

# IMPORTANT!

1. All operations must be performed from the applicant's residence. The definition of which includes persons living permanently in RVs.
2. Our form allows for temporary off premises coverage up to 90-days in one year (12-month) period.
3. Our target is the retail distributor of a product or service. We are not a Products Liability market.
4. The classes we write are designed to limit our exposure just to the specifics outlined. If an exception is requested please provide a full narrative of the applicant's operations along with your request.
5. General manufacturing risks are not in our appetite.
6. Direct Import/Export is not eligible.
7. Infants/Toddlers exposures are not eligible.
8. Perishable foods such as Salsa's, BBQ sauce, etc. not eligible
9. NO CONTRACTING OPERATIONS.
10. Primary Wording / Waiver of Subrogation is not available.
11. Commercial Auto coverage is not available.
12. Workers Compensation coverage is not available
13. Please read the descriptions carefully, bolded words indicate special attention needed.

## HBP ELIGIBLE BUSINESS CLASS DESCRIPTIONS (01/01/2017)

63 - Abstracting and Indexing Service: Services include: 1) back-of-the-book indexing in which an index of key words and subjects are created as the last step prior to printing a book; 2) Computer-database indexing in which journal articles are read and the information condensed into a format (short sentences or key words) for inclusion in databases; 3) corporate abstracting in which market or trade information and/or books are read and information pertaining to the business is abstracted into concise summaries. **Title searching and title abstract work are not eligible under this class. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details.

1 - Accounting Service: Accountants classify and analyze data and documents of financial transactions in order to prepare financial statements and tax forms. They may also audit books, suggest cost control measures, do analysis work and counsel management on alternative methods of operation. Individuals must not have access to their client's funds. **Actuarial consultants are not eligible under this class. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details.

2 - Adjuster (Public or Independent Claim Adjuster): An adjuster will examine, investigate, analyze and adjust the loss claims presented to insurance companies by their insured's. Investigations consist of gathering evidence and collecting witness statements or depositions. Independent adjusters may handle claims for all insurance lines and are often hired by companies to handle claims in an area where they do not have enough business to open a branch of staff adjusters. Public adjusters are independent contractors hired by insured's consisting of businesses, homeowners and government agencies. Public adjusters handle fire losses and losses stemming from windstorms, explosions, or business interruption. In addition, they help a client complete claims forms and maximize insurance recovery following a loss. **Insurance Investigators are not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

71 - Advertising Specialty Items Sales: Consists of people who "sell" promotional items that companies give away to help advertise their business. The individual will often have several catalogues from manufacturers he works with. Items range from inexpensive pencils, golf tees, coffee mugs, and hats, to expensive office accessories bearing the company name and logo. **Advertising/Marketing Consultants are not eligible under this class. No direct import of products. No writing of copy or product placement. Note: *Personal and Advertising Injury Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

3 - Antique Gallery/Shop: Consists of risks specializing in rare, historic, low to high valued items of a particular type or from a particular time period as well as those that have gift shops with a few authentic antiques inter-mingled. Most items are purchased from individuals or from other dealers. Antique dealers act as liquidators and appraisers. Some may hold auctions and exhibits at trade shows or fairs. **Sales/Distribution of toys is not eligible under this class. No Collector items (i.e. Baseball Cards/Beanie Babies). Note: Antiques are valued on an Actual Cash Value basis only.**

***Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

4 - Appraisal Service: Valuations experts estimate market value or the cost of producing or replacing physical property such as art, furniture jewelry, or antiques, and the determination of the worth of property, and forecast the monthly earning power of certain classes of property. **Energy consultants are not eligible under this class. Note:**

***Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

5 - Art Gallery/Art Studio: An artist who exhibits and sells paintings, drawings, graphics and a variety of other art objects - sculpture, tapestries, photos. Merchandise can range from original works of fine art to mass-produced reproductions. Value of the pieces can vary considerably and are subject to the BPP limit. Restoration and appraisal may also be included. An art studio is a workplace for an artist to study and create art objects. **Ice sculptors are not eligible under this class. Note: Art is valued on an Actual Cash Value basis only. *Communicable Disease Exclusion*\*** will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details.

6 - Artist Supplies: Consists of sales (via the internet or parties) of supplies artists use in the process of creating pieces of art. Examples: paint, canvas, easels, pencils, charcoal, paper, fabric, yarn, sewing materials, etc. **No retail storefront operations.** **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details.

72 - Auctioneer: Auctioneers sell goods by means of competitive bidding either through live auctions, or on the internet ( i.e. eBay). They act as a fiduciary for the seller with the capacity to turn assets into cash. The seller consigns or entrusts property or goods for sale to the auctioneer or auction house. The auctioneer has full responsibility for determining and preparing the auction site, inventorying and cataloguing the goods, arranging for advertising, ensuring that the seller has title to the goods, receiving payment from the buyers, and paying the consignor. There must be no commingling of the seller's funds with the auctioneer's personal funds.

**Note: *Personal and Advertising Injury Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

106 - Auditor: This class is limited only to those individuals who examine, verify or correct financial accounts. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

7 - Bakeries: Operations where baking (breads, cakes, cookies, pies, rolls, doughnuts, dog treats, etc) is actually performed on the Insured's premises. This class includes the delivery of baked items. Some bakeries may also sell decorating materials. **Coffee Services, and/or Catering operations are not eligible under this class. We do not provide coverage for autos or trailers under our program. Sale of pretzels is not eligible under this class; please refer to the hot dog/pretzel vendor class. The use of commercial kitchens is not acceptable.**

107 - Balloon Art: Consists of decorating with balloons including making archways and performing balloon shaping, etc. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

130 - Barbers: Services include barber (shampooing/conditioning, hair cutting, and hair/beard shaving or trimming) and men's hair styling. Hair dyeing and permanent wave services should be classified under Beauticians. The following services are NOT eligible: The removal of hair by electrolysis, hair implanting or hair transplanting; or the use of any dye or coloring to eyelashes or eyebrows except mascara or eyebrow pencils.

**Note: *Professional Services Liability* is included. *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

8 - Barber Supplies: Barber suppliers sell barber products, salon supplies, and equipment. Customers include private barber shops, corporate barber shops, and individuals who take care of their own hair care needs. The supplier may call on barbershops to show clients what products they have available and/or may have customers who come on the premises to purchase products. **Salons/Barber Shops and/or tanning beds are not eligible under this class.** **Note: *Selected Products Liability Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

131 - Beauticians: Services may include hair shampooing/conditioning, hair cutting, hair dyeing, hair shaving/trimming and hair styling. In addition to providing “hair” services, manicures and/or other cosmetic treatments are acceptable, but **only** if their main operation is “servicing” hair.

The following services are NOT eligible: Body massage (other than face, scalp or hand), hair straightening (other than by cold process), tanning, microdermabrasion, acid peels, hair replacement (hair implanting or hair transplanting), hair removal (by electrolysis, thermolysis, or any process using radio waves), ear candling, tattooing or permanent make-up applications (including the use of any dye or coloring to eyelashes or eyebrows except mascara or eyebrow pencils), ear piercing, body piercing, hydrotherapy and saunas, and body waxing (other than facial).

