN) COVERAGE FOR ELECTRONIC CIRCUITRY IMPAIRMENT, DATA RESTORATION, AND RESULTANT LOSS FROM A CYBER EVENT

EMPLOYMENT PRACTICES LIABILITY*

COVERAGE FOR SMALL BUSINESS EMPLOYMENT CLAIMS

MISCELLANEOUS PROFESSIONAL LIABILITY*

COVERAGE FOR ELIGIBLE PROFESSIONAL SERVICE PROVIDER GENERATING UP TO \$1,000,000 IN REVENUE

CONTRACTORS E&O COVERAGE*

COVERAGE FOR SMALL BUSINESS "ARTISAN-TYPE" CONTRACTORS

COMMERCIAL SERVICE LINE*

COVERAGE FOR PHYSICAL LOSS OR DAMAGE RESULTING FROM A COVERED SERVICE LINE FAILURE



COMMERCIAL UMBRELLA

COMPLEMENT YOUR FREDERICK MUTUAL SECURE BOP POLICY WITH A COMMERCIAL UMBRELLA POLICY THAT ADDS SECURITY AND LIABILITY PROTECTION FOR YOUR BUSINESS

COMMERCIAL INLAND FLOOD*

COVERAGE FOR INSUREDS SO THEY CAN ECONOMICALLY MANAGE SEVERE FLOOD RISKS FOR THE FUTURE

COMMERCIAL AUTO*

COMPLEMENT YOUR FREDERICK MUTUAL SECURE BOP POLICY WITH A COMMERCIAL AUTO POLICY PROVIDED BY FORGE INSURANCE COMPANY

BUSINESS RISK PROTECTION*

BUSINESS RISK PROTECTION (BRP) HELPS YOUR SMALL BUSINESS CLIENTS GET THE CONTRACTS THEY NEED TO BECOME COMPLIANT AND REDUCE RISK. THESE CONTRACTS INCLUDE CONSTRUCTION AGREEMENTS, JOB PROPOSALS, LEASES, AND SUBCONTRACTOR AGREEMENTS. FREDERICK MUTUAL NOW AUTOMATICALLY ATTACHES BRP AT THE ONSET OF EACH SBOP POLICY

SECURE BOP[®] ENHANCEMENTS

This is a summary of policy enhancements applicable to all eligible classes of business offered by Frederick Mutual Insurance Company. The Secure[®] Advantage endorsement automatically attaches to all quotes. Coverage can be removed or replaced with an alternate enhancement endorsement.

Property Coverage	Base Form	Secure Plus Endorsement	Secure Advantage Endorsement
Accounts Receivable	\$10,000	\$50,000	\$100,000
Appurtenant Structures	N/A	\$25,000	\$50,000
BPP Premises Boundary	100 feet	500 feet	1,000 feet
Brands & Labels	N/A	Included	Included
Building Glass	N/A	\$10,000	\$25,000
Bus. Income - Dependent Properties	\$5,000	\$25,000	\$50,000
Bus. Income - Dependent Properties begins [] hours after the time of direct physical loss...	72	48	24
Bus. Income & Extra Expense - Newly Acquired	N/A	\$100,000	\$250,000
Business Income - Ordinary Payroll	60 days	90 days	120 days
Business Personal Property in Portable Storage Units	\$10,000	\$25,000	\$50,000
Business Personal Property Automatic Seasonal Increase	N/A	20%	30%
Civil Authority coverage begins [] hours after the time of the first action...	72	48	24
Electronic Data	\$10,000	\$25,000	\$50,000
Employee Dishonesty	N/A	\$15,000	\$20,000
Expediting Expenses	N/A	\$5,000	\$10,000
Fine Arts	N/A	\$15,000	\$25,000
Fire Department Service Charge	\$2,500	\$10,000	\$15,000
Fire Extinguisher System Recharge	\$5,000	Actual Loss	Actual Loss
Food Contamination	N/A	\$15,000	\$25,000
Forgery & Alteration	\$2,500	\$15,000	\$25,000
Furs (Theft)	\$2,500	\$5,000	\$10,000
Increased Cost of Construction	\$10,000	\$100,000	\$200,000
Interruption of Computer Operations	\$10,000	\$25,000	\$50,000



