



E&S General Liability and Property

Class Code Guide

April 2025



Class Code	Class Description	LOB Available	States
10010	Air Conditioning Equipment--Dealers or Distributors Only	GL, Property	All except AK, HI
10026	Antique Stores	GL, Property	All except AK, HI
10040	Appliance Distributors--Household Type	GL, Property	All except AK, HI
10042	Appliance Stores--Household Type	GL, Property	All except AK, HI
10060	Army and Navy Stores	GL, Property	All except AK, HI
10065	Art Galleries--Other Than Not-For-Profit	GL, Property	All except AK, HI
10070	Automobile Parts (used) and Supplies Distributors	GL, Property	All except AK, HI
10070	Automobile Parts and Supplies Distributors	GL, Property	All except AK, HI
10071	Automobile Parts and Supplies Stores	GL, Property	All except AK, HI
10072	Automobile Quick Lubrication Services	GL, Property	All except AK, HI
10073	Automobile Repair or Service Shops	GL, Property	All except AK, HI
10075	Automobile Repair Shops--Self-Service	GL, Property	All except AK, HI
10100	Bakeries--Limited Cooking--Donut Shop	GL, Property	All except AK, HI
10100	Bakeries	GL, Property	All except AK, HI
10100	Bakeries--With Cooking	GL, Property	All except AK, HI
10100	Bagel Shops	GL, Property	All except AK, HI
10100	Bakeries--Distributors--No Baking on Premises	GL, Property	All except AK, HI
10100	Bakeries--Retail--No Baking on Premises	GL, Property	All except AK, HI
10100	Bakeries--Fast Food--Donut Shop	GL, Property	All except AK, HI
10101	Boat Dealers	GL, Property	All except AK, HI
10105	Boat Storage and Moorage	GL, Property	All except AK, HI
10107	Boat Yards or Marinas--Public	GL, Property	All except AK, HI
10110	Boats--Canoes or Rowboats--for Rent--Not Equipped with Motors	GL, Property	All except AK, HI
10111	Barber or Beauty Shop Supplies Distributors	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
10113	Barber Shops	GL, Property	All except AK, HI
10115	Beauty Parlors and Hair Styling Salons	GL, Property	All except AK, HI
10115	Esthetician Services	GL, Property	All except AK, HI
10133	Beach Chairs and Umbrellas--Rented to Others	GL, Property	All except AK, HI
10140	Beverage Distributors--Alcoholic Other Than Beer	GL, Property	All except AK, HI
10141	Beverage Distributors--Nonalcoholic and Beer	GL, Property	All except AK, HI
10145	Beverage Stores--Liquor and Wine	GL, Property	All except AK, HI
10146	Beverage Stores--Soft Drinks and Beer	GL, Property	All except AK, HI
10150	Bicycle Stores--Sales and Servicing	GL, Property	All except AK, HI
10151	Bicycles--Rented to Others	GL, Property	All except AK, HI
10160	Billiard or Pool Halls	GL, Property	All except AK, HI
10204	Used Books and Magazines Stores--Other Than Not-For-Profit	GL, Property	All except AK, HI
10204	Books and Magazines Stores--Other Than Not-For-Profit	GL, Property	All except AK, HI
10220	Bowling Lanes	GL, Property	All except AK, HI
10255	Building Material Dealers--Other Than Secondhand Material	GL, Property	All except AK, HI
10256	Building Material Dealers--Secondhand Material	GL, Property	All except AK, HI
10257	Building Material Distributors	GL, Property	All except AK, HI
10309	Camera and Photographic Equipment Stores	GL, Property	All except AK, HI
10315	Camper or Travel Trailer Sales Agencies	GL, Property	All except AK, HI
10331	Campgrounds--Other Than Not-For-Profit	GL, Property	All except AK, HI
10352	Candy or Confectionery Stores	GL, Property	All except AK, HI
10367	Car Washes--Other Than Self-Service	GL, Property	All except AK, HI
10368	Car Washes--Self-Service	GL, Property	All except AK, HI
11007	Carpet, Rug or Upholstery Cleaning--Shop Only	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
11039	Caterers	GL, Property	All except AK, HI
11052	Chairs--Rented to Others	GL, Property	All except AK, HI
11101	Chemical Distributors	GL, Property	All except AK, HI
11126	Clothing or Wearing Apparel Distributors--Women's, Children's and Infants' Clothing and Accessories	GL, Property	All except AK, HI
11126	Clothing or Wearing Apparel Distributors--Men's and Boy's Clothing and Furnishings	GL, Property	All except AK, HI
11126	Clothing or Wearing Apparel Distributors	GL, Property	All except AK, HI
11127	Uniform Stores	GL, Property	All except AK, HI
11127	Clothing Retail--Wigs	GL, Property	All except AK, HI
11127	Ladies Undergarments and Lingerie	GL, Property	All except AK, HI
11127	Bridal Stores	GL, Property	All except AK, HI
11127	Clothing--Ladies and Girls' (Coats, Suits, Dresses)	GL, Property	All except AK, HI
11127	Furs Garments (Including Pelts)--Retail	GL, Property	All except AK, HI
11127	Clothing or Wearing Apparel Stores--Other Than Not-For-Profit	GL, Property	All except AK, HI
11127	Hosiery--Women's Retail	GL, Property	All except AK, HI
11127	Haberdashery and Men's Furnishing--Retail	GL, Property	All except AK, HI
11127	Family Clothing Stores--Retail	GL, Property	All except AK, HI
11127	Clothing or Wearing Apparel Stores--Retail--Children's and Infants' Wear	GL, Property	All except AK, HI
11127	Riding/Western Apparel Stores	GL, Property	All except AK, HI
11127	Ladies Specialty Stores	GL, Property	All except AK, HI
11127	T-Shirt Shops	GL, Property	All except AK, HI
11127	Maternity Stores	GL, Property	All except AK, HI
11127	Clothing--Men's and Boys' (Coats and Suits)--Retail	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
11138	Clubs--Country or Golf	GL, Property	All except AK, HI
11155	Collectibles and Memorabilia Stores	GL, Property	All except AK, HI
11160	Computer Stores	GL, Property	All except AK, HI
11167	Concessionaires--Checkroom, Shoeshine or Toilet Concessions in Hotels, Restaurants, Railroad Stations, etc.	GL, Property	All except AK, HI
11168	Concessionaires	GL, Property	All except AK, HI
11222	Copying and Duplicating Services--Retail	GL, Property	All except AK, HI
11234	Cosmetic, Hair or Skin Preparation Stores	Property	All except AK, HI
11273	Dance Halls, Ballrooms or Discotheques--Other Than Not-For-Profit	GL, Property	All except AK, HI
11288	Delicatessens	GL, Property	All except AK, HI
12356	Discount Stores	GL, Property	All except AK, HI
12356	Department Stores	GL, Property	All except AK, HI
12356	Department or Discount Stores	GL, Property	All except AK, HI
12361	Distributors--Food or Drink	GL, Property	All except AK, HI
12362	Store--Shoe--Wholesale	GL, Property	All except AK, HI
12362	Distributors--No Food or Drink NOC	GL, Property	All except AK, HI
12362	Optical Goods--Distributors	GL, Property	All except AK, HI
12362	Architect Drafting Supply Wholesaler	GL, Property	All except AK, HI
12362	Electrical Fixtures (other) Wholesaler	GL, Property	All except AK, HI
12362	Gift Shops--Wholesale	GL, Property	All except AK, HI
12362	Stationery or Paper Products Distributors--Paper (Fine, Writing, Printing) Bulk, Wholesaling	GL, Property	All except AK, HI
12362	Bookbinding & Printers Supplies Stores	GL, Property	All except AK, HI
12362	Distributors--No Food or Drink	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
12374	Drugstores--No Table or Counter Service for Beverage or Food	GL, Property	All except AK, HI
12375	Drugstores	GL, Property	All except AK, HI
12375	Drugstores--Fast Food	GL, Property	All except AK, HI
12391	Electrical Equipment Distributors	GL, Property	All except AK, HI
12393	Computer Stores	GL, Property	All except AK, HI
12393	Electronics Store	GL, Property	All except AK, HI
12393	Camera and Photography Equipment Store	GL, Property	All except AK, HI
12467	Equipment, Fixtures or Supplies--for Bars, Hotels, Offices, Restaurants or Stores--Distributors	GL, Property	All except AK, HI
12467	Equipment, Fixtures or Supplies--Offices--Distributors	GL, Property	All except AK, HI
12467	Equipment, Fixtures or Supplies--Bars, Hotels, Restaurants--Distributors	GL, Property	All except AK, HI
12509	Fabric Distributors	GL, Property	All except AK, HI
12510	Fabric Stores	GL, Property	All except AK, HI
12583	Feed, Grain or Hay Dealers	GL, Property	All except AK, HI
12651	Fence Dealers	GL, Property	All except AK, HI
12797	Floor Covering Distributors	GL, Property	All except AK, HI
12805	Floor Covering Stores--Except Wood or Ceramics	GL, Property	All except AK, HI
12805	Floor Covering Stores--Wood or Ceramic Tile Only	GL, Property	All except AK, HI
12805	Floor Covering Stores	GL, Property	All except AK, HI
12841	Florists--Retail	GL, Property	All except AK, HI
12841	Florists	GL, Property	All except AK, HI
12841	Florists--Distributors	GL, Property	All except AK, HI
12927	Formal Wear or Costumes--Rented to Others	GL, Property	All except AK, HI
13049	Frozen Food--Distributors	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
13111	Fruit or Vegetable Dealers	GL, Property	All except AK, HI
13112	Fruit or Vegetable Distributors	GL, Property	All except AK, HI
13351	Furniture Stores--Other Than Not-For-Profit	GL, Property	All except AK, HI
13351	Furniture Stores--Upholstered--Retail Only	GL, Property	All except AK, HI
13351	Furniture Stores--Wood or Metal--Retail Only	GL, Property	All except AK, HI
13453	Gasoline Stations--Full Service	GL, Property	All except AK, HI
13454	Gasoline Stations--Self-Service	GL, Property	All except AK, HI
13455	Gasoline Stations--Self and Full Service Combined	GL, Property	All except AK, HI
13506	Gift Shops--Other Than Not-For-Profit	GL, Property	All except AK, HI
13590	Glass Dealers & Glaziers	GL, Property	All except AK, HI
13590	Glass Dealers and Glaziers--Retail Only	GL, Property	All except AK, HI
13590	Glass Dealers and Glaziers	GL, Property	All except AK, HI
13670	Grocery Distributors	GL, Property	All except AK, HI
13673	Grocery Stores	GL, Property	All except AK, HI
13715	Hardware and Tool Distributors	GL, Property	All except AK, HI
13716	Hardware Stores	GL, Property	All except AK, HI
13720	Health or Natural Food Stores	GL, Property	All except AK, HI
13759	Hearing Aid Stores	GL, Property	All except AK, HI
13930	Heating or Combined Heating and Air Conditioning Equipment--Dealers or Distributors Only	GL, Property	All except AK, HI
14068	Hide Dealers and Distributors--Raw	GL, Property	All except AK, HI
14101	Hobby, Craft or Artists' Supply Stores	GL, Property	All except AK, HI
14279	Home Improvement Stores	GL, Property	All except AK, HI
14401	Ice Cream Stores	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
14405	Ice Dealers and Distributors	GL, Property	All except AK, HI
14527	Janitorial Supplies--Dealers or Distributors	GL, Property	All except AK, HI
14655	Jewelry--Retail--Costume	GL, Property	All except AK, HI
14655	Jewelry--Retail--Precious	GL, Property	All except AK, HI
14655	Clock Distributors	GL, Property	All except AK, HI
14655	Jewelry Distributors	GL, Property	All except AK, HI
14655	Jewelry Repair	GL, Property	All except AK, HI
14655	Clock & Watch Stores	GL, Property	All except AK, HI
14655	Jewelry Stores or Distributors	GL, Property	All except AK, HI
14655	Watch Repair--No Retail	GL, Property	All except AK, HI
14655	Clock Repair--No Retail	GL, Property	All except AK, HI
14731	Laundries and Dry Cleaners--Self-Service	GL, Property	All except AK, HI
14732	Laundry and Dry Cleaning or Dyeing Receiving Stations	GL, Property	All except AK, HI
14733	Laundry and Dry Cleaning Stores	GL, Property	All except AK, HI
14734	Laundry Rental Service	GL, Property	All except AK, HI
14855	Livestock Dealers or Commission Merchants	GL, Property	All except AK, HI
14913	Locksmiths	GL, Property	All except AK, HI
15060	Machinery or Equipment Dealers--Construction or Industrial--Mobile Type	GL, Property	All except AK, HI
15061	Machinery or Equipment Dealers--Farm Type	GL, Property	All except AK, HI
15062	Machinery or Equipment Dealers	GL, Property	All except AK, HI
15063	Machinery or Equipment Dealers--Yard or Garden Type	GL, Property	All except AK, HI
15070	Mail Box or Packaging Stores	GL, Property	All except AK, HI
15223	Distributors--Food or Drink	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
15223	Meat, Fish, Poultry or Seafood--Distributors	GL, Property	All except AK, HI
15224	Meat, Fish, Poultry or Seafood Stores	GL, Property	All except AK, HI
15224	Meat or Poultry--Retail	GL, Property	All except AK, HI
15224	Fish or Seafood Stores--Retail	GL, Property	All except AK, HI
15300	Medical, Hospital and Surgical Equipment and Supplies--Rented to Others	GL, Property	All except AK, HI
15314	Hearing Aid--Distributors	GL, Property	All except AK, HI
15314	Medical, Hospital and Surgical Supply Stores	GL, Property	All except AK, HI
15314	Precision and Scientific Tools and Instruments--Retail	GL, Property	All except AK, HI
15404	Metal Dealers or Distributors--Nonstructural	GL, Property	All except AK, HI
15405	Metal Dealers or Distributors--Structural	GL, Property	All except AK, HI
15405	Brass Wholesaler	GL, Property	All except AK, HI
15406	Metal Scrap Dealers	GL, Property	All except AK, HI
15538	Musical Instrument Stores	GL, Property	All except AK, HI
15600	Nail Salons	GL, Property	All except AK, HI
15607	Newspaper or Magazine Distributors	GL, Property	All except AK, HI
15607	Publishers--Newspapers--Other Than Not-For-Profit	GL, Property	All except AK, HI
15608	Newsstands	GL, Property	All except AK, HI
15699	Nursery--Garden	GL, Property	All except AK, HI
15839	Optical Goods Stores	GL, Property	All except AK, HI
15991	Paint, Wallpaper or Wallcovering Stores	GL, Property	All except AK, HI
15993	Painting, Picture or Frame Stores	GL, Property	All except AK, HI
16005	Paper Products Distributors	GL, Property	All except AK, HI
16009	Paper, Rag or Rubber Stock Dealers and Distributors--Secondhand	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
16402	Pet Grooming	GL, Property	All except AK, HI
16402	Pet Grooming--Mobile	GL, Property	All except AK, HI
16403	Pet Stores	GL, Property	All except AK, HI
16404	Pet Training	GL, Property	All except AK, HI
16404	Pet Sitter	GL, Property	All except AK, HI
16404	Pet Daycare	GL, Property	All except AK, HI
16471	Commercial Photographers	GL, Property	All except AK, HI
16471	Photographers	GL, Property	All except AK, HI
16471	Videography	GL, Property	All except AK, HI
16501	Plastic or Rubber Supply Goods Distributors	GL, Property	All except AK, HI
16527	Plumbing Supplies and Fixtures Dealers and Distributors	GL, Property	All except AK, HI
16588	Printers or Electrotypes Supplies--Distributors	GL, Property	All except AK, HI
16604	Produce Handling or Packing	GL, Property	All except AK, HI
16670	Racquet Sports and Handball Facilities--Commercially Operated	GL, Property	All except AK, HI
16676	Music Stores--Pre-Recorded	GL, Property	All except AK, HI
16676	Video Stores	GL, Property	All except AK, HI
16694	Recreational Vehicle Dealers	GL, Property	All except AK, HI
16705	Refrigeration Equipment--Commercial--Retail	GL, Property	All except AK, HI
16705	Refrigeration Equipment--Dealers and Distributors Only--Commercial	GL, Property	All except AK, HI
16722	Rental Stores	GL, Property	All except AK, HI
16723	Rental Stores--Machinery or Equipment--Rented to Others on a Long-Term Basis	GL, Property	All except AK, HI
16750	Internet Retailers	GL, Property	All except AK, HI
16819	Restaurants--Operated by Concessionaires--Other Than Not-For-Profit	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
16820	Restaurants--Operated by Concessionaires--Not-For-Profit Only	GL, Property	All except AK, HI
16881	Secondhand or Salvage Dealers and Distributors	GL, Property	All except AK, HI
16900	Family Style Restaurants--No Sale of Alcoholic Beverages	GL, Property	All except AK, HI
16900	Diners--No Sale of Alcoholic Beverages	GL, Property	All except AK, HI
16900	Restaurants--with No Sale of Alcoholic Beverages--with Table Service	GL, Property	All except AK, HI
16901	Fast Food--Hamburger/Malt Shops	GL, Property	All except AK, HI
16901	Limited Cooking Restaurants--Delicatessens	GL, Property	All except AK, HI
16901	Fast Food--Cafeteria Style--Buffet	GL, Property	All except AK, HI
16901	Restaurants--with No Sale of Alcoholic Beverages--without Table Service with Seating	GL, Property	All except AK, HI
16901	Fast Food--Asian Style	GL, Property	All except AK, HI
16901	Fast Food--Hot Dog Shops	GL, Property	All except AK, HI
16901	Limited Cooking Restaurants--Salad Bar	GL, Property	All except AK, HI
16901	Limited Cooking Restaurants--Beverage (e.g., Coffee, Juice, Soft Drink) Bars--Nonalcoholic	GL, Property	All except AK, HI
16901	Fast Food--Pizza Shop	GL, Property	All except AK, HI
16901	Fast Food--Cafes	GL, Property	All except AK, HI
16901	Fast Food--Seafood	GL, Property	All except AK, HI
16901	Fast Food--Other Ethnic Style	GL, Property	All except AK, HI
16901	Fast Food--Roast Beef	GL, Property	All except AK, HI
16901	Fast Food--Delicatessens	GL, Property	All except AK, HI
16901	Fast Food--Chicken	GL, Property	All except AK, HI
16901	Limited Cooking Restaurants--Cafes	GL, Property	All except AK, HI
16902	Limited Cooking Restaurants--Take Out Only Restaurant--No On-Premises Consumption	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
16902	Restaurants--with No Sale of Alcoholic Beverages--without Seating	GL, Property	All except AK, HI
16902	Casual Dining--Bistros and Cafes--No Sales of Alcoholic Beverages	GL, Property	All except AK, HI
16902	Fast Food--Take Out Only Restaurant--No On-Premises Consumption	GL, Property	All except AK, HI
16902	Fast Food--Drive-ins/Service in Car	GL, Property	All except AK, HI
16902	Limited Cooking Restaurants--Drive-ins/Service in Car	GL, Property	All except AK, HI
16902	Limited Cooking Restaurants--Concession Stands/Snack Bars	GL, Property	All except AK, HI
16905	Diners--Bring Your Own Alcohol Establishments--with No Sales of Alcoholic Beverages	GL, Property	All except AK, HI
16906	Bistros, Brasseries, and Cafes--Bring Your Own Alcohol Establishments--with No Sales of Alcoholic Beverages	GL, Property	All except AK, HI
16910	Family-Style Restaurants--with Sales of Alcoholic Beverages up to 50% of Total Sales	GL, Property	All except AK, HI
16910	Diners--with Sales of Alcoholic Beverages up to 50% of Total Sales	GL, Property	All except AK, HI
16910	Restaurants--with Sale of Alcoholic Beverages that are Less Than 30% of the Annual Receipts of the Restaurants--with Table Service	GL, Property	All except AK, HI
16910	Bistros, Brasseries, and Cafes--with Sales of Alcoholic Beverages up to 50% of Total Sales	GL, Property	All except AK, HI
16911	Limited Cooking Restaurants--Pizza Shops	GL, Property	All except AK, HI
16911	Restaurants--with Sale of Alcoholic Beverages that are Less Than 30% of the Annual Receipts of the Restaurants--without Table Service with Seating	GL, Property	All except AK, HI
16915	Restaurants--with Sale of Alcoholic Beverages that are 30% or More of But Less Than 75% of the Total Annual Receipts of the Restaurants--with Dance Floor	GL, Property	All except AK, HI
16916	Restaurants--with Sale of Alcoholic Beverages that are 30% or More of But Less Than 75% of the Total Annual Receipts of the Restaurants--without Dance Floor	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
16920	Restaurants--with Sale of Alcoholic Beverages that are 75% or More of Total Annual Receipts of the Restaurants--with Tables--with Dance Floor--Table Service	GL, Property	All except AK, HI
16921	Restaurants--with Sale of Alcoholic Beverages that are 75% or More of Total Annual Receipts of the Restaurants--with Tables--with Dance Floor--No Table Service	GL, Property	All except AK, HI
16930	Restaurants--with Sale of Alcoholic Beverages that are 75% or More of Total Annual Receipts of the Restaurants--with Tables--without Dance Floor--Table Service	GL, Property	All except AK, HI
16931	Restaurants--with Sale of Alcoholic Beverages that are 75% or More of Total Annual Receipts of the Restaurants--with Tables--without Dance Floor--No Table Service	GL, Property	All except AK, HI
16940	Restaurants--with Sale of Alcoholic Beverages that are 75% or More of Total Annual Receipts of the Restaurants--Bar Service Only (No Tables)--with Dance Floor	GL, Property	All except AK, HI
16941	Restaurants--with Sale of Alcoholic Beverages that are 75% or More of Total Annual Receipts of the Restaurants--Bar Service Only (No Tables)--without Dance Floor	GL, Property	All except AK, HI
18109	Shoe Repair Shops	GL, Property	All except AK, HI
18110	Shoe Stores	GL, Property	All except AK, HI
18200	Yoga Instruction	GL, Property	All except AK, HI
18200	Dietitian	GL, Property	All except AK, HI
18200	Spas or Personal Enhancement Facilities	GL, Property	All except AK, HI
18205	Sporting Goods or Athletic Equipment Distributors	GL, Property	All except AK, HI
18206	Golf Equipment Stores	GL, Property	All except AK, HI
18206	Atheltic Shoe Stores	GL, Property	All except AK, HI
18206	Sporting Goods or Athletic Equipment Stores	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
18206	Fishing Equipment & Supplies Stores	GL, Property	All except AK, HI
18206	Dance Apparel & Accessories Stores	GL, Property	All except AK, HI
18335	Stationery or Paper Products Stores	GL, Property	All except AK, HI
18435	Convenience Store without Gasoline Sales--Limited Cooking Restaurant	GL, Property	All except AK, HI
18435	Marble Products Store	GL, Property	All except AK, HI
18435	Trophy Stores	GL, Property	All except AK, HI
18435	Retail Store (Not Otherwise Classified)	GL, Property	All except AK, HI
18435	Convenience Store without Gasoline Sales--No Restaurant	GL, Property	All except AK, HI
18435	Convenience Store with Gasoline Sales--No Restaurant	GL, Property	All except AK, HI
18435	Convenience Store with Gasoline Sales--Fast Food Restaurant	GL, Property	All except AK, HI
18435	Stores--Food or Drink--Other Than Not-For-Profit	GL, Property	All except AK, HI
18435	Convenience Store with Gasoline Sales--Limited Cooking Restaurant	GL, Property	All except AK, HI
18437	Candle Stores	GL, Property	All except AK, HI
18437	Specialty Grocery Stores	GL, Property	All except AK, HI
18437	Coffee, Tea or Spice Store--Retail	GL, Property	All except AK, HI
18437	Office Machine or Appliance (No Repair)--Retail	GL, Property	All except AK, HI
18437	Nursery & Garden Centers--Retail	GL, Property	All except AK, HI
18437	Lawn, Garden & Light Farming Supply--No Nurseries	GL, Property	All except AK, HI
18437	Commercial Kitchen Equipment, Fixtures & Supplies Store	GL, Property	All except AK, HI
18437	Educational & School Supplies--Retail	GL, Property	All except AK, HI
18437	Janitorial Supply Store	GL, Property	All except AK, HI
18437	Flower Shops--Artificial or Dried--Retail Only	GL, Property	All except AK, HI
18437	Banner and Flag Store	GL, Property	All except AK, HI
18437	Religious Goods Store	GL, Property	All except AK, HI

