AmTrust BOP

Product and Eligibility Guide

AmTrust Businessowners Policy
AmTrust North America
Revision 09/15/2013

AMTRUST BUSINESSOWNERS POLICY

UNDERWRITING & ELIGIBILITY GUIDE

Welcome to the AmTrust Businessowners product. Our goal is to provide excellent coverage, at fair prices, with ease of use. Thank you for considering our product.

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UNDERWRITING / PRICING GUIDE

PRODUCT ADMINISTRATION

CUSTOMER CARE AND POLICY MAINTENANCE

General issues: Please contact your Account Representative or Underwriter

System issues: Call our Customer Service Center at 1 (877) 528-7878, or

Email at: csr@amtrustgroup.com

Endorsements and cancellations: amtrustendorsements@amtrustgroup.com

Time sensitive policy corrections: ANA2fix@amtrustgroup.com

QUOTATIONS, UNDERWRITING ACCEPTABILITY AND BINDING

Eligible risks may be quoted at: http://www.amtrustnorthamerica.com/

Current BOP Materials are listed at: http://www.amtrustnorthamerica.com/BOP/Default.aspx

Materials include the Current BOP Guidelines and Eligibility, System Use Guidelines, and a 3 minute system video demonstration – everything that you need to use our BOP.

Both Property [building and/or business personal property] and Commercial General Liability covering that property must be provided under the AmTrust BOP Policy.

Omission is not authorization, so please refer any risk that is not clearly shown as eligible to avoid awkward situations including unnecessary endorsements or cancelations.

Upon binding new business appointed Agents will receive a policy number and a pdf policy will be emailed to the Agent within 2 business days. A hard copy policy will be mailed to the agent within 5 business days and any invoices for payments will be mailed directly to the Insured. Any subsequent payments will be billed along with any other lines of insurance in a common invoice. Agents that first bind policies, not those that first quote, are considered the Agent of record, any multiple bindings will be resolved as such barring any Agent of Record Letters. Renewal quotes and policies will be issued directly to Insured’s with notification to the Agent.

APPLICATIONS and PHOTOGRAPHS

An application must be completed and maintained in each policy file for Agent records. An electronically transmitted application can be maintained in lieu of a paper copy. Applications may be required for risks referred to Underwriters upon request.

Agents should maintain a minimum of two photographs in their underwriting file for each risk. AmTrust Underwriters may request and require photographs prior to authorizing quotes.

MINIMUM PREMIUM and RATING INFORMATION

The minimum premium charge is $500 per policy. Necessary rating information; ISO Fire Protection Class, Territory, Building and Content value when applicable, annual gross receipts, amount and type of Optional Coverage desired, annual gross liquor receipts where applicable, and the number of employees per location.

PAYMENT PLANS

As of the date of this manual all BOP payment plans are directly billed to the insured including the downpayment. Current payment plans range from pay in full to a 10 payments and include an EFT (Electronic Funds Transfer). None of the payment plans charge any fees. Please see http://www.amtrustnorthamerica.com/Payment-Options/Default.aspx for more details including addresses for mailing any payments that may have been collected by agents.

Billing is all direct to the insured. Any payments for all lines on a common account are automatically bundled into a common invoice.

NON-PAYMENT OF PREMIUM

First cancellation: A reinstatement request will usually be honored if sufficient payment is received prior to the effective date of the cancellation. All subsequent cancellation reinstatements are subject to underwriter review.

Lapse in Coverage: The UW must approve first cancellation reinstatement requests, which are received after the effective date of cancellation and a "Statement of No Losses" must be completed and signed by the insured.

DEDUCTIBLES

The base property deductible is $500 per location, with options of $250, $1,000, $2,500. Deductible applies to all Building and Business Personal Property Coverages, both mandatory and optional with the exception of Business Income, Extra Expense, Civil Authority, Fire Department Service Charge, and Fire Extinguisher Systems Recharge Expense. Wind and Hail zones are also subject to special deductibles.

CERTIFICATES OF INSURANCE

You may issue an Acord Certificate of Insurance (COI) for any insured as long as there is not any extraneous language or strike-outs and you keep a copy in your customer file – we do not require that you send us a copy.

BUILDING CONSTRUCTION CLASS DEFINITIONS

Frame, Brick Veneer ISO 1: Buildings with exterior walls of wood or other combustible materials including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood ironclad, stucco on wood).

Joisted Masonry ISO 2: Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and where the floors and roof are combustible (disregarding floors resting directly on the ground).

Non-combustible ISO 3: Buildings where the exterior walls, floors and roof are constructed of, and supported by, metal, asbestos, gypsum or other non-combustible materials.

Masonry Non-combustible ISO 4: Buildings where the exterior walls are constructed of masonry materials described in Paragraph b., with the floors and roof of metal or other non-combustible materials.

Modified Fire-resistive ISO 5 or Fire-resistive ISO 6: Buildings where the exterior walls, floors and roof are constructed of masonry or other fire-resistive materials.

SCHEDULED RATING PLAN

The following table represents the logic and risk characteristics that in your judgment are not fully reflected in the base premiums or rates. The policy file should support your contentions.

IRPM Rating Characteristics	CREDITS					DEBITS		
	Excellent	*Very Good*	*Good*	*Above Average*	*Average*	*Below Average*	*Poor*	*Very Poor*
Management – *Knowledge in matters of proper care & handling of property covered*	- 7	- 5	- 3	- 1	0	+ 1	+ 3	+ 5
Location – *Accessibility, adjacent exposures, congestion or isolation*	- 7	- 5	- 3	- 1	0	+ 1	+ 3	+ 5
Building Features – *Age & unusual structural features*	- 8	- 4	- 2	- 1	0	+ 1	+ 2	+ 4
Premises & Equipment – *Care, up-keep, condition & type*	- 8	- 4	- 2	- 1	0	+ 1	+ 2	+ 4
Employees – *Selection, training, supervision and experience*	- 7	- 5	- 3	- 1	0	+ 1	+ 3	+ 5
Protection – *Private or special protection not otherwise accounted for*	- 3	- 2	- 1	- 1	0	+ 1	+ 1	+ 2

COVERAGE

Our BOP offers standard ISO BP 00 03 (03/06) Property and Liability coverage including Business Income Actual Loss Sustained (ALS) and many of the ISO additional coverages and endorsements.

Appendix B - provides a summary of coverages provided in our Company per-location Expansion Endorsements

Appendix C - provides a summary of coverages provided in our coverage Endorsements

Our BOP does not offer any Flood or Earthquake coverage

OPTIONAL LIQUOR LIABILITY

The following occupancies may have some eligibility for optional Liquor Liability Coverage depending location State and operations.

- Cheese Shops
- Convenience Stores
- Delicatessens
- Drug Stores
- Gourmet Food Shops
- Grocery Stores
- Mercantile/Retail
- Restaurants

Risks with any liquor license violation within last three years and not eligible for our BOP.

TOTAL INSURED VALUE (TIV) AND REVENUE LIMITS

BOP TIV AND REVENUE LIMITS PER LOCATION

	TOTAL PROPERTY TIV PER LOCATION (Building and Property Limits)	TOTAL ANNUAL REVENUE LIMIT PER LOCATION
Habitation – Apartments, Residential Condominiums, Townhouses	$3,000,000 non-California	$3,000,000 non-California
Habitation – Apartments, Residential Condominiums, Townhouses	$7,000,000 in California	$3,000,000 in California
Convenience Store	$7,000,000	$3,000,000
Grocery Store	$7,000,000	$7,000,000
Mercantile (Retail)	$15,000,000	$15,000,000
Offices	$15,000,000	$15,000,000
Processing / Service	$15,000,000	$15,000,000
Restaurant	$7,000,000	$7,000,000
Self-Storage	$7,000,000	$7,000,000
Wholesale	$7,000,000	$10,000,000

ELIGIBILITY GUIDELINES

Appendix A lists specific Class Codes

The following types of businesses are generally eligible for coverage; however please refer to the Eligibility Guidelines below for specific information.

- Apartments must be fully sprinklered in all States but California, Residential Condominiums and Townhouses
- Convenience Food Stores (with up to 85% gas)
- Grocery Stores (require 3 years of loss runs)
- Offices (targeted)
- Restaurants (targeted but frame require complete sprinklers, no habitation mix in and current location and ownership for last 3 years). All with commercial cooking and over $250k in values or 25% liquor sales require a supplemental application completed by applicant's or a Pre-Quote telephone Survey. The Restaurant Supplemental Application is linked in on the AmTrust North America site under, "Products," "Businessowners Policy," "Submission Requirements."
- Mercantile/Retail (targeted)
- Self-Storage
- Service and Processing Stores (targeted)
- Wholesalers (no direct importers)
- Lessors Risk (LRO) for buildings occupied by eligible classes excluding Motels or Hotels and any commercial cooking outside of California

GENERAL ELIGIBILITY

- All risks must pass our internal financial underwriting review
- ISO Public Protection Classes – 1-7 are eligible, 8-10 are only eligible for specific eligible classes listed below and must be submitted for Underwriting approval
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – no location is eligible if in Florida, or within 75 miles of the Gulf of Mexico, 50 miles of the Atlantic coast between the Florida/Georgia border north to the Virginia/Maryland border, or within 25 miles of the Atlantic coast north of the Virginia/Maryland border
- Years Experience – owners must have 3 years experience in class of business, except Apartments, Convenience Stores, or Restaurants with commercial cooking which must have been in business at least 3 years at current location under current ownership, however underwriters will consider additional locations for our current insured's.
- Losses – Risks with more than 2 losses, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted for underwriting review and approval
- No vacant buildings or buildings more than 20% unoccupied for more than 60 days
- Construction eligibility varies by risk type in the following pages, but all frame buildings that require sprinklers must be fully sprinklered including in attic space and no construction can have more than incidental use of exposed plastic wall or roof insulation
- Risks with any liquor license violation within last three years and not eligible for our BOP
- Risks engaged in the distribution or sale of synthetic marijuana or "Bath Salts." (Need to add this question to the system next revision)

GENERAL LESSORS RISK (LRO) GUIDELINES

- All tenants are required to carry insurance by their lease and tenant's liability policies must show the owner (our insured) as an additional insured
- Any location in ISO Public Protection Classification (PPC) 8 or over must be submitted for UW review
- **Ineligible**
  - 24-hour or seasonal operations where the business is closed for more than 30 consecutive days
  - Above ground fuel tanks, propane or kerosene tank filling (cylinder exchange acceptable)
  - Armed security guards or guard dogs
  - Car wash or any type of auto service or repair
  - Commercial cooking in any occupant for locations not in the State of California (noncommercial cooking restaurants are eligible; deli, etc.)
  - Dwelling of any kind including apartments for locations not in the State of California, hotels or motels, any playgrounds
  - Hazardous materials – tenants storing any explosive or flammable liquids, dry chemicals or pollutants at the location including liquid or solid fuels, propane, pesticides (for other than the operations of a landscape gardener) or waste
  - Contractors
    - Up to 5,000 sq. ft. for shops and storage and up to 200,000 sq. ft. for offices
    - No more than 3 stories for shops and storage and no more than 6 stories for offices
    - Building and Personal Property up to $1 million per location for shops and storage and $15 million for offices
  - Convenience Store
    - Up to 5,000 sq. ft. but 1,000 sq. ft. over if they sell gas
    - No more than 2 stories
    - Building and Personal Property up to $7 million per location
    - Gasoline sales must be 85% of total receipts or less of total receipts
  - Grocery
    - Up to 15,000 sq. ft. but at least 3,000 sq. ft. if they sell gas
    - Building and Personal Property up to $7 million per location
    - Gasoline sales must 85% of total receipts or less of total receipts
  - Office
    - Up to 200,000 sq. ft.
    - No more than 6 stories
    - Building and Personal Property up to $15 million per location
  - Retail
    - Up to 50,000 sq. ft.
    - No more than 2 stories
    - Building and Personal Property up to $15 million per location
  - Wholesale
    - Up to 50,000 sq. ft., any building over 10,000 sq. ft. requires automatic sprinklers
    - No more than 2 stories
    - Building and Personal Property up to $7 million per location

APARTMENTS, RESIDENTIAL CONDOMINIUMS and TOWNHOUSES ELIGIBILITY

(Appendix A lists specific Class Codes)

Agents may use the system for rate indications on Apartments; however all require submission to Underwriting and may require full applications and 3 years of complete loss reports.

- ISO Public Protection Classes – 1-7 are eligible, 8-10 are ineligible
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – listed on Page 8 of this guide
- Years in Business – must have been in business at least 3 years at current location under current ownership. Underwriters will consider additional locations for our current insureds
- Losses – Risks with more than 2 losses, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted must be submitted for underwriting review and approval
- Annual Gross Revenue – $3,000,000 maximum per location, but up to $7,000,000 in California
- Total Insured Value (TIV) – $3,000,000 total of buildings and personal property per location, but up to $7,000,000 in California
- Building Age – Greater than 20 years old must have COMPLETE renovations to the heating, electrical and plumbing systems. A tile roof must be less than 30 years old. Other roof types (except wood shingle) must be less than 20 years old. Wood shingle roof type is ineligible.
- Construction – All construction types are eligible., however Apartments of all construction types require complete automatic sprinkler systems including in any concealed attic space and hardwired fire/smoke detectors throughout and in each apartment unless in the State of California
- Height – No more than 3 stories
- Units – No more than 10 units per building unless in that State of California
- Buildings – No more than 4 buildings per location unless in that State of California
- Eligible Occupancies – include mercantile (retail) and offices
- **Ineligible**:
  - Hud subsidized housing in over 10% of the units or any transient or student
  - Elderly care housing equipped with pull cords, or professional care
  - Mold loss in the last 5 years
  - Aluminum wiring
  - Without controlled access, exterior dusk to dawn lighting, emergency evacuation posted on each floor
  - Family dwellings of less than 4 units – if standalone, will consider with mixed office or retail
  - Any boarding houses or rooms
  - Locations with boat docks or piers
  - Locations with swimming pools that have diving boards, slides, uncontrolled access or lack any life safety requirements
  - Locations without a resident manager
  - Without at least an initial 6 month lease with each tenant
  - Restaurants occupancies make the entire building ineligible
  - Sauna, steam-room, vacant buildings or buildings more than 20% unoccupied for more than 60 days

CONVENIENCE FOOD STORES ELIGIBILITY – (Appendix A lists specific Class Codes)

Agents may use the system for rate indications; however all require submission to Underwriting

- ISO Public Protection Classes – 1-7 are eligible, 8-10 must be submitted for underwriting review and approval
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – listed on Page 8 of this guide
- Years in Business – must have been in business at least 3 years at current location under current ownership, underwriters will consider additional locations for our current insured's
- Losses – Risks with more than 2 loss, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted for underwriting review and approval
- Risks with any liquor license violation within last three years and not eligible for our BOP
- Square Footage – 5,000 maximum per building
- Annual Gross Revenue $7,000,000 maximum per location
- Total Insured Value (TIV) – $7,000,000 total of buildings and personal property per location
- Building Age – Greater than 30 years old must have COMPLETE renovations the roof and to the heating, electrical and plumbing systems
- Construction – All ISO construction types
- Height – Occupy only the first or second story of any building
- Minimum square footage – 1,000 when the sale of gasoline is provided
- **Ineligible:**
  - Automobile service or repair operations; gasoline sales over 85% of total sales, above ground fuel tanks, or with pumps without well marked easily accessible shut-off switches; car wash operations,
  - Beer, liquor, and wine sales over 25% of total sales
  - Check cashing
  - Designated truck stops
  - Gambling or gaming of any kind (except sale of lottery tickets)
  - Playgrounds
  - Propane or kerosene tank filling
  - Seasonal operations or those open 24 hours
- **Ineligible Related to Restaurants:**
  - Capacity over 15 seats
  - Fast food chains with deep fat frying including fried chicken or barbeque with the exception of cafes, delis, donut and pizza shops
  - Cooking appliances that emit smoke or grease-laden vapors must be covered by an automatic extinguishing system meeting UL300 wet criteria, be equipped with Class K Fire Extinguishers; and be inspected under a current maintenance contract at least once a every 3 months for any high volume cooking that creates heavy grease buildup including any high heat charbroiling, woks or more than 2 deep fat fryers; and at least every 6 months for all other type of cooking operations
  - Open broiling or solid fuel cooking with wood, charcoal or mesquite with the exception of pizza oven

