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	CODE	PREM/OPS	PROD/COMP OPS	CODE	ELIGIBILITY	
ABRASIVE WHEEL MFG.	50010s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ABRASIVES OR ABRASIVE PRODUCT MFG.	50017s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ABRASIVES OR ABRASIVE PRODUCTS MFG. - ARTIFICIAL	50015s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ACCOUNTING SERVICES	NA			00702	A	
ADHESIVE MFG.	50045s	P	P	NE	NE	
ADHESIVE TAPE MFG.	50047s	P	P	05000	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ADULT DAY CARE - NOT-FOR-PROFIT ONLY	40005t+	P	P	01052	A	
ADULT DAY CARE - OTHER THAN NOT-FOR-PROFIT	40006t+	P	P	01052	A	
ADVERTISING AND RELATED SERVICES	NA			00702	A	
ADVERTISING SIGN COMPANIES - OUTDOOR	90089p+	R	Incl	00702	A	C: DOCUMENT FILE FOR MOBILE EQUIPMENT AND IF CRANES, CHERRY PICKERS, OR AERIAL LIFT EQUIPMENT ARE USED. DOCUMENT SIZE OF SIGNS, NUMBER OF SIGNS, AND CONSTRUCTION OF SIGNS. SUBCONTRACTORS MUST PROVIDE CERTIFICATES OF INSURANCE LISTING APPLICANT AS ADDITIONAL INSURED. NO WORK ON ROAD OR HIGHWAY SIGNS. NO EXTERIOR WORK OVER 2 STORIES. MAXIMUM \$500,000 IN PAYROLL.
AEROSOL CONTAINER MFG. - METAL	51001s	P	P	06850	R	
AEROSOL CONTAINERS - FILLING OR CHARGING FOR OTHERS	51005s	P	P	05100	R	
AGRICULTURAL EQUIPMENT AND MACHINERY	NA			*	*	REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR TRACTORS. REFER TO 'MACHINERY OR EQUIPMENT' CLASSIFICATIONS FOR OTHER AGRICULTURAL EQUIPMENT.
AGRICULTURE AND AGRICULTURAL SERVICES	NA			NA	NA	
AIR CONDITIONING EQUIPMENT - DEALERS OR DISTRIBUTORS ONLY	10010s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 06810 - HEAVY METAL PARTS 06850 - OTHER METAL PARTS 06900 - PRECISION PARTS
AIR CONDITIONING EQUIPMENT MFG.	51116s	P	P	00563	A	P: THIS CODE APPLIES TO SALES AND/OR STORAGE, WITH OR WITHOUT REPAIR. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
AIR CONDITIONING SYSTEMS OR EQUIPMENT - DEALERS OR DISTRIBUTORS AND INSTALLATION, SERVICING OR REPAIR	91111p	P	P	00922	A	C: REFER TO HVAC - DEALERS OR DISTRIBUTORS SPECIAL HANDLING.
AIR TRANSPORTATION COMPANIES - PASSENGER AND FREIGHT	NA			NA	NA	
AIR TRANSPORTATION COMPANIES - SCENIC AND SIGHTSEEING	NA			NA	NA	
AIRCRAFT HANGARS W/O REPAIRING	NA			00940	A	P: HANGARS ARE NOT ELIGIBLE FOR WIND COVERAGE IN COASTAL TERRITORIES FROM TEXAS TO MAINE (AND HAWAII).
AIRCRAFT HANGARS WITH REPAIRING; AUTOMOBILE REPAIR OR SERVICE SHOPS - MAJOR ENGINE REPAIR OR BODY REPAIR	NA			00933	A	P: HANGARS ARE NOT ELIGIBLE FOR WIND COVERAGE IN COASTAL TERRITORIES FROM TEXAS TO MAINE (AND HAWAII).

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AIRCRAFT OR AIRCRAFT PARTS MFG.	51201s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 06810 - HEAVY METAL PARTS 06850 - OTHER METAL PARTS 06900 - PRECISION PARTS
AIRPORT - LESSEES OF PORTIONS OF AIRPORTS ENGAGED IN THE SALE OF AIRCRAFT OR ACCESSORIES, SERVICING OR REPAIRING OF AIRCRAFT OR PILOT INSTRUCTIONS	40026t+	P	P	NA	NA	
AIRPORT CONTROL TOWERS - NOT OPERATED EXCLUSIVELY BY THE FEDERAL AVIATION ADMINISTRATION	40020t+	P	P	00702	A	
AIRPORT RUNWAY OR WARMING APRON - PAVING OR REPAVING, SURFACING, RESURFACING OR SCRAPING	91125p	P	P	NA	A	
AIRPORTS - COMMERCIAL	40010t+	P	P	00567	A	P: THIS CODE APPLIES ONLY TO PASSENGER TERMINALS. HANGARS ARE NOT ELIGIBLE FOR WIND COVERAGE IN COASTAL TERRITORIES FROM TEXAS TO MAINE (AND HAWAII).
AIRPORTS - PRIVATE	40015t+	P	P	*	A	P: THIS CODE APPLIES ONLY TO PASSENGER TERMINALS. HANGARS ARE NOT ELIGIBLE FOR WIND COVERAGE IN COASTAL TERRITORIES FROM TEXAS TO MAINE (AND HAWAII).
ALARM MFG. - BURGLAR	51205s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 06850 - OTHER METAL PARTS 06900 - PRECISION METAL PARTS
ALARM MFG. - FIRE OR SMOKE	51206s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 06850 - OTHER METAL PARTS 06900 - PRECISION METAL PARTS
ALARMS - SECURITY SYSTEMS - MONITORING	91130p+	P	P	00702	A	
ALARMS AND ALARM SYSTEMS - INSTALLATION, SERVICING OR REPAIR	91127p	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ALCOHOL MFG. - NOT BEVERAGE	51210s	A	A	05100	R	C: REFER TO ALCOHOL MANUFACTURING - NOT BEVERAGE SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
AMBULANCE SERVICE, FIRST AID OR RESCUE SQUADS - NOT-FOR-PROFIT ONLY	40032t+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00702 - FOR OFFICE 00931 - FOR SERVICE/STORAGE WITHOUT REPAIR 00933 - FOR SERVICE/STORAGE WITH REPAIR 01070 - FOR AMBULANCE SERVICE, MUNICIPAL
AMBULANCE SERVICE, FIRST AID OR RESCUE SQUADS - OTHER THAN NOT-FOR-PROFIT	40031t+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00702 - FOR OFFICE 00931 - FOR SERVICE/STORAGE WITHOUT REPAIR 00933 - FOR SERVICE/STORAGE WITH REPAIR 01070 - FOR AMBULANCE SERVICE, MUNICIPAL
AMMUNITION MFG.	51211s	P	P	05100	R	

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AMUSEMENT CENTERS	10015s+	A	Incl	00844	A	C: SEE AMUSEMENT CENTERS SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BUSINESS PERSONAL PROPERTY IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
AMUSEMENT DEVICES	40040s+	P	P	00844	R	
AMUSEMENT DEVICES - OPERATED IN CONNECTION WITH CARNIVALS OR FAIRS - NOT-FOR-PROFIT ONLY	40042s+	P	P	00844	R	
AMUSEMENT DEVICES - OPERATED IN CONNECTION WITH CARNIVALS OR FAIRS - OTHER THAN NOT-FOR-PROFIT	40041s+	P	P	00844	R	
AMUSEMENT PARKS	10020s	P	P	*	R	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00542 - RESTAURANTS 00844 - ENCLOSED BUILDINGS USED FOR RECREATIONAL PURPOSES CLASSIFY OTHER BUILDINGS ACCORDING TO OCCUPANCY
ANALYTICAL CHEMISTS	91135p	P	P	09040	NE	
ANHYDROUS AMMONIA DEALERS AND DISTRIBUTORS	10036s	P	P	00570	P	
ANIMALS - DRAFT	40045t+	P	P	NA	NA	
ANIMALS - SADDLE - FOR RENT	40046t+	P	P	NA	NA	
ANIMALS - SADDLE - PRIVATE	40047t+	P	P	NA	NA	
ANTIQUE STORES	10026s	A	Excl	00564	A	C: REFER TO ANTIQUE STORE SPECIAL HANDLING. INCLUDES THRIFT STORES, PAWN SHOPS AND SECOND HAND STORES, P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BUSINESS PERSONAL PROPERTY IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF "STOCK" INCLUDED, ATTACH GSI-04-P450 - ANTIQUE SHOP VALUATION ENDORSEMENT.
APARTMENT BUILDINGS	60010u+	A	Incl	*	A	C: REFER TO APARTMENT BUILDINGS SPECIAL HANDLING.
APARTMENT BUILDINGS - GARDEN	60011u+	A	Incl	*	A	C: REFER TO APARTMENT BUILDINGS SPECIAL HANDLING.
APARTMENT BUILDINGS OR HOTELS TIME-SHARING - 4 STORIES OR MORE	60013u+	P	P	*	A	
APARTMENT BUILDINGS OR HOTELS TIME-SHARING - LESS THAN 4 STORIES	60012u+	P	P	*	A	
APARTMENT HOTELS - 4 STORIES OR MORE	60016u+	P	P	*	A	
APARTMENT HOTELS - LESS THAN 4 STORIES	60015u+	P	P	*	A	
APARTMENTS	NA			*	*	C: & P: REFER TO APARTMENTS SPECIAL HANDLING.
APARTMENTS W/O MERC. - 11 TO 30 UNITS	NA			00312	A	C: & P: REFER TO APARTMENTS SPECIAL HANDLING.
APARTMENTS W/O MERC. - OVER 30 UNITS	NA			00313	A	C: & P: REFER TO APARTMENTS SPECIAL HANDLING.
APARTMENTS W/O MERC. - UP TO 10 UNITS	NA			00311	A	C: & P: REFER TO APARTMENTS SPECIAL HANDLING.
APARTMENTS WITH MERCANTILE OCCUPANCIES - 11 TO 30 UNITS	NA			00322	A	C: & P: REFER TO APARTMENTS SPECIAL HANDLING.
APARTMENTS WITH MERCANTILE OCCUPANCIES - OVER 30 UNITS	NA			00323	A	C: & P: REFER TO APARTMENTS SPECIAL HANDLING.
APARTMENTS WITH MERCANTILE OCCUPANCIES - UP TO 10 UNITS	NA			00321	A	C: & P: REFER TO APARTMENTS SPECIAL HANDLING.