**Note: *Professional Services Liability* is included.**

***Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

9 - Beauty Supplies: Beauty suppliers sell beauty products, salon supplies, wigs, and related equipment. Customers include private beauty shops, corporate beauty shops, professional salons, and individuals who take care of their own hair care needs. The supplier may call on beauty shops to show clients what products they have available and/or may have customers who come on premises to purchase products. **Salons/Beauty Shops, Tanning, Body Piercing, and Tattoos are not eligible under this class.**

**Note: *Selected Products Liability Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

140- Beverage Vendor: Preparing and selling of cold and hot non-alcoholic beverages.

**Note: *Food Contamination and Selected Products Exclusion*** will be attached to all policies written for this class.

66 - Billing Service: Consists of maintaining records and processing claims for payment from businesses for hospitals, clinics, physicians, and individuals. Individuals must not have access to their client’s funds. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

10 - Book/Magazine Distributor: Books and magazines are sold through the mail by subscription, sold door to door, distributed to target audiences, sold over the phone, or sold as a result of direct contact on premises. Distributors may also exhibit at trade shows or fairs. \*\*Representatives and distributors of Barefoot Books, Bright Minds – The Critical Thinking Company, Good Books & Company LLC, NestFamily, The Southwestern Company, Usborne Books at Home & World Book Inc are eligible operations for this classification. **Note: *Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

11 - Bookbinding: Binderies turn printed sheets into hardcover and paperback books, catalogues and manuals. Some binderies may specialize in certain types of work; others may do various types of binding. Types of binding include: edition binding, job binding, extra binding, library binding, perfect binding, and mechanical binding. Materials used include: Leather, plastic, cloth, paper, boards, thread, wire rolls, adhesive, inks, paints, varnishes, thinners, solvents, boxes and other packing materials. Depending upon the type of binding, various machines and hand tools may also be used. **Note:**

***Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

12 - Bookkeeping Service: Services include reconciling bank statements, recording payroll, billing, accounts receivable and payable transactions, and preparing financial reports for tax or accounting purposes. **This class is not to be confused with accounting services which interpret and analyze the records prepared by the bookkeeper.** There must not be any access to the client's funds. **Note:**

***Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

92 - Calligraphy: Calligraphers specialize in artistic, stylized, or elegant handwriting or lettering. **Note: *Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

73 - Camera/Photography Sales or Repair: This class involves selling and repairing photographic equipment, such as cameras and camera accessories, darkroom equipment, supplies and film. Some may also sell video equipment such as camcorders. Film Developing and printing are usually available via a darkroom or photo finishing laboratory that is set up in the home. **Note: *Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

108 - Candle Sales: Independent Dealers of third party manufactured candles usually sold through a home party platform. **No curative or medicinal properties can be attributed. The actual designing/manufacturing of candles and/or the sale/distribution of homemade candles is not eligible under this class.**

\*\*Representatives and distributors of Gold Canyon Candles LLC, Northern Lights at Home & PartyLite Gifts Inc., Scentsy Candles (wickless) are eligible operations for this classification. **Note: *Selected Products Liability Exclusion*** and ***Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

13 - Candy/Nuts Confections: Merchandise includes caramelized/spiced nuts, popcorn, cotton candy, shaved ice vendors, sweet tea, hard sugar candies, creams, jellies, nougats, marshmallows, fudge, caramels, licorice, chocolates, chocolate-coated candies and other novelty candies. Candies are sold on premises, in vending machines, through fund raisers, via mail order, at trade show and fairs. **Sale of ice cream and perishable foods are not eligible under this class; please refer to dessert vendor, hot dog/pretzel vendor, or beverage vendor classes. The use of commercial kitchens is not acceptable.**

93 - Car Detailer: Services include complete cleaning (wash & wax), cleaning the windows inside and outside, polishing the chrome, carpet and upholstery vacuuming and cleaning, engine steam cleaning, cleaning of vinyl tops, leather treatments, tire treatments, etc. Detailing of watercraft is eligible under this class. **Car/watercraft painting and sales of automotive /watercraft parts/accessories is not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

109 - Cell Phone/Pager Sales: Sales and service of cellular phones, pagers and beepers. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

14 - Ceramics: Individuals make pottery from clay and other minerals, which are fired in a kiln to achieve permanent shape and strength. Merchandise may include: fine china, bone china, porcelain, earthenware, stoneware, sanitary ware, decorative items and artistic pieces. Materials and equipment include: raw materials, mixing equipment, forming equipment, dryers, kilns, glazing equipment, hand tools and decorating supplies. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

74 - Clock or Watch Repair: These craftsmen have the knowledge and equipment needed for repairing clocks and watches. They may operate a general repair service or specialize in antiques items. The source of their business would be retail customers who contact them, or they may get work sub-contracted from retail shops or other repairmen. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

15- Clowns, Magicians, Entertainers: Individuals provide seasonal or year-round live entertainment for birthday parties, small gatherings, special events, etc. Face painting, balloon shaping as a form of entertainment, and temporary “painted/stickered” tattoos are eligible under this class. **Bands, \*\*disk jockeys, talent agents, and booking agents are not eligible under this class. \*\*Disk Jockeys are available under the DJ’s Class. NO inflatables, petting zoos, or animal trainers. Note: *Abuse Molestation Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

16 - Computer Consultants and Trainers: Computer consultants take a broad view of an organization and its computer needs. They ask people what they want to achieve and explore the possibilities for how a computer can help them accomplish it. Professional advice is given to the client on selecting computer hardware/software and phone systems to fit their needs. The consultant may also train clients on using the computers and program applications. Installation is acceptable. **Sales/development/integration of custom applications and/or programs is not eligible under this class. Electrical wiring is not eligible as this is a contracting exposure. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

17 - Computer Repair: Individuals that have the expertise for repairing computer hardware equipment. The repair work can be done on premises or on the customer's premises. **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

94 - Computer Sales: This class involves selling computers and computer related equipment consisting of:

**Hardware:** computer systems (central processing units), internal disk drives, and hard drives.

**Software:** computer programs loaded on diskettes or compact discs.

**Peripherals:** video monitors, modems, trackballs, mice, numerical keypads, microphones, keyboards, external disk drives, printers, game controls, multimedia speakers, plotting boards for graphics, image reader scanners, surge protectors, headphones, virtual reality equipment.

**Computer accessories:** disk files, wrist rests, mouse pads and polarizing filters.

**Printer Supplies:** tape, ribbon, toner, inkjet refills, and paper.

**Other items:** periodicals, manuals, books, video game systems and game cartridges.

**CAD/CAM & CNC, Video Security are not eligible operations.**

**Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

18 - Computer Service Bureau: Clients provide the service bureau with data that is entered into a computer. The service bureau then compiles the data and creates output in the form of labels, customized letters and/or mailing items. Assembly of mailing kits may also be done. **Credit and Background Check Services are not eligible under this class. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

19 - Cosmetic Sales: Cosmetics are displayed, demonstrated and sold directly to the consumer via traveling door-to-door and/or arranging parties, generally in private homes to an individual or a small group. Items commonly offered are cosmetics and skin and hair care products, clothing and novelty items. **Medicinal products, wellness products, weight loss products, magnetic items, and Nikken distributors are not eligible under this class.** \*\*Representatives and distributors of Avon, Esther, Lip Ink International, & Mary Kay Cosmetics are eligible operations for this classification.