GROCERY STORES/SUPERMARKETS ELIGIBILITY – (Appendix A lists specific Class Codes)

Agents may use the system for rate indications; however all require submission to Underwriting and 3 years of loss runs

- ISO Public Protection Classes – 1-7 are eligible, 8-10 must be submitted for underwriting review and approval
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – listed on Page 8 of this guide
- Years in Business – owners must have 3 years experience in this class of business
- Losses – Risks with more than 2 losses, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted for underwriting review and approval
- Risks with any liquor license violation within last three years and not eligible for our BOP
- Square Footage – 15,000 maximum per building
- Annual Gross Revenue – $7,000,000 maximum per location
- Total Insured Value (TIV) – $7,000,000 total of buildings and personal property per location
- Building Age – Greater than 30 years old must have COMPLETE renovations the roof and to the heating, electrical and plumbing systems
- Construction – All ISO construction types
- Height – No more than 1 story
- Minimum square footage – 3,000 when the sale of gasoline is provided
- **Ineligible:**
  - Automobile service or repair operations; gasoline sales over 75% of total sales, above ground fuel tanks, or with pumps without well marked easily accessible shut-off switches; car wash operations,
  - Beer, wine and liquor sales over 25%
  - Check cashing
  - Playgrounds
  - Propane or kerosene tank filling
  - Seasonal operations or those open 24 hours
  - Vacant buildings or buildings more than 20% unoccupied for more than 60 days
  - Fast food chains with deep fat frying including fried chicken or barbeque with the exception of cafes, delis, donut and pizza shops
- **Ineligible Related to Restaurants:**
  - Capacity over 50 seats
  - Cooking appliances that emit smoke or grease-laden vapors must be covered by an automatic extinguishing system meeting UL300 wet criteria, be equipped with Class K Fire Extinguishers; and be inspected under a current maintenance contract at least once a every 3 months for any high volume cooking that creates heavy grease buildup including any high heat charbroiling, woks or more than 2 deep fat fryers; and at least every 6 months for all other type of cooking operations
  - Open broiling or solid fuel cooking with wood, charcoal or mesquite with the exception of pizza oven

MERCANTILE (RETAIL) RISKS ELIGIBILITY – (Appendix A lists specific Class Codes)

- ISO Public Protection Classes – 1-7 are eligible, 8-10 must be submitted for underwriting review and approval
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – listed on Page 8 of this guide
- Years in Business – owners must have 3 years experience in this class of business
- Losses – Risks with more than 2 loss, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted for underwriting review and approval
- Risks with any liquor license violation within last three years and not eligible for our BOP
- Square Footage – 50,000 maximum per building
- Annual Gross Revenue – $15,000,000 maximum per location
- Total Insured Value (TIV) – $15,000,000 total of buildings and personal property per location
- Building Age – Greater than 30 years old must have COMPLETE renovations the roof and to the heating, electrical and plumbing systems
- Construction – All ISO construction types
- Height – May not occupy more than the bottom 2 stories of a building
- **Ineligible:**
    - Art Galleries, Armed security guards, check cashing, body piercing or tattooing, electrolysis, fine jewelry, locations with guard dogs, gun dealers, junk dealer or salvage yards, liquor stores, massage, detective or investigative services, martial art's studios nail salons or services over 10% of a risks revenue, not-for-profit entities, pawn shops, tanning or tobacco stores
    - Income from off-premises operations more than twenty-five percent (25%) of the annual gross receipts
    - Habitation is not eligible using mercantile class codes, must instead to refer to Apartment, Condo, Townhome Eligibility above and use those associated Class Codes
    - Income from rental operations more than ten percent (10%) of the annual gross receipts
    - Propane or kerosene tank filling
    - Risks without Central station burglar alarm if selling computers, electronics, musical instrument, sporting goods or videos and DVDs
    - Sales over 5% of resale or used merchandise
    - Seasonal or 24 hour operations
    - Vacant buildings or buildings more than 20% unoccupied for more than 60 days

OFFICES ELIGIBILITY – (Appendix A lists specific Class Codes)

- ISO Public Protection Classes – 1-7 are eligible, 8-10 must be submitted for underwriting review and approval
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – listed on Page 8 of this guide
- Years in Business – owners must have 3 years experience in this class of business
- Losses – Risks with more than 2 loss, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted for underwriting review and approval
- Risks with any liquor license violation within last three years and not eligible for our BOP
- Square Footage – 200,000 total floor area
- Annual Gross Revenue – $15,000,000 maximum per location
- Total Insured Value (TIV) – $15,000,000 total of buildings and personal property per location
- Building Age – Greater than 30 years old must have COMPLETE renovations the roof and to the heating, electrical and plumbing systems
- Construction – All ISO construction types
- Height – No more than 6 stories, tenant only above 6 stories with TIV below $500k may be submitted for consideration
- Eligible occupants – Apartments, wholesaler, mercantile, processing & service occupancies (less than 50,000 square feet) and contractors (less than 7,500 square feet or less than 15% of building total area)
- **Ineligible**:
    - Educational offices housing faculty
    - Financial Office (bank, building and loan associations, savings and loan associations, or credit unions)
    - Government Offices
    - Medical Urgent Care, clinic or walk-in centers, surgery of any type
    - Organizations engaged in counseling, social or life issues, educational, political or union activities
    - Real Estate Management – with the exception of Real Estate Agencies, Homeowner/ Condo Associations
    - Utility offices (including electric, garbage, gas, telephone, water, etc.)
    - Vacant buildings or buildings more than 20% unoccupied for more than 60 days
    - Web site hosting, internet service providers or any contracting of computer programming

PROCESSING AND SERVICE RISKS ELIGIBILITY – (Appendix A lists specific Class Codes)

- ISO Public Protection Classes – 1-7 are eligible, 8-10 must be submitted for underwriting review and approval
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – listed on Page 8 of this guide
- Years in Business – owners must have 3 years experience in this class of business
- Losses – Risks with more than 2 loss, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted for underwriting review and approval
- Square Footage – 50,000 maximum per building
- Annual Gross Revenue – $15,000,000 maximum per location
- Total Insured Value (TIV) – $15,000,000 total of buildings and personal property per location
- Building Age – Greater than 30 years old must have COMPLETE renovations the roof and to the heating, electrical and plumbing systems
- Construction – All ISO construction types
- Height – No more than 2 stories
- **Ineligible:**
  - Income from rental operations more than ten percent (10%) of the annual gross receipts
  - Nail Salons, tanning, electrolysis, body piercing, tattooing or massage services, or Detective or Investigative Agencies
  - Off-premises operations exceeding 25% of Sales
  - Seasonal operations or those open 24 hours
  - Vacant buildings or buildings more than 20% unoccupied for more than 60 days

RESTAURANTS ELIGIBILITY – (Appendix A lists specific Class Codes) Agents may use the system for rate indications; however all require submission to Underwriting and may require 3 years of loss reports. All with commercial cooking and over $250k in values or 25% liquor sales require a supplemental application completed by applicant or a Pre-Quote telephone Survey. The Restaurant Supplemental Application is linked in on the AmTrust North America site under, "Products," "Businessowners Policy," "Submission Requirements."

- Public Protection Classes – 1-7 eligible, 8-10 must be submitted for underwriting review and approval
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – listed on Page 8 of this guide
- Years in Business – must have been in business at least 3 years at current location under current ownership, underwriting will consider additional locations for our current insured's with less experience
- Losses – Risks with more than 2 loss, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted for underwriting review and approval
- Risks with any liquor license violation within last three years and not eligible for our BOP
- Square Footage – 10,000 maximum per building
- Annual Gross Revenue – $7,000,000 maximum per location
- Total Insured Value (TIV) – $7,000,000 total of buildings and personal property per location
- Building Age – Greater than 20 years old must have COMPLETE renovations to the heating, electrical and plumbing systems. A tile roof must be less than 30 years old. Other roof types (except wood shingle) must be less than 20 years old. Wood shingle roof type is ineligible.
- Construction – Frame Construction requires sprinklers throughout the building
- Video gaming/gambling limited to 3 machines and 5% of total annual gross revenue
- Height – May not occupy more than the bottom 2 stories of a building
- **Ineligible:**
  - Alcoholic beverages brought onto premises by customers (BYOB arrangements)
  - Apartments of any kind in the same building as a restaurant
  - Bars including sports bar style restaurants featuring large screen televisions and predominately selling beer; or any type of security personal including bouncers; any buffet style or hibachi restaurants or any Banquet Halls
  - Video gaming/gambling limited to 3 machines and 5% of total annual gross revenue
  - Hired and non-owned auto coverage when employees use personal vehicles for delivery
  - Liquor sales over 25% of total sales for all Limited Cooking and Fast Food Class Codes or over 50% the total sales for all Fine and Casual Dining Class Codes
  - Liquor sales promotions "Happy Hours" after 7:30pm must be submitted for underwriting approval
  - Live music and dance floors are excluded. Lite bands with 3 members or less are acceptable (e.g. jazz trio, acoustic guitar)
  - Maximum 15% of sales from off-site catering
  - Playground (in or out), sports courts, pools or mechanical amusement devises including bull rides
  - Seasonal operations or those open 24 hours
  - Vacant buildings or buildings more than 20% unoccupied for more than 60 days
- **Continued on next page**

RESTUARANTS Ineligible Related to Cooking:

- Fast food chains with deep fat frying including fried chicken or barbeque with the exception of cafes, delis, donut and pizza shops
- Cooking appliances that emit smoke or grease-laden vapors must be covered by an automatic extinguishing system meeting UL300 wet criteria, be equipped with Class K Fire Extinguishers; and be inspected under a current maintenance contract at least once a every 3 months for any high volume cooking that creates heavy grease buildup including any high heat charbroiling, woks or more than 2 deep fat fryers; and at least every 6 months for all other type of cooking operations
- Open broiling or solid fuel cooking with wood, charcoal or mesquite with the exception of pizza oven

SELF-STORAGE FACILITIES ELIGIBILITY – (Appendix A lists specific Class Codes)

- ISO Public Protection Classes – 1-7 are eligible, 8-10 must be submitted for underwriting review and approval
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – listed on Page 8 of this guide
- Years in Business – must have been in business more than 1 year and must be submitted if in business less than 3 years
- Losses – Risks with more than 2 loss, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted for underwriting review and approval
- Square Footage – No square footage limitation, but limited to 12 buildings per location
- Annual Gross Revenue – $7,000,000 maximum per location
- Total Insured Value (TIV) – $7,000,000 total of buildings and personal property per location
- Building Age – Greater than 30 years old must have COMPLETE renovations the roof and to the heating, electrical and plumbing systems
- Construction – Frame unacceptable, otherwise all other ISO construction types
- Height – No more than 1 story for storage units and 2 stories management offices
- **Ineligible:**
  - Armed security guards or guard dogs
  - Cold storage
  - Industrial materials, chemicals or waste
  - Outdoor storage of motorized vehicles including campers, boats and recreational vehicles
  - Sales of 5% or more of total revenue from the removal or disposal of customer's property
  - Vacant buildings

WHOLESALE RISKS ELIGIBILITY – (Appendix A lists specific Class Codes)

- ISO Public Protection Classes – 1-7 are eligible, 8-10 must be submitted for underwriting review and approval
- Number of locations – more than 4 locations must be submitted for underwriting review and approval
- Coastal Locations – listed on Page 8 of this guide
- Years in Business – must have been in business more than 1 year and must be submitted if in business less than 3 years
- Losses – Risks with more than 2 loss, any weather loss over $25,000, or any non-weather loss over $10,000 in the past 3 years must be submitted for underwriting review and approval
- Square Footage – 50,000 maximum per building
- Annual Gross Revenue – $10,000,000 maximum per location
- Total Insured Value (TIV) – $7,000,000 total of buildings and personal property per location
- Building Age – Greater than 30 years old must have COMPLETE renovations the roof and to the heating, electrical and plumbing systems.
- Construction – All Frame construction requires automatic sprinkler systems, and all other construction types require sprinklers on occupancies over 10,000 sq. ft.
- Height – No more than 2 stories
- **Ineligible:**
    - Any direct importer
    - 24 hour operations
    - Income from off-premises operations more than 25% of annual gross receipts
    - Income from rental operations more than 10% of the annual gross receipts
    - Operations of manufactures' representative or contractors
    - Public area's more than 25% of the total floor space
    - Retail Operations more than 25% of Sales
    - Vacant buildings or buildings more than 20% unoccupied for more than 60 days

APPENDIX A: CLASS CODES

APPENDIX A - BOP ELIGIBLE CLASS CODES

You may click your Ctrl F keys to search for specific coverage words.

Program	Description	Class Code	Eligible Class
Apartment	Apartment Building - 4 families or fewer, with mercantile or office occupancy - includes 3 or 4 family lessor's risk only and garden apartments	65142	No
Apartment	Apartment Building - 4 families or fewer, with no mercantile or office occupancy - includes 3 or 4 family lessor's risk only	65141	No
Apartment	Apartment Building - Over 4 families with mercantile or office occupancy	65133	Yes
Apartment	Apartment Building - Over 4 families with no mercantile or office occupancy	65132	Yes
Apartment	Boarding Houses/Rooms - Mercantile or office occupancy	65133	No
Apartment	Boarding Houses/Rooms - No mercantile or office occupancy	65132	No
Apartment	Boarding Houses/Rooms - Three or four family lessor's risks only - no mercantile or office occupancy	65141	No
Apartment	Boarding Houses/Rooms - Three or four family lessor's risks only - mercantile or office occupancy	65142	No
Condominium	Condominium - Residential Condominium (Association risk only)	69145	Yes
Condominium	Dwellings - Three or Four Family (Lessor's Risk Only) - Residential Condominiums	69145	No
Convenience Store	Convenience Food Stores - Lessors Risk Only - With Fast Food Restaurant - No Gasoline Sales	09340	Yes
Convenience Store	Convenience Food Stores - Lessors Risk Only - With Fast Food Restaurant With Gasoline Sales	09360	Yes
Convenience Store	Convenience Food Stores - Lessors Risk Only - With Gasoline Sales - No Restaurant	09320	Yes
Convenience Store	Convenience Food Stores - Lessors Risk Only - With Limited Cooking Restaurant - No Gasoline Sales	09330	Yes
Convenience Store	Convenience Food Stores - Lessors Risk Only - With Limited Cooking Restaurant With Gasoline Sales	09350	Yes
Convenience Store	Convenience Food Stores - Lessors Risk Only - Without Gasoline Sales - No Restaurant	54130	Yes
Convenience Store	Convenience Food Stores - With Fast Food Restaurant - No Gasoline Sales	09341	Yes