Property Coverage	Base Form	Secure Plus Endorsement	Secure Advantage Endorsement
Jewelry (Theft)	\$2,500	\$5,000	\$5,000
Money & Securities	N/A	\$15,000	\$20,000
Money Orders and Counterfeit Money	\$1,000	\$5,000	\$10,000
Newly Acquired Buildings	\$250,000	\$300,000	\$500,000
Newly Acquired Business Personal Property	\$100,000	\$200,000	\$300,000
Newly Acquired Period of Coverage	30 Days	60 Days	90 Days
Outdoor Property (most we will pay/any one tree, shrub, plant)	\$2,500/\$1,000	\$10,000/2,500	\$15,000/\$2,500
Outdoor Signs	N/A	\$10,000	\$15,000
Patterns/Dies/Molds (Theft)	\$2,500	\$5,000	\$10,000
Personal Effects	\$2,500	\$10,000	\$15,000
Personal Property Off Premises	\$10,000	\$25,000	\$50,000
Pollutant Clean-up & Removal	\$10,000	\$15,000	\$25,000
Reward Payment (leading to arrest & conviction and/or return of covered stolen property)	N/A	\$5,000	\$10,000
Salespersons Samples	N/A	\$2,500	\$5,000
Seasonal Increase	25% Increase	35%	50%
Selling Price Valuation	N/A	\$25,000	\$50,000
Tenant Move-Back Expenses	N/A	\$15,000	\$25,000
Valuable Papers	\$10,000	\$25,000	\$50,000
Valuable Papers and Records	\$10,000	\$25,000	\$50,000
Water Backup & Sump Overflow	N/A	\$25,000	\$50,000

Liability Coverage	Base Form	Secure Plus Endorsement	Secure Advantage Endorsement
Bail Bonds	\$250	\$1,500	\$2,500
Loss of Earnings	\$250/day	\$1,500/day	\$2,500/day
Who is Insured - Newly Formed or Acquired	N/A	90 days	90 days
Per Location Aggregate	N/A	Included	Included
Primary and Non-Contributory	N/A	Included	Included

COMMERCIAL LINES PAYMENT PLANS

Payment Plan	Commercial Lines Payment Plan Description	Eligible Lines	Eligible Premium to Qualify - Commercial Lines Only
Annual	100% of annual premium due at policy inception	All	All premiums are eligible. \$500 minimum premium policies are only eligible for the Annual payment plan
2 Pay	50% due at policy inception with the remaining 50% due in 6 months	All	Policies with premium of \$501 and greater are eligible
4 Pay	25% due at policy inception with remaining 3 payments of 25% each due in 3 month intervals	All	Policies with a premium of \$1,001 and greater are eligible
6 Pay*	16 2/3% due at policy inception with remaining 5 payments of 16 2/3% due every other month. *Please choose 'Six-Pay' when entering this payment plan into BriteCore.	All	Policies with a premium of greater than \$2,500 are eligible

COMMERCIAL LINES MINIMUM PREMIUMS

State	Policy Type	Minimum Premium
All States*	BOP	\$500
All States*	Commercial Umbrella	\$500

* All States Include MD, DE, PA, NC, VA, D.C.

ADDITIONAL PAYMENT PLAN INFORMATION FOR COMMERCIAL LINES

- » Payment options include: paper bills or Automatic Recurring Billing paid by EFT or credit card.
- » A \$5 installment fee applies to each installment including the first installment. The \$5 fee is applicable in all states except North Carolina where the fee is \$3. There is no installment fee if the selected payment plan is Annual.
- » A \$25 Non-sufficient Funds (NSF) fee is assessed for each check, electronic transaction or other remittance which is not honored upon first presentation. The \$25 NSF fee applies to each instance of a NSF check, electronic transaction or other remittance.