**Note: Intellectual Property Hazard Exclusion, Personal and Advertising Injury Exclusion, and Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

20 - Crafts: A crafter has a skill or ability in making items by hand. Many crafters sell their merchandise at trade shows or fairs. It is acceptable for a crafter to place their merchandise in consignment shops as long as they do not operate, or lease space on a regular or continuous basis. **The making of and/or sales/distribution of toys, weapons of any nature, as well as the making of candles and/or the sale/distribution of homemade candles is not eligible under this class.** **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

132 - Dance Instructors: Services typically include instruction to individuals and groups for wedding, ballroom, and Latin dancing. Instruction may be private, individual lessons or party and corporate functions. Tap, Ballet, and Jazz are acceptable, but **NO** tumbling or gymnastics. **Note: Medical Expenses Coverage Exclusion, Abuse Molestation Exclusion and Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

110 - Database Management: Service of managing data entered into computer to enable access of timely, accurate and cost-effective data. **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

21 - Desktop Publishing: A desktop publisher uses a personal computer and desktop publishing software to provide the services of a layout artist, typesetting service, and even a printer. For the most part, work is done on premises. However, very skilled desktop publishers may get temporary work on-site for companies.

**Note: Personal and Advertising Injury Exclusion, Intellectual Property Hazard Exclusion and Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

141- Dessert Vendors: Preparation and sale of dessert items such as Funnel cake, elephant ears, fried dough, churros. Sale of Dip-n-dots and ice cream. Sale of other dessert items provided that when purchased by the applicant they were already packaged for retail sale and they remain sealed in the original packaging. Homemade ice-cream is not eligible.

**Note: Food Contamination and Selected Products Exclusion** will be attached to all policies written for this class.



142- DJ's: Disc Jockey who selects and plays prerecorded music for an audience.

**Note: *Intellectual Property Hazard Exclusion, Personal & Advertising Injury Exclusion, Abuse Molestation Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

22 - Draftsman: A draftsman draws plans and/or documents to third party specifications. These individuals excel in drawing systematic representations and dimensional specifications of mechanical and architectural structures. Machinists and architects are not eligible under this class. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

**Planning/Designing/Oversight/Interpretation/Determination of a buildings construction is not eligible under this class.**

122 - Dry Food Products/Mixes Vendor: Merchandise includes hot chocolate, cake mixes, seasonings, and teas. Normally prepackaged products are combined into gift baskets or resold individually. **No repackaging, sale, or distribution of dietetic products, infant formulas and milk products allowed in the classification.**

\*\*Representatives and distributors of A Sandy Clough Tea, Access Ventures (dba Swiss Colony Occasions), Homemade Gourmet Inc, Inspired Aroma, Inc. Just Add Guests, Purely Gourmet LLC, Taste of Gourmet, Tastefully Simple Inc., UCAN2 Infotainment Inc dba UCAN2 Cook!, Victorian epicure Inc., Wildtree Herbs Inc & XanGo LLC., are eligible operations for this classification.

64 - Editorial Service/Proofreaders: Content proofreaders read word-for-word against the original to check for typos, misspellings and so forth. Design proofreaders, in addition to proofing content, proof for design specifications, typographical correctness, improper or excessive hyphenation once copy has been sent to typeset. Copy editors rewrite text, suggest style changes, check for proper grammar and clarity, make corrections, and proofread content. Development editors help authors develop or completely rework ideas and assist throughout the creation of manuscript. Clients include: writers, publishers, first-time authors, business offices, law firms, software houses, etc.

**Note: *Personal and Advertising Injury Exclusion, Intellectual Property Hazard Exclusion*, and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

111 - Embroidery: Ornamentation of fabric with needlework. The art can be done by hand or machine. If done in conjunction with other crafts, show as secondary business. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

143- Energy Provider: Sells energy back to the power grid from home by means of geothermal, solar panels, wind, hydroelectric, or tidal. Alternately, may sell energy contracts if not an energy producer. **Note: *Failure to Supply Exclusion, Limitation-Energy Equipment as Business Personal Property, and Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

23 - Engraver: Engravers carve, cut or etch into materials. **Note: *Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

24 - Expert Witness Consultants: This class consists of individuals with a high degree of skill, knowledge, experience, training or education on a certain subject who are called upon to provide testimony. **Public speakers are not eligible under this class. Note: *Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

25 - Financial Planning: Financial planners provide advice to clients regarding strategies and actions to achieve financial goals based on an analysis of the personal and financial condition, resources, and capabilities of the client. They may advise a client on investments and better management policies/procedures. The primary objective of a financial planner should be to prepare a financial plan that best suits the client's needs. **Discretionary trading authority and/or access to customer's funds are not eligible under this class. Note: *Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

26 - Floral Arrangement: Floral arrangers work with cutting tools, wires and wood stakes to assemble cut flowers and/or silk or plastic flowers into arrangements in floral foam, clay or Styrofoam. **The maintenance/watering of customer's plants are not eligible under this class. Please refer to the Plant Care and Sales Class. Greenhouses and/or nurseries are not eligible under this class. Note: *Communicable Disease Exclusion***\* will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

27 - Food Broker: The middle man who brokers the purchase of a variety of food items from a manufacturer to be delivered directly to the client. The broker does not physically sell food, have possession of the food or keep an inventory. Soda vending machines are acceptable under this class. **Food distributors are not eligible under this class.**

\*\*Representatives and distributors of Market Day Gourmet & Two Sisters Gourmet are eligible operations for this classification.

145- Food/Product Demonstrator: Consists of individuals preparing and serving samples of foods at supermarkets or demonstrating samples of personal care products at malls/retail locations. They may only demonstrate these foods/products. They may not manufacture, sell, or guarantee any foods/products. **Medicinal products, wellness products, weight loss products, and magnetic items are not eligible for demonstrations/samples.**

28 - Food Supplements/Vitamins: Merchandise would be similar to that sold in health food stores and may include: vitamins, supplements, herbs, health snack foods, cereals, soy-based products, beverages and sports supplements, etc.

**The following are NOT eligible under this class or within the HBI program:**

**Diabetic supplies; medicinal products; wellness products; weight loss products; magnetic items; Shaklee, Herbalife, Nikken and similar related distributors; Pet Food/supplements/vitamins.**

**\*\*Representatives and distributors of Amkey Inc, CocoaLife LP, ForeverGreen International, FreeLife International, Gano Excel USA Inc, Global Health Trax, Jeunique International Inc, Livinity Inc, Mannatech Inc, MonaVie Inc, NSA, New Vision USA Inc, Oasis LifeSciences, Seaborne LLC, Stem Tech HealthSciences Inc & The Limu Company LLC are eligible operations for this classification.**

**Note: *Selected Products Liability Exclusion* and *Communicable Disease Exclusion* \*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

126 – Furniture Refinishers: Refinishes damaged, worn, or used furniture or new high-grade furniture to specified color for finish, utilizing knowledge of wood properties, finishes, and furniture styling. Smooths surface for finishing, using sandpaper or power sander. Selects and mixes finish ingredients to obtain specified color shade or to match existing finish. Brushes or sprays successive coats of stain, varnish, shellac, lacquer, or paint on work piece. Grains wood or paints wood trim, using graining roller, comb, sponge, or brush. Polishes and waxes finished surfaces. In general, this worker requires extensive knowledge of surface peculiarities and types of finishes required for different applications usually acquired through considerable on-the-job training and experience.