Program	Description	Class Code	Eligible Class
Convenience Store	Convenience Food Stores - With Fast Food Restaurant With Gasoline Sales	09361	Yes
Convenience Store	Convenience Food Stores - With Gasoline Sales - No Restaurant	09321	Yes
Convenience Store	Convenience Food Stores - With Limited Cooking Restaurant - No Gasoline Sales	09331	Yes
Convenience Store	Convenience Food Stores - With Limited Cooking Restaurant With Gasoline Sales	09351	Yes
Convenience Store	Convenience Food Stores - Without Gasoline Sales - No Restaurant	54136	Yes
Dwelling	Dwellings - Three or Four Family (Lessor's Risk Only) - No Mercantile Occupancy	65141	No
Dwelling	Dwellings - Three or Four Family (Lessor's Risk Only) - With Mercantile Occupancy	65142	Yes
Grocery Stores	Grocery Stores - Lessors Risk Only - With an area at least 4000 square feet	54120	Yes
Grocery Stores	Grocery Stores - Lessors Risk Only - With an area less than 4000 square feet	54130	Yes
Grocery Stores	Grocery Stores - With an area at least 4000 square feet	54127	Yes
Grocery Stores	Grocery Stores - With an area less than 4000 square feet	54136	Yes
Grocery Stores	Supermarkets - Lessors Risk Only - With an area at least 4000 square feet	54120	Yes
Grocery Stores	Supermarkets - Lessors Risk Only - With an area less than 4000 square feet	54130	Yes
Grocery Stores	Supermarkets - With an area at least 4000 square feet	54127	Yes
Grocery Stores	Supermarkets - With an area less than 4000 square feet	54136	Yes
Mercantile	Air Conditioning Equipment - Lessors Risk Only - Retail Only	59990	Yes
Mercantile	Air Conditioning Equipment - Retail Only	59999	Yes
Mercantile	Antique Stores	59325	No
Mercantile	Antique Stores - Lessors Risk Only	59320	No
Mercantile	Appliance Stores - Household Appliances and Home Furnishings	57224	Yes
Mercantile	Appliance Stores - Lessors Risk Only - Household Appliances and Home Furnishings	57220	Yes
Mercantile	Appliance Stores - Lessors Risk Only - Radio, Television and Phonographic Stores (including parts and supplies)	57320	Yes

Program	Description	Class Code	Eligible Class
Mercantile	Appliance Stores - Radio, Television and Phonographic Stores (including parts and supplies)	57326	Yes
Mercantile	Army and Navy Stores	04021	TX Only
Mercantile	Army and Navy Stores	53983	All but TX
Mercantile	Army and Navy Stores - Lessors Risk Only	04020	TX Only
Mercantile	Army and Navy Stores - Lessors Risk Only	53980	All but TX
Mercantile	Art Galleries - Lessors Risk Only - Not-For-Profit	84110	Yes
Mercantile	Art Galleries - Lessors Risk Only - Other Than Not-For-Profit	84110	Yes
Mercantile	Art Galleries - Not-For-Profit	84112	No
Mercantile	Art Galleries - Other Than Not-For-Profit	84112	No
Mercantile	Artists' Supplies, Hobby Shops, Hobby and Model Makers	04031	TX Only
Mercantile	Artists' Supplies, Hobby Shops, Hobby and Model Makers - Lessors Risk Only	04030	TX Only
Mercantile	Auctioneers - Lessors Risk Only - Sales conducted away from the insured's premises	59990	Yes
Mercantile	Auctioneers - Sales conducted away from the insured's premises	59999	Yes
Mercantile	Auctions - Lessors Risk Only - On premises owned or rented by the insured	59990	Yes
Mercantile	Auctions - On premises owned or rented by the insured	59999	Yes
Mercantile	Automobile Parts and Supplies - Lessors Risk Only - Retail Stores (Including Tires)	55310	Yes
Mercantile	Automobile Parts and Supplies - Retail Stores (Including Tires)	55313	Yes
Mercantile	Bakeries - Lessors Risk Only - Retail - No baking on premises	54600	All but TX
Mercantile	Bakeries - Lessors Risk Only - Retail - With baking on premises	71310	Yes
Mercantile	Bakeries - Lessors Risk Only - Without Cooking	04050	TX Only
Mercantile	Bakeries - Retail - No baking on premises	54606	All but TX
Mercantile	Bakeries - Retail - With baking on premises	71311	Yes
Mercantile	Bakeries - Without Cooking	04051	TX Only
Mercantile	Beverage Stores - Lessors Risk Only - Liquor and Wine	59210	Yes
Mercantile	Beverage Stores - Liquor and Wine	59215	No
Mercantile	Bicycle Shops - Lessors Risk Only - Repair and Maintenance Shops without Retail	59500	Yes
Mercantile	Bicycle Shops - Lessors Risk Only - Retail	59500	Yes
Mercantile	Bicycle Shops - Repair and Maintenance Shops without Retail	59505	Yes
Mercantile	Bicycle Shops - Retail	59505	Yes

Program	Description	Class Code	Eligible Class
Mercantile	Boat Dealers	55973	No
Mercantile	Boat Dealers - Lessors Risk Only	55970	Yes
Mercantile	Bone, Horn and Ivory Products - Retail Only	59999	Yes
Mercantile	Bone, Horn and Ivory Products - Retail Only - Lessors Risk Only	59990	Yes
Mercantile	Books and Magazines Stores - Lessors Risk Only - New	59420	Yes
Mercantile	Books and Magazines Stores - Lessors Risk Only - Used	59420	Yes
Mercantile	Books and Magazines Stores - New	59425	Yes
Mercantile	Books and Magazines Stores - Used	59425	Yes
Mercantile	Building Material Dealers - Lessors Risk Only - no second hand materials - including local managers	04120	TX Only
Mercantile	Building Material Dealers - no second hand materials - including local managers	04121	TX Only
Mercantile	Building Materials - Contractors Equipment Dealers - Lessors Risk Only - Other Than Secondhand Material	52110	All but TX
Mercantile	Building Materials - Contractors Equipment Dealers - Lessors Risk Only - Secondhand Material	52110	All but TX
Mercantile	Building Materials - Contractors Equipment Dealers - Other Than Secondhand Material	52114	All but TX
Mercantile	Building Materials - Contractors Equipment Dealers - Secondhand Material	52114	All but TX
Mercantile	Camera and Photographic Equipment - Lessors Risk Only - Retail Only	59950	Yes
Mercantile	Camera and Photographic Equipment - Retail Only	59955	Yes
Mercantile	Candy or Confectionery Stores	54446	Yes
Mercantile	Candy or Confectionery Stores - Lessors Risk Only	54440	Yes
Mercantile	Ceramics - Lessors Risk Only - Retail Only	59990	Yes
Mercantile	Ceramics - Retail Only	59999	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Children's and Infants Wear	56410	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Clothing - Men’s' and Boys' (Coats and Suits)	56110	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56210	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Fabric Stores (Including Millinery and Trimmings)	56310	All but TX

Program	Description	Class Code	Eligible Class
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Family Clothing Stores	56320	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Furs (Including Pelts)	56810	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Haberdashery and Men's Furnishings	56110	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Hosiery	56310	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Ladies' Specialty Stores	56310	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Ladies' Undergarments and Lingerie	56310	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Leather Products or Hide Stores	56990	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Men's and Boy's Hats and Caps	50330	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Shoe Stores - Children's, Ladies and Men's	56610	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Sporting Goods and Athletic Apparel	59520	Yes
Mercantile	Clothing or Wearing Apparel - Lessors Risk Only - Retail - Wigs	59990	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Children's and Infants Wear	56413	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Clothing - Men’s' and Boys' (Coats and Suits)	56114	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)	56311	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Family Clothing Stores	56325	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Furs (Including Pelts)	56814	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Haberdashery and Men's Furnishings	56113	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Hosiery	56313	All but TX
Mercantile	Clothing or Wearing Apparel - Retail - Ladies' Specialty Stores	56319	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Ladies' Undergarments and Lingerie	56312	Yes

Program	Description	Class Code	Eligible Class
Mercantile	Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores	56992	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Men's and Boy's Hats and Caps	50333	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's	56613	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel	59526	Yes
Mercantile	Clothing or Wearing Apparel - Retail - Wigs	59993	Yes
Mercantile	Coin, Stamp or Rare Book Dealers and Distributors	04191	TX Only
Mercantile	Coin, Stamp or Rare Book Dealers and Distributors - Lessors Risk Only	04190	TX Only
Mercantile	Collectibles and Memorabilia - Lessors Risk Only - Retail	59990	All but TX
Mercantile	Collectibles and Memorabilia - Retail	59992	All but TX
Mercantile	Computer Stores	57326	Yes
Mercantile	Computer Stores - Lessors Risk Only	57320	Yes
Mercantile	Cosmetic, Hair or Skin Preparation - Lessors Risk Only - Retail Only	59990	All but TX
Mercantile	Cosmetic, Hair or Skin Preparation - Retail Only	59991	Yes
Mercantile	Dairy Products - Lessors Risk Only - Butter and Egg Stores (Including Ice Cream)	54510	All but TX
Mercantile	Dairy Products or Butter and Egg Stores (Including Ice Cream) -	54516	All but TX
Mercantile	Delicatessens - Lessors Risk Only - Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen restaurants.)	54110	Yes
Mercantile	Delicatessens - Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen restaurants.)	54116	Yes
Mercantile	Department Stores	53127	Yes
Mercantile	Department Stores - Lessors Risk Only	53120	Yes
Mercantile	Drugstores	59116	All but TX
Mercantile	Drugstores - Lessors Risk Only	59110	All but TX
Mercantile	Drugstores - Lessors Risk Only - Without Cooking	04260	TX Only
Mercantile	Drugstores - Without Cooking	04261	TX Only
Mercantile	Dry Goods Dealers - Lessors Risk Only - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53980	Yes
Mercantile	Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985	Yes
Mercantile	Electrical Lighting Stores	59999	Yes

Program	Description	Class Code	Eligible Class
Mercantile	Electrical Lighting Stores - Lessors Risk Only	59990	Yes
Mercantile	Electronics Stores	57326	Yes
Mercantile	Electronics Stores - Lessors Risk Only	57320	Yes
Mercantile	Fabric - Stores	56311	All but TX
Mercantile	Fabric Stores	04291	TX Only
Mercantile	Fabric Stores - Lessors Risk Only	04290	TX Only
Mercantile	Fabric Stores - Lessors Risk Only	56310	All but TX
Mercantile	Farm Machinery or Equipment Dealers including Salesmen	04301	TX Only
Mercantile	Farm Machinery or Equipment Dealers including Salesmen - Lessors Risk Only	04300	TX Only
Mercantile	Feed, Grain or Hay Dealers	59625	No
Mercantile	Feed, Grain or Hay Dealers - Lessors Risk Only	59620	No
Mercantile	Fence Dealers	04321	TX Only
Mercantile	Fence Dealers	59999	All but TX
Mercantile	Fence Dealers - Lessors Risk Only	04320	TX Only
Mercantile	Fence Dealers - Lessors Risk Only	59990	All but TX
Mercantile	Fertilizer Dealers	59999	No
Mercantile	Fertilizer Dealers - Lessors Risk Only	59990	No
Mercantile	Fire Protection Equipment Dealers	59999	Yes
Mercantile	Fire Protection Equipment Dealers - Lessors Risk Only	59990	Yes
Mercantile	Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134	Yes
Mercantile	Floor Covering - Stores - Wood or Ceramic Tile Only	57134	Yes
Mercantile	Floor Covering Stores - Lessors Risk Only - Except Wood or Ceramic Tile Only	57130	Yes
Mercantile	Floor Covering Stores - Lessors Risk Only - Wood or Ceramic Tile Only	57130	Yes
Mercantile	Florists - Lessors Risk Only - Retail	59680	Yes
Mercantile	Florists - Retail	59685	Yes
Mercantile	Fruit or Vegetable - Dealers	54315	No
Mercantile	Fruit or Vegetable - Lessors Risk Only - Dealers	54310	Yes
Mercantile	Fur - Garments and Pelts - Retail Only	56814	Yes
Mercantile	Fur - Lessors Risk Only - Garments and Pelts - Retail Only	56810	Yes
Mercantile	Furniture - Lessors Risk Only - Upholstered - Retail Only	57120	Yes
Mercantile	Furniture - Lessors Risk Only - Wood or Metal - Retail Only	57120	Yes
Mercantile	Furniture - Upholstered - Retail Only	57121	Yes

Program	Description	Class Code	Eligible Class
Mercantile	Furniture - Wood or Metal - Retail Only	57128	Yes
Mercantile	Gardening and Light Farming Supply - Lessors Risk Only - Retail	59690	Yes
Mercantile	Gardening and Light Farming Supply - Retail	59698	Yes
Mercantile	Gift Shops	04371	TX Only
Mercantile	Gift Shops	59994	All but TX
Mercantile	Gift Shops - Lessors Risk Only	04370	TX Only
Mercantile	Gift Shops - Lessors Risk Only	59990	All but TX
Mercantile	Glass Dealers and Glaziers - Lessors Risk Only - Retail Only	57150	Yes
Mercantile	Glass Dealers and Glaziers - Retail Only	57155	Yes
Mercantile	Hardware and Tools - Lessors Risk Only - Retail	52510	Yes
Mercantile	Hardware and Tools - Retail	52512	Yes
Mercantile	Health or Natural Food Stores - Lessors Risk Only - With an area at least 4000 square feet	54120	Yes
Mercantile	Health or Natural Food Stores - Lessors Risk Only - With an area less than 4000 square feet	54130	Yes
Mercantile	Health or Natural Food Stores - With an area at least 4000 square feet	54127	Yes
Mercantile	Health or Natural Food Stores - With an area less than 4000 square feet	54136	Yes
Mercantile	Hearing Aid - Lessors Risk Only - Retail	59970	Yes
Mercantile	Hearing Aid - Retail	59974	Yes
Mercantile	Hobby, Craft or Artists' Supply - Lessors Risk Only - Retail	59990	All but TX
Mercantile	Hobby, Craft or Artists' Supply - Retail	59995	All but TX
Mercantile	Home Furnishings Stores	57224	Yes
Mercantile	Home Furnishings Stores - Lessors Risk Only	57220	Yes
Mercantile	Home Improvement Stores	53989	All but TX
Mercantile	Home Improvement Stores - Lessors Risk Only	53980	All but TX
Mercantile	Home improvement Stores - Retail	04401	TX Only
Mercantile	Home improvement Stores - Retail - Lessors Risk Only	04400	TX Only
Mercantile	Hosiery	04182	TX Only
Mercantile	Hosiery - Lessors Risk Only	04180	TX Only
Mercantile	Ice Cream Stores - retail	04421	TX Only
Mercantile	Ice Cream Stores - retail - Lessors Risk Only	04420	TX Only
Mercantile	Janitorial Supplies - Retail	59999	Yes
Mercantile	Janitorial Supplies - Retail - Lessors Risk Only	59990	Yes
Mercantile	Jewelry - Retail - Costume	59715	Yes

Program	Description	Class Code	Eligible Class
Mercantile	Jewelry - Retail - Costume - Lessors Risk Only	59710	Yes
Mercantile	Jewelry - Retail - Precious	59715	No
Mercantile	Jewelry - Retail - Precious - Lessors Risk Only	59710	Yes
Mercantile	Junk Dealers	59981	No
Mercantile	Junk Dealers - Lessors Risk Only	59980	No
Mercantile	Leather Products or Hide Stores - Retail only	56992	Yes
Mercantile	Leather Products or Hide Stores - Retail only - Lessors Risk Only	56990	Yes
Mercantile	Locksmiths	52512	Yes
Mercantile	Locksmiths - Lessors Risk Only	52510	Yes
Mercantile	Luggage Goods - Retail Only	59999	Yes
Mercantile	Luggage Goods - Retail Only - Lessors Risk Only	59990	Yes
Mercantile	Machinery or Equipment Dealers - Farm Type Only	59695	No
Mercantile	Machinery or Equipment Dealers - Farm Type Only - Lessors Risk Only	59690	All but TX
Mercantile	Mail Order Houses - Retail Only	59999	Yes
Mercantile	Mail Order Houses - Retail Only - Lessors Risk Only	59990	Yes
Mercantile	Marble Products - Lessors Risk Only - Retail only	59990	Yes
Mercantile	Marble Products - Retail only	59999	Yes
Mercantile	Meat, Fish, Poultry or Seafood - Lessors Risk Only - Retail - Fish or Seafood	54210	Yes
Mercantile	Meat, Fish, Poultry or Seafood - Lessors Risk Only - Retail - Meat or Poultry	54210	Yes
Mercantile	Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216	No
Mercantile	Meat, Fish, Poultry or Seafood - Retail - Meat or Poultry	54216	No
Mercantile	Medical, Hospital and Surgical Supply - Lessors Risk Only - Retail Only	50810	Yes
Mercantile	Medical, Hospital and Surgical Supply - Retail Only	50815	No
Mercantile	Metal Dealers	59999	No
Mercantile	Metal Dealers - Lessors Risk Only	59990	Yes
Mercantile	Music Stores - Lessors Risk Only - Pre-Recorded	57330	Yes
Mercantile	Music Stores - Pre-Recorded	57338	Yes
Mercantile	Musical Instrument Stores	57334	All but TX
Mercantile	Musical Instrument Stores - Lessors Risk Only	57330	All but TX
Mercantile	Musical Instruments	04471	TX Only
Mercantile	Musical Instruments - Lessors Risk Only	04470	TX Only
Mercantile	Newsstands	59935	Yes

