



# Businessowners policy class code eligibility

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Program	Description	Class code	Eligible
<b>Mercantile</b>	<b>Air conditioning equipment - retail only</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Antique stores	59325	No
<b>Mercantile</b>	<b>Appliance stores: household appliances and home furnishings</b>	<b>57224</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Appliance stores: radio, television and phonographic stores (including parts and supplies)</b>	<b>57326</b>	<b>Yes</b>
Mercantile	Army and navy stores	53983	No
Mercantile	Art galleries: not-for-profit	84112	No
Mercantile	Art galleries: other than not-for-profit	84112	No
<b>Mercantile</b>	<b>Auctioneers - sales conducted away from the insured's premises</b>	<b>59999</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Auctions - on premises owned or rented by the insured</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Automobile parts and supplies: retail stores (including tires)	55313	No
<b>Mercantile</b>	<b>Bakeries: retail - no baking on premises</b>	<b>54606</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Bakeries: retail - with baking on premises</b>	<b>71311</b>	<b>Yes</b>
Mercantile	Beverage stores - liquor and wine	59215	No
<b>Mercantile</b>	<b>Bicycle shops: repair and maintenance shops without retail</b>	<b>59505</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Bicycle shops: retail</b>	<b>59505</b>	<b>Yes</b>
Mercantile	Boat dealers	55973	No
<b>Mercantile</b>	<b>Bone, horn and ivory products - retail only</b>	<b>59999</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Books and magazines stores: new</b>	<b>59425</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Books and magazines stores: used</b>	<b>59425</b>	<b>Yes</b>
Mercantile	Building materials - contractors equipment dealers: other than secondhand material	52114	No
Mercantile	Building materials - contractors equipment dealers: secondhand material	52114	No
<b>Mercantile</b>	<b>Camera and photographic equipment - retail only</b>	<b>59965</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Candy or confectionery stores: confectionery manufacturing from purchased chocolate on premises</b>	<b>54467</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Candy or confectionery stores: no manufacturing on premises</b>	<b>54457</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Candy or confectionery stores: non-chocolate confectionery manufacturing on premises</b>	<b>54477</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Ceramics - retail only</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Clothing or wearing apparel - retail: furs (including pelts)	56814	No
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: children's and infants' wear</b>	<b>56413</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: clothing - ladies' and girls' (coats, suits and dresses)</b>	<b>56214</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: clothing - men's and boys' (coats and suits)</b>	<b>56114</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: fabric stores (including millinery and trimmings)</b>	<b>56311</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: family clothing stores</b>	<b>56325</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: haberdashery and men's furnishings</b>	<b>56113</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: hosiery</b>	<b>56313</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: ladies' specialty stores</b>	<b>56319</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: ladies' undergarments and lingerie</b>	<b>56312</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: leather products or hide stores</b>	<b>56992</b>	<b>Yes</b>

Program	Description	Class code	Eligible
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: men's and boys' hats and caps</b>	<b>50333</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: shoe stores - children's, ladies and men's</b>	<b>56613</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: sporting goods and athletic apparel</b>	<b>59526</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Clothing or wearing apparel - retail: wigs</b>	<b>59993</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Collectibles and memorabilia: retail</b>	<b>59992</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Computer stores</b>	<b>57326</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Cosmetic, hair or skin preparation - retail only</b>	<b>59991</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Dairy products or butter and egg stores (including ice cream)</b>	<b>54516</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Delicatessens - primarily retailing a range of grocery items and meats (use fast food or limited cooking restaurant classification for delicatessen restaurants.)</b>	<b>54016</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Department stores</b>	<b>53127</b>	<b>Yes</b>
Mercantile	Drugstores	59116	No
<b>Mercantile</b>	<b>Dry goods dealers - retail - including fabrics, yarn and piece goods - (new goods only)</b>	<b>53985</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Electrical lighting stores</b>	<b>59999</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Electronics stores</b>	<b>57326</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Fabric: stores</b>	<b>56311</b>	<b>Yes</b>