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18437	Monuments, Tombstones & Statuary--Retail Only	GL, Property	All except AK, HI
18437	Collectibles and Memorabilia Store	GL, Property	All except AK, HI
18437	Swimming Pools and Pool Supply Store	GL, Property	All except AK, HI
18437	Straw and Straw Products--Retail Only	GL, Property	All except AK, HI
18437	Stores--No Food or Drink--Other Than Not-For-Profit	GL, Property	All except AK, HI
18437	Stores--Retail NOC	GL, Property	All except AK, HI
18437	Bone, Horn and Ivory Products Store	GL, Property	All except AK, HI
18437	Party Goods Store	GL, Property	All except AK, HI
18437	Kiosks (without food service)	GL, Property	All except AK, HI
18437	Luggage Goods Store	GL, Property	All except AK, HI
18437	Leather Goods Stores	GL, Property	All except AK, HI
18437	Plumbing Supplies Retailer	GL, Property	All except AK, HI
18437	Electrical Lighting Store	GL, Property	All except AK, HI
18437	Vacuum Stores--Retail Only	GL, Property	All except AK, HI
18437	Air Conditioning Equipment Store	GL, Property	All except AK, HI
18437	Cake Decorating Equipment and Supplies	GL, Property	All except AK, HI
18437	Home Furnishing Stores	GL, Property	All except AK, HI
18437	Pottery Stores	GL, Property	All except AK, HI
18437	China Stores	GL, Property	All except AK, HI
18437	Bedding & Linen Stores	GL, Property	All except AK, HI
18437	Kitchenware Stores	GL, Property	All except AK, HI
18437	Bath Accessories Stores	GL, Property	All except AK, HI
18437	Art, Picture, and Poster Stores	GL, Property	All except AK, HI
18437	Drapery and Upholstery Store	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
18501	Supermarkets	GL, Property	All except AK, HI
18506	Tailor Merchants--Men or Boys	GL, Property	All except AK, HI
18507	Tailoring or Dressmaking Establishments--Custom	GL, Property	All except AK, HI
18570	Tattoo Parlors	GL, Property	All except AK, HI
18575	Telecommunication Equipment Providers	GL, Property	All except AK, HI
18616	Tire Dealers	GL, Property	All except AK, HI
18708	Tobacco Products Stores	GL, Property	All except AK, HI
18834	Toy Stores	GL, Property	All except AK, HI
18911	Variety Stores--Other Than Not-For-Profit	GL, Property	All except AK, HI
18920	Video Stores	GL, Property	All except AK, HI
18991	Warehouses--Mini-Warehouses	GL, Property	All except AK, HI
19007	Washing Machines, Dryers or Ironers--Coin Meter Type	GL, Property	All except AK, HI
19051	Water Softening Equipment--Rented to Others	GL, Property	All except AK, HI
40045	Animals--Draft	GL, Property	All except AK, HI
40072	Beaches--Bathing--Not Commercially Operated	GL, Property	All except AK, HI
40075	Bingo Games--In Public Halls or Theaters--Commercially Operated	GL, Property	All except AK, HI
41210	Bus Stations or Terminals	GL, Property	All except AK, HI
41421	Camps--For-Profit	GL, Property	All except AK, HI
41603	Cemeteries--Other Than Not-For-Profit	GL, Property	All except AK, HI
41650	Churches or Other Houses of Worship	GL, Property	All except AK, HI
41665	Clubs--Racket Sports and Handball	GL, Property	All except AK, HI
41666	Clubs--Swimming	GL, Property	All except AK, HI
41667	Clubs--Civic--Other Than Not-For-Profit--Having Buildings or Premises Owned or Leased	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
41667	Clubs--Civic, Service or Social--Having Buildings or Premises Owned or Leased--Other Than Not-For-Profit	GL, Property	All except AK, HI
41667	Clubs--Service--Other Than Not-For-Profit--Having Buildings or Premises Owned or Leased	GL, Property	All except AK, HI
41667	Clubs--Social--Other Than Not-For-Profit--Having Buildings or Premises Owned or Leased	GL, Property	All except AK, HI
41668	Clubs--Civic--Not-For-Profit--Having Buildings or Premises Owned or Leased	GL, Property	All except AK, HI
41668	Clubs--Service--Not-For-Profit--Having Buildings or Premises Owned or Leased	GL, Property	All except AK, HI
41668	Clubs--Social--Not-For-Profit--Having Buildings or Premises Owned or Leased	GL, Property	All except AK, HI
41668	Clubs--Civic, Service or Social--Having Buildings or Premises Owned or Leased--Not-For-Profit Only	GL, Property	All except AK, HI
41669	Clubs--Civic--Other Than Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41669	Clubs--Alumni Association--Other Than Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41669	Clubs--Social--Other Than Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41669	Clubs--Service--Other Than Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41669	Clubs--Civic, Service or Social--No Buildings or Premises Owned or Leased Except For Office Purposes--Other Than Not-For-Profit	GL, Property	All except AK, HI
41670	Clubs--Civic--Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41670	Clubs--Service--Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
41670	Clubs--Social--Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41670	Clubs--Alumni--Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41670	Clubs--Political--Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41670	Clubs--Recreational--Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41670	Clubs--Civic, Service or Social--No Buildings or Premises Owned or Leased Except For Office Purposes--Not-For-Profit Only	GL, Property	All except AK, HI
41670	Clubs--Charitable Foundation--Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
41672	Conventions (Sponsor's Risk Only)--Other Than Not-For-Profit	GL, Property	All except AK, HI
41677	Consultants--Credit Counseling	GL, Property	All except AK, HI
41677	Consultants	GL, Property	All except AK, HI
41677	IT Project Management	GL, Property	All except AK, HI
41677	Business Management Consultants	GL, Property	All except AK, HI
41677	Vocational Consulting	GL, Property	All except AK, HI
41677	Consultants--Human Resources	GL, Property	All except AK, HI
41677	Consultants--Strategy Services	GL, Property	All except AK, HI
41677	Consultants--Research Services	GL, Property	All except AK, HI
41677	Consultants--Management Services	GL, Property	All except AK, HI
41677	Consultants--Business Services	GL, Property	All except AK, HI
41677	Actuarial Services	GL, Property	All except AK, HI
41677	Expert Witness Services	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
41677	Educational Curriculum Development Services	GL, Property	All except AK, HI
41677	Executive Coaching	GL, Property	All except AK, HI
41677	Consultants--Safety	GL, Property	All except AK, HI
41677	Interior Design Services	GL, Property	All except AK, HI
41677	Consultants--Agricultural	GL, Property	All except AK, HI
41677	Consultants--Audio Visual	GL, Property	All except AK, HI
41677	Consultants--Social Media	GL, Property	All except AK, HI
41677	Consultants--Image	GL, Property	All except AK, HI
41677	Consultants--Communication/Media/Public Relation Services	GL, Property	All except AK, HI
41677	Consultants--Search engine services (SEO/SEM)	GL, Property	All except AK, HI
41677	Consultants--Environmental Services	GL, Property	All except AK, HI
41677	Consultants--Other Management Services	GL, Property	All except AK, HI
41677	Consultants--Telecommunications Management Services	GL, Property	All except AK, HI
41677	Consultants--Other Services	GL, Property	All except AK, HI
41677	Consultants--Other marketing or PR Services	GL, Property	All except AK, HI
41677	Consultants--Marketing Media	GL, Property	All except AK, HI
41677	Consultants--Direct Marketing	GL, Property	All except AK, HI
41677	Consultants--Digital Marketing	GL, Property	All except AK, HI
41677	Consultants--Branding	GL, Property	All except AK, HI
41696	Crematories--Other Than Not-For-Profit	GL, Property	All except AK, HI
41700	Dam, Levee or Dike--Existence Hazard Only	CGL	All except AK, HI
41715	Day Care Centers--Other Than Not-For-Profit	GL, Property	All except AK, HI
43200	Employment Agencies	GL, Property	All except AK, HI
43215	Entertainment Performed on Others' Premises	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
43470	Pest Control Services	GL, Property	All except AK, HI
43822	Forestry Service	GL, Property	All except AK, HI
43840	Fruit, Nut or Vegetable--Harvesting Contractors	CGL	All except AK, HI
43889	Funeral Homes or Chapels	GL, Property	All except AK, HI
43990	Gambling--Casinos	GL, Property	All except AK, HI
43991	Gambling--Incidental to Other Operations	GL, Property	All except AK, HI
44009	Gasoline or Oil Supply Stations--Retail--(Lessor's Risk Only)	GL, Property	All except AK, HI
44069	Golf Courses--Miniature	GL, Property	All except AK, HI
44070	Golf Courses--Municipal or Public--Not Golf or Country Clubs	GL, Property	All except AK, HI
44071	Golf Driving Ranges	GL, Property	All except AK, HI
44072	Golfmobiles--Loaned or Rented to Others	CGL	All except AK, HI
44222	Guides or Outfitters	GL, Property	All except AK, HI
44276	Halls--Other Than Not-For-Profit	GL, Property	All except AK, HI
44280	Event, Party or Wedding Planners	GL, Property	All except AK, HI
44311	Health or Exercise Clubs	GL, Property	All except AK, HI
44315	Health or Exercise Facilities--Commercially Operated	GL, Property	All except AK, HI
45224	Hunting Preserves--Other Than Not-For-Profit	GL, Property	All except AK, HI
45334	Insurance Agents	GL, Property	All except AK, HI
45450	Kennels--Breeding, Boarding or Sales	GL, Property	All except AK, HI
45523	Lakes or Reservoirs--Existence Hazard Only--Other Than Not-For-Profit	CGL	All except AK, HI
45539	Land--Occupied by Persons Other Than the Insured for Business Purposes--(Lessor's Risk Only)	GL, Property	All except AK, HI
45678	Laundries and Dry Cleaning Plants	GL, Property	All except AK, HI
45771	Livestock Sales Companies	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
45819	Lumberyards	GL, Property	All except AK, HI
45937	Mailing or Addressing Companies	GL, Property	All except AK, HI
45937	Mailing or Addressing Cos.--Mailing List Compiling Services/Mailing List Publishers	GL, Property	All except AK, HI
45937	Mailing or Addressing Cos.--Direct Mailing Companies	GL, Property	All except AK, HI
45993	Manufacturers' Representatives	GL, Property	All except AK, HI
46004	Mausoleums--Other Than Not-For-Profit	GL, Property	All except AK, HI
46362	Model Homes	GL, Property	All except AK, HI
46426	Museums--Other Than Not-For-Profit	GL, Property	All except AK, HI
46590	Parades	GL, Property	All except AK, HI
46603	Parking--Public--Not Open Air	GL, Property	All except AK, HI
46604	Parking--Public--Open Air	GL, Property	All except AK, HI
46606	Parking--Public--Shopping Centers--Maintained by Lessee (Lessor's Risk Only)	GL, Property	All except AK, HI
46607	Parking--Public--Shopping Centers--Maintained by the Insured (Lessor's Risk Only)	GL, Property	All except AK, HI
46622	Parking--Private	GL, Property	All except AK, HI
46671	Parks or Playgrounds	GL, Property	All except AK, HI
46822	Political Campaign Headquarters or Offices	GL, Property	All except AK, HI
46881	Professional and Trade Associations--No Buildings or Premises Owned or Leased Except as Offices--Other Than Not-For-Profit	GL, Property	All except AK, HI
47050	Real Estate Agents	GL, Property	All except AK, HI
47051	Real Estate Development Property	CGL	All except AK, HI
47052	Real Estate Property Managed	GL, Property	All except AK, HI
47103	Recording Studios	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
47146	Recycling Collection Centers--Other Than Not-For-Profit	CGL	All except AK, HI
47367	Jewelry Appraiser	GL, Property	All except AK, HI
47367	Sales or Service Organizations	GL, Property	All except AK, HI
47367	Document Preparation Services	GL, Property	All except AK, HI
47367	All Ticket Agencies Except Theatrical	GL, Property	All except AK, HI
47367	Travel Agency (No Tours)	GL, Property	All except AK, HI
47367	Stenotype Service	GL, Property	All except AK, HI
47367	Court Reporting Service	GL, Property	All except AK, HI
47367	Telemarketing Service	GL, Property	All except AK, HI
47367	Word Processing Service	GL, Property	All except AK, HI
47367	Marketing Research and Public Opinion Polling	GL, Property	All except AK, HI
47367	Media Representatives	GL, Property	All except AK, HI
47367	Investor Relations Services	GL, Property	All except AK, HI
47367	Public Relations	GL, Property	All except AK, HI
47367	Process server	GL, Property	All except AK, HI
47367	Investment Services Companies	GL, Property	All except AK, HI
47367	Institutional Investment Advisor	GL, Property	All except AK, HI
47367	Personal Concierge/Assistant	GL, Property	All except AK, HI
47367	Resume Writing Services	GL, Property	All except AK, HI
47367	Translation and Interpretation Services	GL, Property	All except AK, HI
47367	Lobbyist	GL, Property	All except AK, HI
47367	Genealogical Investigation Service	GL, Property	All except AK, HI
47367	Theatrical Ticket Agencies	GL, Property	All except AK, HI
47367	Media Buyer	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
47367	Trustee Services	GL, Property	All except AK, HI
47420	Saunas and Baths--Public	GL, Property	All except AK, HI
47468	Business Schools	GL, Property	All except AK, HI
47468	Secretarial Schools	GL, Property	All except AK, HI
47468	Schools--Correspondence	GL, Property	All except AK, HI
47474	Schools--Trade or Vocational	GL, Property	All except AK, HI
47474	Computer Training	GL, Property	All except AK, HI
47474	Fine Arts School	GL, Property	All except AK, HI
47474	Life/Career Coaching	GL, Property	All except AK, HI
47475	Schools--Private--Elementary, Kindergarten or Junior High--Other Than Not-For-Profit	GL, Property	All except AK, HI
47476	Schools--Private--Elementary, Kindergarten or Junior High--Not-For-Profit Only	GL, Property	All except AK, HI
48177	Skating Rinks--Ice	GL, Property	All except AK, HI
48178	Skating Rinks--Roller	GL, Property	All except AK, HI
48727	Streets, Roads, Highways or Bridges--Existence and Maintenance Hazard Only	CGL	All except AK, HI
48808	Sun Tanning Salons	GL, Property	All except AK, HI
48924	Swimming Pools--Commercially Operated	CGL	All except AK, HI
48925	Swimming Pools	CGL	All except AK, HI
49005	Taxidermists	GL, Property	All except AK, HI
49111	Tents or Canopies--Loaned or Rented to Others	GL, Property	All except AK, HI
49181	Theaters--Drive-in	GL, Property	All except AK, HI
49183	Theaters--Motion Pictures	GL, Property	All except AK, HI
49184	Theaters--Other Than Not-For-Profit Only	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
49184	Theatres--Other Than Not-For-Profit Only	GL, Property	All except AK, HI
49305	Towers--Telecommunication--Existence Hazard Only (Lessors Risk Only)	GL, Property	All except AK, HI
49333	Travel Agency Tours	GL, Property	All except AK, HI
49451	Vacant Land--Other Than Not-For-Profit	GL, Property	All except AK, HI
49452	Vacant Land--Not-For-Profit Only	GL, Property	All except AK, HI
49617	Mobile Food Services--Refreshment Stand--Non-Alcoholic	GL, Property	All except AK, HI
49617	Mobile Food Services--Coffee Carts	GL, Property	All except AK, HI
49617	Mobile Food Services--Hot Dog Truck/Trailer	GL, Property	All except AK, HI
49617	Mobile Food Services--Barbeque Food Truck/Trailer	GL, Property	All except AK, HI
49617	Mobile Food Services--Refreshment Stand--With or Without Cooking	GL, Property	All except AK, HI
49617	Vending Machine Operations--Confection, Food, Beverage or Ice	GL, Property	All except AK, HI
49617	Mobile Food Services--Street Food Vendor	GL, Property	All except AK, HI
49617	Mobile Food Services--Concessions	GL, Property	All except AK, HI
49617	Mobile Food Services--Ice Cream Truck/Trailer	GL, Property	All except AK, HI
49617	Mobile Food Services--Food Truck/Trailer--Other	GL, Property	All except AK, HI
49617	Mobile Food Services--Refreshment Stand	GL, Property	All except AK, HI
49763	Warehouse--Cold Individual Storage Lockers	GL, Property	All except AK, HI
49840	Window Decorating	GL, Property	All except AK, HI
50010	Abrasive Wheel Mfg.	GL, Property	All except AK, HI
50015	Abrasives or Abrasive Products Mfg.--Artificial	GL, Property	All except AK, HI
50017	Abrasives or Abrasive Products Mfg.	GL, Property	All except AK, HI
50045	Adhesive Mfg.	GL, Property	All except AK, HI
50047	Adhesive Tape Mfg.	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
51001	Aerosol Container Mfg.	GL, Property	All except AK, HI
51116	Air Conditioning Equipment Mfg.	GL, Property	All except AK, HI
51315	Bakery Plants	GL, Property	All except AK, HI
51315	Food Products Mfg.--Dry	GL, Property	All except AK, HI
51340	Bearing Mfg.	GL, Property	All except AK, HI
51350	Beer, Ale or Malt Liquor Mfg.--In Bottles	GL, Property	All except AK, HI
51351	Beer, Ale or Malt Liquor Mfg.--In Cans	GL, Property	All except AK, HI
51352	Beer, Ale or Malt Liquor Mfg.--Not Bottled or Canned	GL, Property	All except AK, HI
51355	Beverage Bottler--Soft Drinks--Carbonated--In Cans or Plastic Bottles	GL, Property	All except AK, HI
51356	Beverage Bottler--Soft Drinks--Carbonated--In Glass Bottles	GL, Property	All except AK, HI
51357	Beverage Bottler--Soft Drinks--In Metal Cylinders	GL, Property	All except AK, HI
51358	Beverage Bottler--Soft Drinks--In Paper Containers	GL, Property	All except AK, HI
51359	Beverage Bottler--Soft Drinks--Not Carbonated--In Bottles or Cans	GL, Property	All except AK, HI
51380	Billiard or Pool Table Mfg.	GL, Property	All except AK, HI
51500	Bolt, Nut, Rivet, Screw or Washer Mfg.	GL, Property	All except AK, HI
51516	Bookbinding--Other Than Not-For-Profit	GL, Property	All except AK, HI
51550	Bottle and Jar Mfg.--Glass--Not for Use under Pressure	GL, Property	All except AK, HI
51551	Bottle and Jar Mfg.--Glass--for Use under Pressure--Nonreturnable	GL, Property	All except AK, HI
51552	Bottle and Jar Mfg.--Glass--for Use under Pressure--Returnable	GL, Property	All except AK, HI
51553	Bottle and Jar Mfg.--Plastic--Nonreturnable	GL, Property	All except AK, HI
51554	Bottle and Jar Mfg.--Plastic--Returnable	GL, Property	All except AK, HI
51575	Boxes or Containers Mfg.--Corrugated or Fiberboard	GL, Property	All except AK, HI
51576	Boxes or Containers Mfg.--Wood	GL, Property	All except AK, HI
51576	Boxes or Containers Mfg.--Corrugated or Fiberboard	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
51600	Brick Mfg.	GL, Property	All except AK, HI
51613	Brush or Broom Mfg.	GL, Property	All except AK, HI
51666	Buttons or Fasteners Mfg.	GL, Property	All except AK, HI
51734	Can Mfg.--Metal	GL, Property	All except AK, HI
51741	Candle Mfg.	GL, Property	All except AK, HI
51752	Candy or Confectionery Products Mfg.	GL, Property	All except AK, HI
51767	Carbon Paper or Inked Ribbon Mfg.	GL, Property	All except AK, HI
51777	Carpet or Rug Mfg.	GL, Property	All except AK, HI
51790	Caulking Compounds, Putty or Similar Products Mfg.	CGL	All except AK, HI
51796	Cellophane and Cellophane Products Mfg.	GL, Property	All except AK, HI
51808	Cement, Concrete Mix or Plaster Mfg.--Packaged	GL, Property	All except AK, HI
51809	Cement or Plaster Mfg.--Bulk	GL, Property	All except AK, HI
51833	Charcoal or Coal Briquette Mfg.	GL, Property	All except AK, HI
51869	China, Porcelain or Earthenware Mfg.	GL, Property	All except AK, HI
51877	Clay Products Mfg.	GL, Property	All except AK, HI
51889	Clock Mfg.	GL, Property	All except AK, HI
51896	Clothing Mfg.	GL, Property	All except AK, HI
51896	Knit Goods Mfg. NOC	GL, Property	All except AK, HI
51896	Apparel & Apparel Accessories Mfg. NOC	GL, Property	All except AK, HI
51900	Coffins or Caskets Mfg.	GL, Property	All except AK, HI
51956	Concrete--Mixed in Transit	GL, Property	All except AK, HI
51957	Concrete or Plaster Products Mfg.--Not Structural	GL, Property	All except AK, HI
51958	Concrete Products Mfg.--Prestressed	GL, Property	All except AK, HI
51959	Concrete Products Mfg.--Structural	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
51970	Cosmetics Mfg.	GL, Property	All except AK, HI
51999	Cutlery (Not Powered) and Flatware Mfg.	GL, Property	All except AK, HI
52075	Detergent Mfg.--Household	GL, Property	All except AK, HI
52076	Detergent Mfg.--Other Than Household	GL, Property	All except AK, HI
52134	Door or Window Mfg.--Other Than Wood	GL, Property	All except AK, HI
52137	Die Casting Mfg.	GL, Property	All except AK, HI
