



General Liability Product Reference Guide

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Office & Professional



- Minimum Premium starting at \$300
- Max Revenue \$7,500,000
- Max Payroll \$2,500,000

- 61226 Buildings or Premises - Office - Other than Not-For-Profit
- 41675 Computer Consulting or Programming
- 41677 Consultants
- 91805 Draftsmen
- 45334 Insurance Agents
- 66122 Lawyers Offices - Other than Not-For-Profit
- 66123 Lawyers Offices - Not-For-Profit only
- 47468 Schools - Correspondence
- 47474 Schools - Trade or Vocational
- 67512 Schools - Other than Not-For-Profit
- 67513 Schools - Not-For-Profit only
- 96930 Web Site Designers

Goods & Services



- Minimum Premium starting at \$450
- Max Revenue \$5,000,000
- Max Payroll \$1,500,000

- 10010 Air Conditioning Equipment - Dealers or Distributors Only
- 10026 Antique Stores
- 10040 Appliance Distributors - Household Type
- 10042 Appliance Stores - Household Type
- 10065 Art Galleries - Other than Not-For-Profit
- 10066 Art Galleries - Not-For-Profit only
- 91177 Auctioneers - Sales Conducted Away From the Insured's Premises
- 91179 Auctions - On Premises Owned or Rented by the Insured
- 10070 Automobile Parts and Supplies Distributors
- 10071 Automobile Parts and Supplies Stores
- 10100 Bakeries
- 10111 Barber or Beauty Shop Supplies Distributors
- 10113 Barber Shops
- 10115 Beauty Parlors and Hair Styling Salons
- 10140 Beverage Distributors - Alcoholic Other Than Beer
- 10141 Beverage Distributors - Nonalcoholic and Beer
- 10145 Beverage Stores - Liquor and Wine
- 10146 Beverage Stores - Soft Drinks and Beer

Goods & Services - continued



- 10204 Books and Magazines Stores - Other than Not-For-Profit Only
- 10205 Books and Magazines Stores - Not-For-Profit Only
- 10257 Building Material Distributors
- 61212 Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Other than Not-For-Profit
- 61216 Buildings or Premises - Bank or Office - Mercantile or Manufacturing Lessor's Risk Only) - Not-For-Profit Only
- 61217 Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Maintained by the Insured - Other than Not-For-Profit
- 61218 Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Maintained by the Insured - Not-For-Profit Only
- 61224 Buildings or Premises - Office - Premises Occupied by Employees of the Insured - Other Than Not-For-Profit
- 61225 Buildings or Premises - Office - Premises Occupied by Employees of the Insured - Not-For-Profit Only
- 61227 Buildings or Premises - Office - Not-For-Profit Only
- 10309 Camera and Photographic Equipment Stores
- 10352 Candy or Confectionery Stores
- 11039 Caterers
- 11126 Clothing or Wearing Apparel Distributors
- 11127 Clothing or Wearing Apparel Stores - Other than Not-For-Profit
- 11128 Clothing or Wearing Apparel Stores - Not-For-Profit only
- 11155 Collectibles and Memorabilia Stores
- 11160 Computer Stores
- 11167 Concessionaires - Checkroom, Shoeshine, or Toilet Concessions in Hotels, Restaurants, Railroad Stations, Etc.
- 11168 Concessionaires
- 62000 Condominiums - Commercial - Bank or Mercantile, Manufacturing or Office (Association Risk Only)
- 62001 Condominiums - Commercial Shopping Centers (Association Risk Only)

Goods & Services - continued



- 62003 Condominiums - Residential - (Association Risk Only)
- 11222 Copying and Duplicating Services - retail
- 11288 Delicatessens
- 12361 Distributors - Food or Drink
- 12362 Distributors - No Food or Drink
- 12373 Drug Distributors
- 12391 Electrical Equipment Distributors
- 12393 Electronics Store
- 92663 Engineers or Architects - Consulting - Not Engaged in Actual Construction
- 43215 Entertainment Performed on Others' Premises
- 44280 Event, Party or Wedding Planners
- 12467 Equipment, Fixtures or Supplies - For Bars, Hotels, Offices, Restaurants, or Stores - Distributors
- 12509 Fabric Distributors
- 12510 Fabric Stores
- 12651 Fence Dealers
- 12797 Floor Covering Distributors
- 12805 Floor Covering Stores
- 12841 Florists
- 94617 Freight Forwarders or Handlers - Other than Packing, Handling, or Shipping Explosives or Ammunition Under Contract
- 13049 Frozen Food - Distributors
- 13111 Fruit, Nut or Vegetable Dealers
- 13112 Fruit, Nut or Vegetable Distributors
- 13314 Fur - Garments and Pelts - Distributors
- 13351 Furniture Stores - Other than Not-For-Profit
- 13352 Furniture Stores - Not-For-Profit only
- 13506 Gift shops - Other than Not-For-Profit