Mercantile	Feed, grain or hay dealers	59625	No
<b>Mercantile</b>	<b>Fence dealers</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Fertilizer dealers	59999	No
Mercantile	Fire protection equipment dealers	59999	No
<b>Mercantile</b>	<b>Floor covering: stores - except wood or ceramic tile only</b>	<b>57134</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Floor covering: stores - wood or ceramic tile only</b>	<b>57134</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Florists: retail</b>	<b>59685</b>	<b>Yes</b>
Mercantile	Fruit or vegetable: dealers	54315	No
Mercantile	Fur - garments and pelts - retail only	56814	No
<b>Mercantile</b>	<b>Furniture: upholstered - retail only</b>	<b>57121</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Furniture: wood or metal - retail only</b>	<b>57128</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Gardening and light farming supply: retail</b>	<b>59698</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Gift shops</b>	<b>59994</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Glass dealers and glaziers - retail only</b>	<b>57155</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Hardware and tools: retail</b>	<b>52522</b>	<b>Yes</b>
Mercantile	Health or natural food stores: with an area at least 4000 square feet	54027	No
<b>Mercantile</b>	<b>Health or natural food stores: with an area less than 4000 square feet</b>	<b>54036</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Hearing aid: retail</b>	<b>59944</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Hobby, craft or artists' supply: retail</b>	<b>59995</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Home furnishings stores</b>	<b>57224</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Home improvement stores</b>	<b>53989</b>	<b>Yes</b>
Mercantile	Janitorial supplies: retail	59999	No
<b>Mercantile</b>	<b>Jewelry: retail - costume</b>	<b>59715</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Jewelry: retail - precious</b>	<b>59715</b>	<b>Yes</b>
Mercantile	Junk dealers	59981	No

<b>Program</b>	<b>Description</b>	<b>Class code</b>	<b>Eligible</b>
<b>Mercantile</b>	<b>Leather products or hide stores - retail only</b>	<b>56992</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Locksmiths</b>	<b>52522</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Luggage goods - retail only</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Machinery or equipment dealers - farm type only	59705	No
<b>Mercantile</b>	<b>Mail order houses - retail only</b>	<b>59999</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Marble products - retail only</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Medical, hospital and surgical supply - retail only	50815	No
Mercantile	Metal dealers	59999	No
<b>Mercantile</b>	<b>Music stores - pre-recorded</b>	<b>57338</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Musical instrument stores</b>	<b>57334</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Newsstands</b>	<b>59935</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Office machines or appliances- retail - no repair</b>	<b>50925</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Optical goods- retail</b>	<b>59954</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Paint, wallpaper or wallcovering stores</b>	<b>52322</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Painting, picture or frame stores</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Paper and paper products, rag or rubber stock dealers - secondhand	50928	No
Mercantile	Pawn shops	59982	No
Mercantile	Pet stores	59997	No
<b>Mercantile</b>	<b>Photographic equipment - retail only</b>	<b>59965</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Plumbing supplies and fixtures - retail</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Powered equipment dealers	50819	No
<b>Mercantile</b>	<b>Precision and scientific tools and instruments - retail</b>	<b>50811</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Refrigeration equipment - commercial - retail</b>	<b>59983</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Retail stores (not otherwise classified)</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Secondhand or salvage dealers - retail only	59999	No
Mercantile	Seed merchants (including or excluding misdelivery or germination failure.)	59625	No
<b>Mercantile</b>	<b>Sewing machine stores</b>	<b>57223</b>	<b>Yes</b>
Mercantile	Ship chandler stores	59999	No
<b>Mercantile</b>	<b>Shoe stores - retail</b>	<b>56613</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Sporting goods or athletic equipment stores (including apparel)</b>	<b>59526</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Stationery or paper products - retail</b>	<b>59435</b>	<b>Yes</b>
Mercantile	Straw and straw products - retail only	59625	No
<b>Mercantile</b>	<b>Straw and straw products - retail only</b>	<b>59999</b>	<b>Yes</b>
Mercantile	Swimming pools - retail only (coverage does not apply to medical payments. Medical expenses - exclusion endorsement BP 04 38 must be attached.)	59999	No
Mercantile	Tire dealers	55313	No
Mercantile	Tobacco products - retail	59906	No
Mercantile	Toys - retail	59998	No