52150	Distillation or Extraction	GL, Property	All except AK, HI
52315	Door or Window Mfg.--Wood	GL, Property	All except AK, HI
52401	Drums or Containers Mfg.--Metal	GL, Property	All except AK, HI
52402	Drums or Containers Mfg.--Plastic	GL, Property	All except AK, HI
52432	Electrical Equipment Mfg.--Other Than for Direct and Indirect Application to the Body	GL, Property	All except AK, HI
52433	Electrical Equipment Mfg.--for Direct and Indirect Application to the Body	GL, Property	All except AK, HI
52438	Electrical Parts, Components or Accessories Mfg.	GL, Property	All except AK, HI
52438	Automatic Environmental Control Mfg. for Residential, Commercial, & Appliance Use	GL, Property	All except AK, HI
52467	Electrical Wire or Cable Mfg.	GL, Property	All except AK, HI
52469	Electronic Components Mfg.	GL, Property	All except AK, HI
52469	Electrical Components Mfg.	GL, Property	All except AK, HI
52660	Engraving	GL, Property	All except AK, HI
52767	Exercise or Playground Equipment Mfg.	GL, Property	All except AK, HI
53333	Floor Covering Mfg.--Not Carpets, Rugs, Ceramic or Stone Tiles	GL, Property	All except AK, HI
53374	Food Products Mfg.--Dry	GL, Property	All except AK, HI
53374	Breakfast Cereal Mfg.	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
53375	Food Products Mfg.--Frozen	GL, Property	All except AK, HI
53376	Food Products Mfg.--Not Dry--In Glass Containers	GL, Property	All except AK, HI
53376	Fruit and Vegetable Canning	GL, Property	All except AK, HI
53377	Food Products Mfg.--Not Dry--In Other Than Glass Containers	GL, Property	All except AK, HI
53565	Fruit or Vegetable Juice Mfg.--No Bottling of Carbonated Beverages	GL, Property	All except AK, HI
54012	Gemstone Cutting or Polishing	GL, Property	All except AK, HI
54077	Glass or Glassware Mfg.	GL, Property	All except AK, HI
55802	Jewelry Mfg.	GL, Property	All except AK, HI
56040	Lamp Shade Mfg.	GL, Property	All except AK, HI
56041	Lamps or Lanterns Mfg.--Electric	GL, Property	All except AK, HI
56042	Lamps or Lanterns Mfg.--Other Than Electric	GL, Property	All except AK, HI
56202	Leather Goods Mfg.	GL, Property	All except AK, HI
56202	Leather Goods Mfg. NOC	GL, Property	All except AK, HI
56488	Liquor Mfg.	GL, Property	All except AK, HI
56653	Machinery or Machinery Parts Mfg.--Metalworking	GL, Property	All except AK, HI
56654	Machinery or Machinery Parts Mfg.	GL, Property	All except AK, HI
56699	Mattress or Box Spring Mfg.	GL, Property	All except AK, HI
56758	Meat, Fish, Poultry or Seafood--Curing	GL, Property	All except AK, HI
56759	Meat, Fish, Poultry or Seafood Processing--In Airtight Containers	GL, Property	All except AK, HI
56760	Meat, Fish, Poultry or Seafood Processing--Not in Airtight Containers	GL, Property	All except AK, HI
56910	Metal Foil Mfg.	GL, Property	All except AK, HI
56910	Fabricated Metal Product Mfg. NOC	GL, Property	All except AK, HI
56911	Jewelry and Silverware Mfg.	GL, Property	All except AK, HI
56911	Metal Goods Mfg.--NOC	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
56911	Metal Goods Mfg.	GL, Property	All except AK, HI
56912	Metal Goods Mfg.--Stamping--Not Signs	GL, Property	All except AK, HI
56913	Metal Heat Processing	GL, Property	All except AK, HI
56915	Metal Works--Shop--Structural--Load Bearing	GL, Property	All except AK, HI
56916	Metal Works--Shop--Structural--Not Load Bearing	GL, Property	All except AK, HI
57257	Musical Instrument Mfg.	GL, Property	All except AK, HI
57401	Nails or Spikes Mfg.	GL, Property	All except AK, HI
57403	Needles, Pins or Tacks Mfg.	GL, Property	All except AK, HI
57410	Net Mfg.--Other Than Safety Nets	GL, Property	All except AK, HI
57572	Office Machines Mfg.	GL, Property	All except AK, HI
57600	Optical Goods Mfg.	GL, Property	All except AK, HI
57716	Paper Coating or Finishing	GL, Property	All except AK, HI
57716	Converted Paper Product Mfg.	GL, Property	All except AK, HI
57725	Paperboard Container Mfg.	GL, Property	All except AK, HI
57725	Sanitary Paper Product Mfg.	GL, Property	All except AK, HI
57725	Stationery Product Mfg.	GL, Property	All except AK, HI
57725	Paper Goods Mfg.	GL, Property	All except AK, HI
57726	Paper Mfg.	GL, Property	All except AK, HI
57726	Paperboard Mfg.	GL, Property	All except AK, HI
57808	Pattern Mfg.--Metal	GL, Property	All except AK, HI
57809	Pattern Mfg.--Other	GL, Property	All except AK, HI
57810	Pattern Mfg.--Paper	GL, Property	All except AK, HI
57871	Pencil, Pen, Crayon or Chalk Mfg.	GL, Property	All except AK, HI
57913	Pet Food Mfg.	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
57997	Photo Finishing Laboratories	GL, Property	All except AK, HI
57998	Photographic Equipment Mfg.	GL, Property	All except AK, HI
57999	Photographic Supplies Mfg.	GL, Property	All except AK, HI
58009	Pipes or Tubes Mfg.--Metal	GL, Property	All except AK, HI
58010	Pipes or Tubes Mfg.--Plastic	GL, Property	All except AK, HI
58056	Plastic Mfg.--Raw Material	GL, Property	All except AK, HI
58057	Plastic or Rubber Goods Mfg.--Household	GL, Property	All except AK, HI
58058	Plastic or Rubber Goods Mfg.--Other Than Household	GL, Property	All except AK, HI
58095	Plumbing Fixtures Mfg.	GL, Property	All except AK, HI
58096	Plumbing Supplies Mfg.	GL, Property	All except AK, HI
58301	Plywood, Veneer or Veneer Products Mfg.--Other	GL, Property	All except AK, HI
58302	Plywood, Veneer, or Veneer Products Mfg.--without Log Processing	GL, Property	All except AK, HI
58397	Prefabricated Building Mfg.	GL, Property	All except AK, HI
58408	Printing--Other Than Not-For-Profit	GL, Property	All except AK, HI
58408	Photoengraving	GL, Property	All except AK, HI
58456	Publishers--Books or Magazines--Other Than Not-For-Profit	GL, Property	All except AK, HI
58458	Publishers--Newspapers--Other Than Not-For-Profit	GL, Property	All except AK, HI
58575	Razor or Razor Blades Mfg.	GL, Property	All except AK, HI
58627	Media Mfg.--Prerecorded	GL, Property	All except AK, HI
58663	Refrigeration Equipment Mfg.	GL, Property	All except AK, HI
58737	Rope Mfg.	GL, Property	All except AK, HI
58759	Rubber Stamp Mfg. or Assembling	GL, Property	All except AK, HI
58802	Saddles, Harnesses or Horses Furnishings Mfg.	GL, Property	All except AK, HI
58903	Sewing Machines Mfg.--Commercial	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
58904	Sewing Machines Mfg.--Household	GL, Property	All except AK, HI
58922	Sheet Metal Work--Shop Only	GL, Property	All except AK, HI
59005	Shoe, Boot or Slipper Mfg.	GL, Property	All except AK, HI
59057	Sign Mfg.--Electrical	GL, Property	All except AK, HI
59058	Sign Mfg.--Other Than Electrical	GL, Property	All except AK, HI
59601	Swimming Pools or Accessories Mfg.	CGL	All except AK, HI
59701	Television Picture Tube Mfg.	GL, Property	All except AK, HI
59713	Tent or Canopy Mfg.	GL, Property	All except AK, HI
59722	Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening--New Goods	GL, Property	All except AK, HI
59723	Textile Coating or Impregnating	GL, Property	All except AK, HI
59724	Textile Mfg.--Impregnated or Coated	GL, Property	All except AK, HI
59725	Textile Products Mfg.--Fabricated	GL, Property	All except AK, HI
59726	Nonwoven Fabric Mills	GL, Property	All except AK, HI
59726	Textile Spinning, Weaving or Knitting Mills	GL, Property	All except AK, HI
59738	Tie, Post or Pole Yard	GL, Property	All except AK, HI
59781	Tool Mfg.--Accessories	GL, Property	All except AK, HI
59782	Tool Mfg.--Hand Type--Not Powered	GL, Property	All except AK, HI
59783	Tool Mfg.--Hand Type--Powered	GL, Property	All except AK, HI
59784	Tool Mfg.--Power Equipment--Household Type--Outdoor or Workshop	GL, Property	All except AK, HI
59798	Trailers Mfg.	GL, Property	All except AK, HI
59867	Turpentine or Resin Mfg.	GL, Property	All except AK, HI
59886	Twine or Cordage Mfg.	GL, Property	All except AK, HI
59889	Umbrella or Cane Mfg.	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
59892	Valves Mfg.	GL, Property	All except AK, HI
59904	Vegetable Oil Mfg.--By Solvent Extraction	GL, Property	All except AK, HI
59905	Vegetable Oil Mfg.	GL, Property	All except AK, HI
59914	Metal Works--Shop--Decorative or Artistic	GL, Property	All except AK, HI
59915	Vending Machines Mfg.	GL, Property	All except AK, HI
59917	Venetian Blinds Mfg. or Assembling	GL, Property	All except AK, HI
59923	Watch or Watch Case Mfg.	GL, Property	All except AK, HI
59925	Water Bottling--In Siphons	GL, Property	All except AK, HI
59926	Water Bottling--Spring or Well--Not Sparkling or Carbonated	GL, Property	All except AK, HI
59927	Water Bottling--Spring or Well--Sparkling or Carbonated	GL, Property	All except AK, HI
59931	Wax or Wax Products Mfg.	GL, Property	All except AK, HI
59932	Wax, Wax Products or Polish Mfg.--Floor	GL, Property	All except AK, HI
59941	Wheel Mfg.	GL, Property	All except AK, HI
59947	Wicker, Rattan, Willow or Twisted Fiber Products Mfg.	GL, Property	All except AK, HI
59955	Wigs or Hair Pieces Mfg.	GL, Property	All except AK, HI
59963	Wine Mfg.--Sparkling	GL, Property	All except AK, HI
59964	Wine Mfg.--Still	GL, Property	All except AK, HI
59970	Wire Cloth Mfg.	GL, Property	All except AK, HI
59973	Wire Drawing	GL, Property	All except AK, HI
59975	Wire Goods Mfg.	GL, Property	All except AK, HI
59977	Wire Rope or Cable Mfg.--Metal	GL, Property	All except AK, HI
59985	Wood Products Mfg.	GL, Property	All except AK, HI
59986	Wood Turned Products Mfg.	GL, Property	All except AK, HI
60010	Apartment Buildings	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
60011	Apartment Buildings--Garden	GL, Property	All except AK, HI
60035	Automobile Renting or Leasing Cos.	GL, Property	All except AK, HI
61212	Buildings or Premises--Bank or Office--Mercantile or Mfg. (Lessor's Risk Only)--Other Than Not-For-Profit	GL, Property	All except AK, HI
61216	Buildings or Premises--Bank or Office--Mercantile or Mfg. (Lessor's Risk Only)--Not-For-Profit Only	GL, Property	All except AK, HI
61217	Buildings or Premises--Bank or Office--Mercantile or Mfg. (Lessor's Risk Only)--Maintained by the Insured--Other Than Not-For-Profit	GL, Property	All except AK, HI
61218	Buildings or Premises--Bank or Office--Mercantile or Mfg. (Lessor's Risk Only)--Maintained by the Insured--Not-For-Profit Only	GL, Property	All except AK, HI
61223	Credit Card Issuing	GL, Property	All except AK, HI
61223	Buildings or Premises--Bank and Other Financial Institutions	GL, Property	All except AK, HI
61223	Buildings or Premises--Banks and Other Financial Institutions	GL, Property	All except AK, HI
61223	Stockbrokers Office	GL, Property	All except AK, HI
61223	Commodity Brokers	GL, Property	All except AK, HI
61223	Investment Broker	GL, Property	All except AK, HI
61223	Cash Checking Services	GL, Property	All except AK, HI
61223	Commercial Lending	GL, Property	All except AK, HI
61223	Financial Transactions Processing, Reserve, and Clearinghouse Activities	GL, Property	All except AK, HI
61223	Regional Commercial Bank	GL, Property	All except AK, HI
61223	Credit Union	GL, Property	All except AK, HI
61223	Savings Institution	GL, Property	All except AK, HI
61224	Buildings or Premises--Office--Premises Occupied by Employees of the Insured--Other Than Not-For-Profit	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
61224	Offices--Accounting Services--CPA	GL, Property	All except AK, HI
61224	Offices--Tax Preparation	GL, Property	All except AK, HI
61224	Offices--Accounting Services--Non-CPA	GL, Property	All except AK, HI
61224	Offices--Bookkeeping Services	GL, Property	All except AK, HI
61224	Offices--Medical Billing Services	GL, Property	All except AK, HI
61224	Offices--Advertising and Related Services	GL, Property	All except AK, HI
61226	Other Insurance Funds	GL, Property	All except AK, HI
61226	Offices--Pension Fund	GL, Property	All except AK, HI
61226	Open-End Investment Funds	GL, Property	All except AK, HI
61226	Offices--Other Direct Insurance Carrier	GL, Property	All except AK, HI
61226	Offices--Property & Casualty Insurance Carrier	GL, Property	All except AK, HI
61226	Buildings or Premises--Office--Other Than Not-For-Profit	GL, Property	All except AK, HI
61226	Offices--Life Insurance Carrier	GL, Property	All except AK, HI
61226	Offices of Bank Holding Companies	GL, Property	All except AK, HI
61226	Corporate, Subsidiary, and Regional Managing Offices	GL, Property	All except AK, HI
61226	Health and Welfare Funds	GL, Property	All except AK, HI
61226	Reinsurance Carriers	GL, Property	All except AK, HI
61226	Offices--Health Insurance Carrier	GL, Property	All except AK, HI
61226	Offices--Holding Companies	GL, Property	All except AK, HI
61226	Offices--Title Agents	GL, Property	All except AK, HI
61226	Offices--Computer and Data Processing	GL, Property	All except AK, HI
61226	Offices--Media Duplication	GL, Property	All except AK, HI
61226	Offices--Answering Services	GL, Property	All except AK, HI
61226	Mortgage Banker	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
61226	Offices--Computer Facilities Management Services	GL, Property	All except AK, HI
61226	Offices--Computer Related Services--NOC	GL, Property	All except AK, HI
62000	Condominiums--Commercial--Bank or Mercantile, Mfg. or Office (Association Risk Only)	GL, Property	All except AK, HI
62001	Condominiums--Commercial Shopping Centers (Association Risk Only)	GL, Property	All except AK, HI
62002	Condominiums--Commercial Warehouses--Mfg. or Private (Association Risk Only)	GL, Property	All except AK, HI
62003	Homeowner's Association--Association Risk Only	GL, Property	All except AK, HI
62003	Condominiums--Residential (Association Risk Only)	GL, Property	All except AK, HI
63010	Dwellings--One-Family (Lessor's Risk Only)	GL, Property	All except AK, HI
63011	Dwellings--Two-Family (Lessor's Risk Only)	GL, Property	All except AK, HI
63012	Dwellings--Three-Family (Lessor's Risk Only)	GL, Property	All except AK, HI
63013	Dwellings--Four-Family (Lessor's Risk Only)	GL, Property	All except AK, HI
63215	Exhibition or Convention Buildings--Other Than Not-For-Profit	GL, Property	All except AK, HI
65007	Labor Union--Office	GL, Property	All except AK, HI
66122	Legal Services	GL, Property	All except AK, HI
66122	Notary Services	GL, Property	All except AK, HI
66122	Lawyers Offices--Other Than Not-For-Profit	GL, Property	All except AK, HI
66309	Libraries	GL, Property	All except AK, HI
66561	Medical Offices--Physical Therapist	GL, Property	All except AK, HI
66561	Medical Offices--Nurses	GL, Property	All except AK, HI
66561	Medical Offices--Massage therapy	GL, Property	All except AK, HI
66561	Medical Offices--Hypnosis	GL, Property	All except AK, HI
66561	Medical Offices--Denturists' Offices	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
66561	Medical Offices--Dietician	GL, Property	All except AK, HI
66561	Medical Offices--Acupressure services	GL, Property	All except AK, HI
66561	Medical Offices--Podiatrists	GL, Property	All except AK, HI
66561	Medical Offices--Drama therapy	GL, Property	All except AK, HI
66561	Medical Offices--Music therapy	GL, Property	All except AK, HI
66561	Medical Offices--Occupational therapy	GL, Property	All except AK, HI
66561	Medical Offices--Speech Therapists	GL, Property	All except AK, HI
66561	Medical Offices--Physicians Offices	GL, Property	All except AK, HI
66561	Medical Offices--Surgeons Offices	GL, Property	All except AK, HI
66561	Medical Offices--Plastic Surgeons Offices	GL, Property	All except AK, HI
66561	Medical Offices--Student Health Center	GL, Property	All except AK, HI
66561	Medical Offices--Community Health Center--Accredited	GL, Property	All except AK, HI
66561	Medical Offices--Community Health Center--Non-Accredited	GL, Property	All except AK, HI
66561	Medical Offices--Employee/Occupational Health Clinic	GL, Property	All except AK, HI
66561	Medical Offices--Osteopaths Offices	GL, Property	All except AK, HI
66561	Medical Offices--Acupuncture Offices	GL, Property	All except AK, HI
66561	Medical Offices--Dermatologists Offices	GL, Property	All except AK, HI
66561	Medical Offices--Allergists Offices	GL, Property	All except AK, HI
66561	Medical Offices--Ophthalmologists Offices	GL, Property	All except AK, HI
66561	Medical Offices--Mental Health Counseling	GL, Property	All except AK, HI
66561	Medical Offices--Dentists Office	GL, Property	All except AK, HI
66561	Medical Offices	GL, Property	All except AK, HI
66561	Medical Offices--Oral Surgeons' Offices	GL, Property	All except AK, HI
66561	Medical Offices--Chiropractor	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
66561	Medical Offices--Optometrists	GL, Property	All except AK, HI
66561	Medical Offices--Psychologist	GL, Property	All except AK, HI
66561	Medical Offices--Social Work Services	GL, Property	All except AK, HI
66561	Medical Offices--Psychiatrist	GL, Property	All except AK, HI
66561	Medical Offices--Marriage and Family Therapy	GL, Property	All except AK, HI
66561	Medical Offices--Other Non-Invasive Imaging (i.e. EEG, EKG)	GL, Property	All except AK, HI
66561	Medical Offices--X-Ray, Radiology or Imaging Laboratory	GL, Property	All except AK, HI
66561	Medical Offices--Laboratory (Routine Clinical Pathology)	GL, Property	All except AK, HI
66561	Medical Offices--Laboratory (Reference)	GL, Property	All except AK, HI
66561	Medical Offices--Medical Laboratories	GL, Property	All except AK, HI
66561	Medical Offices--Weight Loss Center (with Medical Staff)	GL, Property	All except AK, HI
66561	HMO Medical Centers	GL, Property	All except AK, HI
66561	Medical Offices--Smoking Clinics	GL, Property	All except AK, HI
66561	Medical Offices--Hyperbaric Oxygen Therapy (FDA Recognized Conditions)	GL, Property	All except AK, HI
66561	Medical Offices--Rehabilitation--Phys/Occ Therapy, Outpatient	GL, Property	All except AK, HI
66561	Medical Offices--Psychiatrist	GL, Property	All except AK, HI
66561	Medical Offices--Social Workers--Mental Health	GL, Property	All except AK, HI
66561	Medical Offices--Art therapy	GL, Property	All except AK, HI
66561	Medical Offices--Audiology	GL, Property	All except AK, HI
66561	Medical Offices--Dance therapy	GL, Property	All except AK, HI
66561	Medical Offices--Rehabilitation--Cardiac, Outpatient	GL, Property	All except AK, HI
66561	Medical Offices--Vascular Access Center	GL, Property	All except AK, HI
66561	Medical Offices--Sleep Center/Sleep Lab	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
66561	Medical Offices--Convenience Care Clinic (Retail Setting)	GL, Property	All except AK, HI
67512	Schools--Other Than Not-For-Profit	GL, Property	All except AK, HI
67634	Shopping Centers--Indoor Malls--Buildings or Premises Not Occupied by the Insured (Lessor's Risk Only)	GL, Property	All except AK, HI
67635	Shopping Centers--Buildings or Premises Not Occupied by the Insured (Lessor's Risk Only)	GL, Property	All except AK, HI
68001	Taxicab Companies	GL, Property	All except AK, HI
68001	Taxicab Co.	GL, Property	All except AK, HI
68439	Ticket Agencies	GL, Property	All except AK, HI
68500	Townhouses or Similar Associations (Association Risk Only)	GL, Property	All except AK, HI
68604	Vacant Buildings--Factories	GL, Property	All except AK, HI
68606	Vacant Buildings--Not Factories--Other Than Not-For-Profit	GL, Property	All except AK, HI
68607	Vacant Buildings--Not Factories--Not-For-Profit Only	GL, Property	All except AK, HI
68702	Warehouses--Occupied by Multiple Interests (Lessor's Risk Only)	GL, Property	All except AK, HI
68703	Warehouses--Occupied by Single Interest (Lessor's Risk Only)	GL, Property	All except AK, HI
68706	Warehouses--Private--Other Than Not-For-Profit	GL, Property	All except AK, HI
90089	Advertising Sign Companies--Outdoor	GL, Property	All except AK, HI
90516	Commercial Collection Receptacles – Construction Debris, Recyclables or Other Refuse	GL, Property	All except AK, HI
90670	Decorator – Outdoor or Indoor Displays – Commercial or Residential	GL, Property	All except AK, HI
90822	Vacation Rentals	GL, Property	All except AK, HI
91111	Air Conditioning Systems or Equipment--Dealers or Distributors and Installation, Servicing or Repair	GL, Property	All except AK, HI, NY
91127	Alarms and Alarm Systems--Installation, Servicing or Repair	GL, Property	All except AK, HI, NY
91135	Analytical Chemists	GL, Property	All except AK, HI