Program	Description	Class Code	Eligible Class
Mercantile	Newsstands - Lessors Risk Only	59930	Yes
Mercantile	Office Machines or Appliances - Lessors Risk Only - Retail - No Repair	50920	All but TX
Mercantile	Office Machines or Appliances - Retail - No Repair	50925	All but TX
Mercantile	Office Machines, Equipment and Supplies	04481	TX Only
Mercantile	Office Machines, Equipment and Supplies - Lessors Risk Only	04480	TX Only
Mercantile	Optical Goods - Lessors Risk Only - Retail	59950	Yes
Mercantile	Optical Goods - Retail	59954	Yes
Mercantile	Paint, Wallpaper or Wallcovering Stores	52322	Yes
Mercantile	Paint, Wallpaper or Wallcovering Stores - Lessors Risk Only	52320	Yes
Mercantile	Painting, Picture or Frame Stores	59999	Yes
Mercantile	Painting, Picture or Frame Stores - Lessors Risk Only	59990	Yes
Mercantile	Paper and Paper Products, Rag or Rubber Stock Dealers - Lessors Risk Only - Secondhand	50920	No
Mercantile	Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928	No
Mercantile	Pawn Shops	59982	No
Mercantile	Pawn Shops - Lessors Risk Only	59980	No
Mercantile	Pet Stores	04491	TX Only
Mercantile	Pet Stores	59997	All but TX
Mercantile	Pet Stores - Lessors Risk Only	04490	TX Only
Mercantile	Pet Stores - Lessors Risk Only	59990	All but TX
Mercantile	Photographic Equipment - Lessors Risk Only - Retail only	59950	Yes
Mercantile	Photographic Equipment - Retail only	59955	Yes
Mercantile	Plumbing Supplies and Fixtures - Lessors Risk Only - Retail	59990	Yes
Mercantile	Plumbing Supplies and Fixtures - Retail	59999	All but TX
Mercantile	Powered Equipment Dealers	50819	Yes
Mercantile	Powered Equipment Dealers - Lessors Risk Only	50810	Yes
Mercantile	Precision and Scientific Tools and Instruments - Lessors Risk Only - Retail	50810	Yes
Mercantile	Precision and Scientific Tools and Instruments - Retail	50811	Yes
Mercantile	Refrigeration Equipment - Commercial - Retail	59983	Yes
Mercantile	Refrigeration Equipment - Lessors Risk Only - Commercial - Retail	59980	Yes
Mercantile	Retail Stores - Lessors Risk Only (Not Otherwise Classified)	59990	Yes
Mercantile	Retail Stores (Not Otherwise Classified)	59999	Yes
Mercantile	Retail Stores N.O.C. - Lessors Risk Only - Without Cooking	04980	TX Only

Program	Description	Class Code	Eligible Class
Mercantile	Retail Stores N.O.C. - Without Cooking	04981	TX Only
Mercantile	Secondhand or Salvage Dealers - Lessors Risk Only - Retail only	59990	No
Mercantile	Secondhand or Salvage Dealers - Retail only	59999	No
Mercantile	Seed Merchants - Lessors Risk Only (Including or excluding misdelivery or germination failure.)	59620	No
Mercantile	Seed Merchants (Including or excluding misdelivery or germination failure.)	59625	No
Mercantile	Sewing Machine Stores	57223	Yes
Mercantile	Sewing Machine Stores - Lessors Risk Only	57220	Yes
Mercantile	Ship Chandler Stores	59999	Yes
Mercantile	Ship Chandler Stores - Lessors Risk Only	59990	Yes
Mercantile	Shoe Stores - Lessors Risk Only - Retail	56610	Yes
Mercantile	Shoe Stores - Retail	56613	Yes
Mercantile	Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	Yes
Mercantile	Sporting Goods or Athletic Equipment Stores (Including Apparel) - Lessors Risk Only	59520	Yes
Mercantile	Stationery or Paper Products - Lessors Risk Only - Retail	59430	Yes
Mercantile	Stationery or Paper Products - Retail	59435	Yes
Mercantile	Straw and Straw Products - Lessors Risk Only - Retail Only	59990	Yes
Mercantile	Straw and Straw Products - Retail Only	59999	Yes
Mercantile	Swimming Pools - Lessors Risk Only - Retail Only	59990	No
Mercantile	Swimming Pools - Retail Only	59999	No
Mercantile	Tire Dealers	55313	No
Mercantile	Tire Dealers - Lessors Risk Only	55310	No
Mercantile	Tobacco Products - Lessors Risk Only - Retail	59900	No
Mercantile	Tobacco Products - Retail	59906	No
Mercantile	Toys	04541	TX Only
Mercantile	Toys - Lessors Risk Only	04540	TX Only
Mercantile	Toys - Retail	59998	All but TX
Mercantile	Toys - Retail - Lessors Risk Only	59990	All but TX
Mercantile	Trophy Stores	59996	Yes
Mercantile	Trophy Stores - Lessors Risk Only	59990	Yes
Mercantile	Variety Stores - Discount Houses	53315	Yes
Mercantile	Variety Stores - Five and Ten Cent Stores	53317	Yes

Program	Description	Class Code	Eligible Class
Mercantile	Variety Stores - Lessors Risk Only - Discount Houses	53310	Yes
Mercantile	Variety Stores - Lessors Risk Only - Five and Ten Cent Stores	53310	Yes
Mercantile	Video Stores - Lessors Risk Only - Rental	57330	Yes
Mercantile	Video Stores - Lessors Risk Only - Sales	57330	Yes
Mercantile	Video Stores - Rental	57338	Yes
Mercantile	Video Stores - Sales	57338	Yes
Mercantile	Wigs	04181	TX Only
Mercantile	Wigs - Lessors Risk Only	04180	TX Only
Mercantile	Wigs - Lessors Risk Only - Retail only	59990	All but TX
Mercantile	Wigs - Retail only	59993	All but TX
Mercantile	Wood Products - Lessors Risk Only - Not Otherwise Classified - Retail only	50940	Yes
Mercantile	Wood Products - Not Otherwise Classified - Retail only	50943	Yes
Motels	Motels - Lessors Risk Only - No Restaurants	69150	No
Motels	Motels - Lessors Risk Only - With Fast Food Restaurants	69170	No
Motels	Motels - Lessors Risk Only - With Limited Cooking Restaurants	69160	No
Motels	Motels - No Restaurants	69151	No
Motels	Motels - With Fast Food Restaurants	69171	No
Motels	Motels - With Limited Cooking Restaurants	69161	No
Office	Accounting Services - Office - Condominium - CPAs	60999	Yes
Office	Accounting Services - Office - Condominium - Except CPAs	60999	Yes
Office	Accounting Services - Office - CPAs	65121	Yes
Office	Accounting Services - Office - Except CPAs	65121	Yes
Office	Accounting Services - Office - Lessors Risk Only - CPAs	65198	Yes
Office	Accounting Services - Office - Lessors Risk Only - Except CPAs	65198	Yes
Office	Advertising and Related Services - Office	65121	Yes
Office	Advertising and Related Services - Office - Condominium	60999	Yes
Office	Advertising and Related Services - Office - Lessors Risk Only	65198	Yes
Office	Bookkeeping Services - Office	65121	Yes
Office	Bookkeeping Services - Office - Condominium	60999	Yes
Office	Bookkeeping Services - Office - Lessors Risk Only	65198	Yes
Office	Collection Agencies - Office	65121	No
Office	Collection Agencies - Office - Condominium	60999	No
Office	Collection Agencies - Office - Lessors Risk Only	65198	No

Program	Description	Class Code	Eligible Class
Office	Condominium - Office - Condominium (Association risk only)	60999	Yes
Office	Credit Reporting Agencies - Office	65121	Yes
Office	Credit Reporting Agencies - Office - Condominium	60999	Yes
Office	Credit Reporting Agencies - Office - Lessors Risk Only	65198	Yes
Office	Detective or Investigative Agencies (Private) - Office	65121	No
Office	Detective or Investigative Agencies (Private) - Office - Condominium	60999	No
Office	Detective or Investigative Agencies (Private) - Office - Lessors Risk Only	65198	No
Office	Employment Agencies - Office	65121	Yes
Office	Employment Agencies - Office - Condominium	60999	Yes
Office	Employment Agencies - Office - Lessors Risk Only	65198	Yes
Office	Engineers or Architects - Office - Condominium - Consulting - Not engaged in actual construction	60999	Yes
Office	Engineers or Architects - Office - Consulting - Not engaged in actual construction	65121	Yes
Office	Engineers or Architects - Office - Lessors Risk Only - Consulting - Not engaged in actual construction	65198	Yes
Office	Health Maintenance Organizations - Office	65121	Yes
Office	Health Maintenance Organizations - Office - Condominium	60999	Yes
Office	Health Maintenance Organizations - Office - Lessors Risk Only	65198	Yes
Office	Inspection and Appraisal Companies - Office - Condominium - Inspecting for insurance or valuation purposes	60999	Yes
Office	Inspection and Appraisal Companies - Office - Inspecting for insurance or valuation purposes	65121	Yes
Office	Inspection and Appraisal Companies - Office - Lessors Risk Only - Inspecting for insurance or valuation purposes	65198	Yes
Office	Insurance Agency - Office	03061	TX Only
Office	Insurance Agency - Office - Lessors Risk Only	03060	TX Only
Office	Insurance Agents - Office	65121	All but TX
Office	Insurance Agents - Office - Condominium	60999	Yes
Office	Insurance Agents - Office - Lessors Risk Only	65198	Yes
Office	Interior Decorators - Office	65121	All but TX
Office	Interior Decorators - Office - Condominium	60999	Yes
Office	Interior Decorators - Office - Lessors Risk Only	65198	Yes
Office	Interior Designer - Office	03071	TX Only
Office	Interior Designer - Office - Lessors Risk Only	03070	TX Only

Program	Description	Class Code	Eligible Class
Office	Labor Union - Office	65121	No
Office	Labor Union - Office - Condominium	60999	No
Office	Labor Union - Office - Lessors Risk Only	65198	No
Office	Lawyers - Office	65121	Yes
Office	Lawyers - Office - Condominium	60999	Yes
Office	Lawyers - Office - Lessors Risk Only	65198	Yes
Office	Manufacturers' Representatives - Office	65121	No
Office	Manufacturers' Representatives - Office - Condominium	60999	No
Office	Manufacturers' Representatives - Office - Lessors Risk Only	65198	No
Office	Marine Appraisers or Surveyors - Office	65121	Yes
Office	Marine Appraisers or Surveyors - Office - Condominium	60999	Yes
Office	Marine Appraisers or Surveyors - Office - Lessors Risk Only	65198	Yes
Office	Medical - Office	65121	Yes
Office	Medical - Office - Condominium	60999	Yes
Office	Medical - Office - Lessors Risk Only	65198	Yes
Office	Office - Not Otherwise Classified	65121	Yes
Office	Office - Not Otherwise Classified - Condominium	60999	Yes
Office	Office - Not Otherwise Classified - Lessors Risk Only	65198	Yes
Office	Payroll Accounting Services - Office	65121	Yes
Office	Payroll Accounting Services - Office - Condominium	60999	Yes
Office	Payroll Accounting Services - Office - Lessors Risk Only	65198	Yes
Office	Political Campaign Headquarters or Offices - Office	65121	No
Office	Political Campaign Headquarters or Offices - Office - Condominium	60999	No
Office	Political Campaign Headquarters or Offices - Office - Lessors Risk Only	65198	No
Office	Real Estate Agents - Office	65121	All but TX
Office	Real Estate Agents - Office - Condominium	60999	Yes
Office	Real Estate Agents - Office - Lessors Risk Only	65198	Yes
Office	Real Estate Sales Agencies - Office	03141	TX Only
Office	Real Estate Sales Agencies - Office - Lessors Risk Only	03140	TX Only
Office	Security and Patrol Agencies - Office	65121	Yes
Office	Security and Patrol Agencies - Office - Condominium	60999	Yes
Office	Security and Patrol Agencies - Office - Lessors Risk Only	65198	Yes
Office	Ticket Agencies - Office - Condominium - Other Than Theatrical	60999	Yes
Office	Ticket Agencies - Office - Lessors Risk Only - Other Than Theatrical	65198	Yes

Program	Description	Class Code	Eligible Class
Office	Ticket Agencies - Office - Other Than Theatrical	65121	Yes
Office	Ticket Agencies - Theatrical - Office	65121	Yes
Office	Ticket Agencies - Theatrical - Office - Condominium	60999	Yes
Office	Ticket Agencies - Theatrical - Office - Lessors Risk Only	65198	Yes
Office	Title Agents - Office	65121	Yes
Office	Title Agents - Office - Condominium	60999	Yes
Office	Title Agents - Office - Lessors Risk Only	65198	Yes
Office	Veterinarians - Office	65121	Yes
Office	Veterinarians - Office - Condominium	60999	Yes
Office	Veterinarians - Office - Lessors Risk Only	65198	Yes
Office	Water Companies - Office	65121	Yes
Office	Water Companies - Office - Condominium	60999	Yes
Office	Water Companies - Office - Lessors Risk Only	65198	Yes
Processing and Service	Appliances and Accessories - installation, servicing or repair - Commercial or Household	71212	Yes
Processing and Service	Appliances and Accessories - Lessors Risk Only - installation, servicing or repair - Commercial or Household	71210	Yes
Processing and Service	Barber Shops	71332	Yes
Processing and Service	Barber Shops - Lessors Risk Only	71330	Yes
Processing and Service	Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952	Yes
Processing and Service	Beauty Parlors and Hair Styling Salons (Including Nail Salons) - Lessors Risk Only	71950	Yes
Processing and Service	Bookbinding and Printing Supplies - Lessors Risk Only - Retail	50810	Yes
Processing and Service	Bookbinding and Printing Supplies - Retail	50812	Yes
Processing and Service	Catalog or Premium Coupon Redemption Stores	73905	Yes
Processing and Service	Catalog or Premium Coupon Redemption Stores - Lessors Risk Only	73900	Yes
Processing and Service	Copying and Duplicating Stores	71877	Yes

Program	Description	Class Code	Eligible Class
Processing and Service	Copying and Duplicating Stores - Lessors Risk Only	71870	Yes
Processing and Service	Dental Laboratories	71444	Yes
Processing and Service	Dental Laboratories - Lessors Risk Only	71440	Yes
Processing and Service	Engraving	71842	Yes
Processing and Service	Engraving - Lessors Risk Only	71840	Yes
Processing and Service	Funeral Homes or Chapels	71865	Yes
Processing and Service	Funeral Homes or Chapels - Lessors Risk Only	71860	Yes
Processing and Service	Jewelry - Repair	71941	Yes
Processing and Service	Jewelry - Repair - Lessors Risk Only	71940	Yes
Processing and Service	Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	Yes
Processing and Service	Laundry and Dry Cleaning or Dyeing Receiving Stations - Lessors Risk Only	71810	Yes
Processing and Service	Laundry and Dry Cleaning Stores - Lessors Risk Only - Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09500	Yes
Processing and Service	Laundry and Dry Cleaning Stores - Lessors Risk Only - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09520	Yes
Processing and Service	Laundry and Dry Cleaning Stores - Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501	Yes
Processing and Service	Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521	Yes