**Note: Antiques are valued on an Actual Cash Value basis only. Note:**

***Communicable Disease Exclusion* \*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

123 - Games/Puzzles Vendors: Merchandise includes jigsaw puzzles, board and card games. Often the vendor will create a personalized jigsaw puzzle from a photo provided by a customer. **The making of and/or sales/\*distribution of toys is not eligible under this class. \*See Retail Toys class.** \*\*Representatives and distributors of Bright Minds – The Critical Thinking Company at Home, Discovery Toys Inc & Highlights-Jigsaw Toy Factory Ltd are eligible operations for this classification.

**Note: *Selected Products Liability Exclusion* and *Communicable Disease Exclusion* \*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

133 - Genealogists: Genealogy is defined as the, "...study and tracing of family pedigrees." Genealogists research and collect the names of current and ancestral family members to create a family tree for their clients. Beyond birth and death certificates and marriage licenses, genealogists' research includes sources that reveal not only the ancestral ties of a person but also can reveal personal history. For example, typically accessed sources include: family records and oral interviews; church records; census information; probate records; wills; court records; military records; emigration, immigration and naturalization records; school records; tax records; and ship passenger lists. **Note: *Personal and Advertising Injury Exclusion* and *Communicable Disease Exclusion* \*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

30 - Gift Delivery Service: Merchandise being delivered may include balloons and gift baskets, which can be filled with specialty items, food, etc (toys, and baby items mfg by US domiciled manufacturers are acceptable – but not homemade). Many times the baskets are customized to fit a client’s specific need or to follow a certain theme.

**Personal services including running errands, shopping, or general delivery services such as groceries, are not eligible under this class. Sale/distribution of toys is not eligible under this class. Note: *Selected Products Liability Exclusion* and *Communicable Disease Exclusion*\* will be attached to all policies written for this class.**

\*Exclusion attaches in states where approved, see state specific rating guide for details.

31 - Gift Shop: Gift shops may offer a wide variety of merchandise including novelty items, souvenirs, decorator items, greeting cards, books, stationery, glassware, pictures, and clothing. The items may be handmade or mass-produced. **Baseball Card shops, the making of and/or sale/distribution of toys and/or Beanie Babies, as well as the making of candles and/or the sale/distribution of homemade candles are not eligible under this class.** \*\*Representatives and distributors of Blessings Unlimited, Christian Gifts Place (TrueVine Embroidery LLC), Claire Murray Home Gallery, Ethnic Expressions, Home & Garden Party Inc, Home Interiors & Gifts Inc, Kirks Folly Design, Living Sculptures Inc, Richmond Direct & The Longaberger Company are eligible operations for this classification. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

32 - Glassware: Individuals make items from glass including miniature figurines, candy dishes, stained glass, and a variety of other decorator items. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

33 - Graphic Artist/Designer: Graphic artists/designers develop formats for and lay out publications such as newsletters, annual reports, brochures, pamphlets and catalogues. Logos and promotional designs may be created for commercial and retail businesses. The artist/designer will work with the client to decide on type styles, colors and use of photographs or illustrations. Traditionally work was created by hand for use in printed materials. Now the trend is visual design in video format. Computers are widely used to create and manipulate designs. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

75 - Hearing Aid Sales: Hearing aid dealers are responsible for the precise fitting of a hearing aid with its earmold, for selling and servicing it, and for helping the client to adjust to sound amplification. Hearing aid specialists are in most states licensed under standards of competence and a strict code of ethics. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

34 - Handicrafts: Items are created by persons skilled in using their hands. Merchandise may include \*embroidery, tatting, knitting, crocheting, etc. Blacksmiths are eligible under this class. **The making of and/or sales/distribution of toys as well as the making of candles and/or the sale/distribution of homemade candles is not eligible under this class. Note: Upholsterers should be rated separately under class 100. For insured's only doing Embroidery use class #111. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.  
\*Exclusion attaches in states where approved, see state specific rating guide for details.

35 - Hobby & Model Supplies: Merchandise is used primarily for entertainment purposes and may consist of scale-model kits of airplanes, automobiles, ships and railroads, along with finishing materials, art materials, handcraft kits, craft tools, radio control equipment and science kits. Some may also sell miniature figurines, magazines and publications specific to hobbies. **Explosives, propellants and/or use of flammable liquids, toys, puppets, and sporting good accessories are not eligible under this class. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details.

146- Hot Dog/Pretzel Vendors: Sale of hot dogs, corn dogs or pretzels. Applicant may also sell other foods provided that when purchased by the applicant they were already packaged for retail sale and they remain sealed in the original packaging. **No other products allowed under this class. Note: Food Contamination and Selected Products Exclusion** will be attached to all policies written for this class.

36 - Household Products: Sales of household products. Salespeople are often part of a network marketing system and sell products door-to-door or via arranged parties in private homes to individuals or small groups. **Appliance & Hardware items, pet supplies, floatation devices for bathtubs/pools and carpet cleaning services are not eligible under this class. Service Providers are NOT eligible. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.  
\*\*Representatives and distributors of Aerus LLC (formerly Electrolux LLC), Inc, AtHome America Inc, CUTCO/Vector Marketing Corporation, Dr Leonard's Healthcare Corporation, Enagic USA Inc, Hy Cite Corporation, Krystal Planet Corp, LifeMist Home Products LLC, International, Oreck Corporation, Our Own Image, Private Quarters, Regal Ware Inc, Quixtar, Rena Ware International Inc, Rexair Inc, Signature HomeStyles, SMC Specialty Merchandise Corp, Southern Living AT HOME, Stanley Home Products, Taste of Home Entertaining, The Fuller Brush Company, The Kirby Company, Thirty-One Gifts & Tristar Enterprises LLC are eligible operations for this classification.

65 - Information Search Retrieval: Information brokers track down and locate specific information their clients need. Acting as specialized research librarians, they search computer databases and libraries as well as conducting interviews for their clients. **Credit reporters, employment placement services, detectives and private investigators hired to follow people are not eligible under this class. Note: Intellectual Property Hazard Exclusion and Communicable Disease Exclusion\*** will be attached to all policies written for this class.  
\*Exclusion attaches in states where approved, see state specific rating guide for details.

76 - Insurance Agent: Insurance agents perform essentially a sales function by arranging for clients to purchase insurance coverage from insurers; agents are given authority to represent the insurers through an agency agreement. A good agent will analyze the needs of a prospective client and will design a proper insurance program for the client. After the insurance is sold, the agent will assist in the service or maintenance of the account, ensure that records are kept accurately, that coverage continues to meet the insured's needs, and participate in billing or claims adjusting activities. **Insurance Investigators are not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of Tanner Companies LLC are eligible operations for this classification.