Class Code	Class Description	LOB Available	States
91150	Appliances and Accessories--Installation, Servicing or Repair--Commercial	GL, Property	All except AK, HI, NY
91155	Appliances and Accessories--Installation, Servicing or Repair--Household	GL, Property	All except AK, HI, NY
91175	Auctioneers--Livestock--Sales Conducted Away from the Insured's Premises	GL, Property	All except AK, HI
91177	Auctioneers--Sales Conducted Away from the Insured's Premises	GL, Property	All except AK, HI
91179	Auctions--on Premises Owned or Rented by the Insured	GL, Property	All except AK, HI
91190	Automobile Dismantling	GL, Property	All except AK, HI
91200	Blacksmithing	GL, Property	All except AK, HI
91235	Boat Repair and Servicing	GL, Property	All except AK, HI
91300	Remodeling Contractor	GL, Property	All except AK, HI
91340	New Single--Family Housing Construction (Except For-Sale Builders)	GL, Property	All except AK, HI, NY
91340	Carpentry--Construction of Residential Property Not Exceeding Three Stories in Height	GL, Property	All except AK, HI, NY
91340	New Multifamily Housing Construction (except For-Sale Builders)	GL, Property	All except AK, HI, NY
91340	New Housing For-Sale Builders	GL, Property	All except AK, HI, NY
91341	Cabinet and Countertop Installation and Repair	GL, Property	All except AK, HI, NY
91341	Carpentry--Interior	GL, Property	All except AK, HI, NY
91342	Carpentry	GL, Property	All except AK, HI, NY
91343	Carpentry--Shop Only	GL, Property	All except AK, HI, NY
91405	Carpet, Rug, Furniture, or Upholstery Cleaning--on Customers' Premises	GL, Property	All except AK, HI, NY
91436	Ceiling or Wall Installation--Metal	GL, Property	All except AK, HI, NY
91481	Chimney Cleaning	GL, Property	All except AK, HI, NY
91507	Clay or Shale Digging	GL, Property	All except AK, HI, NY