ARTISAN CONTRACTORS

COVERAGE PACKAGES & APPETITE GUIDE

PER OWNER/OFFICER PAYROLL BY STATE*

Description	Maryland/Delaware	Pennsylvania, North Carolina, & D.C.	Virginia
Individual	\$19,700	\$25,000	\$18,400
Joint Venture	\$19,700	\$25,000	\$18,400
Partnership	\$19,700	\$25,000	\$18,400
Corporation	\$19,700	\$25,000	\$18,400
General Partnership	\$19,700	\$25,000	\$18,400
Limited Corporation	\$19,700	\$25,000	\$18,400
Limited Liability Corporation	\$19,700	\$25,000	\$18,400
Limited Liability Partnership	\$19,700	\$25,000	\$18,400
Limited Partnership	\$19,700	\$25,000	\$18,400
Nonprofit Corporation	N/A for contractors	N/A for contractors	N/A for contractors
Sole Proprietor	\$19,700	\$25,000	\$18,400

*Please note roofing contractors payroll is \$40,000 for all classes of ownership. These figures are effective April 1, 2024. Prior to April 1st, 2024 all classes of ownership payroll is \$25,000 in all states except for roofers which is \$40,000.

THE COVERAGES BELOW ARE INCLUDED WITH THE ADDITION OF THE SECURE CONTRACTORS PLUS OR SECURE CONTRACTORS ADVANTAGE ENHANCEMENTS

Contractors Coverage	Base Form	Secure Contractors Plus Flat charge \$200	Secure Contractors Advantage Flat charge \$300
Blanket Additional Insured- Lessor of Leased Equipment (when written contract in place)	N/A	Included	Included
Blanket Additional Insured- Owners, lessees or contractors- with additional insured requirement in construction contract	N/A	Included	Included
Blanket waiver of transfer or Rights of Recovery Against Others to us (when required by contract)	N/A	Included	Included
Contractor's Installation (property at each covered job site/ all covered job sites combined)	N/A	\$3,000/\$9,000	\$5,000/\$15,000
Contractor's Tools and Equipment Coverage (Blanket/coverage limit for any one item)	N/A	\$10,000/\$500	\$20,000/\$2,000
Employee's Tools (Blanket/not in excess of for any one item/ Total for any one employee)	N/A	\$3,000/\$250/ \$500	\$5,000/\$250/ \$500
Non-owned tools and equipment coverage (leased and rented)	N/A	\$25,000	\$50,000
Property at a temporary storage location	N/A	\$5,000	\$10,000
Property in transit	N/A	\$5,000	\$10,000
Voluntary property damage (Per occurrence/annual aggregate)	N/A	\$5,000/\$10,000	\$10,000/\$20,000
Primary and non contributory	N/A	Included	Included
Per Location Aggregate	N/A	Included	Included
Per Project Aggregate	N/A	Included	Included

ARTISAN CONTRACTORS

APPETITE GUIDE

Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops) - Office	74011
Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops) - Shop	74021
Appliances & Accessories – Installation, Service or Repair - Commercial (No TV or Radio) - Office *Underwriter Referral Required	74071
Appliances & Accessories – Installation, Service or Repair - Commercial (No TV or Radio) - Shop *Underwriter Referral Required	74081
Appliances & Accessories – Installation, Service or Repair- Household (No TV or Radio) - Office	74101
Appliances & Accessories – Installation, Service or Repair- Household (No TV or Radio) - Shop	74111
Carpentry – Construction of Residential Property - Not exceeding 3 stories in height - Office. This classification includes construction of private garages in connection with such residential property. This classification also includes incidental shop work.	74161
Carpentry – Construction of Residential Property - Not exceeding 3 stories in height - Shop. This classification includes construction of private garages in connection with such residential property. This classification also includes incidental shop work.	74171
Carpentry – Interior - Office. This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet flooring. This classification is not applicable to contractors who engage in any other carpentry operations at the same job or location. This classification also includes incidental shop work.	74221
Carpentry – Interior - Shop. This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet flooring. This classification is not applicable to contractors who engage in any other carpentry operations at the same job or location. This classification also includes incidental shop work.	74231
Carpet, Rug, Furniture or Upholstery Cleaning – on customer's premises - Office	74251
Carpet, Rug, Furniture or Upholstery Cleaning – on customer's premises - Shop	74261
Ceiling or Wall Installation – Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281
Ceiling or Wall Installation – Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291
Cleaning Service Residential – Office	76221
Cleaning Service Residential – Shop	76231
Concrete Construction – Office	74341
Concrete Construction – Shop	74351
Door, Window or Assembled Millwork – Installation - Metal only (other than metal should be classified as carpentry) - Office	74411
Door, Window or Assembled Millwork - Installation - Metal only (other than metal should be classified as carpentry) - Shop	74421
Driveway, Parking Area or Sidewalk Repair – Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Office	74471