37 - Interior Decorating: Interior decorators/stagers will eliminate clutter, coordinate colors, select or rearrange furniture, floor and wall coverings, lighting, curtain materials. They work within the existing architecture. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

**Building renovations, structural changes, installation of cabinets or fixtures, furniture distributors, interior designers/architects are not eligible under this class.**

Absolutely NO contracting operations (i.e. painting, carpentry, landscape)

- BPP Off Premises limited to 90-days
- No hiring or paying of contractors - homeowner or realtor must handle this exposure.
- Storage of homeowners furnishings by insured is not acceptable.
- The use of third party furniture rental companies is acceptable.
- Simple installations - i.e. hanging of pictures, changing outlet covers, is acceptable.
- Decorating of kiosks and window displays are acceptable.

112 - Interior Window Treatments: Sales of curtains, drapes, blinds and the hardware that they hang on. **Installation of these items by the insured is acceptable. No Subcontractors.** V2K & Budget Blinds Distributors are eligible under this class. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

95 - Inventory Control Specialist: Primary services include creating and/or maintaining an itemized list and count of merchandise or stock on hand, work in progress, raw materials, and finished goods. The Specialist may develop control policies and procedures for clients. Recognition and notification to clients of impending inventory shortages or overages are within the scope of this classification. **However, the actual requisition or disbursement of inventory is not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

38 - Jewelry (Costume): Costume or “fashion” jewelry is made out of base metal that may have filling, electroplating, and overlays. Products containing fake or semi-precious stones contained in base metal settings are considered costume jewelry. Sterling silver is acceptable. Fine jewelry is not eligible under this class. Fine jewelry is defined as any product containing real gold or alloys, precious stones (i.e. diamonds, rubies, sapphires, etc.). The cost of fine jewelry is significantly higher than that of costume jewelry. **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details. \*\*Representatives and distributors of Accentz, Bead Retreat Ltd, Bracelet Club, Chu’s Pearls LLC, Cookie Lee Inc, Creative Beading Inc, Earth’s Elements, F.A.I.T.H. Company, Fifth Avenue Collection Ltd, Latasia & Company, Lia Sophia, Luxe Jewels, M Studio Inc, Michele Baratta at Home, Premier Designs Inc, Sarah Coventry, Silpada Designs, South Main Designs, The Glass Bracelet, Three Girls Who, Touchstone Crystal LP, Traci Lynn Fashion Jewelry, U Design Jewelry, Vantel Pearls in the Oyster & Yoffi Fine Jewelry are eligible operations for this classification.

39 - Kitchen Supplies: (Tupperware, etc.) Salespeople are often part of a multi level marketing system and sell products door-to-door or via arranged parties in private homes to individuals or small groups. Merchandise may include storage containers, measuring devices, dishes, etc. **The making of knives and/or the sale/distribution of knives made by individuals are not eligible under this class. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details. \*\*Representatives and distributors of Demarle at Home Inc, Hurley Industries Inc, Hy Cite Corporation, Kitchen Fair (Regal Ware Inc), Princess House Inc, Saladmaster Inc (Regal Ware Inc), Setting Traditions, The Pampered Chef, Tupperware Brands, UCAN2 Infotainment Inc dba UCAN2 Cook!, Victorian Epicure Inc, & Vita Craft Corporation are eligible operations for this classification

40 – Ladies/Girls Clothing: Merchandise consists of clothing as well as accessory items such as belts, purses, hats, shoes, etc. **Infants & toddlers clothing and accessories are not eligible. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details. \*\*Representatives and distributors of Angela Moore Inc, Barefoot Parties, Butterfly Worldwide LLC, Chic Pursesanity Inc, Claire Murray Home Gallery, Destinations Fashions, Million Wishes, LuLaRoe, Nefful U.S.A. Inc, Occasionally Handbags, Purse Party, PURSEnality Etcetera, Schu La La, The Finest Accessories Inc, & Weekenders USA Inc are eligible operations for this classification.

41 - Lingerie: Merchandise consists of undergarments, hosiery items, sleepwear, and accessories. Items are displayed, demonstrated, and sold directly to the consumer via mail order catalogues and/or arranging parties, generally in private homes to an individual or a small group. **Adult toys are not eligible under this class. Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details. \*\*Representatives and distributors of Essential Bodywear, Jeunique International Inc, Jockey Person to Person & Nefful U.S.A. Inc, are eligible operations for this classification.

42 - Leather Goods: Consists of individuals who manufacture leather items including luggage; briefcases; handbags; purses; wallets, belts; cases for keys, cards, coins, glasses, jewelry and toiletries; and other leather accessories and novelties. The products may be constructed of total or partial-leather content, and may include wood, metal, plastic reinforcements, and hardware. The individual may receive fully tanned leathers from tanneries or may opt to handle the final stages of tanning themselves. **Animal/pet accessories are not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

77 - Loan Origination Service: Loan originators help people put together the paperwork needed to obtain a mortgage. They do not make decisions for the lender, but gather information and prepare documentation to help facilitate the mortgage application process. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

78 - Locksmith: Locksmiths install locks, cut keys, repair and rekey locks, design and install master key and security systems, sell safes, alarms and other security hardware. A locksmith services locking devices. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

43 - Manufacturer's Representative (AMSOIL) - Only AMSOIL manufacturer representatives are eligible for this classification. **Note: *Total Pollution Exclusion Endorsement* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

79 - Market Research: Services consists of interviewing different publics to obtain their opinion. Information is gathered by interviews conducted in person, over the telephone, or through direct mail surveys. Other facts include opinion polling, consumer behavior research, computer software services, product testing, and field audits. Organizations utilize a market research firm because they want to determine how to sell their product more effectively or how to better present their services to consumers, thus increasing sales. **Public relations, product development consulting, marketing consultants and advertising consultants are not eligible under this class.**

**Note: *Intellectual Property Hazard Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

67 - Medical Claims Processing: Many hospitals and doctors have turned the task of filing claims over to the patient. Instead of dealing with the hassles and red tape of filing themselves, growing numbers of people are turning to claims processing services to file their medical claims for them. The claims processor fills out and submits claims to the appropriate medical and dental insurance companies to make sure his or her clients get paid the benefits they are due. Individuals may not have access to their client's funds. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.



44 – Mens/Boys Clothing, Accessories: Merchandise consists of clothing as well as accessory items such as belts, hats, shoes, etc. **Infants & toddlers clothing and accessories are not eligible.** **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of Nefful U.S.A. Inc have been prequalified and are eligible operations for this classification.