<b>Mercantile</b>	<b>Trophy stores</b>	<b>59996</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Variety stores - discount houses</b>	<b>53315</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Variety stores - five and ten cent stores</b>	<b>53317</b>	<b>Yes</b>

Program	Description	Class code	Eligible
<b>Mercantile</b>	<b>Video stores - rental</b>	<b>57338</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Video stores - sales</b>	<b>57338</b>	<b>Yes</b>
<b>Mercantile</b>	<b>Wigs - retail only</b>	<b>59993</b>	<b>Yes</b>
Mercantile	Wood products - not otherwise classified - retail only	50943	No
<b>Office</b>	<b>Offices - accounting services - CPAs - condominium - office</b>	<b>63641</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - accounting services - CPAs - office</b>	<b>63631</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - accounting services - except CPAs - condominium - office</b>	<b>63621</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - accounting services - except CPAs - office</b>	<b>63611</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - advertising and related services - condominium - office</b>	<b>63661</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - advertising and related services - office</b>	<b>63651</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - bookkeeping services - condominium - office</b>	<b>63681</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - bookkeeping services - office</b>	<b>63671</b>	<b>Yes</b>
Office	Offices - collection agencies - condominium - office	63711	No
Office	Offices - collection agencies - office	63691	No
<b>Office</b>	<b>Offices - credit reporting agencies - condominium - office</b>	<b>63731</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - credit reporting agencies - office</b>	<b>63721</b>	<b>Yes</b>
Office	Offices - detective or investigative agencies - private (personal injury and advertising injury endorsement BP 04 37 must be attached.) - condominium - office	63751	No
Office	Offices - detective or investigative agencies - private (personal injury and advertising injury endorsement BP 04 37 must be attached.) - office	63741	No
Office	Offices - employment agencies (personal injury and advertising injury endorsement BP 04 37 must be attached.) - condominium - office	63771	No
Office	Offices - employment agencies (personal injury and advertising injury endorsement BP 04 37 must be attached.) - office	63761	No
Office	Offices - engineers or architects - consulting - not engaged in actual construction - condominium - office	63791	No
Office	Offices - engineers or architects - consulting - not engaged in actual construction - office	63781	No
Office	Offices - health maintenance organizations - condominium - office	63821	No
Office	Offices - health maintenance organizations - office	63811	No
<b>Office</b>	<b>Offices - inspection and appraisal companies - inspecting for insurance or valuation purposes - condominium - office</b>	<b>63841</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - inspection and appraisal companies - inspecting for insurance or valuation purposes - office</b>	<b>63831</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - insurance agents - condominium - office</b>	<b>63861</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - insurance agents - office</b>	<b>63851</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - interior decorators - condominium - office</b>	<b>63881</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - interior decorators - office</b>	<b>63871</b>	<b>Yes</b>
Office	Offices - labor union (personal injury and advertising injury endorsement BP 04 37 must be attached.) - condominium - office	63911	No
Office	Offices - labor union (personal injury and advertising injury endorsement BP 04 37 must be attached.) - office	63891	No
Office	Offices - lawyers (personal injury and advertising injury endorsement BP 04 37 or exclusion - personal injury and advertising injury - lawyers endorsement BP 14 15 must be attached.) - condominium - office	63931	No
Office	Offices - lawyers (personal injury and advertising injury endorsement BP 04 37 or exclusion - personal injury and advertising injury - lawyers endorsement BP 14 15 must be attached.) - office	63921	No
Office	Offices - manufacturers' representatives - condominium - office	63951	No
Office	Offices - manufacturers' representatives - office	63941	No
Office	Offices - marine appraisers or surveyors - condominium - office	63971	No

Program	Description	Class code	Eligible
Office	Offices - marine appraisers or surveyors - office	63961	No
<b>Office</b>	<b>Offices - medical offices - condominium - office</b>	<b>63991</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - medical offices - office</b>	<b>63981</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - not otherwise classified - condominium - office</b>	<b>65231</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - not otherwise classified - office</b>	<b>65171</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - payroll accounting services - condominium - office</b>	<b>64021</b>	<b>Yes</b>
Office	Offices - political campaign headquarters or offices (personal injury and advertising injury endorsement BP 04 37 must be attached.) - condominium - office	64051	No
Office	Offices - political campaign headquarters or offices (personal injury and advertising injury endorsement BP 04 37 must be attached.) - office	64031	No