Driveway, Parking Area or Sidewalk Repair – Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481
Dry Wall or Wallboard Installation – Office	74501
Dry Wall or Wallboard Installation – Shop	74511
Electrical Work - Within Buildings – Office	74561
Electrical Work - Within Buildings – Shop	74541
Fence Erection – Office	74591
Fence Erection – Shop	74601
Floor Covering – Installation - Not Ceramic Tile or Stone - Office	74651
Floor Covering – Installation - Not Ceramic Tile or Stone - Shop	74661
Furniture or Fixtures – Installation in Offices or Stores - Portable - Metal or Wood- Office	74681
Furniture or Fixtures – Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691
Glass Dealers and Glaziers – Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Office	74741
Glass Dealers and Glaziers – Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Shop	74751
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74771
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74781
House Furnishings Installation – NOC (includes incidental upholstery and floor covering installation) - Office	74831
House Furnishings Installation – NOC (includes incidental upholstery and floor covering installation) - Shop	74841
Interior Decorators – Office	74861
Interior Decorators – Shop	74871
Landscape Gardening – No Tree Removal or Excavation - Office	74891
Landscape Gardening – No Tree Removal or Excavation - Shop	74901
Lawn Sprinkler Installation – Office	74951
Lawn Sprinkler Installation – Shop	74961
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Metal Erection - Decorative or Artistic - Office	75541
Metal Erection – Decorative or Artistic - Shop	75551

Painting – Exterior - Buildings or Structures - 3 stories or less in height (NOC) - Office	75601
Painting – Exterior - Buildings or Structures - 3 stories or less in height (NOC) - Shop	75611
Painting – Interior Buildings or Structures - Office	75631
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Paper Hanging – Office	75691
Paper Hanging – Shop	75701
Permanent Yards – Maintenance or Storage	74361
Plastering or Stucco Work – Office	75751
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Plumbing – Commercial (Not Industrial) - Office *Underwriter Referral Required	75781
Plumbing – Commercial (Not Industrial) - Shop *Underwriter Referral Required	75791
Plumbing – Residential or Domestic - Office	75811
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Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair - Commercial - Office *Underwriter Referral Required	75871
Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair - Commercial - Shop *Underwriter Referral Required	75881
Residential Cleaning Service – Office	76221
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Septic Tank Systems – Cleaning - Shop	75971
Siding Installation – 3 stories or less in height (wood siding installation should be classified as carpentry) Office	76021
Siding Installation – 3 stories or less in height (wood siding installation should be classified as carpentry) Shop	76031
Sign Painting or Lettering – Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Office	76051
Sign Painting or Lettering – Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Shop	76061
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior Construction (includes incidental exterior work) Office	76111
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior Construction (includes incidental exterior work) Shop	76121
Window Cleaning – 3 stories or less in height - Office	76171
Window Cleaning – 3 stories or less in height - Shop	76181

OFFICE, OFFICE BUILDINGS, & LRO

APPETITE GUIDE

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Inspection & Appraisal Companies – Inspection for insurance or valuation purposes - Office	63831
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Lawyers (Personal Injury & Advertising Injury Endorsement BP0437 OR Exclusion – Personal Injury & Advertising Injury - Lawyers Endorsement BP14 15 must be attached) Lessor's Risk Only	63921
Lawyers (Personal Injury & Advertising Injury Endorsement BP0437 OR Exclusion – Personal Injury & Advertising Injury - Lawyers Endorsement BP14 15 must be attached) Office	63921
Manufacturers' Representatives – Lessor's Risk Only	63941
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Veterinarians Office – Lessor's Risk Only	64181
Veterinarians Office – Office	64181
Water Companies – Lessor's Risk Only	65111
Water Companies – Office	65111