Goods & Services - continued



13507	Gift Shops - Not-For-Profit only
13670	Grocery Distributors
13673	Grocery Stores
44276	Halls - Other Than Not-For-Profit
44276	Halls - Not-For-Profit only
13715	Hardware and Tool Distributors
13716	Hardware Stores
13720	Health or Natural Food Stores
13759	Hearing Aid Stores
13930	Heating or Combined Heating and Air Conditioning Equipment - Dealers or Distributors Only
44439	Health Care Facilities - Clinics, Dispensaries or Infirmaries Treating Outpatients Only - no regular bed and board facilities - Other than Not-For-Profit
14101	Hobby, Craft or Artists' Supply Stores
14279	Home Improvement Stores
14401	Ice Cream Stores
14405	Ice Dealers and Distributors
16750	Internet Retailers
14527	Janitorial Supplies - Dealers or Distributors
14655	Jewelry Stores or Distributors
14731	Laundries and Dry Cleaners - Self-Service
66309	Libraries
15063	Machinery or Equipment Dealers - Yard or Garden Type
15070	Mail Box or Packaging Stores
45993	Manufacturers' Representatives
15519	Markets - Not Open Air (Lessor's Risk Only) Other than Not-For-Profit

Goods & Services - continued



- 15120 Markets - Not Open Air (Lessor's Risk Only) Not-For-Profit Only
- 15123 Markets - Open Air (Lessor's Risk Only) Other than Not-For-Profit
- 15124 Markets - Open Air (Lessor's Risk Only) Not-For-Profit Only
- 15223 Meat, Fish, Poultry or Seafood - Distributors
- 15224 Meat, Fish, Poultry or Seafood Stores
- 15314 Medical, Hospital and Surgical Supply Stores
- 66561 Medical Offices
- 15404 Metal Dealers or Distributors - Nonstructural
- 15538 Musical Instrument Stores
- 15600 Nail Salons
- 15607 Newspaper or Magazine Distributors
- 15608 Newsstands
- 15839 Optical Goods Stores
- 15991 Paint, Wallpaper or Wallcovering Stores
- 15993 Painting, Picture, or Frame Stores
- 16005 Paper Products Distributors
- 16403 Pet Stores
- 16471 Photographers
- 16501 Plastic or Rubber Supply Goods Distributors
- 16527 Plumbing Supplies and Fixtures Dealers and Distributors
- 16588 Printers or Electrotypers Supplies - Distributors
- 58408 Printing - Other than Not-For-Profit
- 58409 Printing - Not-For-Profit Only
- 47050 Real Estate Agents
- 47052 Real Estate Property Managed
- 16705 Refrigeration Equipment - Dealers and Distributors only - commercial
- 16819 Restaurants - Operated by Concessionaires - Other than Not-For-Profit
- 16820 Restaurants - Operated by Concessionaires - Not-For-Profit only

Goods & Services - continued



- 16900 Restaurants - With No Sale of Alcoholic Beverages - With Table Service
- 16901 Restaurants - With No Sale of Alcoholic Beverages - Without Table Service With Seating
- 16902 Restaurants - With No Sale of Alcoholic Beverages - Without Table Service Without Seating
- 18109 Shoe Repair Shops
- 18110 Shoe Stores
- 67635 Shopping Centers - Buildings, or Premises Not Occupied by the Insured (Lessor's Risk Only)
- 18335 Stationery or Paper Products Stores
- 18435 Stores - Food or Drink - Other than Not-For-Profit
- 18436 Stores - Food or Drink - Not-For-Profit only
- 18437 Stores - No Food or Drink - Other than Not-For-Profit
- 18438 Stores - No Food or Drink - Not-For-Profit only
- 18708 Tobacco Products Stores
- 68500 Townhouse or Homeowner Associations (Association Risk Only)
- 18833 Toy Distributors
- 99793 Truckers
- 99827 Upholstering - Shop Only