Program	Description	Class Code	Eligible Class
Processing and Service	Lithographing	71855	Yes
Processing and Service	Lithographing - Lessors Risk Only	71850	Yes
Processing and Service	Mail Box or Packaging Stores - Lessors Risk Only - Packaging Services (Except packing and crating for transportation)	71830	Yes
Processing and Service	Mail Box or Packaging Stores - Lessors Risk Only - Packing and Preparing Goods For Shipping	71830	Yes
Processing and Service	Mail Box or Packaging Stores - Packaging Services (Except packing and crating for transportation)	71837	Yes
Processing and Service	Mail Box or Packaging Stores - Packing and Preparing Goods For Shipping	71837	Yes
Processing and Service	Mailing or Addressing Companies - Direct Mailing Companies	71837	Yes
Processing and Service	Mailing or Addressing Companies - Lessors Risk Only - Direct Mailing Companies	71830	Yes
Processing and Service	Mailing or Addressing Companies - Lessors Risk Only - Mailing List Compiling Services/Mailing List Publishers	71830	Yes
Processing and Service	Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837	Yes
Processing and Service	Nail Salons	71952	No
Processing and Service	Nail Salons - Lessors Risk Only	71950	Yes
Processing and Service	Photoengraving	71888	Yes
Processing and Service	Photoengraving - Lessors Risk Only	71880	Yes
Processing and Service	Photographers	71899	Yes
Processing and Service	Photographers - Lessors Risk Only	71890	Yes
Processing and Service	Printing	71912	Yes

Program	Description	Class Code	Eligible Class
Processing and Service	Printing - Lessors Risk Only	71910	Yes
Processing and Service	Shoe Repair Shops	05111	TX Only
Processing and Service	Shoe Repair Shops - Lessors Risk Only	05110	TX Only
Processing and Service	Shoe Stores - Lessors Risk Only - Repair	71920	All but TX
Processing and Service	Shoe Stores - Repair	71926	All but TX
Processing and Service	Tailoring or Dressmaking Establishments - Custom	71961	Yes
Processing and Service	Tailoring or Dressmaking Establishments - Lessors Risk Only - Custom	71960	Yes
Processing and Service	Taxidermists	71976	Yes
Processing and Service	Taxidermists - Lessors Risk Only	71970	Yes
Processing and Service	Television or Radio Receiving Set Installation or Repair	71921	Yes
Processing and Service	Television or Radio Receiving Set Installation or Repair - Lessors Risk Only	71920	Yes
Restaurant	Casual Dining - Bistros, Brasseries and Cafes – With no sales of alcoholic beverages	09611	Yes
Restaurant	Casual Dining - Bistros, Brasseries and Cafes – With sales of alcoholic beverages up to 50% of total sales	09621	Yes
Restaurant	Casual Dining - Diners – With no sales of alcoholic beverages	09631	Yes
Restaurant	Casual Dining - Diners – With sales of alcoholic beverages up to 50% of total sales	09641	Yes
Restaurant	Casual Dining - Family-style Restaurants – With no sales of alcoholic beverages	09651	Yes
Restaurant	Casual Dining - Family-style Restaurants – With sales of alcoholic beverages up to 50% of total sales	09661	Yes
Restaurant	Casual Dining Restaurants - Bistros, Brasseries and Cafes – With no sales of alcoholic beverages	09611	Yes

Program	Description	Class Code	Eligible Class
Restaurant	Casual Dining Restaurants - Bistros, Brasseries and Cafes – With no sales of alcoholic beverages	09611	Yes
Restaurant	Casual Dining Restaurants - Bistros, Brasseries and Cafes – With sales of alcoholic beverages up to 50% of total sales	09621	Yes
Restaurant	Casual Dining Restaurants - Bistros, Brasseries and Cafes – With sales of alcoholic beverages up to 50% of total sales	09621	Yes
Restaurant	Casual Dining Restaurants - Diners – With no sales of alcoholic beverages	09631	Yes
Restaurant	Casual Dining Restaurants - Diners – With no sales of alcoholic beverages	09631	Yes
Restaurant	Casual Dining Restaurants - Diners – With sales of alcoholic beverages up to 50% of total sales	09641	Yes
Restaurant	Casual Dining Restaurants - Diners – With sales of alcoholic beverages up to 50% of total sales	09641	Yes
Restaurant	Casual Dining Restaurants - Family-style Restaurants – With no sales of alcoholic beverages	09651	Yes
Restaurant	Casual Dining Restaurants - Family-style Restaurants – With no sales of alcoholic beverages	09651	Yes
Restaurant	Casual Dining Restaurants - Family-style Restaurants – With sales of alcoholic beverages up to 50% of total sales	09661	Yes
Restaurant	Casual Dining Restaurants - Family-style Restaurants – With sales of alcoholic beverages up to 50% of total sales	09661	Yes
Restaurant	Fast Food Restaurants - Cafes	09001	Yes
Restaurant	Fast Food Restaurants - Cafeteria Style - Buffet	09021	No
Restaurant	Fast Food Restaurants - Chicken	09031	No
Restaurant	Fast Food Restaurants - Concession Stands/Snack Bars	09051	Yes
Restaurant	Fast Food Restaurants - Delicatessens and Sandwich Shops	09071	Yes
Restaurant	Fast Food Restaurants - Donut Shops	09091	Yes
Restaurant	Fast Food Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09111	Yes
Restaurant	Fast Food Restaurants - Drug Stores	09131	Yes
Restaurant	Fast Food Restaurants - Hamburger/Malt Shops	09151	Yes
Restaurant	Fast Food Restaurants - Hotdog Shops	09161	Yes
Restaurant	Fast Food Restaurants - Lessors Risk Only - Cafes	09000	No

Program	Description	Class Code	Eligible Class
Restaurant	Fast Food Restaurants - Lessors Risk Only - Cafeteria Style - Buffet	09020	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Chicken	09030	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Concession Stands/Snack Bars	09050	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Delicatessens and Sandwich Shops	09070	Yes
Restaurant	Fast Food Restaurants - Lessors Risk Only - Donut Shops	09090	Yes
Restaurant	Fast Food Restaurants - Lessors Risk Only - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09110	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Drug Stores	09130	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Hamburger/Malt Shops	09150	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Hotdog Shops	09160	Yes
Restaurant	Fast Food Restaurants - Lessors Risk Only - Oriental Style	09180	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Other Ethnic Style	09190	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Pizza Shops	09200	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Roast Beef	09220	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Seafood	09240	No
Restaurant	Fast Food Restaurants - Lessors Risk Only - Take Out Only Restaurants - no on-premises consumption of food (When Take Out Only Restaurants - no on-premises consumption of food and any other eligible restaurant Fast Food Restaurants - classification applies, rate and code the restaurant as Take Out Only Restaurants - no on-premises consumption of food.)	09250	No
Restaurant	Fast Food Restaurants - Oriental Style	09181	Yes
Restaurant	Fast Food Restaurants - Other Ethnic Style	09191	Yes
Restaurant	Fast Food Restaurants - Pizza Shops	09201	Yes
Restaurant	Fast Food Restaurants - Roast Beef	09221	Yes
Restaurant	Fast Food Restaurants - Seafood	09241	Yes
Restaurant	Fast Food Restaurants - Take Out Only Restaurants - no on-premises consumption of food (When Take Out Only Restaurants - no on-premises consumption of food and any other eligible restaurant Fast Food Restaurants - classification applies, rate and code the restaurant as Take Out Only Restaurants - no on-premises consumption of food.)	09251	Yes
Restaurant	Fine Dining - With no sales of alcoholic beverages	09421	Yes

Program	Description	Class Code	Eligible Class
Restaurant	Fine Dining - With sales of alcoholic beverages more than 30% up to 75% of total sales	09441	Yes
Restaurant	Fine Dining - With sales of alcoholic beverages up to 30% of total sales	09431	Yes
Restaurant	Fine Dining Restaurants - With no sales of alcoholic beverages	09421	Yes
Restaurant	Fine Dining Restaurants - With no sales of alcoholic beverages	09421	Yes
Restaurant	Fine Dining Restaurants - With sales of alcoholic beverages more than 30% up to 75% of total sales	09441	Yes
Restaurant	Fine Dining Restaurants - With sales of alcoholic beverages more than 30% up to 75% of total sales	09441	Yes
Restaurant	Fine Dining Restaurants - With sales of alcoholic beverages up to 30% of total sales	09431	Yes
Restaurant	Fine Dining Restaurants - With sales of alcoholic beverages up to 30% of total sales	09431	Yes
Restaurant	Limited Cooking Restaurants - Cafes	09011	Yes
Restaurant	Limited Cooking Restaurants - Coffee Bars or Shops	09041	Yes
Restaurant	Limited Cooking Restaurants - Concession Stands/Snack Bars	09061	Yes
Restaurant	Limited Cooking Restaurants - Delicatessens and Sandwich Shops	09081	Yes
Restaurant	Limited Cooking Restaurants - Donut Shops	09101	Yes
Restaurant	Limited Cooking Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible restaurant classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09121	Yes
Restaurant	Limited Cooking Restaurants - Drug Stores	09141	Yes
Restaurant	Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	Yes
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Cafes	09010	No
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Coffee Bars or Shops	09040	No
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Concession Stands/Snack Bars	09060	No
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Delicatessens and Sandwich Shops	09080	No
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Donut Shops	09100	No
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible restaurant classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09120	No
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Drug Stores	09140	No

Program	Description	Class Code	Eligible Class
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Ice Cream and Yogurt Stores	09170	No
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Pizza Shops	09210	No
Restaurant	Limited Cooking Restaurants - Lessors Risk Only - Salad Bars	09230	No
Restaurant	Limited Cooking Restaurants - Pizza Shops	09211	Yes
Restaurant	Limited Cooking Restaurants - Salad Bars	09231	Yes
Restaurant	Take Out Only Restaurants - Lessors Risk Only - no on-premises consumption of food	09260	No
Restaurant	Take Out Only Restaurants - no on-premises consumption of food	09261	Yes
Self-Storage	Self-Storage Facilities	09411	Yes
Townhouse	Townhouses or Similar Associations - 4 families or fewer, with mercantile or office occupancy - includes 3 or 4 family lessor's risk only and garden apartments	65142	Yes
Townhouse	Townhouses or Similar Associations - 4 families or fewer, with no mercantile or office occupancy - includes 3 or 4 family lessor's risk only	65141	Yes
Townhouse	Townhouses or Similar Associations - Over 4 families with mercantile or office occupancy	65133	Yes
Townhouse	Townhouses or Similar Associations - Over 4 families with no mercantile or office occupancy	65132	Yes
Wholesale	Appliance Distributors - Household and Home Furnishings	50081	Yes
Wholesale	Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	50061	Yes
Wholesale	Appliance Distributors - Lessors Risk Only - Household and Home Furnishings	50080	Yes
Wholesale	Appliance Distributors - Lessors Risk Only - Household Types - Radio, Television or Compact Disc Players	50060	Yes
Wholesale	Automobile Parts and Supplies - Distributors	50110	Yes
Wholesale	Automobile Parts and Supplies - Lessors Risk Only - Distributors	50110	Yes
Wholesale	Bakeries - Distributors - Lessors Risk Only - No baking on premises	50140	Yes
Wholesale	Bakeries - Distributors - No baking on premises	50141	Yes
Wholesale	Barber or Beauty Shop Supplies Distributors - Lessors Risk Only (No re-packaging or re-labeling for ""own brand"" retail sale.)	50170	Yes
Wholesale	Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for ""own brand"" retail sale.)	50171	Yes
Wholesale	Bookbinding and Printing Supplies - Distributors	50201	Yes

Program	Description	Class Code	Eligible Class
Wholesale	Bookbinding and Printing Supplies - Lessors Risk Only - Distributors	50200	Yes
Wholesale	Clothing or Wearing Apparel - Distributors - Men's and Boy's Clothing and Furnishings	50231	Yes
Wholesale	Clothing or Wearing Apparel - Distributors - Women's, Children's and Infant's Clothing and Accessories	50231	Yes
Wholesale	Clothing or Wearing Apparel - Lessors Risk Only - Distributors - Men's and Boy's Clothing and Furnishings	50230	Yes
Wholesale	Clothing or Wearing Apparel - Lessors Risk Only - Distributors - Women's, Children's and Infant's Clothing and Accessories	50230	Yes
Wholesale	Collectibles and Memorabilia - Distributors	50261	Yes
Wholesale	Collectibles and Memorabilia - Lessors Risk Only - Distributors	50260	Yes
Wholesale	Drug Distributors - Lessors Risk Only (No re-packaging or re-labeling for ""own brand"" retail sale.)	50290	Yes
Wholesale	Drug Distributors (No re-packaging or re-labeling for ""own brand"" retail sale.)	50291	No
Wholesale	Equipment, Fixtures or Supplies Distributors - Lessors Risk Only - Office and Store Equipment	50810	Yes
Wholesale	Equipment, Fixtures or Supplies Distributors - Lessors Risk Only - Restaurant, Bars and Hotel Equipment	50810	Yes
Wholesale	Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813	Yes
Wholesale	Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813	Yes
Wholesale	Fabric - Distributors	50321	Yes
Wholesale	Fabric - Lessors Risk Only - Distributors	50320	Yes
Wholesale	Floor Covering - Distributors	50351	Yes
Wholesale	Floor Covering - Lessors Risk Only - Distributors	50350	Yes
Wholesale	Florists - Distributors	50381	Yes
Wholesale	Florists - Lessors Risk Only - Distributors	50380	Yes
Wholesale	Fruit or Vegetable - Distributors	50391	No
Wholesale	Fruit or Vegetable - Lessors Risk Only - Distributors	50390	No
Wholesale	Gardening and Light Farming Supply - Distributors	50471	Yes
Wholesale	Gardening and Light Farming Supply - Lessors Risk Only - Distributors	50470	Yes
Wholesale	Grocery - Distributors	50481	Yes
Wholesale	Grocery - Lessors Risk Only - Distributors	50480	Yes
Wholesale	Hardware and Tools - Distributors	50501	Yes

Program	Description	Class Code	Eligible Class
Wholesale	Hardware and Tools - Lessors Risk Only - Distributors	50500	Yes
Wholesale	Hearing Aid - Distributors	50571	Yes
Wholesale	Hearing Aid - Lessors Risk Only - Distributors	50570	Yes
Wholesale	Heating or Combined Heating and Air Conditioning equipment - Distributors Only	50581	Yes
Wholesale	Heating or Combined Heating and Air Conditioning equipment - Lessors Risk Only - Distributors Only	50580	Yes
Wholesale	Hobby, Craft or Artists' Supply - Distributors	50641	Yes
Wholesale	Hobby, Craft or Artists' Supply - Lessors Risk Only - Distributors	50640	Yes
Wholesale	Janitorial Supplies - Distributors	50651	Yes
Wholesale	Janitorial Supplies - Lessors Risk Only - Distributors	50650	Yes
Wholesale	Jewelry - Distributors	50661	Yes
Wholesale	Jewelry - Lessors Risk Only - Distributors	50660	Yes
Wholesale	Meat, Fish, Poultry or Seafood - Distributors - Fish or Seafood	50671	No
Wholesale	Meat, Fish, Poultry or Seafood - Distributors - Meat	50671	No
Wholesale	Meat, Fish, Poultry or Seafood - Distributors - Poultry	50671	No
Wholesale	Meat, Fish, Poultry or Seafood - Lessors Risk Only - Distributors - Fish or Seafood	50670	No
Wholesale	Meat, Fish, Poultry or Seafood - Lessors Risk Only - Distributors - Meat	50670	No
Wholesale	Meat, Fish, Poultry or Seafood - Lessors Risk Only - Distributors - Poultry	50670	No
Wholesale	Office Machines or Appliances - Distributors - No Repair	50691	Yes
Wholesale	Office Machines or Appliances - Lessors Risk Only - Distributors - No Repair	50690	Yes
Wholesale	Optical Goods - Distributors	50721	Yes
Wholesale	Optical Goods - Lessors Risk Only - Distributors	50720	Yes
Wholesale	Plumbing Supplies and Fixtures - Distributors	50741	Yes
Wholesale	Plumbing Supplies and Fixtures - Lessors Risk Only - Distributors	50740	Yes
Wholesale	Refrigeration Equipment - Commercial - Distributors	50771	Yes
Wholesale	Refrigeration Equipment - Lessors Risk Only - Commercial - Distributors	50770	Yes
Wholesale	Stationery or Paper Products - Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	Yes
Wholesale	Stationery or Paper Products - Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801	Yes
Wholesale	Stationery or Paper Products - Lessors Risk Only - Paper (e.g., fine, printing, writing), bulk, wholesaling	50800	Yes