RETAIL

APPETITE GUIDE

Air Conditioning Equipment – Retail Only	59999
Antique Stores	59235
Appliance Stores – Household Appliances & Home Furnishings	57224
Appliance Stores – Radio, Television & Phonographic Stores (including parts & supplies)	57326
Army and Navy Stores	53983
Art Galleries	84112
Auctioneers – Sales conducted away from the insured's premises	59999
Auctions – On premises owned or rented by the insured	59999
Automobile Parts & Supplies – Retail Stores (Including Tires)	55313
Bakeries – Retail (no baking on premises)	54606
Bakeries – Retail (with baking on premises)	71311
Bicycle Shops – Repair and Maintenance Shops without Retail	59505
Bicycle Shops – Retail	59505
Bone, Horn, and Ivory Products – Retail	59999
Bookbinding & Printing Supplies – Retail	50812
Books & Magazine Stores – New	59425
Books & Magazine Stores – Used	59425
Building Materials – Contractors Equipment Dealers – Other than Secondhand Material	52114
Building Materials – Contractors Equipment Dealers – Secondhand Material	52114
Camera & Photographic Equipment – Retail Only	59955
Candy or Confectionery Stores – Manufacturing from Purchased Chocolate on Premises	54467
Candy or Confectionery Stores – No Manufacturing	54457

Clothing or Wearing Apparel – Retail: Children's and Infants' Wear	56413
Clothing or Wearing Apparel – Retail: Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214
Clothing or Wearing Apparel – Retail: Clothing - Men's and Boys' (Coats and Suits)	56114
Clothing or Wearing Apparel – Retail: Fabric Stores (Including Millinery & Trimmings)	56311
Clothing or Wearing Apparel – Retail: Family Clothing Stores	56325
Clothing or Wearing Apparel – Retail: Furs (Including Pelts)	56814
Clothing or Wearing Apparel – Retail: Haberdashy and Men's Furnishings	56113
Clothing or Wearing Apparel – Retail: Hosiery	56313
Clothing or Wearing Apparel – Retail: Ladies' Specialty Stores	56319
Clothing or Wearing Apparel – Retail: Ladies' Specialty Stores	56312
Clothing or Wearing Apparel – Retail: Leather Products or Hide Stores	56992
Clothing or Wearing Apparel – Retail: Men's and Boys' Hats & Caps	50333
Clothing or Wearing Apparel – Retail: Shoe Stores - Children's, Ladies & Men's	56613
Clothing or Wearing Apparel – Retail: Sporting Goods & Athletic Apparel	59526
Clothing or Wearing Apparel – Retail: Wigs	59993
Collectibles & Memorabilia – Retail	59992
Computer Stores	57326
Dairy Products or Butter and Egg Stores (including ice cream)	54516
Delicatessens – Delicatessens - Primarily retailing a range of grocery items and meats with no cooking	54116
Department Stores	53127
Dry Goods Dealers – Retail - including Fabrics, Yarn and Piece Goods (New Goods Only)	53985
Electrical Lighting Stores	59999



Electronics Stores	57326
Fabric – Stores	56311
Feed, Grain or Hay Dealers	59625
Fence Dealers	59999
Floor Covering – Stores - Except Wood or Ceramic Tile Only	57134
Floor Covering – Stores - Wood or Ceramic Tile Only	57134
Florists – Retail	59685
Fruit or Vegetable – Dealers	54315
Fur – Garments and Pelts - Retail Only	56814
Furniture – Upholstered - Retail Only	57121
Furniture – Wood or Metal - Retail Only	57128
Gardening & Light Farming Supply – Retail	59698
Gift Shops	59994
Glass Dealers & Glaziers – Retail Only	57155
Hardware & Tools – Retail	52512
Health or Natural Food Stores – with an area at least 4,000 square feet	54127
Health or Natural Food Stores – with an area less than 4,000 square feet	54136
Hearing Aid – Retail	59974
Hobby, Craft or Artists’ Supply – Retail	59995
Home Furnishing Stores	57224
Home Improvement Stores	53989
Janitorial Supplies – Retail	59999
Jewelry – Retail - Costume	59715
Jewelry – Retail - Precious	59715
Junk Dealers	59981
Leather Products or Hide Stores – Retail Only	56992
Locksmiths	52512
Luggage Goods - Retail Only	59999
Mail Order Houses - Retail Only	59999
Marble Products - Retail Only	59999