103 - Models: A model is an individual who serves as a subject for an artist or photographer. The modeling industry can be broken down into two broad categories: fashion modeling and commercial modeling. The former promotes fashion and beauty, and the latter promotes products and services of all kinds. Models may be used for fashion shows or to demonstrate products in showrooms or at trade shows. Or they maybe photographed or sketched for catalogs, advertisements, editorials, etc. **Modeling agencies are not eligible under this class.** **Note: *Personal and Advertising Injury Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

113 - Monogramming: Act of marking with a design composed of one or more letters, typically the initials of a name, used as an identifying mark. The monogram can be sewn onto fabric by hand or by machine or engraved onto metals. If done in conjunction with other crafts, show as secondary business. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

80 - Musical Instrument Sales/Repair: Consists of selling instruments and related equipment. In addition, some may sell tapes, records, sheet music, etc. and offer repair services. If giving lessons, refer to Teacher/Tutor class. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

124 - Newspaper/Magazine/Book Delivery: Merchandise being delivered may include newspapers, magazines and books. Insured may work as an independent contractor for a variety of businesses including newspaper companies, advertising companies and book stores. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

114 - Notaries: An individual legally empowered to witness and certify the validity of documents and to take affidavits, depositions, and protests of negotiable paper. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

96 - Office Supplies Vendor: Merchandise includes a variety of office related materials ranging from pens, pencils, paper, folders, staplers, staples and envelopes to chairs, desks and lights. Products may be sold to businesses door to door or on premises. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

125 - Office NOC – General home office risks not otherwise classified in these class descriptions. Every effort should be made to fit the business into a more specific classification. **Note: A Referral to RLI is required before this classification may be applied to a particular risk. Note: *Medical Expenses Coverage Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.  
\*Exclusion attaches in states where approved, see state specific rating guide for details.

116 - Paper Goods: Consists of selling a variety of paper products, notebooks, pens and pencils, envelopes, greeting cards, paper plates, etc. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.  
\*Exclusion attaches in states where approved, see state specific rating guide for details.

81 - Pay Telephone Provider: Pay telephone providers install and service pay phones; similar to people who have vending machine routes for candy or cigarettes. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.  
\*Exclusion attaches in states where approved, see state specific rating guide for details.

45 - Personal Care Products: Personal Care products are sold through the mail via catalogues, sold door to door, distributed to target audiences, sold over the phone, or sold as a result of direct contact on premises. Individuals may also exhibit at trade shows or fairs. Soap makers are eligible under this class. **The following are NOT eligible under this class or within the HBI program: Medicinal products, wellness products, weight loss products, magnetic items, Shaklee, and Herbalife, Nikken, and similar related distributors.** \*\*Representatives and distributors of Acara, Aihu Inc, Arbonne International, Avalla, Avon Products Inc, BeautiControl Inc, Country Bunny Bath and Body, Daisy Blue Naturals, Dudley Products Inc, Henry Beautiful, Imagine It All, Jafra Cosmetics International Inc, Jeunique International Inc, Kara Vita LLC, Kiotis, Lady Emily, L'Bri Pure N'Natural, Livinity Inc, Mary Kay Inc, Nature's of Scandinavia, New Vision USA Inc, Noevir USA Inc, Nouveau Cosmeceuticals LLC, Nu Skin Enterprises, NuVANTE, Oriflams Cosmetics, Pharmanex (Division of Nu Skin Enterprises), Pink Papaya LLC, Pola Inc, Premier Pigments, Self Indulgence, SeneGence International, Sensaria Natural Bodycare Inc, Share the Wealth, Spa Style, Succendo, SwissJust, TARRAH Cosmetics Inc, Terrageena Inc, The Body Shop At Home, The Happy Soul, Viviane Woodard & Zermat International LLC are **eligible operations for this classification.** **Note: *Intellectual Property Hazard Exclusion, Selected Products Liability Exclusion,* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.  
\*Exclusion attaches in states where approved, see state specific rating guide for details.

97 - Personal Fitness Trainer: Consists of individuals who specialize in fitness program counseling and, in some cases, nutritional counseling. The trainer will develop an exercise routine based upon the individual client's needs to make it possible for the client to achieve weight loss, increase cardiovascular endurance, modify body composition, increase strength and/or flexibility or all of the above. The exercise routine may consist of aerobic workouts, weight lifting, stretching, yoga, swimming, walking, running, golfing, etc. Instruction is provided to the client so that the exercises are performed properly to avoid physical injury. **Trainers who sell medicinal products, wellness products, weight loss products, magnetic items, Shaklee, Herbalife, Nikken and similar related distributors are not eligible under this class.** *Abuse Molestation Exclusion* and *Communicable Disease Exclusion*\* will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details.

134 - Personal Image Consultants: Personal Image Consultants offer services to improve their client's image to enhance lifestyle or career options. The consultant offers advice regarding style and clothing choices. While not performing beauty or cosmetology services they will conduct a color analysis of hair, skin tone, and eye color to recommend appropriate clothing and beauty choices. Frequently consultants will accompany their clients on shopping trips. **Note: *Personal and Advertising Injury Exclusion* and *Communicable Disease Exclusion***\* will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details.

82 - Personalized Books & Gifts: Personalized books and novelty items are popular gifts. Examples include coffee mugs, buttons, shirts and books. They are often sold at trade shows, fairs, festivals, etc. The items can be personalized with a name, birth date, photo, etc. **Note: *Communicable Disease Exclusion***\* will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details.

147- Pet Accessories: Sale of pet accessories. No manufacturing. Items may be engraved or personalized by the applicant. **Accessory items for exotic pets or farm animals are not eligible under this class.** **Note: *Intellectual Property Hazard Exclusion* and *Selected Products Liability Exclusion* and *Communicable Disease Exclusion***\* will be attached to all policies written for this class. \*Exclusion attaches in states where approved, see state specific rating guide for details.

135 - Pet Sitters: Pet sitting at the customer's home. Eligible services while pet sitting include: pet walking; poop scooping services associated with sitting or walking; and transportation of animals as included in the pet sitting service. Sitters will feed, exercise and otherwise care for animals belonging to others. They may take the animals to scheduled veterinary appointments. Sitting durations may be days, weeks or longer comprised of short frequent visits to or overnight stays in the customer's residence. **This class is limited to animals held as "PETS". Animals held as farm or breeding stock (i.e. dog breeders, livestock farms) are not eligible. Ineligible services include house sitting independent of pet sitting; pet grooming; pet boarding; and "doggie day care". Pet sitting from the insured's residence is NOT eligible-this includes boarding/kenneling pets at the insured's residence. \*\*Poop scooping businesses independent of pet sitting please refer to UW for risk acceptability.**

**Note: *Pet Sitting/Plant Care Services Limitation Endorsement* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

46 - Photographer/Photography Studio: Consists of taking and printing photographs; as well as scheduling appointments, advertising, arranging props, and setting up lighting and backdrops. Photographers may specialize in portraits, group pictures, or still-life pictures. Today's photographers are no longer confined to studios; they often transport their studios outdoors, carrying lights, backdrops, cameras, and a multitude of lenses and film wherever their work calls them. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of Cooksey Keepsakes are eligible operations for this classification.

29 – Picture Framing: This class involves enclosing items including photographs, paintings, prints, etc. in a structure to provide support. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

144- Plant Care and Sales: Maintenance & watering of plants in homes & businesses. Includes the growing and/or selling of potted plants. Exterior work other than watering is not eligible under this class. Note that the class name is Plant Care to differentiate this from Industrial Plant Maintenance. **Note: *Pet Sitters and Plant Care Services Endorsement* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

117 - Prepaid Calling Card Vendor: Sales of prepaid calling cards. **Sales of calling cards from vending machines is not eligible under this class of business. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

47 - Printer: The major product groups in the industry include publications (catalogues, directories, magazines, newspaper magazine supplements and comics); printed advertising (display advertisements, direct mail pieces, pre-printed newspaper advertising inserts, etc.); packaging materials (labels, printed rolls and overwraps); financial and legal work; and general printed products (social printing, playing cards, tickets, maps, etc.). The major printing processes include letterpress, lithography, intaglio and flexography. **Note: *Personal and Advertising Injury Exclusion, Intellectual Property Hazard Exclusion, and Communicable Disease Exclusion\**** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

68 - Professional Organizer: Professional organizers help to organize everything from paper flow to patient flow, from desktops to filing cabinets, from bookshelves to closets to computer files.