Goods & Services - continued



- 18911 Variety Stores - Other than Not-For-Profit
- 18912 Variety Stores - Not-For-Profit Only
- 18920 Video Stores
- 18991 Warehouses - Mini-Warehouses
- 19007 Washing Machines, Dryers or Ironers - Coin Meter Type
- 49617 Vending Machine Operations - Confection, Food, Beverage, or Ice
- 49619 Vending Machine Operations
- 68702 Warehouses - Occupied by Multiple Interests (Lessor's Risk Only)
- 68703 Warehouses - Occupied by Single Interest (Lessor's Risk Only)
- 68706 Warehouses - Private - Other than Not-For-Profit
- 68707 Warehouses - Private - Not-For-Profit Only
- 99938 Warehouses

Manual Labor



- Minimum Premium starting at \$450
- Max revenue \$1,000,000
- Max payroll \$300,000

91590	Contractors Permanent Yards - Maintenance or Storage of Equipment or Material
96611	Interior Decorators
98308	Painting - Shop Only
98344	Paperhanging
99003	Sign Painting or Lettering - Inside of Buildings
99826	Upholstering
49840	Window Decorating

Manual Labor



- Minimum premium starting at \$700
- Max revenue \$1,000,000
- Max payroll \$300,000

- 51576 Boxes or Containers Mfg. – Wood
- 51741 Candle Mfg.
- 91436 Ceiling or Wall Installation – Metal
- 91551 Communication Equipment Installation – Industrial or Commercial
- 91555 Computer Service or Repair
- 92338 Dry Wall or Wallboard Installation
- 92451 Electrical Apparatus – Installation, Servicing or Repair
- 92478 Electrical Work – Within Buildings
- 94569 Floor Covering Installation – Not Ceramic, Tile, or Stone
- 95124 Furniture or Fixtures – Installation in Offices or Stores – Portable – Metal or Wood
- 13590 Glass Dealers and Glaziers
- 96816 Janitorial Services
- 97047 Landscape Gardening
- 97050 Lawn Care Services
- 14913 Locksmiths
- 97220 Machine Shops
- 59914 Metal Works- Shop- Decorative or Artistic
- 98305 Painting – Interior – Buildings or Structures
- 99505 Swimming Pool Servicing
- 99650 Television or Radio Receiving Set Installation or Repair

Manual Labor



- Minimum premium starting at \$1,000
- Max revenue \$1,000,000
- Max payroll \$300,000

- 91127 Alarms and Alarm Systems - Installation, Servicing or Repair
- 91341 Carpentry - Interior
- 91629 Debris Removal - Construction Site
- 95233 Garbage, Ash or Refuse Collecting
- 95625 Handyperson
- 43470 Pest Control Services
- 98449 Plastering or Stucco Work
- 98805 Septic Tank Systems - Cleaning
- 99746 Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior Construction

Manual Labor



- Minimum Premium starting at \$2,000
- Max revenue \$1,000,000
- Max payroll \$300,000

- 91111** Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair
- 94276** Fence Erection Contractors
- 95647** 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
- 97223** Machinery or Equipment - Industrial - Installation, Servicing or Repair
- 97447** Masonry
- 98636** Refrigeration Systems or Equipment - Dealers and Distributors and
- 99948** Installation, Servicing or Repair - Commercial
Water Softening Equipment - Installation, Servicing or Repair

First Features



- 10-Unit Max
- 5 Class Codes Max on One Policy
- 36 Ft. Max Height
- 6 Ft. Max Depth
- General Contractors are Ineligible
- Blanket Additional Insured When Required by Contract (CG2033) Available for \$0
- Primary and Non-Contributory Wording Available for \$50
- Waiver of Subrogation Available for \$50
- Single Additional Insured Available for \$50
- Lost key Coverage Endorsement Offered on Janitorial and Locksmith Risks (\$5k limit)

More than an insurance policy. Risk management included with each policy.



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