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APPLIANCE DISTRIBUTORS - HOUSEHOLD TYPE	10040s	P	P	00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BUSINESS PERSONAL PROPERTY IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
APPLIANCE DISTRIBUTORS - HOUSEHOLD TYPE - RADIO, TELEVISION OR COMPACT DISC PLAYERS	NA			00567	A	C: REFER TO DISTRIBUTORS SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
APPLIANCE STORES - HOUSEHOLD TYPE	10042s	P	P	00563	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
APPLIANCES AND ACCESSORIES - INSTALLATION, SERVICING OR REPAIR - HOUSEHOLD	91155p	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
APPLIANCES AND ACCESSORIES INSTALLATION, SERVICING OR REPAIR - COMMERCIAL	91150p	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR SALES AND/OR STORAGE WITH OR WITHOUT REPAIR, USE CODE 00563.
APPLIANCES AND ACCESSORIES MFG. - COMMERCIAL - GAS	51220s	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
APPLIANCES AND ACCESSORIES MFG. - COMMERCIAL - NOT GAS	51221s	P	P	00922	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
APPLIANCES AND ACCESSORIES MFG. - HOUSEHOLD - GAS	51222s	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
APPLIANCES AND ACCESSORIES MFG. - HOUSEHOLD - NOT GAS	51224s	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ARCHERY RANGES - INDOOR	10052s+	P	P	00844	A	
ARCHERY RANGES - OTHER THAN INDOOR	10054s+	P	P	NA	NA	
ARENAS - SPORTS	NA			00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. SUBMIT IF "AIR SUPPORTED" STRUCTURE.
ARMORED CAR SERVICE COMPANIES	91160p+	P	P	00702	A	
ARMY AND NAVY STORES	10060s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
ART GALLERIES - NOT-FOR-PROFIT ONLY	10066s	A	A	01051	A	C: DECLINE IF RESTORATION SERVICES PERFORMED BY THE INSURED. SUBMIT IF SALES IN EXCESS OF \$5,000,000. P: SUBMIT IF "STOCK" INCLUDED. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.

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ART GALLERIES - OTHER THAN NOT-FOR-PROFIT	10065s	A	A	01051	A	C: DECLINE IF RESTORATION SERVICES PERFORMED BY THE INSURED. SUBMIT IF SALES IN EXCESS OF \$5,000,000. P: SUBMIT IF "STOCK" INCLUDED. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
ASBESTOS GOODS MFG.	51230s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ASPHALT OR TAR DISTILLING OR REFINING	51240s	P	P	05000	NE	
ASPHALT WORKS	51241s	P	P	05000	NE	
ATHLETIC GAMES SPONSORED BY THE INSURED - NOT-FOR-PROFIT ONLY	40061t+	P	P	NA	NA	
ATHLETIC GAMES SPONSORED BY THE INSURED - OTHER THAN NOT-FOR-PROFIT	40059t+	P	P	NA	NA	
ATHLETIC OR SPORTS CONTESTS - IN BUILDINGS - LESSEES - NOT-FOR-PROFIT ONLY	40064m+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. SUBMIT IF "AIR SUPPORTED" STRUCTURE.
ATHLETIC OR SPORTS CONTESTS - IN BUILDINGS - LESSEES - OTHER THAN NOT-FOR-PROFIT	40063m+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. SUBMIT IF "AIR SUPPORTED" STRUCTURE.
ATHLETIC PROGRAMS - AMATEUR - NOT-FOR-PROFIT ONLY	40067t+	P	P	NA	NA	
ATHLETIC PROGRAMS - AMATEUR - OTHER THAN NOT-FOR-PROFIT	40066t+	P	P	NA	NA	
ATHLETIC TEAMS - PROFESSIONAL OR SEMI-PROFESSIONAL	40069t+	P	P	NA	NA	
AUCTIONEERS - LIVESTOCK - SALES CONDUCTED AWAY FROM THE INSURED'S PREMISES	91175p+	P	P	00570	A	
AUCTIONEERS - SALES CONDUCTED AWAY FROM THE INSURED'S PREMISES	91177p+	P	P	00702	A	
AUCTIONS - ON PREMISES OWNED OR RENTED BY THE INSURED	91179p+	P	P	00564	A	
AUDITORIUMS	NA			00843	A	C: SEE MORE SPECIFIC CLASSIFICATION
AUTO DEALERS	NA			07301	A	
AUTO PARKING GARAGES, CAR WASHES	NA			00931	A	
AUTO REPAIR SHOPS	NA			00933	A	
AUTOMATED CLEARING HOUSES AND ASSOCIATIONS	NA			00702	A	
AUTOMATED TELLER MACHINE PROVIDERS - NONBANK	NA			NA	NA	
AUTOMOBILE DISMANTLING	91190p	P	P	01400	A	C: REFER TO AUTOMOBILE, BUS OR TRUCK BODY MANUFACTURER SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
AUTOMOBILE DISTRIBUTORS	NA			NA	NA	
AUTOMOBILE MFG. OR ASSEMBLING	51255s	P	P	06810	R	C: REFER TO AUTOMOBILE, BUS OR TRUCK BODY MANUFACTURER - BRAKE OR BRAKE LININGS SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
AUTOMOBILE PARTS AND SUPPLIES DISTRIBUTORS	10070s	A	A	00512	A	C: REFER TO DISTRIBUTORS SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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AUTOMOBILE PARTS AND SUPPLIES STORES	10071s	A	A	00570	A	C: REFER TO STORES SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
AUTOMOBILE QUICK LUBRICATION SERVICES	10072s+	A	A	00932	A	C: REFER TO AUTO REPAIR OR SERVICE SHOPS SPECIAL HANDLING P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
AUTOMOBILE RENTING OR LEASING COMPANIES	60035a+	P	P	07301	A	
AUTOMOBILE REPAIR OR SERVICE SHOPS	10073s	A	A	00933	A	C: REFER TO AUTO REPAIR OR SERVICE SHOPS SPECIAL HANDLING
AUTOMOBILE REPAIR SHOPS - SELF-SERVICE	10075s	P	P	00512	A	C: REFER TO DISTRIBUTORS SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
AUTOMOBILE RUSTPROOFING	NA			00512	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
AUTOMOBILE SALES	NA			07301	A	C: SEE AUTO REPAIR OR SERVICE SHOPS SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
AUTOMOBILE STORAGE	NA			01213	A	
AUTOMOBILE, BUS & TRUCK BODY MFG.	51250s	A	A	06810	R	C: SEE AUTO REPAIR OR SERVICE SHOPS SPECIAL HANDLING. P: IF PROVIDING THEFT COVERAGE, MUST HAVE CENTRAL STATION ALARM.
AUTOMOBILE, BUS OR TRUCK PARTS MFG. - BRAKES OR BRAKE LININGS	51251s	A	A	09020	A	P: IF PROVIDING THEFT COVERAGE, MUST HAVE CENTRAL STATION ALARM.
AUTOMOBILE, BUS OR TRUCK PARTS MFG. - NOT OPERATING PARTS	51252s	A	A	09020	A	
AUTOMOBILE, BUS OR TRUCK PARTS MFG. - OPERATING PARTS	51253s	A	A	09020	A	P: THIS CODE APPLIES TO SHOWROOMS WITH NO REPAIR OR SERVICE. WITH REPAIR OR SERVICE, REFER TO 'AUTOMOBILE REPAIR OR SERVICE SHOPS'.
AUTOMOBILE, BUS OR TRUCK PARTS MFG. - PASSENGER RESTRAINING DEVICES	51254s	P	P	09020	A	P: THIS CODE APPLIES TO PARKING GARAGES - BUSINESS OR PUBLIC. WITH REPAIR OR SERVICE, REFER TO 'AUTOMOBILE REPAIR OR SERVICE SHOPS'.
BABY FOOD MFG.	51305s	A	A	09020	A	C: REFER TO BABY FOOD MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BABY FOOD MFG. - IN GLASS CONTAINERS	51300s	A	A	09020	A	C: REFER TO BABY FOOD MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BAKERIES AND BAKERY PRODUCTS, WITH DELIVERY TO OUTLETS	10100s	A	A	*	*	P: AN AUTOMATIC EXTINGUISHING SYSTEM IS REQUIRED OVER ALL COOKING SURFACES. ACCEPTABLE - IF SALES ONLY, NO BAKING, USE CODE 00532. ACCEPTABLE - IF BAKING, WITH NO DELIVERY TO OTHER OUTLETS, USE CODE 00533. ACCEPTABLE - IF FOOD PRODUCTS WITH LIMITED COOKING, EXCLUDING BAKERIES, USE CODE 00534. SUBMIT IF BAKING, WITH DELIVERY TO OTHER OUTLETS, USE CODE 02200.
BAKERY PLANTS	51315s	A	A	02200	R	C: REFER TO BAKERY PLANTS SPECIAL HANDLING P: AN AUTOMATIC EXTINGUISHING SYSTEM IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.