Class Code	Class Description	LOB Available	States
91523	Snow Blowing and Removal (No Auto Coverage)	GL, Property	All except AK, HI
91523	Cleaning--Outside Surfaces of Buildings & Other Exterior Surfaces	GL, Property	All except AK, HI, NY
91523	Pressure Cleaning Service--Including Power or Pressure Cleaning Above Gound Level	GL, Property	All except AK, HI, NY
91523	Pressure Cleaning Service--No Power or Pressure Cleaning Above Gound Level	GL, Property	All except AK, HI, NY
91551	Audio Video Equipment Installation, Service, or Repair	GL, Property	All except AK, HI, NY
91551	Communication Equipment Installation--Industrial or Commercial	GL, Property	All except AK, HI, NY
91551	Home Theater Installation Contractor	GL, Property	All except AK, HI, NY
91560	Concrete Construction	GL, Property	All except AK, HI, NY
91577	Conduit Construction for Cables or Wires	GL, Property	All except AK, HI, NY
91580	Contractors--Executive Supervisors or Executive Superintendents	GL, Property	All except AK, HI, NY
91581	Industrial Building Construction	GL, Property	All except AK, HI, NY
91581	Contractors--Subcontracted Work--In Connection with Construction, Reconstruction, Erection or Repair--Not Buildings	GL, Property	All except AK, HI, NY
91582	Contractors--Subcontracted Work--In Connection with Building Construction, Reconstruction, Repair or Erection--Apartment or Office Buildings over Four Stories	GL, Property	All except AK, HI, NY
91583	Contractors--Subcontracted Work--In Connection with Building Construction, Reconstruction, Repair or Erection--One- or Two-Family Dwellings	GL, Property	All except AK, HI, NY
91584	Contractors--Subcontracted Work--In Connection with Construction, Reconstruction, Repair or Erection of Buildings--for Industrial Use	GL, Property	All except AK, HI, NY
91585	Contractors--Subcontracted Work--In Connection with Construction, Reconstruction, Repair or Erection of Buildings	GL, Property	All except AK, HI, NY
91589	Contractors--Subcontracted Work--In Connection with Street or Highway Construction or Repair, Not Elevated	GL, Property	All except AK, HI, NY