Office	Offices - real estate agents - condominium - office	64071	No
Office	Offices - real estate agents - office	64061	No
Office	Offices - security and patrol agencies (personal injury and advertising injury endorsement BP 04 37 must be attached.) - condominium - office	64091	No
Office	Offices - security and patrol agencies (personal injury and advertising injury endorsement BP 04 37 must be attached.) - office	64081	No
<b>Office</b>	<b>Offices - ticket agencies - other than theatrical - condominium - office</b>	<b>64151</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - ticket agencies - other than theatrical - office</b>	<b>64141</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - ticket agencies - theatrical - condominium - office</b>	<b>64131</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - ticket agencies - theatrical - office</b>	<b>64121</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - title agents - condominium - office</b>	<b>64171</b>	<b>Yes</b>
<b>Office</b>	<b>Offices - title agents - office</b>	<b>64161</b>	<b>Yes</b>
Office	Offices - veterinarians office - condominium - office	64191	No
Office	Offices - veterinarians office - office	64181	No
Office	Offices - water companies - condominium - office	65161	No
Office	Offices - water companies - office	65111	No
<b>Office</b>	<b>Offices -payroll accounting services - office</b>	<b>64011</b>	<b>Yes</b>
Restaurant	Restaurants - casual dining - bistros, brasseries and cafes - bring your own alcohol establishments - with no sales of alcoholic beverages	9671	No
<b>Restaurant</b>	<b>Restaurants - casual dining - bistros, brasseries and cafes - with no sales of alcoholic beverages</b>	<b>9611</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - casual dining - bistros, brasseries and cafes - with sales of alcoholic beverages up to 50% of total sales</b>	<b>9621</b>	<b>Yes</b>
Restaurant	Restaurants - casual dining - diners - bring your own alcohol establishments - with no sales of alcoholic beverages	9681	No
<b>Restaurant</b>	<b>Restaurants - casual dining - diners - with no sales of alcoholic beverages</b>	<b>9631</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - casual dining - diners - with sales of alcoholic beverages up to 50% of total sales</b>	<b>9641</b>	<b>Yes</b>
Restaurant	Restaurants - casual dining - family-style restaurants - bring your own alcohol establishments - with no sales of alcoholic beverages	9691	No
<b>Restaurant</b>	<b>Restaurants - casual dining - family-style restaurants - with no sales of alcoholic beverages</b>	<b>9651</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - casual dining - family-style restaurants - with sales of alcoholic beverages up to 50% of total sales</b>	<b>9661</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - cafes</b>	<b>9001</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - cafeteria style - buffet</b>	<b>9021</b>	<b>Yes</b>
Restaurant	Restaurants - fast food restaurants - chicken	9031	No
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - concession stands/snack bars</b>	<b>9051</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - delicatessens and sandwich shops</b>	<b>9071</b>	<b>Yes</b>

Program	Description	Class code	Eligible
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - donut shops</b>	<b>9091</b>	<b>Yes</b>
Restaurant	Restaurants - 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.)	9111	No
Restaurant	Restaurants - fast food restaurants - drug stores	9131	No
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - hamburger/malt shops</b>	<b>9151</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - hotdog shops</b>	<b>9161</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - oriental style</b>	<b>9181</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - other ethnic style</b>	<b>9191</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - pizza shops</b>	<b>9201</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - roast beef</b>	<b>9221</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - fast food restaurants - seafood</b>	<b>9241</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - 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 classification applies, rate and code the restaurant as take out only restaurants - no on-premises consumption of food.)</b>	<b>9271</b>	<b>Yes</b>
Restaurant	Restaurants - fine dining - bring your own alcohol establishments - with no sales of alcoholic beverages	9451	No
Restaurant	Restaurants - fine dining - with no sales of alcoholic beverages	9421	No
Restaurant	Restaurants - fine dining - with sales of alcoholic beverages more than 30% up to 75% of total sales	9441	No
Restaurant	Restaurants - fine dining - with sales of alcoholic beverages up to 30% of total sales	9431	No
<b>Restaurant</b>	<b>Restaurants - limited cooking restaurants - cafes</b>	<b>9011</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - limited cooking restaurants - coffee bars or shops</b>	<b>9041</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - limited cooking restaurants - concession stands/snack bars</b>	<b>9061</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - limited cooking restaurants - delicatessens and sandwich shops</b>	<b>9081</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - limited cooking restaurants - donut shops</b>	<b>9101</b>	<b>Yes</b>