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BANK AND OTHER FINANCIAL INSTITUTIONS				00702	A	
BARBER OR BEAUTY SHOP SUPPLIES DISTRIBUTORS	10111s	P	P	00567	A	
BARBER SHOPS	10113s+	A	Incl	00921	A	C: SEE BEAUTY PARLORS SPECIAL HANDLING
BARS AND TAVERNS	NA			00541	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. MAXIMUM \$500,000 TIV FOR ALL CONSTRUCTION TYPES.
BATHHOUSES OR BATHING PAVILIONS	10120s+	P	P	00844	A	
BATTERY MFG. - DRY CELL	51330s	P	P	NE	NE	
BATTERY MFG. - WET CELL OR STORAGE	51333s	P	P	NE	NE	
BAZAARS - OPERATED BY THE INSURED - NOT-FOR-PROFIT ONLY	10132s+	A	Incl	NA	NA	C: ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS. SEE SPECIAL EVENTS SPECIAL HANDLING.
BAZAARS - OPERATED BY THE INSURED - OTHER THAN NOT-FOR-PROFIT	10130s+	A	Incl	NA	NA	C: ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS. SEE SPECIAL EVENTS SPECIAL HANDLING.
BEACH CHAIRS AND UMBRELLAS - RENTED TO OTHERS	10133s+	P	P	01213	A	P: MINIMUM \$2500 DEDUCTIBLE
BEACHES - BATHING - COMMERCIALY OPERATED	10135s+	P	P	NA	NA	
BEACHES - BATHING - NOT COMMERCIALY OPERATED	40072t+	P	P	NA	NA	
BEARING MFG.	51340s	P	P	06900	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BEAUTY PARLORS AND HAIR STYLING SALONS	10115s	A	A	00921	A	C: SEE BEAUTY PARLORS SPECIAL HANDLING
BED AND BREAKFASTS	45210s	R	Incl	00742	R	C & P: REFER TO HOTEL AND MOTEL SPECIAL HANDLING. RESIDENCE TO PROVIDE NO MORE THAN 10 GUEST BEDROOMS. IF OVER 10, CLASSIFY AS HOTEL.
BEER, ALE OR MALT LIQUOR MFG. - IN BOTTLES	51350s	A	A	02400	A	C: REFER TO BEER, ALE OR MALT LIQUOR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BEER, ALE OR MALT LIQUOR MFG. - IN CANS	51351s	A	A	02400	A	C: REFER TO BEER, ALE OR MALT LIQUOR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BEER, ALE OR MALT LIQUOR MFG. - NOT BOTTLED OR CANNED	51352s	A	A	02400	A	C: REFER TO BEER, ALE OR MALT LIQUOR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BEVERAGE BOTTLER - SOFT DRINKS - CARBONATED - IN CANS OR PLASTIC BOTTLES	51355s	A	A	02350	A	C: REFER TO BEVERAGE BOTTLER MANUFACTURING - SOFT DRINKS SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BEVERAGE BOTTLER - SOFT DRINKS - CARBONATED - IN GLASS BOTTLES	51356s	A	A	02350	A	C: REFER TO BEVERAGE BOTTLER MANUFACTURING - SOFT DRINKS SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BEVERAGE BOTTLER - SOFT DRINKS - IN METAL CYLINDERS	51357s	A	A	02350	A	C: REFER TO BEVERAGE BOTTLER MANUFACTURING - SOFT DRINKS SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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BEVERAGE BOTTLER - SOFT DRINKS - IN PAPER CONTAINERS	51358s	A	A	02350	A	C: REFER TO BEVERAGE BOTTLER MANUFACTURING - SOFT DRINKS SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BEVERAGE BOTTLER - SOFT DRINKS - NOT CARBONATED - IN BOTTLES OR CANS	51359s	A	A	02350	A	C: REFER TO BEVERAGE BOTTLER MANUFACTURING - SOFT DRINKS SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BEVERAGE BOTTLERS EXCLUDING ALCOHOLIC BEVERAGES				02350	A	
BEVERAGE DISTRIBUTORS - ALCOHOLIC OTHER THAN BEER	10140s	A	A	00531	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
BEVERAGE DISTRIBUTORS - NONALCOHOLIC AND BEER	10141s	A	A	00532	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
BEVERAGE STORES - LIQUOR AND WINE	10145s	A	A	00531	A	C: & P: SEE GAS STATIONS, BEVERAGE, GROCERY & CONVENIENCE STORES SPECIAL HANDLING.
BEVERAGE STORES - SOFT DRINKS AND BEER	10146s	A	A	00532	A	C: & P: SEE GAS STATIONS, BEVERAGE, GROCERY & CONVENIENCE STORES SPECIAL HANDLING.
BICYCLE MFG. - NOT MOTORIZED	51370s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BICYCLE STORES - SALES AND SERVICING	10150s	P	P	00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPPY IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
BICYCLES - RENTED TO OTHERS	10151s+	P	P	*	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES. REPAIR AND/OR SERVICE AND/OR STORAGE, USE CODE 00922. WITH SALES ONLY, USE CODE 00567.
BILLIARD OR POOL HALLS	10160s+	R	Incl	00844	A	C: DECLINE IF ARMED SECURITY, MECHANICAL RIDING DEVICES OR OPEN PAST 12 MIDNIGHT. ATTACH CLF 21 0001 EXCLUSION - ASSAULT OR BATTERY AND EXPECTED OR INTENDED ACTS. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
BILLIARD OR POOL TABLE MFG.	51380s	A	A	00844	A	C: REFER TO BILLIARD OR POOL TABLE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BINGO GAMES - IN PUBLIC HALLS OR THEATERS - COMMERCIALY OPERATED	40075m+	P	P	00844	A	
BIOFUELS DISTRIBUTORS - ETHANOL	13206t	P	P	NA	NA	
BIOFUELS DISTRIBUTORS OTHER THAN ETHANOL	13207t	P	P	NA	NA	
BIOFUELS MANUFACTURING - ETHANOL	53951s	P	P	NA	NA	
BIOFUELS MANUFACTURING - OTHER THAN ETHANOL	53952s	P	P	NA	NA	
BLACKSMITHING	91200p+	P	P	06850	R	

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BLASTING OPERATIONS	91210p+	P	P	NA	NA	
BLOOD BANKS - NOT-FOR-PROFIT ONLY	40102a+	P	P	00851	A	
BLOOD BANKS - OTHER THAN NOT-FOR-PROFIT	40101a+	P	P	00851	A	
BOARDING AND LODGING HOUSES, ROOMING HOUSES, FRATERNITIES AND SORORITIES, DORMITORIES - 11 TO 30 UNITS	NA			00075	P	
BOARDING AND LODGING HOUSES, ROOMING HOUSES, FRATERNITIES AND SORORITIES, DORMITORIES - OVER 30 UNITS	NA			00076	P	
BOARDING AND LODGING HOUSES, ROOMING HOUSES, FRATERNITIES AND SORORITIES, DORMITORIES - UP TO 10 UNITS	NA			00074	P	
BOARDING OR ROOMING HOUSES	61000u+	P	P	NE	NE	
BOAT AND MARINE SUPPLY DEALERS	NA			00561	A	
BOAT DEALERS	10101s	P	P	07301	A	
BOAT OR SHIP BUILDING - WITHOUT MOTORS	51401s	P	P	09020	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOAT OR SHIP BUILDING INBOARD / OUTBOARD	51400s	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOAT REPAIR AND SERVICING	91235p	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOAT STORAGE AND MOORAGE	10105s+	P	P	01213	A	P: SUBMIT IF COVERING DOCKS.
BOAT TRANSPORTATION COMPANIES - PASSENGER AND FREIGHT	NA			NA	NA	
BOAT TRANSPORTATION COMPANIES - SCENIC AND SIGHTSEEING	NA			NA	NA	
BOAT YARDS OR MARINAS - PUBLIC	10107s	P	P	07301	A	P: SUBMIT IF COVERING DOCKS
BOATS - CANOES OR ROWBOATS - FOR RENT - NOT EQUIPPED WITH MOTORS	10110s+	P	P	NA	NA	
BOATS - CANOES OR ROWBOATS - NOT FOR RENT - NOT EQUIPPED WITH MOTORS	40111t+	P	P	NA	NA	
BOATS - MOTOR OR SAIL - NOT FOR RENT	40115t+	P	P	NA	NA	
BOATS - MOTOR OR SAIL - RENTED TO OTHERS	10117s+	P	P	NA	NA	
BOATS - NONOWNED OVER 26 FEET	40140t+	P	P	NA	NA	
BOATS - NOT FOR RENT	40117t+	P	P	NA	NA	
BOATS - RENTED TO OTHERS	10119s+	P	P	NA	NA	
BOILER INSPECTION, INSTALLATION, CLEANING OR REPAIR	91250p	P	P	00922	A	
BOLT, NUT, RIVET, SCREW OR WASHER MFG.	51500s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BONE, HORN AND IVORY PRODUCTS - MFG.	NA			05500	R	
BOOK DISTRIBUTORS	NA			00567	A	
BOOKBINDING - NOT-FOR-PROFIT ONLY	51517s+	A	Incl	04809	R	C: SEE MORE SPECIFIC CLASS
BOOKBINDING - OTHER THAN NOT-FOR-PROFIT	51516s+	A	Incl	04809	R	
BOOKBINDING AND PRINTERS SUPPLIES	NA			04809	R	
BOOKKEEPING SERVICES	NA			00702	A	

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BOOKS AND MAGAZINES STORES - NOT-FOR-PROFIT ONLY	10205s+	A	Incl	00567	A	C: DECLINE IF ADULT BOOKS/MAGAZINES P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. SEPARATELY CLASSIFY AND RATE AS RESTAURANT IF SELLING COFFEE/FOOD.
BOOKS AND MAGAZINES STORES - OTHER THAN NOT-FOR-PROFIT	10204s+	A	Incl	00567	A	C: DECLINE IF ADULT BOOKS/MAGAZINES P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
BOTTLE AND JAR MFG. - GLASS - FOR USE UNDER PRESSURE - NONRETURNABLE	51551s	P	P	06009	R	C: REFER TO BOTTLE AND JAR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOTTLE AND JAR MFG. - GLASS - FOR USE UNDER PRESSURE - RETURNABLE	51552s	P	P	06009	R	C: REFER TO BOTTLE AND JAR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOTTLE AND JAR MFG. - GLASS - NOT FOR USE UNDER PRESSURE	51550s	A	A	06009	R	C: REFER TO BOTTLE AND JAR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOTTLE AND JAR MFG. - GLASS OR PLASTIC				06009	R	
BOTTLE AND JAR MFG. - PLASTIC - NONRETURNABLE	51553s	A	A	05500	R	C: REFER TO BOTTLE AND JAR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOTTLE AND JAR MFG. - PLASTIC - RETURNABLE	51554s	A	A	05500	R	C: REFER TO BOTTLE AND JAR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOWLING ALLEYS	10220s+	A	Incl	00841	A	C: IF SALE OF ALCOHOLIC BEVERAGES ARE 50% OR MORE OF TOTAL ANNUAL RECEIPTS DECLINE, OTHERWISE MUST CARRY LIQUOR LIABILITY AT EQUAL OR BETTER LIMITS. IF RESTAURANT, CLASSIFY AND RATE SEPARATELY. DECLINE IF ANY MECHANICAL RIDING DEVICES, ARMED SECURITY OR WEAPONS KEPT ON PREMISES. ATTACH CLF 21 0001 EXCLUSION - ASSAULT OR BATTERY AND EXPECTED OR INTENDED ACTS. P: IF COMMERCIAL COOKING IS CONDUCTED, AN AUTOMATIC EXTINGUISHING SYSTEM IS REQUIRED. PLEASE USE PROTECTIVE SAFEGUARDS ENDORSEMENT CP 0411.
BOXES OR CONTAINERS MFG. - CORRUGATED OR FIBERBOARD	51575s	A	A	03959	R	C: REFER TO BOXES OR CONTAINERS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOXES OR CONTAINERS MFG. - WOOD	51576s	A	A	03959	R	C: REFER TO BOXES OR CONTAINERS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BOY OR GIRL SCOUT COUNCILS	41001t+	P	P	NA	NA	
BOYS OR GIRLS CAMPS	NA			00845	A	
BREWERIES				02400	R	
BRICK MFG.	51600s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BRIDGE OR ELEVATED HIGHWAY CONSTRUCTION - CONCRETE	91266p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
BRIDGE OR ELEVATED HIGHWAY CONSTRUCTION - IRON OR STEEL	91265p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.