Class Code	Class Description	LOB Available	States
91590	Contractors Permanent Yards--Maintenance or Storage of Equipment or Material	GL, Property	All except AK, HI, NY
91591	Contractors--Subcontracted Work--Other Than Construction-Related Work	GL, Property	All except AK, HI, NY
91629	Debris Removal--Construction Site	GL, Property	All except AK, HI, NY
91636	Facilities Support Services	GL, Property	All except AK, HI, NY
91636	Detective or Investigative Agencies--Private	GL, Property	All except AK, HI, NY
91746	Door Installation--Overhead	GL, Property	All except AK, HI, NY
91746	Door, Window or Assembled Millwork--Installation--Metal	GL, Property	All except AK, HI, NY
91805	Draftsmen	GL, Property	All except AK, HI, NY
92215	Driveway, Parking Area or Sidewalk--Paving or Repaving	GL, Property	All except AK, HI, NY
92338	Drywall or Wallboard Installation	GL, Property	All except AK, HI, NY
92451	Electrical Apparatus--Installation, Servicing, or Repair	GL, Property	All except AK, HI, NY
92478	Electrical Work--within Buildings	GL, Property	All except AK, HI, NY
94007	Excavation	GL, Property	All except AK, HI, NY
94276	Fence Erection Contractors	GL, Property	All except AK, HI, NY
94304	Fire Extinguishers--Servicing, Refilling or Testing	GL, Property	All except AK, HI, NY
94569	Floor Covering Installation--Not Ceramic Tile or Stone	GL, Property	All except AK, HI, NY
94590	Floor Waxing	GL, Property	All except AK, HI, NY
94617	Freight Forwarders or Handlers--Other Than Packing, Handling or Shipping Explosives or Ammunition under Contract	GL, Property	All except AK, HI, NY
95124	Furniture or Fixtures--Installation in Offices or Stores--Portable--Metal or Wood	GL, Property	All except AK, HI, NY
95233	Garbage, Ash or Refuse Collecting	GL, Property	All except AK, HI, NY
95410	Grading of Land	GL, Property	All except AK, HI, NY

