

Condominiums		
Description	Class Code	Eligibility
Condominium - Residential Condominium (Assn risk only)	69145	Must be 30 years or newer, 3 stories or less & maximum 20 units. Sold rate must be at least 75%, and there can be no rental of units. No swimming pools. No office or mercantile exposures.
Contractors		
Air Conditioning Syst-Dealer & Install/Service/Repair-Office	74011	Ineligible: Solid fuel (wood, coal, etc.) heating stove installation, service, or repair. No LRO exposure.
Air Conditioning Syst-Dealer & Install/Service/Repair-Shop	74021	Ineligible: Solid fuel (wood, coal, etc.) heating stove installation, service, or repair. No LRO exposure.
Appliances & Accessories-Install/Repair-Commercial-Office	74071	Ineligible: Appliance installation. No LRO exposure.
Appliances & Accessories-Install/Repair-Commercial-Shop	74081	Ineligible: Appliance installation. No LRO exposure.
Appliances & Accessories-Install/Repair-Household-Office	74101	Ineligible: Appliance installation. No LRO exposure.
Appliances & Accessories-Install/Repair-Household-Shop	74111	Ineligible: Appliance installation. No LRO exposure.
Carpentry Interior - Office	74221	Ineligible: Exterior residential/commercial work such as decks, window & door installation, siding, roofing, framing, additions, foundation repair and gutter work. No LRO exposure.
Carpentry Interior - Shop	74231	Ineligible: Exterior residential/commercial work such as decks, window & door installation, siding, roofing, framing, additions, foundation repair and gutter work. No LRO exposure.
Carpet/Rug/Upholstery Cleaning-on Customers Premises-Office	74251	No LRO exposure
Carpet/Rug/Upholstery Cleaning-on Customers Premises-Shop	74261	No LRO exposure
Ceiling or Wall Installation - Metal only - Office	74281	No LRO exposure
Ceiling or Wall Installation - Metal only - Shop	74291	No LRO exposure
Driveway/Parking Area/Sidewalk Repair-Paving/Repaving-Office	74471	Ineligible: Foundation work, digging and pouring concrete floors. No LRO exposure.
Driveway/Parking Area/Sidewalk Repair-Paving/Repaving-Shop	74481	Ineligible: Foundation work, digging and pouring concrete floors. No LRO exposure.
Dry Wall or Wallboard Installation - Office	74501	Ineligible: Exterior work. No LRO exposure.

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Description	Class Code	Eligibility
Dry Wall or Wallboard Installation - Shop	74511	Ineligible: Exterior work. No LRO exposure.
Electrical Work - within Buildings - Shop	74541	Ineligible: Security System, Burglar Alarm, Fire Alarm, and Automatic Sprinkler system work. No LRO exposure.
Electrical Work - within Buildings - Office	74561	Ineligible: Security System, Burglar Alarm, Fire Alarm, and Automatic Sprinkler system work. No LRO exposure.
Fence Erection Contractors - Office	74591	Residential work only and no retaining wall work. No LRO exposure.
Fence Erection Contractors - Shop	74601	Residential work only and no retaining wall work. No LRO exposure.
Floor Covering Installation-Not Ceramic Tile or Stone-Office	74651	No LRO exposure
Floor Covering Installation-Not Ceramic Tile or Stone-Shop	74661	No LRO exposure
Furniture/Fixtures-Install in Offices/Stores-Portable-Office	74681	No LRO exposure
Furniture/Fixtures-Install in Offices/Stores-Portable-Shop	74691	No LRO exposure
Glass Dealers and Glaziers-Sales and Installation-Office	74741	Ineligible: Window installation or Replacement Work - Residential. No LRO exposure.
Glass Dealers and Glaziers-Sales and Installation-Shop	74751	Ineligible: Window installation or Replacement Work - Residential. No LRO exposure.
Heat/Air Cond Syst-Dealers-Install/Repair-No LP Gas-Office	74771	Ineligible: Commercial boiler work. No LRO exposure.
Heat/Air Cond Syst-Dealers-Install/Repair-No LP Gas-Shop	74781	Ineligible: Commercial boiler work. No LRO exposure.
House Furnishings Installation-NOC-Office	74831	Ineligible: Appliance installation. No LRO exposure.
House Furnishings Installation-NOC-Shop	74841	Ineligible: Appliance installation. No LRO exposure.
Interior Decorators - Office	74861	No LRO exposure
Interior Decorators - Shop	74871	No LRO exposure
Landscape Gardening-No Tree Removal or Excavation-Office	74891	Ineligible: Tree trimming. No LRO exposure.
Landscape Gardening-No Tree Removal or Excavation-Shop	74901	Ineligible: Tree trimming. No LRO exposure.
Lawn Sprinkler Installation - Office	74951	No LRO exposure
Lawn Sprinkler Installation - Shop	74961	No LRO exposure