Restaurant	Restaurants - 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.)	9121	No
Restaurant	Restaurants - limited cooking restaurants - drug stores	9141	No
<b>Restaurant</b>	<b>Restaurants - limited cooking restaurants - ice cream and yogurt stores</b>	<b>9171</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - limited cooking restaurants - pizza shops</b>	<b>9211</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - limited cooking restaurants - salad bars</b>	<b>9231</b>	<b>Yes</b>
<b>Restaurant</b>	<b>Restaurants - limited cooking 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 classification applies, rate and code the restaurant as take out only restaurants - no on-premises consumption of food.)</b>	<b>9261</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Appliances and accessories - installation, servicing or repair - commercial or household</b>	<b>71212</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Barber shops</b>	<b>71332</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Beauty parlors and hair styling salons (including nail salons)</b>	<b>71952</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Bookbinding and printing supplies: retail</b>	<b>50812</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Catalog or premium coupon redemption stores</b>	<b>73905</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Copying and duplicating stores</b>	<b>71877</b>	<b>Yes</b>
Processing and service	Dental laboratories	71444	No
<b>Processing and service</b>	<b>Engraving</b>	<b>71842</b>	<b>Yes</b>
Processing and service	Funeral homes or chapels	71865	No
<b>Processing and service</b>	<b>Jewelry: repair</b>	<b>71941</b>	<b>Yes</b>

Program	Description	Class code	Eligible
Processing and service	Laundromat (self-service): non-supervised	9541	No
Processing and service	Laundromat (self-service): supervised	9531	No
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	9501	No
Processing and service	Laundry and dry cleaning: laundry and dry cleaning or dyeing receiving stations	71811	No
Processing and service	Laundry and dry cleaning: laundry and dry cleaning stores - using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	9521	No
<b>Processing and service</b>	<b>Lithographing</b>	<b>71855</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Mail box or packaging stores: packaging services (except packing and crating for transportation)</b>	<b>71837</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Mail box or packaging stores: packing and preparing goods for shipping</b>	<b>71837</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Mailing or addressing companies: direct mailing companies</b>	<b>71837</b>	<b>Yes</b>
Processing and service	Mailing or addressing companies: mailing list compiling services/ mailing list publishers	71837	No
<b>Processing and service</b>	<b>Nail salons</b>	<b>71952</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Photoengraving</b>	<b>71888</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Photographers</b>	<b>71899</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Printing</b>	<b>71912</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Shoe stores - repair</b>	<b>71926</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Tailoring or dressmaking establishments - custom</b>	<b>71961</b>	<b>Yes</b>
Processing and service	Taxidermists	71976	No
<b>Processing and service</b>	<b>Television or radio receiving set installation or repair</b>	<b>71921</b>	<b>Yes</b>
<b>Processing and service</b>	<b>Watch, clock and jewelry repair</b>	<b>71941</b>	<b>Yes</b>
Grocery	Grocery: stores: with an area at least 4,000 square feet: with gasoline sales	54331	No
<b>Grocery</b>	<b>Grocery: stores: with an area at least 4,000 square feet: without gasoline sales</b>	<b>54321</b>	<b>Yes</b>
Grocery	Grocery: stores: with an area less than 4,000 square feet: with gasoline sales	54351	No
<b>Grocery</b>	<b>Grocery: stores: with an area less than 4,000 square feet: without gasoline sales</b>	<b>54341</b>	<b>Yes</b>
<b>Grocery</b>	<b>Meat, fish, poultry or seafood: retail: fish or seafood</b>	<b>54216</b>	<b>Yes</b>
<b>Grocery</b>	<b>Meat, fish, poultry or seafood: retail: meat or poultry</b>	<b>54216</b>	<b>Yes</b>
Grocery	Supermarkets - with an area at least 4,000 square feet -with gasoline sales	54231	No
<b>Grocery</b>	<b>Supermarkets - with an area at least 4,000 square feet -without gasoline sales</b>	<b>54221</b>	<b>Yes</b>
Grocery	Supermarkets - with an area less than 4,000 square feet - with gasoline sales	54251	No
<b>Grocery</b>	<b>Supermarkets - with an area less than 4,000 square feet - without gasoline sales</b>	<b>54241</b>	<b>Yes</b>
<b>Convenience store</b>	<b>Convenience food stores: with fast food restaurant - no gasoline sales</b>	<b>9341</b>	<b>Yes</b>
Convenience store	Convenience food stores: with limited cooking restaurant with gasoline sales	9351	No
Convenience store	Convenience food stores: with fast food restaurant with gasoline sales	9361	No
Convenience store	Convenience food stores: with gasoline sales - no restaurant	9321	No
<b>Convenience store</b>	<b>Convenience food stores: with limited cooking restaurant - no gasoline sales</b>	<b>9331</b>	<b>Yes</b>
<b>Convenience store</b>	<b>Convenience food stores: without gasoline sales - no restaurant</b>	<b>54136</b>	<b>Yes</b>