Class Code	Class Description	LOB Available	States
95487	Greenhouse Erection	GL, Property	All except AK, HI, NY
95505	Guniting or Shot-Crete	GL, Property	All except AK, HI, NY
95625	Handyperson	GL, Property	All except AK, HI, NY
95647	HVAC Systems or Equipment--Installation, Service, or Repair--No LPG Equipment--Residential	GL, Property	All except AK, HI, NY
95647	HVAC Systems or Equipment--Installation, Service, or Repair--No LPG Equipment--Commercial	GL, Property	All except AK, HI, NY
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	GL, Property	All except AK, HI, NY
95648	Heating or Combined Heating and Air Conditioning Systems or Equipment--Dealers or Distributors and Installation, Servicing or Repair	GL, Property	All except AK, HI, NY
95648	Heating or Combined Heating and Air Conditioning Systems or Equipment--Dealers or Distributors and Installation, Servicing or Repair	GL, Property	All except AK, HI, NY
96053	House Furnishings Installation	GL, Property	All except AK, HI, NY
96317	Building Inspections	GL, Property	All except AK, HI, NY
96317	Inspection and Appraisal Companies--Inspecting for Insurance or Valuation Purposes	GL, Property	All except AK, HI, NY
96317	Insurance Inspector--Cause of Loss Investigations Only	GL, Property	All except AK, HI, NY
96317	Claims Adjusting	GL, Property	All except AK, HI, NY
96408	Insulation Work--Plastic	GL, Property	All except AK, HI, NY
96409	Insulation Work--Organic or Plastic in Solid State	GL, Property	All except AK, HI, NY
96410	Insulation Work--Mineral	GL, Property	All except AK, HI, NY
96611	Interior Decorators	GL, Property	All except AK, HI, NY
96702	Irrigation or Drainage System Construction	GL, Property	All except AK, HI, NY
96703	Irrigation Works Operations	GL, Property	All except AK, HI, NY