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BRUSH OR BROOM MFG.	51613s	A	A	09020	R	C: REFER TO BRUSH OR BROOM MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BUILDERS' RISKS	NA			01150	P	P: SEE BUILDERS RISK RENOVATION SPECIAL HANDLING
BUILDERS' RISKS - RENOVATION	*			01150	P	P: SEE BUILDERS RISK SPECIAL HANDLING
BUILDING MATERIAL DEALERS - OTHER THAN SECONDHAND MATERIAL	10255s	P	P	01650	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES. SUBMIT IF LUMBERYARD. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
BUILDING MATERIAL DEALERS - SECONDHAND MATERIAL	10256s	P	P	01650	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES. SUBMIT IF LUMBERYARD. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
BUILDING MATERIAL DISTRIBUTORS	10257s	P	P	01213	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES. SUBMIT IF LUMBERYARD. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
BUILDING STRUCTURE - RAISING OR MOVING	91280p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
BUILDING SUPPLY YARDS, INCLUDING RETAIL LUMBERYARDS, COAL AND COKE YARDS - OTHER THAN SECONDHAND MATERIAL	NA			01650	R	
BUILDING SUPPLY YARDS, INCLUDING RETAIL LUMBERYARDS, COAL AND COKE YARDS - OTHER THAN SECONDHAND MATERIAL INCLUDING YARDS W/O UNENCLOSED YARD				01650	R	
BUILDING SUPPLY YARDS, INCLUDING RETAIL LUMBERYARDS, COAL AND COKE YARDS - SECONDHAND MATERIAL	NA			01650	R	
BUILDING SUPPLY YARDS, INCLUDING RETAIL LUMBERYARDS, COAL AND COKE YARDS - SECONDHAND MATERIAL INCLUDING YARDS W/ UNENCLOSED YARD - NONCOMBUSTIBLE				01650	R	
BUILDING SUPPLY YARDS, INCLUDING RETAIL LUMBERYARDS, COAL AND COKE YARDS - SECONDHAND MATERIAL INCLUDING YARDS W/ UNENCLOSED YARD - OTHER				01650	R	
BUILDING SUPPLY YARDS, INCLUDING RETAIL LUMBERYARDS, COAL AND COKE YARDS - SECONDHAND MATERIAL INCLUDING YARDS W/O UNENCLOSED YARD				01650	R	
BUILDING SUPPLY YARDS, INCLUDING RETAIL LUMBERYARDS, COAL AND COKE YARDS INCLUDING YARDS W/ UNENCLOSED YARD - NONCOMBUSTIBLE				01650	R	
BUILDING SUPPLY YARDS, INCLUDING RETAIL LUMBERYARDS, COAL AND COKE YARDS INCLUDING YARDS W/ UNENCLOSED YARD - OTHER				01650	R	
BUILDING SUPPLY YARDS, INCLUDING RETAIL LUMBERYARDS, COAL AND COKE YARDS INCLUDING YARDS W/O UNENCLOSED YARD				01650	R	

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BUILDINGS OR PREMISES - BANK AND OTHER FINANCIAL INSTITUTIONS	61223a+	A	Excl	00702	A	C: INTENT IS TO COVER PREMISES/OPERATIONS EXPOSURE ONLY. ATTACH PRODUCTS/COMPLETED OPERATIONS EXCLUSION CG2104, CONTRACTUAL LIMITATION CG2139, DESIGNATED PREMISES CG2144, PERSONAL AND ADVERTISING INJURY EXCLUSION CG2138, FINANCIAL SERVICES EXCLUSION CG2152, CLASSIFICATION LIMITATION GSI-04-C512, FIDUCIARY LIABILITY EXCLUSION CG2233, AND PROFESSIONAL EXCLUSION CG2116 TO INCLUDE WORDING "ALL OPERATIONS/ACTIVITIES OF THE INSURED". IF APPLICANT HAS A SIGNIFICANT PRODUCTS OR PROFESSIONAL EXPOSURE COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS EQUAL TO OR GREATER THAN OUR OWN. DECLINE IF ANY OF THE APPLICANT'S OTHER OPERATIONS ARE CLASSIFIED AS NE IN THE UNDERWRITING PROGRAM. IF APPLICANT IS A REAL ESTATE AGENT, REAL ESTATE PROPERTY MANAGER, LAWYER, ARCHITECT, FREIGHT FORWARDER, PLEASE CLASSIFY UNDER MORE SPECIFIC CLASSIFICATION.
BUILDINGS OR PREMISES - BANK OR OFFICE - MERCANTILE OR MANUFACTURING (LESSOR'S RISK ONLY) - MAINTAINED BY THE INSURED - NOT-FOR- PROFIT ONLY	61218a+	A	Incl	*	A	C & P: SEE BUILDING OR PREMISES - LESSOR'S RISK SPECIAL HANDLING
BUILDINGS OR PREMISES - BANK OR OFFICE - MERCANTILE OR MANUFACTURING (LESSOR'S RISK ONLY) - MAINTAINED BY THE INSURED - OTHER THAN NOT-FOR-PROFIT	61217a+	A	Incl	*	A	C & P: SEE BUILDING OR PREMISES - LESSOR'S RISK SPECIAL HANDLING
BUILDINGS OR PREMISES - BANK OR OFFICE - MERCANTILE OR MANUFACTURING (LESSOR'S RISK ONLY) - NOT-FOR-PROFIT ONLY	61216a+	A	Incl	*	A	C & P: SEE BUILDING OR PREMISES - LESSOR'S RISK SPECIAL HANDLING
BUILDINGS OR PREMISES - BANK OR OFFICE - MERCANTILE OR MANUFACTURING (LESSOR'S RISK ONLY) - OTHER THAN NOT-FOR-PROFIT	61212a+	A	Incl	*	A	C & P: SEE BUILDING OR PREMISES - LESSOR'S RISK SPECIAL HANDLING
BUILDINGS OR PREMISES - OFFICE - NOT-FOR-PROFIT ONLY	61227a+	A	Excl	00702	A	C: INTENT IS TO COVER PREMISES/OPERATIONS EXPOSURE ONLY. ATTACH PRODUCTS/COMPLETED OPERATIONS EXCLUSION CG2104, CONTRACTUAL LIMITATION CG2139, DESIGNATED PREMISES CG2144, PERSONAL AND ADVERTISING INJURY EXCLUSION CG2138 AND PROFESSIONAL EXCLUSION CG2116, CLASSIFICATION LIMITATION GSI-04-C512. IF APPLICANT HAS A SIGNIFICANT PRODUCTS OR PROFESSIONAL EXPOSURE COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS EQUAL TO OR GREATER THAN OUR OWN. DECLINE IF ANY OF THE APPLICANT'S OTHER OPERATIONS ARE CLASSIFIED AS NE IN THE UNDERWRITING PROGRAM. IF APPLICANT IS A REAL ESTATE AGENT, REAL ESTATE PROPERTY MANAGER, LAWYER, ARCHITECT, FREIGHT FORWARDER, PLEASE CLASSIFY UNDER MORE SPECIFIC CLASSIFICATION.
BUILDINGS OR PREMISES - OFFICE - OTHER THAN NOT- FOR-PROFIT	61226a+	A	Excl	00702	A	C: INTENT IS TO COVER PREMISES/OPERATIONS EXPOSURE ONLY. ATTACH PRODUCTS/COMPLETED OPERATIONS EXCLUSION CG2104, CONTRACTUAL LIMITATION CG2139, DESIGNATED PREMISES CG2144, PERSONAL AND ADVERTISING INJURY EXCLUSION CG2138 AND PROFESSIONAL EXCLUSION CG2116, CLASSIFICATION LIMITATION GSI-04-C512. IF APPLICANT HAS A SIGNIFICANT PRODUCTS OR PROFESSIONAL EXPOSURE COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS EQUAL TO OR GREATER THAN OUR OWN. DECLINE IF ANY OF THE APPLICANT'S OTHER OPERATIONS ARE CLASSIFIED AS NE IN THE UNDERWRITING PROGRAM. IF APPLICANT IS A REAL ESTATE AGENT, REAL ESTATE PROPERTY MANAGER, LAWYER, ARCHITECT, FREIGHT FORWARDER, PLEASE CLASSIFY UNDER MORE SPECIFIC CLASSIFICATION.
BUILDINGS OR PREMISES - OFFICE - PREMISES OCCUPIED BY EMPLOYEES OF THE INSURED - NOT-FOR- PROFIT ONLY	61225a+	A	Excl	00702	A	C: INTENT IS TO ONLY COVER PREMISES/OPERATIONS EXPOSURE FOR OPERATIONS WHERE THERE IS LITTLE TO NO PUBLIC EXPOSURE. ATTACH CLASSIFICATION LIMITATION GSI-04-C512, PRODUCTS/COMPLETED OPERATIONS EXCLUSION CG2104, CONTRACTUAL LIMITATION CG2139, DESIGNATED PREMISES CG2144, PERSONAL AND ADVERTISING INJURY EXCLUSION CG2138, PROFESSIONAL EXCLUSION CG2116. IF APPLICANT HAS A SIGNIFICANT PRODUCTS OR PROFESSIONAL EXPOSURE COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS EQUAL TO OR GREATER THAN OUR OWN. DECLINE IF ANY OF THE APPLICANT'S OTHER OPERATIONS ARE CLASSIFIED AS NE IN THE UNDERWRITING PROGRAM. IF APPLICANT IS A REAL ESTATE AGENT, REAL ESTATE PROPERTY MANAGER, LAWYER, ARCHITECT, FREIGHT FORWARDER, PLEASE CLASSIFY UNDER MORE SPECIFIC CLASSIFICATION.