1) Space planning involves setting up and laying out a home or office so people can get the maximum and most efficient use of the space they have, taking into consideration such things as lighting, traffic patterns, noise and comfort needs;

2) Time management involves assisting clients to set goals, develop action steps, define priorities, and schedule and delegate tasks and activities;

3) Paper management involves helping people know how to respond and what to do with incoming material and setting up filing and retrieval systems so people can find things when they need them;

4) Clutter control involves restoring a sense of order and preventing the further accumulation of clutter;

5) Closet/storage design involves designing and organizing closet and storage space.

**Health care consultants; management consultants; moving services; courier services, event planners, booking agents, travel agents, cleaning services, and personal services that including running errands and shopping are not eligible under this class. Note: *Communicable Disease Exclusion\**** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

104 - Professional Speakers: Professional speakers are qualified experts who have speaking experience and use their presentation skills to train, lecture, inspire, motivate, entertain --- communicate a myriad of topics. These individuals speak at meetings, conferences, conventions, trade shows, seminars, etc. **Management consultants are not eligible under this class.** (*Management Consultants act as an advisor and work directly with a client to provide specific analysis to there business. They assist in identifying problems, analyze such problems, and recommend solutions to these problems. This can involve any part of the business structure such as human resources, technical systems, cost analysis, competition).*

**Note: *Personal and Advertising Injury Exclusion* and *Communicable Disease Exclusion\**** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

48 - Publisher: A publisher prepares and issues printed material for public distribution or sale. Related functions include: preparing manuscripts for typesetter, supervising the book manufacturing process, marketing and publicizing, processing orders, warehousing and shipping. **Note: *Intellectual Property Hazard Exclusion* and *Communicable Disease Exclusion\**** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

83 - Real Estate Agent: A real estate agent brings together buyers and sellers to produce the transfer of real property (land or buildings or both) under terms acceptable to both parties. Agents have a duty to their clients to understand every aspect of the transaction and to inform the buyer and seller of all material facts that may affect their rights to property. **Property management, land brokers and tenant screening are not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of Avalor Real Estate & Mortgage Network are eligible operations for this classification.

49 - Religious Goods: Refer to Gift Shop. Merchandise is religious in content. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of **Good Books & Company LLC** have been pre-qualified and are eligible operations for this classification.

136 - Residential Inspection Services: These risks provide a service to prospective home buyers who seek an objective opinion of the homes condition. Home inspectors will report on the condition of the home's structure and systems including heating, air conditioning, plumbing, electrical and roofing. The inspection is a physical visual inspection which may include the inspector climbing upon the roof and into attic spaces. **Note: *Professional Services Exclusion and Residential Inspection Services Limitation Endorsement* and *Communicable Disease Exclusion*\*** will be attached to all policies polices written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

84 - Resume Service: Resume writers work with their clients to develop and write their resumes and then organize the information into an attractive, professional looking document. The resume writer begins by interviewing a client about their background, skills, accomplishments, strengths, and weaknesses and how and to whom they want to present themselves. The writer then organizes the information into a concise and attractive format that highlights the client's most noteworthy accomplishments and skills. The resume writer may also provide additional assistance by writing a cover letter, designing letterhead so every accompanying document appears to be a matched set. Some may even mass mail resume materials to prospective employers. **Recruiters are not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

139 – Retail Store NOC: General retail of goods not otherwise classified in these class descriptions. Every effort should be made to fit the business into a more specific classification. **Note: A Referral to RLI is required before this classification may be applied to a particular risk. Note: *Medical Expenses Coverage Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

137 - Retail Toy Sales: Retail sales of toys. No wholesale distribution and/or manufacture of toys are allowed in the class. Toys must be manufactured by a company headquartered in the USA. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of Discovery Toys, Inc. and Highlights – Jigsaw Toy Factory, Ltd are eligible operations for this classification.

69 - Rubber Stamp Business: Rubber stamps are made and sold through mail order catalogues, trade shows and fairs, and in specialty stores. People adorn envelopes and stationery with rubber stamp impressions of animals, moon, stars, and an endless variety of designs. Using an embossing powder, raised impressions can be created. Metallic and glow-in -the-dark inks in addition to the customary red and black inks are available in office supply stores. Businesses utilize rubber stamps for dating incoming mail, applying countersignatures, etc. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of Stampin' Up are eligible operations for this classification.

127 - Scrapbooking: Services include pasting newspaper clippings, magazine articles, photos, usually personal, or other memorabilia into custom-decorated albums, or scrapbooks. A scrap booker may work for a multi-level marketing enterprise or independently. A scrap booker may use various software programs to create digital scrap books for their clients. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of Close to My Heart & Creative Memories are eligible operations for this classification.

51 - Secretarial Service: Services include: handling correspondence, filing, mailings and other clerical work. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

128 - Seed Sales: Merchandise includes various types of seeds including flowers, fruits, vegetables, herbs and other plant seeds. Seeds are often repackaged and sold in gift baskets. A seed salesperson will sometimes attend horticultural/gardening shows to sell their merchandise. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of The Happy Gardener are eligible operations for this classification.

52 - Shoe Repair: Consists of shoe repair, shoe dying, sneaker rebuilding, filling orthopedic shoe prescriptions, repair of orthopedic devices, handbag and luggage repair, zipper repair or replacement, and leather coat and jacket alterations and repair. Materials used in this business include: heavy-duty sewing machines, automatic shoe buffers, leathers, threads, plastic and rubber heels and soles, nails and tacks, hammers, knives, shoe polishes, rags, glues, foot measuring equipment, chairs, etc. **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

118 - Sign Painting: Consists of individuals who specialize in the act of painting signs and store front windows. **Sign erection and work on vehicles is not acceptable under this class.** **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

53 – Stationery: Consists of selling a variety of writing products such as notebooks, pens and pencils, envelopes, greeting cards, etc. **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of Phoenix Trading are eligible operations for this classification.

119 - Stenciling: To mark with by using a sheet, of plastic or cardboard, in which a desired lettering or design has been cut so that ink or paint applied to the sheet will reproduce the pattern on the surface beneath. **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

54 - Tailoring, Alterations, Seamstresses: Tailors make, alter, and repair articles of clothing. A tailor will alter clothing so that it fits a person better. A seamstress makes a living by sewing. In addition to altering, zippers may be replaced or repaired, and buttons may be attached. **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

120 - Tax Preparation: Service provided by an accountant or bookkeeper who specializes in preparing tax documents for individuals or businesses. Individuals must not have access to their client's funds. **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

98 - Taxidermist: Consists of individuals who specialize in the art of preparing, stuffing, and mounting the skins of animals, especially vertebrates, in order to give a semblance of the living animal. **Note: Communicable Disease Exclusion\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.