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Description	Class Code	Eligibility
Masonry - Office	75511	Ineligible: Foundation or retaining wall work. No LRO exposure.
Masonry - Shop	75521	Ineligible: Foundation or retaining wall work. No LRO exposure.
Metal Erection - Decorative or Artistic - Office	75541	Ineligible: Stairs, stair railing work, or structural work. No LRO exposure.
Metal Erection - Decorative or Artistic - Shop	75551	Ineligible: Stairs, stair railing work, or structural work. No LRO exposure.
Painting-Exterior-Bldgs/Structures-3 stories or less-Office	75601	Ineligible: Work done above 3 stories. No LRO exposure.
Painting-Exterior-Bldgs/Structures-3 stories or less-Shop	75611	Ineligible: Work done above 3 stories. No LRO exposure.
Painting - Interior Buildings or Structures - Office	75631	No LRO exposure
Painting - Interior Buildings or Structures - Shop	75641	No LRO exposure
Paper Hanging - Office	75691	No LRO exposure
Paper Hanging - Shop	75701	No LRO exposure
Plumbing - Commercial (Not Industrial) - Office	75781	Ineligible: Commercial boiler work, and fire suppression system - sprinkler work. No LRO exposure.
Plumbing - Commercial (Not Industrial) - Shop	75791	Ineligible: Commercial boiler work, and fire suppression system - sprinkler work. No LRO exposure.
Plumbing - Residential or Domestic - Office	75811	Ineligible: Commercial boiler work, and fire suppression system - sprinkler work. No LRO exposure.
Plumbing - Residential or Domestic - Shop	75821	Ineligible: Commercial boiler work, and fire suppression system - sprinkler work. No LRO exposure.
Septic tank systems - Cleaning - Office	75961	Ineligible: Septic Sewer installation work. No LRO exposure.
Septic tank systems - Cleaning - Shop	75971	Ineligible: Septic Sewer installation work. No LRO exposure.
Sign Painting/Lettering-Inside Bldg-No Spray Painting-Office	76051	No LRO exposure
Sign Painting/Lettering-Inside Bldg-No Spray Painting-Shop	76061	No LRO exposure
Tile/Stone/Marble Mosaic/Terrazzo Work-Interior Const-Office	76111	No LRO exposure
Tile/Stone/Marble Mosaic/Terrazzo Work-Interior Const-Shop	76121	No LRO exposure

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Description	Class Code	Eligibility
Window Cleaning - 3 stories or less in height - Office	76171	No LRO exposure
Window Cleaning - 3 stories or less in height - Shop	76181	No LRO exposure
Residential Cleaning Services - Office	76221	Ineligible: Polishing and waxing of commercial flooring. No LRO exposure.
Residential Cleaning Services - Shop	76231	Ineligible: Polishing and waxing of commercial flooring. No LRO exposure.
<b>Laundry and Dry Cleaning</b>		
Laundry and Dry Cleaning Stores - Using petroleum solvents	09501	No LRO exposure
Laundry and Dry Cleaning Stores - Using synthetic solvents	09521	No LRO exposure
Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	No LRO exposure
<b>Office/Office Condo</b>		
Condominium - Office Condominium (Association risk only)	60999	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Accounting Services - CPAs - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Accounting Services - Except CPAs - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Advertising and Related Service - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Bookkeeping Services - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Engineers/Architects - Consulting - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Health Maintenance Organizations - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Inspection/Appraisal Companies - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.

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Description	Class Code	Eligibility
Insurance Agents - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Interior Decorators - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Lawyers - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Manufacturers Representatives - Office	65121	Ineligible: Products that are manufactured, relabeled, modified, packaged, reconditioned, and/or hazard consumer products. Products/completed operations must be excluded. Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Marine Appraisers or Surveyors - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Medical Offices - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Office Not Otherwise Classified - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Payroll Accounting Services - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Real Estate Agents - Office	65121	Ineligible: Property Managers & Property Management Company exposures. Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Ticket Agencies - Other Than Theatrical - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Ticket Agencies - Theatrical - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Title Agents - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.