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BUILDINGS OR PREMISES - OFFICE - PREMISES OCCUPIED BY EMPLOYEES OF THE INSURED - OTHER THAN NOT-FOR-PROFIT	61224a+	A	Excl	00702	A	C: INTENT IS TO COVER PREMISES/OPERATIONS EXPOSURE ONLY FOR OPERATIONS WHERE THERE IS LITTLE TO NO PUBLIC EXPOSURE. ATTACH CLASSIFICATION LIMITATION GSI-04-C512, PRODUCTS/COMPLETED OPERATIONS EXCLUSION CG2104, CONTRACTUAL LIMITATION CG2139, DESIGNATED PREMISES CG2144, PERSONAL AND ADVERTISING INJURY EXCLUSION CG2138 AND PROFESSIONAL EXCLUSION CG2116. IF APPLICANT HAS A SIGNIFICANT PRODUCTS OR PROFESSIONAL EXPOSURE COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS EQUAL TO OR GREATER THAN OUR OWN. DECLINE IF ANY OF THE APPLICANT'S OTHER OPERATIONS ARE CLASSIFIED AS NE IN THE UNDERWRITING PROGRAM. IF APPLICANT IS A REAL ESTATE AGENT, REAL ESTATE PROPERTY MANAGER, LAWYER, ARCHITECT, FREIGHT FORWARDER, PLEASE CLASSIFY UNDER MORE SPECIFIC CLASSIFICATION.
BUS MFG. OR ASSEMBLING OR RECONSTRUCTION	51625s	P	P	09020	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
BUS STATIONS OR TERMINALS	41210t+	P	P	00567	A	P: DECLINE IF BUS STANDS
BUS TRANSPORTATION COMPANIES - PASSENGER AND COMMUTER	NA			NA	NA	
BUS TRANSPORTATION COMPANIES - SCENIC AND SIGHTSEEING	NA			NA	NA	
BUSINESS SERVICES - NOC (EXCEPT PERSONAL CARE)	NA			00702	A	
BUTTONS OR FASTENERS MFG.	51666s	A	A	09020	A	C: REFER TO BUTTONS OR FASTENERS MANUFACTURING SPECIAL HANDLING. IF DISCONTINUED PRODUCTS, SUBMIT. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CABLE INSTALLATION IN CONDUITS OR SUBWAYS	91302p	P	P	NA	NA	
CABLE OR SUBSCRIPTION TELEVISION COMPANIES	91315p+	P	P	00702	A	
CABLE OR WIRE MFG.	NA			06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CAISSON OR COFFERDAM WORK - FOUNDATIONS FOR BUILDINGS	91324p	P	P	00922	A	P: FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702.
CAISSON OR COFFERDAM WORK - NOT FOUNDATIONS FOR BUILDINGS	91325p	P	P	00922	A	P: FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702.
CAMERA AND PHOTOGRAPHIC EQUIPMENT STORES	10309s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
CAMPER BODIES OR CAMPER TRAILERS MFG.	51702s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CAMPER OR TRAVEL TRAILER SALES AGENCIES	10315s	P	P	00702	A	
CAMPERS MFG. - SELF-POWERED	51703s	P	P	00920	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CAMPGROUNDS - NOT-FOR-PROFIT ONLY	10332s+	P	P	00940	A	
CAMPGROUNDS - OTHER THAN NOT-FOR-PROFIT	10331s+	P	P	00940	A	
CAMPS - FOR-PROFIT	41421t+	P	P	00940	A	
CAMPS - NOT-FOR-PROFIT	41422t+	P	P	00940	A	
CAN MFG. - METAL	51734s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CANDLE MFG.	51741s	P	P	NE	NE	

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CANDY OR CONFECTIONERY PRODUCTS MFG.	51752s	A	A	02200	R	C: REFER TO CANDY OR CONFECTIONARY PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CANDY OR CONFECTIONERY STORES	10352s	A	A	00532	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
CAR WASHES - OTHER THAN SELF-SERVICE	10367s+	A	Incl	00931	A	C: INTERESTED IN "MOBILE" CAR WASH OR DETAILING AT CUSTOMERS SITE. SALES IN EXCESS OF \$750,000, SUBMIT. IF ATTENDANT OR SELF DRIVEN AUTOMATED CAR WASH, DECLINE.
CAR WASHES - SELF-SERVICE	10368s+	A	Incl	00931	A	C: ONLY INTERESTED IN "OPEN BAY" WHERE OWNER CLEANS THEIR OWN VEHICLE. \$500 MINIMUM PROPERTY DAMAGE DEDUCTIBLE
CARBON PAPER OR INKED RIBBON MFG.	51767s	P	P	04450	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CARNIVAL OR CIRCUS COMPANIES	10375s+	P	P	00844	R	
CARNIVALS - OUTSIDE (SPONSOR'S RISK ONLY) NOT-FOR-PROFIT ONLY	10379s+	P	P	NA	NA	
CARNIVALS - OUTSIDE (SPONSOR'S RISK ONLY) OTHER THAN NOT-FOR-PROFIT	10378s+	P	P	NA	NA	
CARNIVALS OR CIRCUSES - IN TENTS (SPONSOR'S RISK ONLY) NOT-FOR-PROFIT ONLY	10381s+	P	P	NA	NA	
CARNIVALS OR CIRCUSES - IN TENTS (SPONSOR'S RISK ONLY) OTHER THAN NOT-FOR-PROFIT	10380s+	P	P	NA	NA	
CARPENTRY	91342p	P	P	03959	A	C: REFER TO CARPENTRY SHOP ONLY SPECIAL HANDLING.
CARPENTRY - CONSTRUCTION OF RESIDENTIAL PROPERTY NOT EXCEEDING THREE STORIES IN HEIGHT	91340p	P	P	00922	A	C: REFER TO CARPENTRY - NOC SPECIAL HANDLING.
CARPENTRY - INTERIOR	91341p	P	P	00922	A	C: REFER TO CARPENTRY RESIDENTIAL SPECIAL HANDLING.
CARPENTRY - SHOP ONLY	91343p	P	P	00922	R	C: REFER TO CARPENTRY - INTERIOR SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CARPET OR RUG MFG.	51777s	A	A	*	A	C: REFER TO CARPET OR RUG MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. IF CARPET SALES, USE CODE 00520. OTHERWISE, USE 02800 FOR CARPET OR RUG MFG.
CARPET, RUG OR UPHOLSTERY CLEANING - SHOP ONLY	11007s+	A	Incl	00922	A	C: MAXIMUM OF 50% WORK SUBBED OUT, SUBCONTRACTORS MUST PROVIDE CERTIFICATES OF INSURANCE SHOWING APPLICANTS AS ADDITIONAL INSURED. DECLINE IF ANY REMEDIATION WORK. (I.E.: FIRE, WATER, SOOT, MOLD) P: FOR STORAGE OF CLEANING EQUIPMENT AND SUPPLIES, USE CODE 00567.
CARPET, RUG, FURNITURE OR UPHOLSTERY CLEANING - ON CUSTOMERS' PREMISES	91405p+	A	Incl	*	A	P: REFER TO 'LAUNDRIES AND DRYING CLEANING' CLASSIFICATIONS.
CATALOG OR PREMIUM COUPON REDEMPTION STORES	11020s	P	P	00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
CATERERS	11039s	A	A	00542	A	C: REFER TO CATERERS SPECIAL HANDLING. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
CATTLE RANCHING	NA			NA	NA	
CAULKING COMPOUNDS, PUTTY OR SIMILAR PRODUCTS MFG.	51790s	P	P	05000	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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CAVES - TOURIST ATTRACTION	41510m+	P	P	00844	A	
CEILING OR WALL INSTALLATION - METAL	91436p	P	P	00922	A	C: SEE CEILING OR WALL INSTALLATION SPECIAL HANDLING
CELLOPHANE & CELLOPHANE PRODUCTS MFG.	51796s	P	P	05100	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CEMENT OR PLASTER MFG. - BULK	51809s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CEMENT, CONCRETE MIX OR PLASTER MFG. - PACKAGED	51808s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CEMETERIES - NOT-FOR-PROFIT ONLY	41604t+	A	Excl	01070	A	C: USE CG2156 EXCLUSION FUNERAL SERVICES. EXCLUDE PRODUCTS CG2104 AND LIMIT CONTRACTUAL CG2139. DECLINE IF CREMATORY OPERATIONS. P: CLASSIFY BUILDINGS BY MORE SPECIFIC OCCUPANCY (OFFICE/MAUSOLEUM).
CEMETERIES - OTHER THAN NOT-FOR-PROFIT	41603t+	A	Excl	01070	A	C: USE CG2156 EXCLUSION FUNERAL SERVICES. EXCLUDE PRODUCTS CG2104 AND LIMIT CONTRACTUAL CG2139. DECLINE IF CREMATORY OPERATIONS. P: CLASSIFY BUILDINGS BY MORE SPECIFIC OCCUPANCY (OFFICE/MAUSOLEUM).
CERAMICS	NA			*	A	C: SMALL HOUSEHOLD ITEM ONLY. ALL OTHER ITEMS SUBMIT. P: FOR SALES AND/OR STORAGE ONLY, USE CODE 00567. WITH SHOP WORK (HOBBY OR INSTRUCTIONAL), USE CODE 00921. WITH SHOP WORK, OTHER THAN ABOVE, USE CODE 06009. OTHERWISE, USE CODE 09040.
CHAIRS - RENTED TO OTHERS	11052s+	P	P	01213	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
CHARCOAL OR COAL BRIQUETTE MFG.	51833s	A	A	05000	R	C: REFER TO CHARCOAL OR COAL BRIQUETTE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CHEMICAL DISTRIBUTORS	11101s	P	P	00570	R	
CHEMICAL MFG. - COMMERCIAL OR INDUSTRIAL	51850s	P	P	05000	R	
CHEMICAL MFG. - COMMERCIAL OR INDUSTRIAL - PRIMARILY FLAMMABLE, EXPLOSIVE OR REACTIVE	51852s	P	P	05000	R	
CHEMICAL MFG. - COMMERCIAL OR INDUSTRIAL - PRIMARILY TOXIC OR PRESENTING A HEALTH HAZARD	51853s	P	P	05000	R	
CHEMICAL MFG. - COMMERCIAL OR INDUSTRIAL - TOXIC AND EITHER FLAMMABLE, EXPLOSIVE OR REACTIVE	51851s	P	P	05000	R	
CHEMICAL MFG. - HOUSEHOLD	51855s	P	P	05000	R	
CHEMICAL MFG. - HOUSEHOLD - PRIMARILY FLAMMABLE, EXPLOSIVE OR REACTIVE	51856s	P	P	05000	R	
CHEMICAL MFG. - HOUSEHOLD - PRIMARILY TOXIC OR PRESENTING A HEALTH HAZARD	51857s	P	P	05000	R	
CHEMICAL MFG. - HOUSEHOLD - TOXIC AND EITHER FLAMMABLE, EXPLOSIVE OR REACTIVE	51854s	P	P	05000	R	
CHILDREN'S PLAYCENTER - INDOOR	11120s+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
CHIMNEY CLEANING	91481p+	P	P	00922	A	P: FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702.