<b>Contractor</b>	<b>Contractors - air conditioning systems or equipment - dealer or distributors and installation, servicing or repair (includes sales and installation of ducts and piping and also includes display rooms and shops): office BOP not eligible in AK, CA, CO, GA, MS, ND, NV, TX, WA, WV</b>	<b>74011</b>	<b>Yes</b>
<b>Contractor</b>	<b>Contractors - air conditioning systems or equipment - dealer or distributors and installation, servicing or repair (includes sales and installation of ducts and piping and also includes display rooms and shops): shop BOP not eligible in AK, CA, CO, GA, MS, ND, NV, TX, WA, WV</b>	<b>74021</b>	<b>Yes</b>

Program	Description	Class code	Eligible
Contractor	<b>Contractors - appliances and accessories - installation or service or repair - commercial (not including tv or radio): office</b>	<b>74071</b>	<b>Yes</b>
Contractor	<b>Contractors - appliances and accessories - installation or service or repair - commercial (not including tv or radio): shop</b>	<b>74081</b>	<b>Yes</b>
Contractor	<b>Contractors - appliances and accessories - installation or service or repair - household (not including tv or radio): office</b>	<b>74101</b>	<b>Yes</b>
Contractor	<b>Contractors - appliances and accessories - installation or service or repair - household (not including tv or radio): shop</b>	<b>74111</b>	<b>Yes</b>
Contractor	Contractors - carpentry - construction of residential property - not exceeding 3 stories in height: office	74161	No
Contractor	Contractors - carpentry - construction of residential property - not exceeding 3 stories in height: shop	74171	No
Contractor	<b>Contractors - carpentry - interior: office</b>	<b>74221</b>	<b>Yes</b>
Contractor	<b>Contractors - carpentry - interior: shop</b>	<b>74231</b>	<b>Yes</b>
Contractor	<b>Contractors - carpet, rug, furniture or upholstery cleaning - on customer's premises: office</b>	<b>74251</b>	<b>Yes</b>
Contractor	<b>Contractors - carpet, rug, furniture or upholstery cleaning - on customer's premises: shop</b>	<b>74261</b>	<b>Yes</b>
Contractor	Contractors - ceiling or wall installation - metal only (other than metal should be classified as dry wall or wallboard installation or carpentry): office	74281	No
Contractor	Contractors - ceiling or wall installation - metal only (other than metal should be classified as dry wall or wallboard installation or carpentry): shop	74291	No
Contractor	Contractors - door, window or assembled millwork - installation - metal only (other than metal should be classified as carpentry): office	74411	No
Contractor	<b>Contractors - concrete construction: office</b> <i>BOP not eligible in CA, CO, GA, MS, NV, TX, WA, WV</i>	<b>74341</b>	<b>Yes</b>
Contractor	<b>Contractors - concrete construction: shop</b> <i>BOP not eligible in CA, CO, GA, MS, NV, TX, WA, WV</i>	<b>74351</b>	<b>Yes</b>
Contractor	Contractors - door, window or assembled millwork - installation - metal only (other than metal should be classified as carpentry): shop	74421	No
Contractor	<b>Contractors - driveway, parking area or sidewalk repair - paving or re- paving (not including clearing of right-of-way, earth or rock excavation and filling or grading of land): office</b>	<b>74471</b>	<b>Yes</b>
Contractor	<b>Contractors - driveway, parking area or sidewalk repair - paving or re- paving (not including clearing of right-of-way, earth or rock excavation and filling or grading of land): shop</b>	<b>74481</b>	<b>Yes</b>
Contractor	Contractors - dry wall or wallboard installation: office	74501	No
Contractor	Contractors - dry wall or wallboard installation: shop	74511	No
Contractor	<b>Contractors - electrical work - within buildings: shop</b> <i>BOP not eligible in CA, CO, MS, NV, WA, WV</i>	<b>74541</b>	<b>Yes</b>
Contractor	<b>Contractors - electrical work - within buildings: office</b> <i>BOP not eligible in CA, CO, MS, NV, WA, WV</i>	<b>74561</b>	<b>Yes</b>
Contractor	<b>Contractors - fence erection contractors - (only applies to risks that install or erect fences): office</b>	<b>74591</b>	<b>Yes</b>
Contractor	<b>Contractors - fence erection contractors - (only applies to risks that install or erect fences): shop</b>	<b>74601</b>	<b>Yes</b>
Contractor	<b>Contractors - floor covering installation - not ceramic tile or stone: office</b> <i>BOP not eligible in CA, CO, MS, NV, WA, WV</i>	<b>74651</b>	<b>Yes</b>
Contractor	<b>Contractors - floor covering installation - not ceramic tile or stone: shop</b> <i>BOP not eligible in CA, CO, MS, NV, WA, WV</i>	<b>74661</b>	<b>Yes</b>
Contractor	<b>Contractors - furniture or fixtures - installation in offices or stores - portable - metal or wood: office</b>	<b>74681</b>	<b>Yes</b>
Contractor	<b>Contractors - furniture or fixtures - installation in offices or stores - portable - metal or wood: shop</b>	<b>74691</b>	<b>Yes</b>
Contractor	<b>Contractors - glass dealers and glaziers - sales and installation (includes bending, grinding, beveling or silvering of plate glass): office</b>	<b>74741</b>	<b>Yes</b>
Contractor	<b>Contractors - glass dealers and glaziers - sales and installation (includes bending, grinding, beveling or silvering of plate glass): shop</b>	<b>74751</b>	<b>Yes</b>