Music Stores - Pre Recorded	57338
Metal Dealers	59999
Musical Instrument Stores	57334
Newsstands	59935
Office Machines or Appliances – Distributors - No Repair	50691
Office Machines or Appliances – Retail - No Repair	50925
Optical Goods – Retail	59954
Paint, Wallpaper or Wall covering Stores	52322
Painting, Picture or Frame Stores	59999
Paper & Paper Products, Rag or Rubber Stock Dealers – Secondhand	50928
Pet Stores	59997
Photographic Equipment – Retail Only	59955
Plumbing Supplies & Fixtures – Retail	59999
Powered Equipment Dealers	50819
Precision & Scientific Tools & Instruments – Retail	50811
Refrigeration Equipment – Commercial - Retail	59983
Retail Stores – (Not Otherwise Classified)	59999
Sewing Machine Stores	57223
Ship Chandler Stores	59999
Shoe Stores – Retail	56613
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526
Stationery or Paper Products – Retail	59435
Straw & Straw Products – Retail Only	59999
Trophy Stores	59996
Variety Stores - Discount Houses	53315
Variety Stores - Retail	53317
Wigs - Retail Only	59993
Wood Products - Not Otherwise Classified - Retail Only	50943

PROCESSING & SERVICE

APPETITE GUIDE

Appliances & Accessories – installation, servicing or repair - Commercial or Household	71212
Barber Shops	71332
Beauty Parlors and Hair Styling Salons	71952
Catalog or Premium Coupon Redemption Stores	73905
Copying & Duplicating Stores	71877
Dental Laboratories	71444
Engraving	71842
Funeral Homes or Chapels	71865
Jewelry Repair	71941
Laundromat (Self-service) Non-supervised	09541
Laundromat (Self-service) Supervised	09531
Laundry & Dry Cleaning or Dyeing Receiving Stations	71811
Laundry & Dry Cleaning Stores – Using petroleum solvents (including Stoddard type solvents and having other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501
Laundry & Dry Cleaning Stores – Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521
Lithographing	71855
Mailbox or Packaging Stores – Packaging Services (except packing & crating for transportation)	71837
Mailbox or Packaging Stores – Packing & Preparing Goods for Shipping	71837
Mailing or Addressing Companies – Direct Mailing Companies	71837
Mailing or Addressing Companies – Mailing List Compiling Services/Mailing List Publishers	71837
Nail Salons	71952
Photoengraving	71888
Photographers	71899
Printing	71912
Shoe Stores – Repair	71926
Tailoring or Dressmaking Establishments – Custom	71961
Taxidermists	71976
Television or Radio Receiving Set Installation or Repair	71921

APARTMENTS

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Apartment Building: 4 families or fewer, with office occupancy – includes 3 or 4 family lessor's risk only and garden apartments	65145
Apartment Building: 4 families or fewer, with no office occupancy – includes 3 or 4 family lessor's risk only	65144
Apartment Building: Over 4 families with no office occupancy	65146
Apartment Building: Over 4 families with office occupancy	65147
Commercial Condominium (Association Risk Only)	60989
Engineers or Architects – Consulting - Not engaged in actual construction - Condo - Office	63791
Health Maintenance Organizations – Condominium - Office	63821
Inspection & Appraisal Companies – Inspections for insurance or valuation purposes - Condominium - Office	63841
Insurance Agents – Condominium - Office	63861
Interior Decorators – Condominium - Office	63881
Lawyers – Condominium - Office	63931
Manufacturers' Representatives – Condominium - Office	63951
Marine Appraisers or Surveyors – Condominium - Office	63971
Medical Offices – Condominium – Office	63991
Not Otherwise Classified – Condominium - Office	65231
Office Condominium (Association Risk Only)	60999
Payroll Accounting Services – Condominium - Office	64021
Real Estate Agents – Condominium - Office	64071
Ticket Agencies – Theatrical - Condominium - Office	64131
Ticket Agencies – Other than Theatrical - Condominium - Office	64151
Title Agents – Condominium - Office	64171
Veterinarians Office – Condominium - Office	64191
Water Companies – Condominium - Office	65161