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CHINA, PORCELAIN OR EARTHENWARE MFG.	51869s	A	A	06009	R	C: REFER TO CHINA, PORCELAIN, OR EARTHENWARE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CHURCHES OR OTHER HOUSES OF WORSHIP	41650a+	A	Incl	00900	A	C: REFER TO CHURCHES OR OTHER HOUSES OF WORSHIP SPECIAL HANDLING
CLAY OR SHALE DIGGING	91507p	P	P	06210	A	
CLAY PRODUCTS MFG.	51877s	A	A	06009	R	C: REFER TO CLAY PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CLEANING - OUTSIDE SURFACES OF BUILDINGS	98677p	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE 00702 - OFFICE
CLEANING - OUTSIDE SURFACES OF BUILDINGS AND OTHER EXTERIOR SURFACES	91523p+	P	P	*	A	P: REFER TO 'CLEANING - OUTSIDE SURFACES OF BUILDINGS AND OTHER EXTERIOR SURFACES'.
CLOCK MFG.	51889s	A	A	09020	A	C: REFER TO CLOCK MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CLOTHING MFG.	51896s	A	A	03009	R	C: REFER TO CLOTHING MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CLOTHING OR WEARING APPAREL DISTRIBUTORS	11126s	A	A	00567	R	C: REFER TO DISTRIBUTORS SPECIAL HANDLING. P: MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
CLOTHING OR WEARING APPAREL STORES - NOT-FOR- PROFIT ONLY	11128s	A	A	00520	R	C: SEE STORES SPECIAL HANDLING. P: MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
CLOTHING OR WEARING APPAREL STORES - OTHER THAN NOT-FOR-PROFIT	11127s	A	A	00520	R	C: SEE STORES SPECIAL HANDLING. P: MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
CLUBS - CIVIC, SERVICE OR SOCIAL - HAVING BUILDINGS OR PREMISES OWNED OR LEASED - NOT-FOR-PROFIT ONLY	41668a+	A	Incl	00757	A	C: SEE CLUBS SPECIAL HANDLING. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
CLUBS - CIVIC, SERVICE OR SOCIAL - HAVING BUILDINGS OR PREMISES OWNED OR LEASED - OTHER THAN NOT- FOR-PROFIT	41667a+	A	Incl	00757	A	C: SEE CLUBS SPECIAL HANDLING. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.

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CLUBS - CIVIC, SERVICE OR SOCIAL - NO BUILDINGS OR PREMISES OWNED OR LEASED EXCEPT FOR OFFICE PURPOSES - NOT-FOR-PROFIT ONLY	41670t+	A	Incl	00757	A	C: SEE CLUBS SPECIAL HANDLING
CLUBS - CIVIC, SERVICE OR SOCIAL - NO BUILDINGS OR PREMISES OWNED OR LEASED EXCEPT FOR OFFICE PURPOSES - OTHER THAN NOT-FOR-PROFIT	41669t+	A	Incl	00757	A	C: SEE CLUBS SPECIAL HANDLING
CLUBS - COUNTRY OR GOLF	11138s+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00756 - WITHOUT COOKING; 00755 - WITH LIMITED COOKING. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
CLUBS - HORSEBACK RIDING - NO COMMERCIAL RIDING INSTRUCTIONS	41664a+	P	P	00570	A	
CLUBS - RAQUET SPORTS AND HANDBALL	41665s+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00756 - WITHOUT COOKING; 00755 - WITH LIMITED COOKING. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
CLUBS - SWIMMING	41666s+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00756 - WITHOUT COOKING; 00755 - WITH LIMITED COOKING. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
CLUBS, NOC, INCLUDING FRATERNAL UNION HALLS	NA			00757	A	
COAL MINING	NA			NA	NA	
COFFINS OR CASKETS MFG.	51900s	A	A	09020	R	C: REFER TO COFFINS OR CASKETS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
COKE MFG.	51909s	P	P	05000	R	
COLLECTIBLES AND MEMORABILIA STORES	11155s+	A	Incl	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: SUBMIT IF "STOCK" INCLUDED. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
COLLECTION AGENCIES	NA			00702	A	
COLOR OR PIGMENT PREPARATION	51919s	P	P	05000	R	
COMMISSARY WORK	91547p+	P	P	00542	A	C: INTERESTED IN RESTAURANT / FOOD SERVICES WORK ONLY. SEE RESTAURANT SPECIAL HANDLING.
COMMISSION MERCHANTS - PRODUCE	NA			00570	A	
COMMODITY BROKERS AND DEALERS	NA			NA	NA	
COMMODITY EXCHANGES	NA			NA	NA	
COMMUNICATION EQUIPMENT INSTALLATION - INDUSTRIAL OR COMMERCIAL	91551p	P	P	00922	A	C: SEE COMMUNICATION EQUIPMENT INSTALLATION SPECIAL HANDLING P: FOR SALES AND/OR STORAGE WITH NO REPAIR, USE CODE 00567.
COMMUNICATION OR RECORDING SYSTEMS OR EQUIPMENT MFG. - INDUSTRIAL OR COMMERCIAL	51926s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
COMMUNICATION OR RECORDING SYSTEMS OR EQUIPMENT MFG. - OTHER THAN INDUSTRIAL OR COMMERCIAL	51927s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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COMMUNITY RECREATIONAL FACILITIES - NOT OPERATED BY GOVERNMENTAL AGENCY	41678a+	P	P	00844	A	
COMPOSITION GOODS MFG. - NOT FLOOR COVERINGS	51934s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
COMPUTER CONSULTING OR PROGRAMMING	41675p+	R	Excl	00702	A	C: PROFESSIONAL AND PRODUCTS COVERAGE ARE NOT AVAILABLE. P: CRYPTOCURRENCY MINING OPERATIONS ARE NOT ELIGIBLE FOR COVERAGE.
COMPUTER DATA PROCESSING - OPERATIONS	43151a+	P	P	00702	A	P: CRYPTOCURRENCY MINING OPERATIONS ARE NOT ELIGIBLE FOR COVERAGE.
COMPUTER DATA PROCESSING - TIME SHARING	43152a+	P	P	00702	A	P: CRYPTOCURRENCY MINING OPERATIONS ARE NOT ELIGIBLE FOR COVERAGE.
COMPUTER MANUFACTURING	51941s	P	P	06900	R	
COMPUTER SERVICE OR REPAIR	91555p	P	P	00922	A	
COMPUTER SOFTWARE MFG. - PRE-PACKAGED	51942s	P	P	06900	R	
COMPUTER STORES	11160s	A	A	00570	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
CONCESSIONAIRES	11168s+	A	Incl	00542	A	C: IF ALCOHOL SALES EXCEED 30% OF TOTAL SALES OR IF TOTAL ANNUAL SALES EXCEED \$3,000,000, DECLINE. REFER TO RESTAURANT SPECIAL HANDLING. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00532 - WITHOUT COOKING; 00542 - WITH COOKING; 00545 - WITH LIMITED COOKING
CONCESSIONAIRES - CHECKROOM, SHOESHINE, OR TOILET CONCESSIONS IN HOTELS, RESTAURANTS, RAILROAD STATIONS, ETC.	11167s+	A	Incl	09040	A	
CONCRETE - MIXED IN TRANSIT	51956s	P	P	00922	R	
CONCRETE CONSTRUCTION	91560p	P	P	06009	A	C: SEE CONCRETE CONSTRUCTION SPECIAL HANDLING
CONCRETE OR CEMENT DISTRIBUTING TOWERS - RENTED TO OTHERS - INSTALLATION, REPAIR OR REMOVAL OPERATIONS ONLY	91562p+	P	P	01190	A	
CONCRETE OR PLASTER PRODUCTS MFG. - NOT STRUCTURAL	51957s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CONCRETE PRODUCTS MFG. - PRESTRESSED	51958s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CONCRETE PRODUCTS MFG. - STRUCTURAL	51959s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CONDOMINIUM UNITS - TENANT OCCUPIED	60014u	A	Incl	00331	A	C & P: REFER TO CONDOUNITPAC SPECIAL HANDLING
CONDOMINIUMS - COMMERCIAL - BANK OR MERCANTILE, MANUFACTURING OR OFFICE (ASSOCIATION RISK ONLY)	62000a+	A	Incl	00702	A	C: ATTACH CG 2004 - ADDITIONAL INSURED CONDO UNIT OWNERS. CONFIRM THAT UNIT OWNERS CARRY LIABILITY INSURANCE. P: COVERAGE FORM CP0017 SHOULD BE USED IN LIEU OF CP0010. CLASSIFICATION SHOULD BE BASED ON ACTUAL OCCUPANCY.
CONDOMINIUMS - COMMERCIAL SHOPPING CENTERS (ASSOCIATION RISK ONLY)	62001a+	A	Incl	00433	A	C: ATTACH CG 2004 - ADDITIONAL INSURED CONDO UNIT OWNERS. CONFIRM THAT UNIT OWNERS CARRY LIABILITY INSURANCE. P: COVERAGE FORM CP0017 SHOULD BE USED IN LIEU OF CP0010.