Program	Description	Class Code	Eligible Class
Wholesale	Stationery or Paper Products - Lessors Risk Only - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50800	Yes
Wholesale	Tobacco Products - Distributors - Except Leaf	50821	No
Wholesale	Tobacco Products - Distributors - Leaf	50821	No
Wholesale	Tobacco Products - Lessors Risk Only - Distributors - Except Leaf	50820	No
Wholesale	Tobacco Products - Lessors Risk Only - Distributors - Leaf	50820	No
Wholesale	Toys - Distributors	50901	No
Wholesale	Toys - Lessors Risk Only - Distributors	50900	No

APPENDIX B: Per-Location Expansion Endorsements

APPENDIX B – PER-LOCATION EXPANSION ENDORSEMENTS

This is a summary of the ISO and the available Company Expansion Coverages. No coverage is provided by this summary nor can it be construed to replace any provisions of your policy or endorsements. Read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

(Click "Ctrl" & "F" keys to search for specific coverage words)

Coverage	Cover Type	Businessowner Coverage Form BP0003 Includes	Enhanced Expansion Basic Endorsement Per Location Charge $100	Enhanced Expansion Plus Endorsement Per Location Charge $200	Enhanced Expansion Blanket Endorsement Per Location Charge $300	Additional Coverage Available
Blanket Limit – Accounts Receivable, Debris Removal, Electronic Data, Personal Property of Others, & Valuable Papers and Records	Property	No Coverage	No Coverage	No Coverage	$250,000 Blanket Limit	No
Accounts Receivable	Property	$10,000 On Premises	$100,000 On Premises	$250,000 On Premises	Included in the Expansion Blanket Limit	Yes
Appurtenant Structures - Building	Property	No Coverage unless scheduled	No Coverage unless scheduled	$25,000	$25,000	No
Appurtenant Structures - Personal Property	Property	No Coverage unless scheduled	No Coverage unless scheduled	$5,000	$5,000	No
Arson Reward	Property	No Coverage	$10,000	$15,000	$15,000	No
Brands and Labels	Property	No Coverage	$2,500	Included within the Business Personal Property Limit of Insurance	Included within the Business Personal Property Limit of Insurance	No
Business Income – Actual Loss Sustained	Property	Additional Coverage not subject to the Limits of Insurance – Begins 72 hours after the time of direct physical loss	Included in BP0003	Included in BP0003	Included in BP0003	No
Business Income – Extended Period Of Indemnity (Extended Business Income)	Property	30 consecutive days after the "operations" are resumed	120 consecutive days	180 consecutive days	180 consecutive days	Yes
Business Income from Dependent Properties	Property	$5,000	$100,000	$250,000	$250,000	Yes
Civil Authority (Actual loss of Business Income and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises)	Property	Begins 72 hours after the time of that action and will apply for a period of up to three consecutive weeks	60 Consecutive Days	60 Consecutive Days	60 Consecutive Days	No
Claim Expenses	Property	No Coverage	No Coverage	$10,000	$10,000	No
Collapse	Property	Included	Included in BP0003	Included in BP0003	Included in BP0003	No
Computer Fraud	Property	No Coverage	$5,000	$5,000	$5,000	Yes

Coverage	Cover Type	Businessowner Coverage Form BP0003 Includes	Enhanced Expansion Basic Endorsement Per Location Charge $100	Enhanced Expansion Plus Endorsement Per Location Charge $200	Enhanced Expansion Blanket Endorsement Per Location Charge $300	Additional Coverage Available
Debris Removal	Property	$10,000	$15,000 $2,500 windblown debris removal	$25,000 $2,500 windblown debris removal	Included in the Expansion Blanket Limit $2,500 windblown debris removal	No
Definition of Premises	Property	No Coverage	No Coverage	1,000 feet	1,000 feet	No
Electronic Data	Property	$10,000	$15,000	$25,000	Included in the Expansion Blanket Limit	Yes
Employee Dishonesty (including ERISA)	Property	No Coverage	$15,000	$25,000	$25,000	Yes
Exterior Building Glass (Including Tenant's Glass)	Property	Included	Included in BP0003	Included in BP0003	Included in BP0003	No
Glass Expenses (Expenses incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed)	Property	Included	Included in BP0003	Included in BP0003	Included in BP0003	No
Extra Expense that occurs during the "period of restoration"	Property	Additional Coverage not subject to the Limits of Insurance	Included in BP0003	Included in BP0003	Included in BP0003	No
Fine Arts	Property	No Coverage	$10,000 ACV	$25,000 ACV	$25,000 ACV	Apartments & Restaurants Only
Fire Department Service Charge	Property	$2,500	$15,000	$25,000	$25,000	No
Forgery or Alteration	Property	$2,500	$15,000	$25,000	$25,000	Yes
Fungi, Wet Rot, Dry Rot and Bacteria (Limited Coverage)	Property	$15,000	Included in BP0003	Included in BP0003	Included in BP0003	No
Identity Fraud Expense	Property	No Coverage	No Coverage	$25,000	$25,000	No
Interruption Of Computer Operations (Extends Business Income and Extra Expense to apply to a suspension of "operations" caused by an interruption in computer operations due to destruction or corruption of "electronic data" due to a Covered Cause of Loss)	Property	$10,000	$25,000	$25,000	$25,000	No
Lease Loss Assessment	Property	No Coverage	No Coverage	$2,500	$2,500	No
Leasehold Improvements	Property	No Coverage	No Coverage	$15,000	$15,000	No
Lock and Key Replacement	Property	No Coverage	$2,500	$25,000	$25,000	No
Money And Securities – Inside	Property	No Coverage	$10,000	$15,000	$15,000	Yes
Money and Securities – Outside	Property	No Coverage	$10,000	$15,000	$15,000	Yes
Money Orders and Counterfeit Paper Currency	Property	$1,000	$25,000	$50,000	$50,000	No
Newly Acquired or Constructed Property - Building	Property	$250,000	$500,000	$1,000,000	$1,000,000	No

Coverage	Cover Type	Businessowner Coverage Form BP0003 Includes	Enhanced Expansion Basic Endorsement Per Location Charge $100	Enhanced Expansion Plus Endorsement Per Location Charge $200	Enhanced Expansion Blanket Endorsement Per Location Charge $300	Additional Coverage Available
Newly Acquired or Constructed Property - Business Income	Property	No Coverage	No Coverage	$250,000	$500,000	No
Newly Acquired or Constructed Property - Period of Coverage	Property	30 Days	60 Days	90 Days	180 Days	No
Newly Acquired or Constructed Property - Personal Property	Property	$100,000	$250,000	$500,000	$500,000	No
Off-Premises Utility Services – Business Income	Property	No Coverage	$10,000 (excludes transmission lines)	$25,000 (excludes transmission lines)	$25,000 (includes transmission lines)	Yes (excluding transmission lines)
Off-Premises Utility Services - Direct Damage	Property	No Coverage	$50,000 (excludes transmission lines)	$100,000 (excludes transmission lines)	$100,000 (excludes transmission lines) $25,000 (transmission lines)	Yes (excluding transmission lines)
Ordinance or Law Coverage – Business Income and Extra Expense	Property	No Coverage	$100,000	$100,000	$100,000	No
Ordinance or Law Coverage - Coverage 1 - Loss to the Undamaged Portion of the Building	Property	No Coverage	Included within the Building Limits of Insurance	Included within the Building Limits of Insurance	Included within the Building Limits of Insurance	No
Ordinance or Law Coverage - Coverage 2 – Demolition	Property	No Coverage	$100,000	$100,000	$100,000	Yes
Ordinance or Law Coverage - Coverage 3 – Increased Cost of Construction – Building	Property	$10,000	$100,000	$100,000	$100,000	Yes
Ordinance or Law Coverage - Coverage 3 - Increased Cost of Construction - Tenants' Improvements and Betterments	Property	No Coverage	No Coverage	$25,000	$25,000	No
Outdoor Property	Property	$2,500 for any one occurrence, limited to $500 any one tree, shrub, or plant	$25,000 for any one occurrence, limited to $1,000 for any one tree, shrub or plant	$50,000 for any one occurrence, limited to $1,000 for any one tree, shrub or plant	$50,000 for any one occurrence, limited to $1,000 for any one tree, shrub or plant	No
Outdoor Signs	Property	$1,000 (attached to building)	$50,000	$100,000	Full Value	Yes
Pairs or Sets	Property	No Coverage	No Coverage	Included within the Business Personal Property Limit of Insurance	Included within the Business Personal Property Limit of Insurance	No
Personal Effects	Property	$2,500	$15,000 $2,500 Tools & Equipment (excluding theft)	$25,000 $5,000 Tools & Equipment (excluding theft)	$25,000 $5,000 Tools & Equipment (excluding theft)	No

Coverage	Cover Type	Businessowner Coverage Form BP0003 Includes	Enhanced Expansion Basic Endorsement Per Location Charge $100	Enhanced Expansion Plus Endorsement Per Location Charge $200	Enhanced Expansion Blanket Endorsement Per Location Charge $300	Additional Coverage Available
Personal Property of Others	Property	Included if Business Personal Property is shown on the declarations	$15,000	$25,000	Included in the Expansion Blanket Limit	Yes
Personal Property Off-Premises Or In Transit	Property	$10,000	$25,000	$50,000	$50,000	No
Pollutant Clean Up and Removal	Property	$10,000	$25,000	$50,000	$50,000	No
Preservation Of Property	Property	30 Days	Included in BP0003	Included in BP0003	Included in BP0003	No
Salespersons' Samples	Property	No Coverage	No Coverage	$1,000	$1,000	No
Spoilage	Property	No Coverage	$25,000	$50,000	$50,000	Yes
Theft Damage to Building	Property	No Coverage	No Coverage	Included within the Business Personal Property Limit of Insurance	Included within the Business Personal Property Limit of Insurance	No
Valuable Papers and Records	Property	$10,000 On Premises	$100,000 on Premises	$250,000 on Premises	Included in the Expansion Blanket Limit	Yes
Valuation Changes (Loss Payment)	Property	No Coverage	Added Commodity Stock, Finished Stock, and Mercantile Stock - Sold	Added Commodity Stock, Finished Stock, and Mercantile Stock - Sold	Added Commodity Stock, Finished Stock, and Mercantile Stock - Sold	No
Water Back-Up and Sump Overflow	Property	No Coverage	Included within the Building and Personal Property Limits of Insurance	Included within the Building and Personal Property Limits of Insurance	Included within the Building and Personal Property Limits of Insurance	No
Water Damage, Other Liquids, Powder Or Molten Material Damage - Discharge From An Automatic Fire Protection System	Property	Included	Included in BP0003	Included in BP0003	Included in BP0003	No
Additional Insured - Any Other Party	Liability	No Coverage	No Coverage	Included when required by written agreement	Included when required by written agreement	No
Additional Insured - Architects, Engineers Or Surveyors	Liability	No Coverage	No Coverage	Included when required by written agreement	Included when required by written agreement	Yes
Additional Insured - Controlling Interest	Liability	No Coverage	No Coverage	No Coverage	Included when required by written agreement	Yes
Additional Insured - Co-Owner Of Insured Premises	Liability	No Coverage	No Coverage	No Coverage	Included when required by written agreement	Yes

Coverage	Cover Type	Businessowner Coverage Form BP0003 Includes	Enhanced Expansion Basic Endorsement Per Location Charge $100	Enhanced Expansion Plus Endorsement Per Location Charge $200	Enhanced Expansion Blanket Endorsement Per Location Charge $300	Additional Coverage Available
Additional Insured - Designated Person Or Organization	Liability	No Coverage	No Coverage	No Coverage	Included when required by written agreement	Yes
Additional Insured - Grantor Of Franchise	Liability	No Coverage	Included when required by written agreement	Included when required by written agreement	Included when required by written agreement	No
Additional Insured - Lessor Of Leased Equipment	Liability	No Coverage	No Coverage	Included when required by written agreement	Included when required by written agreement	Yes
Additional Insured - Managers Or Lessors Of Premises	Liability	No Coverage	Included when required by written agreement	Included when required by written agreement	Included when required by written agreement	Yes
Additional Insured - Owners Or Other Interests From Whom Land Has Been Leased	Liability	No Coverage	No Coverage	Included when required by written agreement	Included when required by written agreement	Yes
Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	Liability	No Coverage	No Coverage	No Coverage	Included when required by written agreement	Yes
Additional Insured - Permits Issued By State Or Political Subdivisions	Liability	No Coverage	Included when required by written agreement	Included when required by written agreement	Included when required by written agreement	Yes
Additional Insured - Vendors	Liability	No Coverage	Included when required by written agreement	Included when required by written agreement	Included when required by written agreement	Yes
Bail Bonds	Liability	$250	$2,500	$2,500	$2,500	No
Damage To Premises Rented To You	Liability	No Coverage	$300,000	$300,000	$300,000	Yes
Damage to Property in Your Possession (Property in Care Custody Control)	Liability	No Coverage	$50,000	$50,000	$50,000	No
Electronic Data Liability	Liability	No Coverage	$10,000	$15,000	$15,000	Yes
Expenses Incurred By The Insured	Liability	$250 Per Day	$300 Per Day	$300 Per Day	$300 Per Day	No
Incidental Medical Malpractice	Liability	No Coverage	No Coverage	Professional services not related to your business	Professional services not related to your business	No
Mental Anguish	Liability	No Coverage	"Bodily Injury" definition is amended to include mental anguish	"Bodily Injury" definition is amended to include mental anguish	"Bodily Injury" definition is amended to include mental anguish	No
Newly Acquired Or Formed Organization	Liability	No Coverage	Included as an Insured	Included as an Insured	Included as an Insured	No

Coverage	Cover Type	Businessowner Coverage Form BP0003 Includes	Enhanced Expansion Basic Endorsement Per Location Charge $100	Enhanced Expansion Plus Endorsement Per Location Charge $200	Enhanced Expansion Blanket Endorsement Per Location Charge $300	Additional Coverage Available
Per Location Aggregate	Liability	No Coverage	Other than Products & Completed Operations	Other than Products & Completed Operations	Other than Products & Completed Operations	No
Personal and Advertising Injury Assumed in A Contract or Agreement	Liability	No Coverage	Included	Included	Included	No
Product Recall Expense	Liability	No Coverage	$50,000	$50,000	$50,000	No
Transfer of Rights of Recovery Against Others To Us	Liability	No Coverage	Provides that the company's right to subrogation may be waived under certain circumstances	Provides that the company's right to subrogation may be waived under certain circumstances	Provides that the company's right to subrogation may be waived under certain circumstances	Yes

APPENDIX C: Selected Endorsement Coverage Summary

APPENDIX C – SELECTED ENDORSEMENT COVERAGE SUMMARY

This is a summary of selected endorsements. No coverage is provided by this summary nor can it be construed to replace any provisions of your policy or endorsements. Read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

(Click "Ctrl" & "F" keys to search for specific coverage words)

Type	Form Number	Description of Coverage	In system	Coverage Screen
Property	26-0100	***Equipment Breakdown Coverage*** This endorsement includes the Additional Coverage Equipment Breakdown as described and limited below. **1.** We will pay for direct physical damage to Covered Property that is the direct result of an "accident." As used in this Additional Coverage, "accident" means a fortuitous event that causes direct physical damage to "covered equipment." The event must be one of the following: **a.** mechanical breakdown, including rupture or bursting caused by centrifugal force; **b.** artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires; **c.** explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control; **d.** loss or damage to steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment; or **e.** loss or damage to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment. **2.** The following coverages also apply to the direct result of an "accident." These coverages do not provide additional amounts of insurance. **a.** Expediting Expenses - $25,000 **b.** Hazardous Substances - $25,000 **c.** Spoilage - $25,000 **d.** Data Restoration - $25,000 **e.** Service Interruption **f.** Business Income and Extra Expense	Yes	BOP Policy Coverage