WHOLESALE & DISTRIBUTORS

APPETITE GUIDE

Air Conditioning and Combined Air Conditioning and Heating Equipment – Distributors Only	56325
Appliance Distributors – Household & Home Furnishings	56814
Appliance Distributors – Household Types - Radio, Television or Compact Disc Players	56113
Automobile Parts & Supplies – Distributors	56313
Bakeries – Distributors	56319
Barber or Beauty Shop Supplies Distributors (no repackaging or re-labeling)	56312
Bookbinding & Printing Supplies – Distributor	56992
Clothing or Wearing Apparel – Distributors: Men’s and Boy’s Clothing and Furnishings	50333
Clothing or Wearing Apparel – Distributors: Women’s, Children’s, Infants’, Clothing, Accessories	56613
Collectibles & Memorabilia – Distributors	59526
Equipment, Fixtures or Supplies Distributors – Office and Store Equipment	59993
Equipment, Fixtures or Supplies Distributors – Restaurant, Bars and Hotel Equipment	59992
Fabric – Distributors	57326
Floor Covering – Distributors	54516
Florists – Distributors	54116
Fruit or Vegetable – Distributors	53127
Gardening & Light Farming Supply – Distributors	53985
Hardware & Tools – Distributors	59999
Hearing Aid – Distributors	57326
Heating or Combined Heating & Air Conditioning Equipment – Distributors Only	56311
Hobby, Craft or Artists’ Supply – Distributors	59625
Janitorial Supplies – Distributors	59999
Jewelry – Distributors	57134
Optical Goods – Distributors	57134
Plumbing Supplies & Fixtures – Distributors	59685
Refrigeration Equipment – Commercial - Distributors	54315
Stationery or Paper Products – Paper (e.g., fine, printing, writing), bulk, wholesaling	56814
Stationery or Paper Products – Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	57121

CONTRACTORS E&O ELIGIBLE CLASSES

Air Conditioning Systems or Equipment – Office	74011
Air Conditioning Systems or Equipment – Shop	74021
Appliances and Accessories – Household – Office	74101
Appliances and Accessories – Household - Shop	74111
Carpet, Rug, Furniture, Upholstery Cleaning – Office	74251
Carpet, Rug, Furniture, Upholstery Cleaning - Shop	74261
Carpentry – Interior (2) – Office	74221
Carpentry – Interior (2) -Shop	74231
Driveway, Parking Area – Office	74471
Driveway, Parking Area – Shop	74481
Electrical Work – Office	74561
Electrical Work – Shop	74541
Fence Erection Contractors – Office	74591
Fence Erection Contractors – Shop	74601
Floor Covering Installation – Office	74651
Floor Covering Installation – Shop	74661
Glass Dealers & Glaziers – Office	74741
Glass Dealers & Glaziers – Shop	74751
Heating or Combined Heating and Air Conditioning Systems – Office	74771
Heating or Combined Heating and Air Conditioning Systems – Shop	74781
House Furnishing Installation (NOC) – Office	74831
House Furnishing Installation (NOC) – Shop	74841
Landscape Gardening – Office	74891
Landscape Gardening – Shop	74901
Locksmiths	52512
Masonry – Office	75511
Masonry – Shop	75521
Painting – Exterior – Office	75601
Painting – Exterior – Shop	75611
Painting – Interior – Office	75631
Painting – Interior – Shop	75641
Paperhanging – Office	75691
Paperhanging – Shop	75701
Plumbing – Commercial – Office	75781
Plumbing – Commercial – Shop	75791
Plumbing – Residential – Office	75811
Plumbing – Residential – Shop	75821
Refrigeration Systems – Office	75871
Refrigeration Systems – Shop	75881
Residential Cleaning Service – Office	76221
Residential Cleaning Service – Shop	76231
Septic Tank Cleaning – Office	75961
Septic Tank Cleaning – Shop	75971
Television or Radio Repair	71921
Tile, Stone, Marble Work – Office	76111
Tile, Stone, Marble Work – Shop	76121

MISCELLANEOUS PROFESSIONAL LIABILITY ELIGIBLE CLASSES

Advertising Agent	
Auctioneers	
Barbers	
Beauticians and Cosmetologists	
Bookbinder	
Bookkeepers (no financial advice)	
Copy Shops	
Credit Bureaus	
Credit Monitoring Agency & Credit Reporting Agency	
Direct Mail/Display Advertising	
Florists	
Funeral Directors	
Interior Decorator	
Janitorial Services	
Kennel/Pet Instruction	
Manicurist	
Musical Instrument Repair/Tuning	
Optician/Optometrists	
Photographers	
Printers	
Property Manager (California insureds not eligible, other states may be excluded upon review)	
Real Estate Agents/Brokers (CA insureds not eligible, other states may be excluded upon review)	
Tailor	
Tax Preparers	
Transcriptionist	
Typing Services	
Veterinarians	