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CONDOMINIUMS - COMMERCIAL WAREHOUSES - MANUFACTURING OR PRIVATE (ASSOCIATION RISK ONLY)	62002a+	A	Incl	01213	A	C: ATTACH CG 2004 - ADDITIONAL INSURED CONDO UNIT OWNERS. CONFIRM THAT UNIT OWNERS CARRY LIABILITY INSURANCE. P: COVERAGE FORM CP0017 SHOULD BE USED IN LIEU OF CP0010.
CONDOMINIUMS - DIRECTORS & OFFICERS LIABILITY	94140u			NA	NA	
CONDOMINIUMS - RESIDENTIAL - (ASSOCIATION RISK ONLY)	62003u+	A	Incl	*	A	P: COVERAGE FORM CP0017 SHOULD BE USED IN LIEU OF CP0010. SEE CONDOMINIUMS SPECIAL HANDLING.SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00331 - W/O MERCANTILE - UP TO 10 UNITS 00332 - W/O MERCANTILE - 11 TO 30 UNITS 00333 - W/O MERCANTILE - OVER 30 UNITS 00341 - W/ MERCANTILE - UP TO 10 UNITS 00342 - W/ MERCANTILE - 11 TO 30 UNITS 00343 - W/ MERCANTILE - OVER 30 UNITS
CONDOMINIUMS (RESIDENTIAL) WITH MERCANTILE OCCUPANCIES - 11 TO 30 UNITS	NA			0342	A	
CONDOMINIUMS (RESIDENTIAL) WITH MERCANTILE OCCUPANCIES - OVER 30 UNITS	NA			0343	A	
CONDOMINIUMS (RESIDENTIAL) WITH MERCANTILE OCCUPANCIES - UP TO 10 UNITS	NA			0341	A	
CONDOMINIUMS (RESIDENTIAL) WITHOUT MERCANTILE OCCUPANCIES - 11 TO 30 UNITS	NA			0332	A	
CONDOMINIUMS (RESIDENTIAL) WITHOUT MERCANTILE OCCUPANCIES - OVER 30 UNITS	NA			0333	A	
CONDOMINIUMS (RESIDENTIAL) WITHOUT MERCANTILE OCCUPANCIES - UP TO 10 UNITS	NA			0331	A	
CONDUIT CONSTRUCTION FOR CABLES OR WIRES	91577p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
CONSTRUCTION OPERATIONS - OWNER - EXCLUDING OPERATIONS ON BOARD SHIPS	16292c	P	P	NA	NA	
CONSTRUCTION OR PROJECT MANAGER	41620s	P	P	00702	A	
CONSULTANTS	41677p+	R	Excl	00702	A	C: IF AEROSPACE, ARCHITECTURAL, COMPUTER, DRAFTING, ENGINEERING, ENVIRONMENTAL, LEGAL, MEDICAL, OR POLLUTION CONSULT FIRMS, DECLINE.
CONTACT LENSES MFG.	51960s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
CONTRACTORS	94444p	P	P	00702	A	C: ONLY AVAILABLE FOR NON CONSTRUCTION RELATED WORK AND WHEN USED IN CONJUNCTION WITH ANOTHER APPROVED CLASSIFICATION. P: THIS CLASSIFICATION APPLIES TO OFFICES ONLY.
CONTRACTORS - EXECUTIVE SUPERVISORS OR EXECUTIVE SUPERINTENDENTS	91580p+	P	P	*	A	C: SEE GENERAL CONTRACTORS SPECIAL HANDLING P: FOR EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. FOR EQUIPMENT IN THE OPEN, USE 01190.
CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH BRIDGE, TUNNEL, ELEVATED STREET OR HIGHWAY CONSTRUCTION, RECONSTRUCTION OR REPAIR	91588c	P	P	*	A	P: FOR EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. FOR EQUIPMENT IN THE OPEN, USE 01190.
CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH BUILDING CONSTRUCTION, RECONSTRUCTION, REPAIR OR ERECTION - APARTMENT OR OFFICE BUILDINGS OVER FOUR STORIES	91582c	P	P	*	A	P: FOR EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. FOR EQUIPMENT IN THE OPEN, USE 01190.
CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH BUILDING CONSTRUCTION, RECONSTRUCTION, REPAIR OR ERECTION - ONE OR TWO FAMILY DWELLINGS	91583c	P	P	00922	A	C: SEE SUBCONTRACTORS - ONE OR TWO FAMILY DWELLINGS SPECIAL HANDLING P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH CONSTRUCTION, RECONSTRUCTION, ERECTION OR REPAIR - NOT BUILDINGS	91581c	P	P	00922	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.

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CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH CONSTRUCTION, RECONSTRUCTION, REPAIR OR ERECTION OF BUILDINGS	91585c	P	P	00922	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00563 - HEAVY MACHINERY - WITH NO REPAIR 00933 - HEAVY MACHINERY - WITH REPAIR
CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH CONSTRUCTION, RECONSTRUCTION, REPAIR OR ERECTION OF BUILDINGS - FOR INDUSTRIAL USE	91584c	P	P	00922	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00563 - HEAVY MACHINERY - WITH NO REPAIR 00933 - HEAVY MACHINERY - WITH REPAIR
CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH OIL AND GAS FIELD CONSTRUCTION, RECONSTRUCTION OR REPAIR	91586c	P	P	00922	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00563 - HEAVY MACHINERY - WITH NO REPAIR 00933 - HEAVY MACHINERY - WITH REPAIR
CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH PIPELINE (OTHER THAN OIL OR GAS) OR COMMUNICATION OR POWER LINE CONSTRUCTION, RECONSTRUCTION OR REPAIR	91587c	P	P	00922	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00563 - HEAVY MACHINERY - WITH NO REPAIR 00933 - HEAVY MACHINERY - WITH REPAIR
CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH STREET OR HIGHWAY CONSTRUCTION, OR REPAIR, NOT ELEVATED	91589c	P	P	NE	NE	
CONTRACTORS - SUBCONTRACTED WORK - OTHER THAN CONSTRUCTION-RELATED WORK	91591c	R	R	00567	A	
CONTRACTORS EQUIPMENT - CRANES, DERRICKS, POWER SHOVELS AND EQUIPMENT INCIDENTAL THERETO - RENTED TO OTHERS WITH OPERATORS	11201s+	P	P	00567	A	
CONTRACTORS EQUIPMENT - CRANES, DERRICKS, POWER SHOVELS AND EQUIPMENT INCIDENTAL THERETO - RENTED TO OTHERS WITHOUT OPERATORS	11202s+	P	P	00567	A	
CONTRACTORS EQUIPMENT - EARTH MOVING EQUIPMENT OTHER THAN CRANES, DERRICKS AND POWER SHOVELS - RENTED TO OTHERS WITH OPERATORS	11205s+	P	P	00567	A	
CONTRACTORS EQUIPMENT - EARTH MOVING EQUIPMENT OTHER THAN CRANES, DERRICKS AND POWER SHOVELS - RENTED TO OTHERS WITHOUT OPERATORS	11206s+	P	P	00567	A	
CONTRACTORS EQUIPMENT - EXCLUDING AUTOMOBILES - RENTED TO OTHERS WITH OPERATORS	11207s+	P	P	00922	A	
CONTRACTORS EQUIPMENT - EXCLUDING AUTOMOBILES - RENTED TO OTHERS WITHOUT OPERATORS	11208s+	P	P	00922	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
CONTRACTORS EQUIPMENT - HOD OR MATERIAL PLATFORM HOISTS AND EQUIPMENT INCIDENTAL THERETO - RENTED TO OTHERS WITH OPERATORS	11209s+	P	P	00922	A	
CONTRACTORS EQUIPMENT - HOD OR MATERIAL PLATFORM HOISTS AND EQUIPMENT INCIDENTAL THERETO - RENTED TO OTHERS WITHOUT OPERATORS	11210s+	P	P	00922	A	C: REFER TO SUBCONTRACTORS SPECIAL HANDLING. THIS CLASSIFICATION CAN ONLY BE USED IN CONJUNCTION WITH OTHER ELIGIBLE ARTISAN CONTRACTOR PROGRAM CLASS CODES.
CONTRACTORS EQUIPMENT - LADDERS, SCAFFOLDS, SCAFFOLDING, SIDEWALK BRIDGES, TOWERS AND EQUIPMENT INCIDENTAL THERETO - RENTED TO OTHERS	11211s+	P	P	00922	A	C: REFER TO SUBCONTRACTORS SPECIAL HANDLING. THIS CLASSIFICATION CAN ONLY BE USED IN CONJUNCTION WITH OTHER ELIGIBLE ARTISAN CONTRACTOR PROGRAM CLASS CODES.
CONTRACTORS EQUIPMENT - SCAFFOLDS, SIDEWALK BRIDGES, HOD OR MATERIAL HOISTS TOWERS - RENTED TO OTHERS - INSTALLATION, REPAIR OR REMOVAL OPERATIONS ONLY	11212s+	P	P	00922	A	C: REFER TO SUBCONTRACTORS SPECIAL HANDLING. THIS CLASSIFICATION CAN ONLY BE USED IN CONJUNCTION WITH OTHER ELIGIBLE ARTISAN CONTRACTOR PROGRAM CLASS CODES.
CONTRACTORS EQUIPMENT - SCAFFOLDS, SIDEWALK BRIDGES, HOD, MATERIAL HOISTS TOWERS - RENTED TO OTHERS - INSTALLING, REPAIR, REMOVAL OPERATIONS				00567	A	P: FOR YARD STORAGE, USE CODE 01190.
CONTRACTORS EQUIPMENT - STEAM BOILERS, COMPRESSORS, AIR PRESSURE TANKS, PNEUMATIC TOOLS AND EQUIPMENT INCIDENTAL THERETO - RENTED TO OTHERS WITH OPERATORS	11213s+	P	P	00922	A	C: REFER TO SUBCONTRACTORS SPECIAL HANDLING. THIS CLASSIFICATION CAN ONLY BE USED IN CONJUNCTION WITH OTHER ELIGIBLE ARTISAN CONTRACTOR PROGRAM CLASS CODES.
CONTRACTORS EQUIPMENT - STEAM BOILERS, COMPRESSORS, AIR PRESSURE TANKS, PNEUMATIC TOOLS AND EQUIPMENT INCIDENTAL THERETO - RENTED TO OTHERS WITHOUT OPERATORS	11214s+	P	P	NE	NE	