70 - Teachers/Tutors: A teacher will give instruction and impart knowledge or skill to students. A tutor is a private teacher who gives additional, special, or remedial instruction. Consultants may be written under this class with the following qualifications: They can only “teach” a process - no actual "hands on" work (i.e., teach how to program a robot, but no actual programming of the robot performed). The sale of authored materials, (i.e.; books or manuals) must have the secondary code of Writers/Authors attached. \*Gross annual sales of such materials may not exceed 30%. **Teaching/tutoring of sports, physical education, industrial or martial arts is not eligible under this class.** **Note: *Communicable Disease Exclusion*\*** and ***Abuse Molestation Exclusion*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

55 - Telemarketing, Telephone Solicitation: Consists of utilizing the telephone to market products and/or solicit sales or contributions. Individual may not have access to their client’s funds. **Note: *Personal and Advertising Injury Exclusion*** and ***Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

85 - Telephone Answering Service/Voicemail: The basic function of a telephone answering service is answering incoming calls on a client’s line, taking messages, and subsequently relaying the messages to the client. This can be done electronically via voicemail or by having someone answer the phone. Beyond the basic function, other functions may be performed such as taking appointments, making wake-up calls or other reminder duties, and minor word processing functions for small businesses. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

86 - Toner Cartridge Recharging: This business has evolved due the computerization of society and the resultant growth in laser printers. The printers and some copiers have toner cartridges that are recharged and re-used, rather than disposed of. In addition to recharging toner cartridges, printer ribbons may be recycled and minor repairs may be performed on printers and copiers. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

56 - Transcribing, Court Reporters: Transcribing involves writing or typing out from shorthand or an electronic recording medium. A court reporter will record depositions and contents of trials. The information recorded is then transcribed into documents. **Note: *Personal and Advertising Injury Exclusion*** and ***Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

87 - Translator: A translator’s task is to interpret, to explain, to put into simpler terms, to express in another language, and/or to convert from one form or style to another. The information may be written or verbal. **Note: *Personal and Advertising Injury Exclusion*** and ***Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

105 - Travel Agent: Travel agents arrange business and vacation travel for clients. The most common forms of arrangements made are for airline, train, ship and bus travel. Additionally, travel agents often make ancillary arrangements including booking hotel rooms, entertainment, or the rental of cars, boats or airplanes. Travel agents also may book prepackaged tours, put together by a tour company. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

\*\*Representatives and distributors of Pro Monde Travel & Travel Reaction are eligible operations for this classification.

57 - Trophy Sales: A trophy symbolizes a victory or achievement and is often mounted or preserved as a memento. Trophies oftentimes identify the recipient by including engraved nameplates. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

99 – TV & Music Related Equipment Repair: Individuals have the knowledge and equipment needed for repairing TV/VCR//DVR/DVD/CD players. The repair work can be done on premises or on the customer's premises. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

100 - Upholsterer: Consists of individuals whose business is to recondition sofas, chairs and other upholstered furniture. Other services may include repair to or replacement of fabrics, springs, cushions, webbing, and other items that are worn or damaged. They will occasionally perform furniture refinishing. **Furniture refinishing alone is not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

88 - Video & Music Sales/Rental: Consists of renting and selling videotapes, records, cassette tapes and compact disks. Merchandise is also likely to include blank cassette and video tapes, video game cartridges, novelty posters and T-shirts. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

58 - Videotaping, Videography, Dubbing, Editing: Consists of making copies of audio and/or video tapes for customers, inserting new sounds into a film or tape, and putting together component parts of a film or tape by cutting, combining and splicing. **Producers of television programs, commercials, documentaries, films are not eligible under this class. Note: *Personal and Advertising Injury Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

129 - Vinyl/Leather Repair: Consists of repairing all types of damage to vinyl and leather goods. Individual will often use commercially available repair kits to repair damage at a customer's residence or vehicle. Additional services may include oiling, treatment or maintenance of leather/vinyl products. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

149- Vinyl Lettering: Consists of individuals who specialize in the act of making signs from vinyl lettering; including installation on store front windows and vehicles.

**Sign erection is not eligible under this class. *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

121 - Website Designer: Individual who designs websites, including a homepage, for individuals or businesses. The designer works with the customer on the layout, style, colors, use of photographs and illustrations in order to create the pages to their specifications. **Web hosting is NOT eligible. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

89 - Wedding & Party Planners: Wedding /Party Planners may also be referred to as consultants or coordinators. They work with a client to determine exactly what is desired and to establish a budget. The planner will coordinate everything from finding a facility, negotiating contracts, to overseeing florists, photographers, videographers, caterers, travel agents, musicians, and disk jockeys. The planner may not rent or coordinate use of his or her own business personal property, do catering themselves, do ministry work (including performing marriages), etc. **Special Event Functions, Corporate Party Planners, Equipment Rental, and Catering Services are not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

59 - Wedding Cake and/or Cookie Sales: Consists of baking wedding cakes and/or cookies. Baking is performed on the insured's premises. Cakes will be delivered to the event. **Coffee Services are not eligible under this class. The use of commercial kitchens is not acceptable.**

90 - Windshield Repair: Consists of repairing all type of damages to windshields including cracks, rock damage, and scratches. Additional services are often available as well: plate glass repair, headlight and tail light repair, and glass cleaning. Potential insured's include Delta Kits, Liquid Resin, Glass Mechanics, Glas-Weld and Glass Technology technicians, and Alliant Marketing, Inc. (The Clear Alternative). **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

138 - Wooden Furniture Crafters: Eligible risks craft and assemble wooden household furniture. Adirondack chairs and picnic tables are good examples of eligible furniture. **Ineligible furniture includes upholstered furniture and infant furniture including but not limited to cribs, cradles, changing tables, furniture found in a nursery, and playpens. Note: *Selected Products Liability Exclusion* and *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.

\*Exclusion attaches in states where approved, see state specific rating guide for details.

60 - Wood Products: Individuals make a variety of items out of wood and will oftentimes sell them at trade shows and fairs. Eligible items are frames, pictures, sculptures, desk sets, address numbers, screen doors, vases, bowls, cup...etc.. **Everyday household type products such as kitchen cabinets, benches, chairs, tables, headboards, etc are not eligible under this class. Wooden toys are not eligible under this class. Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.  
\*Exclusion attaches in states where approved, see state specific rating guide for details.

61 - Word Processing: Consists of entering data using a word processor that produces typewritten documents by use of automated typewriters and electronic text-editing equipment. **Note: *Communicable Disease Exclusion*\*** will be attached to all policies written for this class.  
\*Exclusion attaches in states where approved, see state specific rating guide for details.

62 - Writers/Authors: Writers/authors practice writing as a profession. Written materials such as articles and books are produced. Technical writers and grant writers are eligible under this class as long as they do not receive and/or distribute funds.  
**Marketing/advertising consultants are not eligible under this class.**  
**Note: *Personal and Advertising Injury Exclusion, Intellectual Property Hazard Exclusion,*** and ***Communicable Disease Exclusion*\*** will be attached to all policies written for this class.  
\*Exclusion attaches in states where approved, see state specific rating guide for details.