Property and Liability	BP 00 03	***Businessowners Coverage Form*** **1.** Property Coverage Building and Business Personal Property for direct physical loss or damage, Business Income and Extra Expense coverages are provided. **2.** Liability And Medical Expenses Coverage Liability and Medical Expenses Coverage is provided on a comprehensive occurrence basis for all operations and premises owned, operated or leased by the insured. Coverage includes bodily injury, property damage, medical expenses (subject to an additional "per person" limit), personal and advertising injury and Tenant's Fire Liability Coverage (subject to a separate limit). **3.** Limits Of Insurance **a.** Liability and Medical Expenses Coverage is provided at a basic limit of insurance of $300,000 per occurrence which may be increased to either $500,000 or $1,000,000. An aggregate limit of twice the per occurrence limit applies. **b.** An aggregate limit of twice the Liability and Medical Expenses limit applies to the products/completed operations hazard. **c.** Tenant's Fire Liability Coverage is provided at a basic limit of $50,000 and is a separate limit. Tenant's Fire Liability Optional Coverage is not subject to an aggregate limit. **d.** A "per person" Medical Expenses limit of $5,000 applies.	Mandatory	Form List (Policy Issuance)
Property	BP 01 59	***Water Exclusion Endorsement*** This endorsement is an absolute exclusion of loss or damage caused by or resulting from water in any form, including mudslide and waterborne material.	Mandatory	Form List (Policy Issuance)
Property	BP 03 12	***Windstorm Or Hail Percentage Deductibles*** This endorsement makes windstorm or hail deductibles of 1%, 2% or 5% available. The deductible selected applies separately to each building if more than one building is involved, to the building and business personal property in any one building, to business personal property in each building if more than one building is involved, and to personal property in the open.	Yes	Locations
Additional Insured	BP 04 02	***Additional Insured – Managers Or Lessors Of Premises Endorsement*** This endorsement is used to include as additional insureds designated persons or organizations for their liability as owners of designated premises leased to the named insured.	Yes	Addl Interests
Liability	BP 04 04	***Hired Auto And Non-Owned Auto Liability Endorsement*** This endorsement is also not available to insureds who have a policy covering other commercial automobile exposures. An auto leased with a term of six months or more is treated as an owned auto and is not eligible for this coverage. This endorsement provides either or both non-owned or hired auto coverage. Non-Owned Auto Liability provides coverage for any auto that is not owned, borrowed or hired by the insured. Hired Auto Liability provides coverage for autos leased, hired or borrowed by the insured. The Hired Auto And Non-Owned Auto Liability limit of insurance should be the same as the Businessowners Liability and Medical Expenses limit of insurance.	Yes	BOP Policy Coverage
Additional Insured	BP 04 06	***Additional Insured – Controlling Interest Endorsement*** This endorsement provides coverage for additional insureds who control either the insured or the insured's premises.	Yes	Addl Interests

Additional Insured	BP 04 07	***<u>Additional Insured – State Or Political Subdivisions – Permits Relating To Premises Endorsement</u>*** This endorsement provides coverage for certain premises hazards, for governmental organizations issuing permits to owners or lessees. Examples include permits issued for advertising signs, awnings, canopies, driveways, manholes, street banners or decorations, or for the construction, erection or removal of elevators.	Yes	Addl Interests
Additional Insured	BP 04 08	***<u>Additional Insured – Townhouse Associations Endorsement</u>*** This endorsement covers individual townhouse owners for liability arising from membership in townhouse associations.	Yes	Addl Interests
Additional Insured	BP 04 09	***<u>Additional Insured – Mortgagee, Assignee, Or Receiver Endorsement</u>*** This endorsement covers mortgagees, assignees or receivers on policies covering owners or general lessees. Construction and alterations are excluded.	Yes	Addl Interests
Additional Insured	BP 04 10	***<u>Additional Insured – Owners Or Other Interests From Whom Land Has Been Leased Endorsement</u>*** This endorsement covers owners or lessors of land leased to the insured. Construction, alterations and post-lease occurrences are excluded.	Yes	Addl Interests
Additional Insured	BP 04 11	***<u>Additional Insured – Co-Owner Of Insured Premises Endorsement</u>*** This endorsement covers co-owners of the insured premises.	Yes	Addl Interests
Liability	BP 04 12	***<u>Limitation Of Coverage To Designated Premises Or Project Endorsement</u>*** This endorsement limits liability coverage to only those premises, operations and projects specifically designated.	Manual Select Form	Form List (Policy Issuance)
Additional Insured	BP 04 13	***<u>Additional Insured – Engineers, Architects, Or Surveyors Endorsement</u>*** This endorsement covers engineers, architects or surveyors engaged by the insured for premises and operations liability. Professional liability is excluded.	Yes	Addl Interests
Property	BP 04 15	***<u>Spoilage Coverage Endorsement</u>*** Direct damage coverage may be extended under Property Coverage for spoilage of perishable stock caused by Breakdown or Contamination and/or Power Outage.	Yes	Building – Building Coverages
Additional Insured	BP 04 16	***<u>Additional Insured – Lessor Of Leased Equipment Endorsement</u>*** This endorsement is used to include as an additional insured a designated person or organization leasing equipment to the insured, for liability that involves contributory negligence and arises out of an occurrence that takes place during the term of the lease.	Yes	Addl Interests
Liability	BP 04 17	***<u>Employment-Related Practices Exclusion Endorsement</u>*** This endorsement amends Businessowners Liability Coverage by excluding bodily injury and personal injury arising out of employment-related practices.	Mandatory	Form List (Policy Issuance)
Property	BP 04 30	***<u>Protective Safeguards</u>*** Protective devices or services may be required. The policy must be endorsed to require that the company be notified if the devices or services are discontinued or out of service.	Attached with certain classes or coverages & also a manual select form	Form List (Policy Issuance)
Property	BP 04 31	***<u>Food Contamination Endorsement</u>*** This endorsement provides coverage for certain expenses and Business Income losses sustained as a result of the described premises being ordered closed by the Board of Health or any other governmental authority as a result of the discovery or suspicion of food contamination. The endorsement provides a $10,000 Food Contamination limit of insurance which can be increased in the Schedule. The endorsement also provides a $3,000 limit for Additional Advertising Expenses.	Yes	BOP Policy Coverage

Liability	BP 04 37	***Exclusion – Personal And Advertising Injury Endorsement*** This endorsement amends Businessowners Liability Coverage by excluding all coverage for personal and advertising injury liability. Attachment of Exclusion – Personal And Advertising Injury Endorsement BP 04 37 is mandatory for the following classifications: **1.** Detective or Investigative Agencies – Private; **2.** Employment Agencies; **3.** Labor Union Offices; **4.** Lawyers Offices; **5.** Political Campaign Headquarters or Offices; and **6.** Security and Patrol Agencies.	Yes	Quote Main
Liability	BP 04 39	***Abuse Or Molestation Exclusion Endorsement*** This endorsement amends Businessowners Liability Coverage by excluding abuse or molestation by anyone of any person while in the care, custody or control of any insured.	Yes	Quote Main
Property	BP 04 41	***Business Income Changes – Time Period Endorsement*** This endorsement amends Section I – Property Coverages in the Businessowners Coverage Form to provide that the 72 hour time period contained in the "period of restoration" definition and in the Civil Authority and Business Income From Dependent Properties Additional Coverages are replaced by 0 (zero) hours.	Yes	BOP Policy Coverage
Property	BP 04 46	***Ordinance Or Law Coverage Endorsement*** This endorsement offers Ordinance Or Law Coverage as an option to all policyholders. If indicated on the Declarations, this endorsement may also be used to extend coverage for additional loss for the time necessary to repair or replace the damaged building to conform with current building laws or ordinances. **1.** Coverage 1 Covers loss in value of the undamaged portion of the building due to demolition pursuant to a building ordinance or law. This is not a separate limit of insurance. Building Property Coverage under Businessowners Coverage Form is extended to include loss to the undamaged portion of the building. **2.** Coverage 2 Demolition Cost covers the cost of demolishing and removing the debris of the undamaged portion of the building, if demolition is required by building ordinance or law. This coverage is not included in the limit of insurance applicable to the building. **3.** Coverage 3 Increased Cost of Construction covers the increased cost to repair, reconstruct or remodel damaged or undamaged parts of the building to comply with building ordinance or law, following damage to the building by a covered cause of loss. This coverage is not included in the limit of insurance applicable to the building. A $10,000 limit for Increased Cost of Construction is automatically provided under the Additional Coverages section of the policy.	Yes	Building – Building Coverages
Additional Insured	BP 04 47	***Additional Insured – Vendors Endorsement*** This endorsement: **1.** May be added to policies insuring distributors. **2.** Includes as an additional insured a vendor shown in the Schedule of the endorsement, but only with respect to liability arising out of the vendor's sale or distribution of the named insured's products.	Yes	Addl Interests

Additional Insured	BP 04 48	***Additional Insured – Designated Person Or Organization Endorsement*** This endorsement includes as an insured the person or organization shown in the Schedule of the endorsement, but only with respect to the liability arising out of the ongoing operations of the insured contractor or liability in connection with premises owned by or rented to the insured contractor.	Yes	Addl Interests
Additional Insured	BP 04 49	***Additional Insured – Engineers, Architects, Or Surveyors Not Engaged By The Named Insured Endorsement*** This endorsement provides coverage for engineers, architects or surveyors not engaged by an insured contractor, but contractually required to be added as additional insureds to the insured contractor's policy.	Yes	Addl Interests
Additional Insured	BP 04 50	***Additional Insured – Owners, Lessees Or Contractors Endorsement*** This endorsement provides coverage for: **1.** Owners or lessees of buildings on policies covering contractors; and **2.** Contractors on policies covering subcontractors; but only for liability for ongoing operations performed for such owners, lessees or contractors by the insured contractor or subcontractor.	Yes	Addl Interests
Additional Insured	BP 04 51	***Additional Insured – Owners, Lessees Or Contractors – With Additional Insured Requirement In Construction Contract Endorsement*** This endorsement includes as additional insureds owners, lessees or contractors who have signed a contract or an agreement that requires them to be added as additional insureds on a policy covering a contractor or a subcontractor with respect to liability in connection with the insured contractor's ongoing operations performed for that additional insured.	Yes	Addl Interests
Additional Insured	BP 04 52	***Additional Insured – State Or Political Subdivisions – Permits Endorsement*** This endorsement provides coverage for certain premises hazards or for governmental organizations issuing permits to contractors.	Yes	Addl Interests
Property	BP 04 53	***Water Back-Up And Sump Overflow Endorsement*** This endorsement provides coverage for loss or damage to Covered Property caused by: **1.** Water which backs up through sewers or drains; or **2.** Water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown. The endorsement provides a $5,000 annual aggregate limit of insurance per location.	Yes	Locations – Location Coverages
Liability	BP 04 54	***Newly Acquired Organizations Endorsement*** This endorsement amends Businessowners Liability Coverage by providing limited coverage for newly acquired or formed organizations.	Yes	BOP Policy Cov
Liability	BP 04 55	***Broadened Coverage For Damage to Premises Rented to You*** This endorsement extends Damage To Premises Rented To You to provide coverage for risks of direct physical loss or damage to premises rented to or temporarily occupied by the insured with permission of the owner.	Yes	Building – Building Coverages
Property	BP 04 56	***Utility Services – Direct Damage Endorsement*** This endorsement extends property damage coverage to cover loss of or damage to covered property described in the Schedule caused by direct physical loss or damage to off-premises: Properties providing water, communication and power supply services.	Yes	Building – Building Coverages
Property	BP 04 57	***Utility Services – Time Element Endorsement*** Time Element Coverage may be extended to cover loss at the described premises resulting from the failure of utility property located outside the covered building, regardless of whether such property is located on or off-premises.	Yes	Building – Building Coverages

Liability	BP 04 71	***Exclusion – Volunteer Workers Endorsement*** This endorsement amends Businessowners Liability Coverage to exclude volunteer workers as insureds under the policy.	Manual Select Form	Form List (Policy Issuance)
Property	BP 04 84	***Functional Building Valuation Endorsement*** This endorsement provides coverage for specifically scheduled buildings which can be replaced with similar property that performs the same function as currently used but that is less costly. Coverage is provided: **1.** On a functional replacement cost basis when repair or replacement is contracted for within 180 days of the loss or damage. **2.** On a market value basis if repair or replacement is not contracted for within 180 days of the loss or damage. Ordinance or Law Coverage is also provided.	Yes	Building – Building Coverages
Liability	BP 04 89	***Liquor Liability Coverage Endorsement*** This endorsement provides coverage against claims for bodily injury or property damage sustained by any person or organization if liability for such injury is imposed on the insured by reason of the selling, serving or furnishing of any alcoholic beverage. The Schedule of the endorsement provides an entry for: **1.** A Liquor Liability Aggregate Limit which is the most that will be paid for all claims for bodily injury or property damage arising out of the selling, serving or furnishing of any alcoholic beverage; and **2.** An Each Common Cause Limit which is the most that will be paid for all bodily injury or property damage sustained by one or more persons or organizations as the result of the selling, serving or furnishing of alcoholic beverages to any one person. Neither the Liability And Medical Expenses Limit of Insurance shown in the Declarations nor its aggregate limits apply to damages arising out of the selling, serving or furnishing of alcoholic beverages.	Yes	BOP Policy Coverage
Liability	BP 04 92	***Total Pollution Exclusion Endorsement*** This endorsement excludes all pollution exposures without any exceptions.	Mandatory	Form List (Policy Issuance)
Liability	BP 04 93	***Total Pollution Exclusion With A Building Heating Equipment And A Hostile Fire Exception Endorsement*** This endorsement replaces the pollution exclusion with a total pollution exclusion. However, an exception is provided for bodily injury arising out of smoke, fumes, vapor or soot from equipment used to heat that building and liability arising out of heat, smoke or fumes from a hostile fire.	Mandatory in states that don't allow Total Pollution Exclusion	Form List (Policy Issuance)
Liability	BP 04 97	***Waiver Of Transfer Of Rights Of Recovery Against Others To Us Endorsement*** This endorsement provides that the company's right to subrogation against designated persons or organizations may be waived under certain circumstances, prior to a loss, by attaching Waiver Of Transfer Of Rights Of Recovery Against Others To Us Endorsement BP 04 97.	Manual Select Form	Form List (Policy Issuance)
Liability	BP 04 98	***Employee Benefits Liability Coverage Endorsement*** This endorsement amends Businessowners Liability Coverage to provide coverage against claims for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefit program which result in the loss of any or all of an employee's benefits. (Form not applicable in Texas.)	Yes	BOP Policy Coverage
Liability	BP 04 99	***Extended Reporting Period For Employee Benefits Liability Coverage*** This option is available if the Employee Benefits Liability Coverage Endorsement is cancelled or not renewed by the company or the company renews or replaces the endorsement with insurance that does not apply to a negligent act, error or omission. It provides for a five-year extension for the reporting of claims for negligent acts, errors or omissions that were first committed before the end of the policy period.	Yes	BOP Policy Coverage