Contractor	<b>Contractors - heating or combined heating and air conditioning systems or equipment - dealers or distributors and installation, servicing or repair - no liquefied petroleum gas (LPG) equipment sales or work (includes sales and installation of ducts and piping and also includes display rooms and shops): office</b> <i>BOP not eligible in CA, CO, MS, NV, WA, WV</i>	<b>74771</b>	<b>Yes</b>
Contractor	<b>Contractors - heating or combined heating and air conditioning systems or equipment - dealers or distributors and installation, servicing or repair - no liquefied petroleum gas (LPG) equipment sales or work (includes sales and installation of ducts and piping and also includes display rooms and shops): shop</b> <i>BOP not eligible in CA, CO, MS, NV, WA, WV</i>	<b>74781</b>	<b>Yes</b>



Program	Description	Class code	Eligible
Contractor	<b>Contractors - house furnishings installation - not otherwise classified (includes incidental upholstery and floor covering installation): office</b>	<b>74831</b>	<b>Yes</b>
Contractor	<b>Contractors - house furnishings installation - not otherwise classified (includes incidental upholstery and floor covering installation): shop</b>	<b>74841</b>	<b>Yes</b>
Contractor	<b>Contractors - interior decorators: office</b>	<b>74861</b>	<b>Yes</b>
Contractor	<b>Contractors - interior decorators: shop</b>	<b>74871</b>	<b>Yes</b>
Contractor	<b>Contractors - landscape gardening - no tree removal or excavation: shop</b>	<b>74901</b>	<b>Yes</b>
Contractor	<b>Contractors - landscape gardening - no tree removal or excavation: office</b>	<b>74891</b>	<b>Yes</b>
Contractor	<b>Contractors - lawn sprinkler installation: office</b>	<b>74951</b>	<b>Yes</b>
Contractor	<b>Contractors - lawn sprinkler installation: shop</b>	<b>74961</b>	<b>Yes</b>
Contractor	<b>Contractors - masonry: office</b> <i>BOP not eligible in AK, AZ, CA, CO, GA, MS, ND, NV, SC, TX, WA, WV</i>	<b>75511</b>	<b>Yes</b>
Contractor	<b>Contractors - masonry: shop</b> <i>BOP not eligible in AK, AZ, CA, CO, GA, MS, ND, NV, SC, TX, WA, WV</i>	75521	<b>Yes</b>
Contractor	<b>Contractors - metal erection - decorative or artistic: office</b>	<b>75541</b>	<b>Yes</b>
Contractor	<b>Contractors - metal erection - decorative or artistic: shop</b>	<b>75551</b>	<b>Yes</b>
Contractor	Contractors - painting - exterior - buildings or structures - 3 stories or less in height (not otherwise classified): office	75601	No
Contractor	Contractors - painting - exterior - buildings or structures - 3 stories or less in height (not otherwise classified): shop	75611	No
Contractor	<b>Contractors - painting - interior buildings or structures: shop</b>	<b>75641</b>	<b>Yes</b>
Contractor	<b>Contractors - painting - interior buildings or structures: office</b>	<b>75631</b>	<b>Yes</b>
Contractor	<b>Contractors - paper hanging: office</b>	<b>75691</b>	<b>Yes</b>
Contractor	<b>Contractors - paper hanging: shop</b>	<b>75701</b>	<b>Yes</b>
Contractor	Contractors - plastering or stucco work: office	75751	No
Contractor	Contractors - plastering or stucco work: shop	75761	No
Contractor	Contractors - plumbing - commercial (not industrial): office	75781	No
Contractor	Contractors - plumbing - commercial (not industrial): shop	75791	No
Contractor	Contractors - plumbing - residential or domestic: office	75811	No
Contractor	Contractors - plumbing - residential or domestic: shop	75821	No
Contractor	<b>Contractors - refrigeration systems or equipment - dealers and distributors and installation, servicing or repair - commercial: office</b>	<b>75871</b>	<b>Yes</b>
Contractor	<b>Contractors - refrigeration systems or equipment - dealers and distributors and installation, servicing or repair - commercial: shop</b>	<b>75881</b>	<b>Yes</b>
Contractor	Contractors - residential cleaning services: office	76221	No
Contractor	Contractors - residential cleaning services: shop	76231	No
Contractor	Contractors - roofing - residential: office	75931	No
Contractor	Contractors - roofing - residential: shop	75941	No
Contractor	<b>Contractors - septic tank systems - cleaning: office</b>	<b>75961</b>	<b>Yes</b>
Contractor	<b>Contractors - septic tank systems - cleaning: shop</b>	<b>75971</b>	<b>Yes</b>
Contractor	<b>Contractors - siding installation - 3 stories or less in height (wood siding installation should be classified as carpentry): office</b> <i>BOP not eligible in AK, AZ, CA, CO, GA, MS, ND, NV, SC, TX, WA, WV</i>	<b>76021</b>	<b>Yes</b>
Contractor	<b>Contractors - siding installation - 3 stories or less in height (wood siding installation should be classified as carpentry): shop</b> <i>BOP not eligible in AK, AZ, CA, CO, GA, MS, ND, NV, SC, TX, WA, WV</i>	<b>76031</b>	<b>Yes</b>
Contractor	<b>Contractors - sign painting or lettering - inside of building - no spray painting (includes shop operations and the existence hazard of signs located away from the insured's premises): office</b>	<b>76051</b>	<b>Yes</b>
Contractor	<b>Contractors - sign painting or lettering - inside of building - no spray painting (includes shop operations and the existence hazard of signs located away from the insured's premises): shop</b>	<b>76061</b>	<b>Yes</b>

Program	Description	Class code	Eligible
Contractor	<b>Contractors - tile, stone, marble mosaic or terrazzo work - interior construction (includes incidental exterior work): office</b> <i>BOP not eligible in CA, CO, GA, MS, NV, TX, WA, WV</i>	76111	Yes