Class Code	Class Description	LOB Available	States
96816	Residential Cleaning Services	GL, Property	All except AK, HI, NY
96816	Janitorial Services	GL, Property	All except AK, HI, NY
97047	Landscape Gardening	GL, Property	All except AK, HI, NY
97050	Lawn Care Services	GL, Property	All except AK, HI, NY
97111	Logging and Lumbering	GL, Property	All except AK, HI, NY
97220	Machinery Shops, NOC	GL, Property	All except AK, HI, NY
97220	Machine Shops	GL, Property	All except AK, HI, NY
97221	Machinery or Equipment--Farm--Installation, Servicing, Repair or Erection	GL, Property	All except AK, HI, NY
97222	Machinery or Equipment--Industrial--Installation, Servicing or Repair	GL, Property	All except AK, HI, NY
97223	Machinery or Equipment--Installation, Servicing or Repair	GL, Property	All except AK, HI, NY
97223	Machinery or Equipment--Installation, Servicing, or Repair--Other Building Equipment Contractors	GL, Property	All except AK, HI, NY
97447	Masonry	GL, Property	All except AK, HI, NY
97650	Metal Erection--Decorative or Artistic	GL, Property	All except AK, HI, NY
97651	Metal Erection--Frame Structures Iron Work on Outside of Buildings	GL, Property	All except AK, HI, NY
97652	Metal Erection--In the Construction of Dwellings Not Exceeding Two Stories in Height	GL, Property	All except AK, HI, NY
97653	Metal Erection--Nonstructural	GL, Property	All except AK, HI, NY
97655	Metal Erection--Structural	GL, Property	All except AK, HI, NY
98111	Office Machines or Appliances--Installation, Inspection, Adjustment or Repair	GL, Property	All except AK, HI, NY
98303	Painting--Exterior--Buildings or Structures--Exceeding Three Stories in Height	GL, Property	All except AK, HI, NY

Class Code	Class Description	LOB Available	States
98304	Painting--Exterior--Buildings or Structures--Three Stories or Less in Height	GL, Property	All except AK, HI, NY
98305	Painting--Interior--Buildings or Structures	GL, Property	All except AK, HI, NY
98308	Painting--Shop Only	GL, Property	All except AK, HI, NY
98344	Paperhanging	GL, Property	All except AK, HI, NY
98405	Piano Tuning	GL, Property	All except AK, HI, NY
98449	Plastering or Stucco Work	GL, Property	All except AK, HI, NY
98482	Plumbing--Commercial and Industrial	GL, Property	All except AK, HI, NY
98483	Lawn Sprinkler System Installation	GL, Property	All except AK, HI, NY
98483	Plumbing--Residential or Domestic	GL, Property	All except AK, HI, NY
98502	Prefabricated Building Erection	GL, Property	All except AK, HI, NY
98597	Radio or TV Broadcasting Stations--Other Than Not-For-Profit	GL, Property	All except AK, HI, NY
98636	Refrigeration Systems or Equipment--Dealers and Distributors and Installation, Servicing or Repair--Commercial	GL, Property	All except AK, HI, NY
98640	Renovating--Outside Surfaces of Buildings	GL, Property	All except AK, HI, NY
98677	Roofing--Commercial or Residential Over Three Stories	GL, Property	All except AK, HI
98678	Roofing--Residential--Three Stories and Under	GL, Property	All except AK, HI, NY
98698	Salvage Operations	GL, Property	All except AK, HI, NY
98699	Salvage Operations--Removing, Sorting, Reconditioning and Distributing of Merchandise in Damaged Buildings and Incidental Operations Away from Such Buildings	GL, Property	All except AK, HI, NY
98705	Sandblasting	GL, Property	All except AK, HI, NY
98710	Sand or Gravel Digging	GL, Property	All except AK, HI, NY
98751	Security and Patrol Agencies	GL, Property	All except AK, HI, NY
98805	Septic Tank Systems--Cleaning	GL, Property	All except AK, HI, NY

Class Code	Class Description	LOB Available	States
98806	Septic Tank Systems--Installation, Servicing or Repair	GL, Property	All except AK, HI, NY
98810	Sewage Disposal--Plant Operations	GL, Property	All except AK, HI, NY
98813	Sewer Cleaning	GL, Property	All except AK, HI, NY
98820	Sewer Mains or Connections Construction	GL, Property	All except AK, HI, NY
98884	Gutter Service and Installation	GL, Property	All except AK, HI, NY
98884	Sheet Metal Work--Outside	GL, Property	All except AK, HI, NY
98967	Siding Installation	GL, Property	All except AK, HI, NY
98993	Sign Erection, Installation or Repair	GL, Property	All except AK, HI, NY
99003	Sign Painting or Lettering--Inside of Buildings	GL, Property	All except AK, HI, NY
99004	Sign Painting or Lettering--on Buildings or Structures	GL, Property	All except AK, HI, NY
99080	Solar Energy Contractors	GL, Property	All except AK, HI, NY
99303	Street Cleaning	GL, Property	All except AK, HI, NY
99315	Street or Road Construction or Reconstruction	GL, Property	All except AK, HI, NY
99321	Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping	GL, Property	All except AK, HI, NY
99471	Surveyors--Land--Not Engaged in Actual Construction	GL, Property	All except AK, HI, NY
99505	Swimming Pool Servicing	GL, Property	All except AK, HI, NY
99506	Swimming Pools--Installation, Servicing or Repair--Above Ground	CGL	All except AK, HI, NY
99507	Swimming Pools--Installation, Servicing or Repair--Below Ground	CGL	All except AK, HI, NY
99570	Tank Construction, Installation, Erection or Repair--Metal--Not Pressurized	GL, Property	All except AK, HI, NY
99572	Tank Construction, Installation, Erection or Repair--Metal--Not Pressurized--within Buildings Exclusively	GL, Property	All except AK, HI, NY
99600	Telecommunication Service Providers	GL, Property	All except AK, HI, NY
99613	Telephone, Telegraph or Cable Television Line Construction	GL, Property	All except AK, HI, NY

Class Code	Class Description	LOB Available	States
99620	Teleproduction Studios	GL, Property	All except AK, HI, NY
99650	Satellite Dish Installation	GL, Property	All except AK, HI, NY
99650	Television or Radio Receiving Set Installation or Repair	GL, Property	All except AK, HI, NY
99709	Tent or Canvas Goods--Erection, Removal or Repair--Away from Shop	GL, Property	All except AK, HI, NY
99718	Theatrical Companies--Traveling	GL, Property	All except AK, HI, NY
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work--Interior Construction	GL, Property	All except AK, HI, NY
99777	Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	GL, Property	All except AK, HI, NY
99793	Truckers	GL, Property	All except AK, HI, NY
99826	Upholstering	GL, Property	All except AK, HI, NY
99827	Upholstering--Shop Only	GL, Property	All except AK, HI, NY
99851	Veterinarian or Veterinary Hospitals	GL, Property	All except AK, HI
99917	Warehouse--Cold Storage--Public	GL, Property	All except AK, HI
99938	Warehouses	GL, Property	All except AK, HI
99946	Water Mains or Connections Construction	GL, Property	All except AK, HI, NY
99948	Water Softening Equipment--Installation, Servicing or Repair	GL, Property	All except AK, HI, NY
99952	Waterproofing--by Pressure Apparatus	GL, Property	All except AK, HI
99953	Waterproofing--by Trowel--Exterior	GL, Property	All except AK, HI
99954	Waterproofing--by Trowel--Interior or Insulation Work	GL, Property	All except AK, HI
99955	Waterproofing	GL, Property	All except AK, HI
99969	Welding or Cutting	GL, Property	All except AK, HI, NY
99975	Window Cleaning	GL, Property	All except AK, HI, NY
99986	Wrecking--Buildings or Structures	GL, Property	All except AK, HI, NY
99987	Wrecking--Dismantling of Prefabricated Dwellings Not Exceeding Three Stories for Reerection	GL, Property	All except AK, HI, NY

Class Code	Class Description	LOB Available	States
V10073	Glass Replacement Shop	GL, Property	All except AK, HI
V41668	Clubs--Alumni Association--Not-For-Profit--No Buildings or Premises Owned or Leased Except For Office Purposes	GL, Property	All except AK, HI
V61212	Lessor's Risk--Strip Mall, Under 5 Tenants--No Commercial Cooking	GL, Property	All except AK, HI
V61212	Lessor's Risk--Single Tenant Service--NOC	GL, Property	All except AK, HI
V61212	Lessor's Risk--Single Tenant Retail--No Commercial Cooking	GL, Property	All except AK, HI
V61212	Lessor's Risk--Multi-Tenant Retail--No Commercial Cooking	GL, Property	All except AK, HI
V61212	Lessor's Risk--Multi-Tenant Retail--With Commercial Cooking	GL, Property	All except AK, HI
V61212	Lessor's Risk--Strip Mall, Under 5 Tenants--With Commercial Cooking	GL, Property	All except AK, HI
V61212	Lessor's Risk--Shopping Centers--Indoor Malls	GL, Property	All except AK, HI



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This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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