Property & Liability	BP 05 01	***Calculation of Premium*** This endorsement advises that the premium in the Declarations was computed based on rates in effect at the time the policy was issued.	Mandatory	Form List (Policy Issuance)
Property & Liability	BP 05 15	***Disclosure Pursuant to Terrorism Risk Insurance Act*** This endorsement is for disclosing the following information to each policyholder, as required by TRIA. **1.** The amount of premium, if any, being charged for coverage for loss from certified acts of terrorism. **2.** The amount of federal participation in payment of insured losses from certified acts of terrorism (which is 85 percent of the amount that exceeds the applicable insurer retention). **3.** The existence of a $100 billion maximum, or cap, on coverage for insured losses from certified acts of terrorism; in the event that aggregate insured losses from terrorism under the Act exceed $100 billion, insured losses up to $100 billion will be allocated and paid in accordance with procedures established by the secretary of the treasury.	Yes	BOP Policy Coverage
Property & Liability	BP 05 16	***Disclosure Pursuant to Terrorism Risk Insurance Act*** This endorsement is for disclosing the following information to each policyholder, as required by TRIA. **1.** The amount of premium, if any, being charged for coverage for loss from certified acts of terrorism. **2.** The amount of federal participation in payment of insured losses from certified acts of terrorism (which is 85 percent of the amount that exceeds the applicable insurer retention). **3.** The existence of a $100 billion maximum, or cap, on coverage for insured losses from certified acts of terrorism; in the event that aggregate insured losses from terrorism under the Act exceed $100 billion, insured losses up to $100 billion will be allocated and paid in accordance with procedures established by the secretary of the treasury.	Yes	BOP Policy Coverage
Liability	BP 05 17	***Exclusion – Silica And Silica-Related Dust Endorsement*** This endorsement amends Businessowners Liability Coverage to exclude bodily injury, property damage and personal and advertising injury arising out of silica and silica-related dust.	Mandatory with specific classes	Form List (Policy Issuance)
Property & Liability	BP 05 23	***Cap on Losses From Certified Acts of Terrorism*** This endorsement, which applies to both property and liability coverage, is for use on policies with no terrorism exclusion. It merely specifies that the insurer will not pay amounts for which it is not responsible due to the Act's $100 billion cap on liability for certified terrorism losses. It also specifies that, in the event that aggregate insured losses from terrorism under the Act exceed $100 billion, insured losses up to $100 billion will be allocated and paid in accordance with procedures established by the secretary of the treasury.	Yes	BOP Policy Coverage
Property & Liability	BP 05 24	***Exclusion of Certified Acts of Terrorism*** This endorsement applies to both property and liability coverage. It excludes loss from certified acts of terrorism. To comply with requirements in SFP jurisdictions, the endorsement contains an exception that preserves property coverage for direct loss by fire, only for property located in the states shown in the endorsement schedule. The endorsement also establishes that the insurer is not responsible for losses in excess of the $100 billion maximum established in TRIA. In the event that aggregate insured losses from terrorism under the Act exceed $100 billion, insured losses up to $100 billion will be allocated and paid in accordance with procedures established by the secretary of the treasury.	Yes	BOP Policy Coverage

Property	BP 05 47	***Computer Fraud And Funds Transfer Fraud Endorsement*** This endorsement provides: **1.** Computer Fraud Coverage is provided for loss of and loss from damage to money, securities and other property following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the described premises, bank or savings institution to a person or place outside those premises. **2.** Funds Transfer Fraud Coverage is provided for loss of money and securities resulting directly from a fraudulent instruction directing a financial institution to transfer, pay or deliver money and securities from the insured's transfer account. Fraudulent instruction includes written instructions other than those described in the Forgery Or Alteration Additional Coverage. The Forgery Or Alteration Additional Coverage is meant to cover negotiable instructions while BP 05 47 is designed to cover non-negotiable instructions.	Yes	BOP Policy Coverage
Liability	BP 05 77	***Fungi Or Bacteria Exclusion (Liability) Endorsement*** This endorsement provides that liability arising out of fungi or bacteria on or within a building structure, including its contents, may be totally excluded.	Yes	BOP Policy Cov
Liability	BP 05 78	***Limited Fungi Or Bacteria Coverage (Liability) Endorsement*** This endorsement provides limited coverage for liability arising out of fungi or bacteria on or within a building structure, including its contents. Coverage provided under this endorsement is subject to a Fungi or Bacteria Aggregate Limit.	Yes	BOP Policy Coverage
Property	BP 05 93	***Loss Of Rental Value – Landlord As Designated Payee Endorsement*** This endorsement provides the insured tenant with loss of rental value coverage for the benefit of the landlord, if such an obligation is required by the lease agreement. Loss of rental value means the total anticipated rental income from the tenant occupancy of the premises and the amount of all charges which are the legal obligation of the tenant and which would otherwise be the designated payee's obligation.	Yes	Building – Building Coverages
Liability	BP 05 95	***Electronic Data Liability – Limited Coverage Endorsement*** This endorsement amends Businessowners Liability Coverage to provide for loss of computerized or electronically stored data or software, which results from physical injury to tangible property.	Yes	BOP Policy Coverage
Additional Insured	BP 05 98	***Amendment Of Insured Contract Definition Endorsement*** This endorsement excludes liability arising out of tort liability for which the named insured or anyone acting on behalf of the named insured did not contribute, in whole or in part, to the bodily injury or property damage.	Yes	Quote Main & Addl Interests
Property	BP 06 01	***Exclusion of Loss Due to Virus or Bacteria*** This endorsement excludes loss or damage due to viruses, bacteria or other microorganisms that cause or may cause physical disease, illness or distress. It does not apply to loss or damage due to fungi, wet rot or dry rot, for which a separate exclusion applies.	Mandatory	Form List (Policy Issuance)

Property	BP 07 01	***Contractors' Installation, Tools & Equipment Coverage*** **1.** Mandatory Coverage The attachment of Endorsement BP 07 01 includes the following coverage: **a.** Installation Coverage This endorsement extends the insurance that applies to business personal property to apply to contractors' materials, supplies, equipment, machinery, fixtures and temporary structures while: **(1)** At any job site not owned, leased or operated by the insured contractor; **(2)** Awaiting and during installation, or awaiting acceptance by the purchaser; **(3)** In transit; or **(4)** At any temporary storage location. A $3,000 limit applies (regardless of the number of job sites and temporary storage locations) while off premises or in the course of transit. **b.** Tools And Equipment Coverage This endorsement also extends the insurance that applies to business personal property to apply to contractors' tools and equipment owned by the insured contractor while temporarily at a premises not owned, leased or operated by the insured contractor or while in transit. A $3,000 limit is applicable, subject to a $500 limit for any one tool. **2.** Contractors' Optional Coverages **a.** Non-Owned Tools And Equipment Coverage Coverage is provided for non-owned tools and equipment leased or rented from others (other than employees' tools). A separate limit of insurance must be shown if this optional coverage is selected. **b.** Employees' Tools For employees' tools, a separate limit of insurance must be shown if this optional coverage is selected. Coverage is subject to a $5,000 maximum limit for all tools/$500 per employee/$100 limit for any one tool.	Yes (not writing this class at this time)	BOP Policy Coverage
Applicable To Specific Classes – Contractors	BP 07 02	***Amendment – Aggregate Limits Of Insurance (Per Project) Endorsement*** The aggregate limit of insurance for Liability and Medical Expenses in the Businessowners Liability Coverage may be changed from a per policy to a per project basis for every project engaged in by the insured contractor that is covered by the policy.	Yes (not writing this class at this time)	BOP Policy Coverage
Liability	BP 07 04	***Business Liability Coverage-Property Damage Liability Deductible (Per Occurrence Basis)*** Optional property damage liability deductibles of $250, $500, $1,000 and $2,500 are available for Businessowners risks and must be indicated in the Declarations. These deductibles apply on a per occurrence basis.	Yes	Quote Main
Liability	BP 07 07	***Business Liability Coverage – Amendment Of Liability And Medical Expenses Limits Of Insurance Endorsement*** The aggregate limit that applies to the products/completed operations hazard of two times the Liability and Medical Expenses limit, if indicated in the Declarations, may be increased to three times the Liability and Medical Expenses limit.	Yes	Quote Main
Applicable To Specific Classes	BP 07 08	***Pesticide or Herbicide Applicator Coverage*** This endorsement amends the pollution exclusion applicable to Businessowners Liability Coverage to make it inapplicable to the operations of a landscape gardener, provided that such operations meet all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government that apply to such operations.	Yes	Form List (Policy Issuance)

Applicable To Specific Classes – Self-Storage	BP 07 12	***<u>Self-Storage Facilities</u>*** This endorsement revises several provisions of the property and liability coverages as follows: **1.** Property Coverage This endorsement adds property belonging to your customers as Property Not Covered; adds Accrued Rental Charges as a component of Business Income Coverage; and amends coverage to provide Employee Theft to include personal property of your customers. **2.** Liability Coverage This endorsement includes a $25,000 Customers' Goods Legal Liability limit and a $5,000 Sale and Disposal Liability limit. Exclusions specific to these coverages are added. The pollution exclusion is also amended to exclude pollutants brought onto the location by customers.	Yes	BOP Policy Coverage
Applicable To Specific Classes – Apartments	BP 07 75	***<u>Apartment Buildings Endorsement</u>*** This endorsement modifies the Businessowners Coverage Form BP 00 03 under: **1.** Section I – Property to provide either new or enhanced coverage for lock replacement; ordinance or law equipment coverage; pollutant clean-up and removal; reward payment; and tenant move back expense coverage. Additionally, if employee dishonesty coverage is provided in the Businessowners Coverage Form, this endorsement expands the employee dishonesty coverage to include coverage for theft of tenants' property by an identified employee. **2.** Section II – Liability to: **a.** Provide coverage for property damage to tenants' property while the property is in the care, custody or control of the insured apartment building owner inside a tenant's leased unit, apartment or storage at an insured premises; **b.** Provide coverage for liability arising out of denying tenants access to their property or out of the sale, removal or disposal of tenants' property; and **c.** Provide coverage for reimbursement for payments made voluntarily or because of a demand for a per diem remuneration of rent from a tenant as a result of the complete loss of heat or air conditioning due to mechanical breakdown or electrical failure of the heating or air conditioning system.	Yes	Locations – Location Coverages – Apartments
Applicable To Specific Classes – Apartments	BP 07 76	***<u>Apartment Buildings – Loss Or Damage To Tenants' Autos (Legal Liability Coverage) Endorsement</u>*** Coverage is available for loss or damage to tenants' and invitees' autos in the care, custody or control of the insured while at the described premises. Losses are payable only for the account of the owner of the auto. Coverage applies only for the insured's legal liability for the loss or damage.	Yes	Locations – Location Coverages – Apartments
Applicable To Specific Classes – Apartments & Restaurants	BP 07 77	***<u>Fine Arts Coverage Endorsement</u>*** Coverage is available for direct loss of or damage to fine arts owned by or in the care, custody or control of the insured.	Yes	Locations – Location Coverages – Apartments & Restaurants

Applicable To Specific Classes – Restaurants	BP 07 78	***Restaurants Endorsement*** This endorsement modifies the Businessowners Coverage Form BP 00 03 under: **1.** Section I – Property to provide either new or enhanced coverage for brands and labels, food contamination, lock replacement; ordinance or law equipment coverage; reward payment; and spoilage. Additionally, if employee dishonesty coverage is provided in the Businessowners Coverage Form, this endorsement expands the employee dishonesty coverage to include coverage for theft of customers' property by an identified employee. **2.** Section II – Liability to: **a.** Provide coverage for errors and omissions in the delivery of items sold by the restaurant; and **b.** Provide coverage for costs associated with merchandise withdrawal, including notifications, overtime, transportation, storage space and/or disposal.	Yes	Locations – Location Coverages – Restaurants
Applicable To Specific Classes – Restaurants	BP 07 79	***Restaurants – Loss Or Damage To Customers' Autos (Legal Liability Coverage) Endorsement*** Coverage is available for loss or damage to customers' and invitees' autos in the care, custody or control of the insured while at the described premises. Losses are payable only for the account of the owner of the auto. Coverage applies only for the insured's legal liability for the loss or damage.	Yes	Locations – Location Coverages – Restaurants
Applicable To Specific Classes – Barbers And Beauticians Professional Liability	BP 08 01	***Barbers And Beauticians Professional Liability Endorsement*** This endorsement provides professional liability coverage for bodily injury, property damage, personal injury and advertising injury or other injury that results from the rendering of or failure to render professional services in the operation of a barbershop or beauty salon.	Yes	Building – Building Coverages
Applicable To Specific Classes – Funeral Directors Professional Liability	BP 08 02	***Funeral Directors Professional Liability Endorsement*** This endorsement provides professional liability coverage for bodily injury, property damage, personal injury, advertising injury or other injury arising out of the rendering of, or failure to render, professional services as a funeral director.	Yes	Building – Building Coverages
Applicable To Specific Classes – Optical And Hearing Aid Establishments	BP 08 03	***Optical And Hearing Aid Establishments Endorsement*** This endorsement provides professional liability coverage for bodily injury, property damage, personal injury and advertising injury arising out of the rendering of or failure to render, professional services by an establishment's certified/licensed opticians or hearing aid specialists while performing services at the designated premises.	Yes	Building – Building Coverages
Applicable To Specific Classes – Printer's Errors And Omissions Liability	BP 08 04	***Printer's Errors And Omissions Liability Endorsement*** This endorsement provides liability coverage for the insured's negligent acts, errors or omissions in providing printing services. The endorsement does not apply to any claim resulting from any publishing function.	Yes	Building – Building Coverages
Applicable To Specific Classes – Veterinarians Professional Liability	BP 08 05	***Veterinarians Professional Liability Endorsement*** This endorsement provides professional liability coverage for bodily injury, property damage, personal injury and advertising injury arising out of the rendering of, or failure to render, professional services as a veterinarian.	Yes	Building – Building Coverages

Applicable To Specific Classes – Pharmacists Liability	BP 08 07	***Pharmacists Endorsement*** This endorsement provides professional liability coverage for bodily injury, property damage and personal and advertising injury caused by the rendering of, or failure to render, professional services in connection with services in the practice of a retail pharmacist or pharmacy. This endorsement excludes injury: **1.** Caused by the willful violation of any applicable state statutes or ordinance relating to the sale of pharmaceuticals by or with the knowledge or consent of any insured; **2.** Arising out of an insured's consulting, diagnostic, referral or similar service including performing blood tests, prescribing or administering any drugs or vaccinations, and managing drug therapy as required under any state statutes; and **3.** Arising out of goods or products prescribed by any insured as permitted by any applicable statute.	Yes	Building – Building Coverages
Property	BP 10 09	***Named Perils Endorsement*** This endorsement amends the Businessowners Coverage Form BP 00 03 to modify the level of coverage to a named perils basis. This endorsement deletes the Collapse and Water Damage, Other Liquids, Powder or Molten Material Damage Additional Coverages in BP 00 03. Additionally, this endorsement provides an option to replace the Money And Securities Optional Coverage in the Businessowners Coverage Form BP 00 03 with the Burglary And Robbery Optional Coverage. If the Burglary And Robbery Option is selected, the limited money and securities coverage is included and is subject to a limit of $5,000 on-premises and $2,000 off-premises. These limits may not be changed.	Yes	BOP Policy Coverage
Property	BP 12 03	***Loss Payable Provisions Endorsement*** This endorsement provides for naming a: **1.** Loss payee; **2.** Lender's loss payee; or **3.** Loss payee under a contract-of-sale arrangement.	Yes	Addl Interests
Property	BP 17 02	***Condominium Commercial Unit-Owners Coverage*** This endorsement amends the Businessowners Policy to provide coverage for commercial condominium unit-owners. It must be attached when condominium unit-owners are insured.	Yes	Building Information & Building – Building Coverages)
Property	BP 17 03	***Condominium Commercial Unit-Owners Optional Coverages Endorsement*** This endorsement provides the following coverages for condominium unit-owners: **1.** Loss Assessment This coverage applies to assessments charged to the unit-owners by the Condominium Association as a result of direct physical loss of or damage to property in which each unit-owner has an undivided interest. If the assessment results from a deductible in the Association's insurance, the Company will not pay more than $1,000 regardless of the limit of insurance. A $500 deductible applies to each unit under this coverage. **2.** Miscellaneous Real Property This coverage applies to condominium property that pertains only to the unit-owner's unit or that the unit-owner must insure according to the Condominium Association Agreement.	Yes	Building Information & Building – Building Coverages
Index	BP IN 01	***Businessowners Coverage Form Index*** This index is a convenient reference used to locate the various parts of BP 00 03 – Businessowners Coverage Form.	Mandatory	Form List (Policy Issuance)