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Veterinarians Office - Office	65121	Ineligible: Work on large animals or exposure to exotic animals. Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Water Companies - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Accounting Services - CPAs - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Accounting Services - Except CPAs - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Advertising and Related Service - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Bookkeeping Services - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Engineers/Architects - Consulting - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Health Maintenance Organizations - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Inspection/Appraisal Companies - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Insurance Agents - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Interior Decorators - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Lawyers - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Manufacturers Representatives - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Marine Appraisers or Surveyors - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.

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Description	Class Code	Eligibility
Medical Offices - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Office Not Otherwise Classified - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Payroll Accounting Services - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Real Estate Agents - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Ticket Agencies - Other Than Theatrical - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Ticket Agencies - Theatrical - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Title Agents - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Veterinarians Office - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Water Companies - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
<b>Restaurants</b>		
Limited Cooking Restaurants - Cafes	09011	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Limited Cooking Restaurants - Coffee Bars or Shops	09041	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Concession Stands/Snack Bars	09061	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants-Delicatessens & Sandwich Shops	09081	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Donut Shops	09101	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.



Description	Class Code	Eligibility
Limited Cooking Restaurants - Drive-Ins/Service in Car	09121	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Drug Stores	09141	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Pizza Shops	09211	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Limited Cooking Restaurants - Salad Bars	09231	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Take Out Only	09261	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
<b>Retail Stores</b>		
Clothing/Wearing Apparel-Retail-Mens/Boys Hats & Caps	50333	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bookbinding and Printing Supplies - Retail	50812	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Equip/Fixtures/Supplies Distributor-Office & Store Equip	50813	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Equip/Fixtures/Supplies Distributor-Rest., Bars & Hotel	50813	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Office Machines/Appliances-Retail-No Repair	50925	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Wood Products - Not otherwise Classified - Retail only	50943	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Paint, Wallpaper or Wallcovering Stores	52322	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hardware and Tools - Retail	52522	Ineligible: Gun sales. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Locksmiths	52522	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Department Stores	53127	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Variety Stores - Discount Houses	53315	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Variety Stores - Five and Ten Cent Stores	53317	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Army and Navy Stores	53983	Ineligible: Guns, firearms, and ammunition sales. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Dry Goods Dealers-Retail-incl fabrics, yarn and piece goods	53985	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Home Improvement Stores	53989	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fruit or Vegetable - Dealers	54315	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Candy or Confectionery Stores	54446	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Dairy Products or Butter and Egg Stores (incl Ice Cream)	54516	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bakeries - Retail - No baking on premises	54606	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Automobile Parts and Supplies - Retail Stores (Incl. Tires)	55313	Ineligible: Tire installation, service, retreading, and/or repair work. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Tire Dealers	55313	Ineligible: Tire installation, service, retreading, and/or repair work. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Haberdashery	56113	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Clothing-Mens & Boys	56114	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Clothing-Ladies & Girls	56214	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fabric - Stores	56311	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Ladies Undergarments	56312	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Hosiery	56313	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Ladies Specialty Stores	56319	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Family Clothing Stores	56325	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Childrens & Infants Wear	56413	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Shoe Stores	56613	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Shoe Stores - Retail	56613	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Leather Products or Hide Stores - Retail only	56992	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Floor Covering-Except Wood/Ceramic tile Only	57134	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Floor Covering-Wood/Ceramic tile Only	57134	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Glass Dealers & Glaziers - Retail Only	57155	Ineligible: Window installation or replacement work. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Sewing Machine Stores	57223	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Appliance Stores - Radio, Television & Phonographic Stores	57326	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Computer Stores	57326	Ineligible: System development work. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Electronics Stores	57326	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Musical Instrument Stores	57334	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Music Stores - Pre-Recorded	57338	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Video Stores - Rental	57338	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Video Stores - Sales	57338	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Drugstores	59116	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Books and Magazine Stores - New	59425	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Books and Magazine Stores - Used	59425	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Stationery/Paper Products Retail	59435	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bicycle Shops - Repair and Maintenance Shops without Retail	59505	Ineligible: Rental exposures and cycling teams. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bicycle Shops - Retail	59505	Ineligible: Rental exposures and cycling teams. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Sporting Goods or Athletic Equip Stores (Including Apparel)	59526	Ineligible: Gun sales and renting of equipment to others. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Feed, Grain or Hay Dealers	59625	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Seed Merchants(incl/excl Misdelivery or Germination failure)	59625	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Florists - Retail	59685	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Gardening and Light Farming Supply - Retail	59698	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Jewelry - Retail - Costume	59715	Ineligible: Fine Jewelry. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Newsstands	59935	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hearing Aid - Retail	59944	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Optical Goods - Retail	59954	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Camera and Photographic Equipment - Retail Only	59965	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Photographic Equipment - Retail only	59965	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Cosmetic, Hair or Skin Preparation-Retail Only	59991	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Collectibles and Memorabilia - Retail	59992	Ineligible: Consignment sales. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Wigs - Retail only	59993	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Gift Shops	59994	Ineligible: Antique stores, secondhand, and consignment risks. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hobby, Craft or Artists Supply - Retail	59995	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Trophy Stores	59996	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Pet Stores	59997	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Toys - Retail	59998	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Air Conditioning Equipment - Retail Only	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Auctioneers - Sales conducted away from insured's premises	59999	Ineligible: Auctions on premises. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Bone, Horn and Ivory Products - Retail Only	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Ceramics - Retail Only	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Electrical Lighting Stores	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fence Dealers	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fertilizer Dealers	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Janitorial Supplies - Retail	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Luggage Goods - Retail Only	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Metal Dealers	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Painting, Picture or Frame Stores	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Plumbing Supplies and Fixtures - Retail	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Retail Stores (Not Otherwise Classified)	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Ship Chandler Stores	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Catalog or Premium Coupon Redemption Stores	73905	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Art Galleries - Not-For-Profit	84112	Ineligible: Risks with no security measures present. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Art Galleries - Other Than Not-For-Profit	84112	Ineligible: Risks with no security measures present. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
<b>Processing/Service</b>		
Appliances & Accessories-Service/Repair-Comm/ Household	71212	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bakeries - Retail - With baking on premises	71311	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Barber Shops	71332	Ineligible: Tanning beds, spas, and massage-type services. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Dental Laboratories	71444	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Mail Box/Packaging Stores-Pack/Preparing Goods for Shipping	71837	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Mail Box/Packaging Stores--Packaging Services (exc Packing)	71837	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Mailing/Addressing Co Direct Mailing Companies	71837	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Mailing/Addressing Co Mailing List Compiling/Publishers	71837	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Engraving	71842	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Lithographing	71855	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Funeral Homes or Chapels	71865	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Copying and Duplicating Stores	71877	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Photoengraving	71888	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Photographers	71899	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Printing	71912	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Television or Radio Receiving Set Installation or Repair	71921	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Shoe Stores - Repair	71926	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Jewelry - Repair	71941	Ineligible: Body piercing. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Beauty Parlors and Hair Styling Salons (Inc. Nail Salons)	71952	Ineligible: Tanning beds, spas, and massage-type services. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Nail Salons	71952	Ineligible: Tanning beds, spas, and massage-type services. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Tailoring or Dressmaking Establishments - Custom	71961	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Taxidermists	71976	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Wholesalers		
Description	Class Code	Eligibility
Appliance Distributors-Household Types- Radio/TV/Compact Dis	50061	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Appliance Distributors - Household and Home Furnishings	50081	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Automobile Parts and Supplies - Distributors	50111	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bakeries-Distributors-No baking on premises	50141	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Barber/Beauty Shop Supplies Distributors (no re-packaging)	50171	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bookbinding and Printing Supplies - Distributors	50201	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Distributors-Mens/Boys Clothing	50231	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.



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Description	Class Code	Eligibility
Clothing/Wearing Apparel-Distributors-Womens/Children	50231	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Collectibles and Memorabilia - Distributors	50261	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fabric - Distributors	50321	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Floor Covering - Distributors	50351	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Florists - Distributors	50381	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fruit or Vegetable - Distributors	50391	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Gardening & Light Farming Supply-Distributors	50471	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Grocery Distributors	50481	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hardware and Tools- Distributors	50501	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hearing Aid - Distributors	50571	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Heating/Combined Heating & Air Cond Equipment- Distributors	50581	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hobby, Craft or Artists Supply - Distributors	50641	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Janitorial Supplies - Distributors	50651	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Jewelry - Distributors	50661	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Distributors - Fish or Seafood	50671	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Distributors - Meat	50671	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Distributors - Poultry	50671	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Office Machines or Appliances - Distributors - No Repair	50691	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Optical Goods - Distributors	50721	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Plumbing Supplies and Fixtures - Distributors	50741	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Refrigeration Equipment - Commercial - Distributors	50771	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Stationery or Paper Products - Distributors - Paper	50801	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Stationery/Paper Products Distributors-Paper (Fine), Bulk	50801	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.