Contractor	<b>Contractors - tile, stone, marble mosaic or terrazzo work - interior construction (includes incidental exterior work): shop</b> <i>BOP not eligible in CA, CO, GA, MS, NV, TX, WA, WV</i>	76121	Yes
Contractor	Contractors - window cleaning - 3 stories or less in height: office	76171	No
Contractor	Contractors - window cleaning - 3 stories or less in height: shop	76181	No
<b>Wholesale/distribution</b>	<b>Air conditioning and combined air conditioning and heating equipment - distributors only</b>	<b>50581</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Appliance distributors: household and home furnishings</b>	<b>50081</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Appliance distributors: household types - radio, television or compact disc players</b>	<b>50061</b>	<b>Yes</b>
Wholesale/distribution	Automobile parts and supplies: distributors	50111	No
<b>Wholesale/distribution</b>	<b>Bakeries: distributors - no baking on premises</b>	<b>50141</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Barber or beauty shop supplies distributors (no re-packaging or re-labeling for "own brand" retail sale.)</b>	<b>50171</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Bookbinding and printing supplies: distributors</b>	<b>50201</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Clothing or wearing apparel - distributors: men's and boy's clothing and furnishings</b>	<b>50231</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Clothing or wearing apparel - distributors: women's, children's and infants' clothing and accessories</b>	<b>50231</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Collectibles and memorabilia: distributors</b>	<b>50261</b>	<b>Yes</b>
Wholesale/distribution	Drug distributors (no re-packaging or re-labeling for "own brand" retail sale.)	50291	No
<b>Wholesale/distribution</b>	<b>Equipment, fixtures or supplies distributors: office and store equipment</b>	<b>50813</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Equipment, fixtures or supplies distributors: restaurant, bars and hotel equipment</b>	<b>50813</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Fabric: distributors</b>	<b>50321</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Floor covering: distributors</b>	<b>50351</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Florists: distributors</b>	<b>50381</b>	<b>Yes</b>
Wholesale/distribution	Fruit or vegetable: distributors	50391	No
<b>Wholesale/distribution</b>	<b>Gardening and light farming supply: distributors</b>	<b>50471</b>	<b>Yes</b>
Wholesale/distribution	Grocery: distributors	50481	No
<b>Wholesale/distribution</b>	<b>Hardware and tools: distributors</b>	<b>50501</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Hearing aid: distributors</b>	<b>50571</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Heating or combined heating and air conditioning equipment - distributors only</b>	<b>50581</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Hobby, craft or artists' supply: distributors</b>	<b>50641</b>	<b>Yes</b>
Wholesale/distribution	Janitorial supplies: distributors	50651	No
<b>Wholesale/distribution</b>	<b>Jewelry: distributors</b>	<b>50661</b>	<b>Yes</b>
Wholesale/distribution	Meat, fish, poultry or seafood: distributors: fish or seafood	50671	No
Wholesale/distribution	Meat, fish, poultry or seafood: distributors: meat	50671	No
Wholesale/distribution	Meat, fish, poultry or seafood: distributors: poultry	50671	No
<b>Wholesale/distribution</b>	<b>Office machines or appliances- distributors - no repair</b>	<b>50691</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Optical goods- distributors</b>	<b>50721</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Plumbing supplies and fixtures - distributors</b>	<b>50741</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Refrigeration equipment - commercial - distributors</b>	<b>50771</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Stationery or paper products - distributors - paper (e.g., Fine, printing, writing), bulk, wholesaling</b>	<b>50801</b>	<b>Yes</b>
<b>Wholesale/distribution</b>	<b>Stationery or paper products - distributors - paper (except office supplies, printing paper, stationery, writing paper) wholesaling</b>	<b>50801</b>	<b>Yes</b>
Wholesale/distribution	Tobacco products - distributors - except leaf	50821	No

Program	Description	Class code	Eligible
Wholesale/distribution	Tobacco products - distributors - leaf	50821	No
Wholesale/distribution	Toys - distributors	50901	No
Habitational	Apartment building: over 4 families with office occupancy	65147	No
Habitational	Apartment building: over 4 families with no office occupancy	65146	No
Habitational	Boarding houses/rooms: mercantile or office occupancy	65133	No
Habitational	Boarding houses/rooms: no mercantile or office occupancy	65132	No
Habitational	Townhouses or similar associations - over 4 families with mercantile or office occupancy	65133	No
Habitational	Townhouses or similar associations - over 4 families with no mercantile or office occupancy	65132	No
Self-storage	Self-storage facilities	9411	No
Motels	Motels: no restaurants	69151	No
Motels	Motels: with fast food restaurants	69171	No
Motels	Motels: with limited cooking restaurants	69161	No
Condominium	Condominiums: commercial condominium (association risk only)	60989	No
Condominium	Condominiums: office condominium (association risk only)	60999	No

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