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CONTRACTORS EQUIPMENT DEALERS - LADDERS, EXCLUDING HOISTS, SCAFFOLDS OR TOWERS	11203s	P	P	*	A	P: FOR EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. FOR EQUIPMENT IN THE OPEN, USE 01190.
CONTRACTORS EQUIPMENT DEALERS - LADDERS, HOISTS, SCAFFOLDS OR TOWERS	11204s	P	P	*	A	P: FOR EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. FOR EQUIPMENT IN THE OPEN, USE 01190.
CONTRACTORS PERMANENT YARDS - MAINTENANCE OR STORAGE OF EQUIPMENT OR MATERIAL	91590p+	P	P	*	A	P: FOR EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. FOR EQUIPMENT IN THE OPEN, USE 01190.
CONVENIENCE FOOD STORES	NA			00532	A	C & P: SEE GAS STATIONS, BEVERAGE, GROCERY AND CONVENIENCE STORES SPECIAL HANDLING.
CONVENIENCE FOOD/GASOLINE STORES - FULL SERVICE	NA			*	A	C & P: SEE GAS STATIONS, BEVERAGE, GROCERY AND CONVENIENCE STORES SPECIAL HANDLING. IF CONVENIENCE FOOD STORES ONLY, USE 00532. IF CONVENIENCE FOOD/GASOLINE STORES WITH SELF SERVICE, USE CODE 00931.
CONVENIENCE FOOD/GASOLINE STORES - SELF AND FULL SERVICE COMBINED	NA			*	A	C & P: SEE GAS STATIONS, BEVERAGE, GROCERY AND CONVENIENCE STORES SPECIAL HANDLING. IF CONVENIENCE FOOD STORES ONLY, USE 00532. IF CONVENIENCE FOOD/GASOLINE STORES WITH SELF SERVICE, USE CODE 00931.
CONVENIENCE FOOD/GASOLINE STORES - SELF-SERVICE	NA			*	A	C & P: SEE GAS STATIONS, BEVERAGE, GROCERY AND CONVENIENCE STORES SPECIAL HANDLING. IF CONVENIENCE FOOD STORES ONLY, USE 00532. IF CONVENIENCE FOOD/GASOLINE STORES WITH SELF SERVICE, USE CODE 00931.
CONVENTIONS (SPONSOR'S RISK ONLY) - NOT-FOR- PROFIT ONLY	41673t+	R	Incl	NA	NA	C: SEE SPECIAL EVENTS SPECIAL HANDLING. ACCEPTABLE TO WRITE AS A STAND ALONE EVENT
CONVENTIONS (SPONSOR'S RISK ONLY) - OTHER THAN NOT-FOR-PROFIT	41672t+	R	Incl	NA	NA	C: SEE SPECIAL EVENTS SPECIAL HANDLING. ACCEPTABLE TO WRITE AS A STAND ALONE EVENT
CONVENTS OR MONASTERIES	41680a+	A	Incl	*	A	C: EXCLUDE ABUSE MOLESTATION CG2146 OR A SUBLIMIT OF \$25,000 OR \$50,000 FOR ABUSE/MOLESTATION IS AVAILABLE AT NO EXTRA CHARGE. USE CLF 04 0001 SEXUAL MISCONDUCT COVERAGE AND SUBLIMIT. IF FULL TIME DAYCARE, MORE THAN 50 UNITS AT ANY LOCATION OR ANY ASSISTED LIVING ACCOMMODATIONS, DECLINE. P: SEE MORE SPECIFIC CLASS. OTHERWISE, USE CODE 00900.
CONVENTS, MONASTERIES AND RECTORIES, ORPHAN HOMES, NURSES' HOMES, SISTERS' HOMES - 11 TO 30 UNITS	41680a+			00078	A	
CONVENTS, MONASTERIES AND RECTORIES, ORPHAN HOMES, NURSES' HOMES, SISTERS' HOMES - OVER 30 UNITS	41680a+			00079	A	
CONVENTS, MONASTERIES AND RECTORIES, ORPHAN HOMES, NURSES' HOMES, SISTERS' HOMES - UP TO 10 UNITS	41680a+			00077	A	
COPYING AND DUPLICATING SERVICES - RETAIL	11222s+	A	A	00567	A	C: DECLINE IF PRODUCTS SOLD UNDER APPLICANTS NAME OR LABEL.
COSMETIC, HAIR OR SKIN PREPARATION STORES	11234s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING.
COSMETICS MFG.	51970s	P	P	05000	R	
COTTON BATTING, WADDING OR WASTE MFG.	51982s	P	P	02800	R	
COTTON COMPRESSING	51985s+	P	P	00520	A	
COTTON GIN OPERATIONS	51986s	P	P	00520	A	
COTTON GIN OPERATIONS - OTHER THAN THOSE PERFORMED FOR A FEE PER BALE	41679t	P	P	00520	A	
COTTON OR WOOL MERCHANTS	11248s	P	P	00520	A	
CREDIT REPORTING AGENCIES	NA			00702	A	
CREMATORIES - NOT-FOR-PROFIT ONLY	41697s+	P	P	00921	A	

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CREMATORIES - OTHER THAN NOT-FOR-PROFIT	41696s+	P	P	00921	A	
CROP SPRAYING - CONTRACTORS STORAGE - CHEMICAL STORAGE	91606p+	P	P	00570	P	
CUTLERY (NOT POWERED) AND FLATWARE MFG.	51999s	A	A	06850	R	C: REFER TO CUTLERY (NOT POWERED) AND FLATWARE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DAIRY FARMS	NA			NA	NA	
DAIRY PRODUCTS MFG.	52002s	A	A	02000	A	C: REFER TO DAIRY PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DAIRY PRODUCTS OR BUTTER AND EGG STORES - NOT- FOR-PROFIT ONLY	11259s	A	A	00532	A	C: REFER TO STORES SPECIAL HANDLING.
DAIRY PRODUCTS OR BUTTER AND EGG STORES - OTHER THAN NOT-FOR-PROFIT	11258s	A	A	00532	A	C: REFER TO STORES SPECIAL HANDLING.
DAM OR RESERVOIR CONSTRUCTION	91618p	P	P	00922	A	
DAM, LEVEE OR DIKE - EXISTENCE HAZARD ONLY	41700t+	P	P	NA	NA	
DANCE HALLS, BALLROOMS OR DISCOTHEQUES - NOT- FOR-PROFIT ONLY	11274s+	P	P	00846	A	P: NO COOKING. REFER TO 'RESTAURANTS' CLASSIFICATIONS IF COOKING IS DONE ON PREMISES. REFER TO 'SCHOOLS - TRADE OR VOCATIONAL' FOR DANCE SCHOOLS.
DANCE HALLS, BALLROOMS OR DISCOTHEQUES - OTHER THAN NOT-FOR-PROFIT	11273s+	P	P	00846	A	P: NO COOKING. REFER TO 'RESTAURANTS' CLASSIFICATIONS IF COOKING IS DONE ON PREMISES. REFER TO 'SCHOOLS - TRADE OR VOCATIONAL' FOR DANCE SCHOOLS.
DATABASE PUBLISHERS	NA			NA	NA	
DAY CARE CENTERS - NOT-FOR-PROFIT ONLY	41716t+	P	P	01052	A	
DAY CARE CENTERS - OTHER THAN NOT-FOR-PROFIT	41715t+	P	P	01052	A	
DEBRIS REMOVAL - CONSTRUCTION SITE	91629p	P	P	*	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE. FOR CONTRACTORS EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE 00702. FOR EQUIPMENT IN THE OPEN, USE CODE 01190.
DECORATING	NA			09040	A	C: SEE INTERIOR DECORATORS CLASSIFICATION
DELICATESSENS	11288s	A	A	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00532 - WITHOUT COOKING 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
DEMOLITION CONTRACTORS - EXTERIOR	91713s	A	Incl	*	NE	C: REFER TO DEMOLITION CONTRACTORS SPECIAL HANDLING
DEMOLITION CONTRACTORS - INTERIOR	91712s	A	Incl	*	NE	C: REFER TO DEMOLITION CONTRACTORS SPECIAL HANDLING
DENTAL LABORATORIES	12014s	A	Excl	00921	A	C: INSURED MUST CARRY EQUAL OR BETTER E&O / PROFESSIONAL LIMITS, OR DECLINE. PROVIDE DOCUMENTATION EVIDENCING E&O / PROFESSIONAL COVERAGE. EXCLUDE PRODUCTS CG2104, PROFESSIONAL CG2116, "FOR ALL OPERATIONS OF THE INSURED", EXCLUDE PERSONAL & ADVERTISING INJURY CG2138, LIMIT CONTRACTUAL CG2139 AND DESIGNATE PREMISES CG2144.
DEPARTMENT OR DISCOUNT STORES	12356s	A	A	00567	A	C: SEE STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
DETECTIVE OR INVESTIGATIVE AGENCIES - PRIVATE	91636p+	P	P	00702	A	

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DETERGENT MFG. - HOUSEHOLD	52075s	A	A	09020	R	C: REFER TO DETERGENT MANUFACTURING - HOUSEHOLD SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DETERGENT MFG. - OTHER THAN HOUSEHOLD	52076s	P	P	09020	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DEXTRINE MFG.	52109s	P	P	NE	NE	
DIAGNOSTIC TESTING LABORATORIES	46112s+	P	P	00921	A	
DIAMOND MANUFACTURING - INDUSTRIAL	NA			*	R	
DIE CASTING MFG.	52137s	P	P	06810	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DIKE, LEVEE OR REVETMENT CONSTRUCTION	91641p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
DISTILLATION OR EXTRACTION	52150s	P	P	NE	NE	
DISTILLERIES AND WINERIES	NA			02459	R	
DISTRIBUTORS - FOOD OR DRINK	12361s	A	A	01213	A	C: SEE DISTRIBUTORS SPECIAL HANDLING. P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
DISTRIBUTORS - NO FOOD OR DRINK	12362s	R	R	01213	A	C: SEE DISTRIBUTORS SPECIAL HANDLING P: CLASSIFY BY OCCUPANCY.
DIVING - MARINE	91666p	P	P	NA	NA	
DOCK OPERATIONS - COAL, GRAIN OR ORE	91722p	P	P	NE	NE	
DOOR OR WINDOW MFG.- OTHER THAN WOOD	52134s	P	P	03959	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DOOR OR WINDOW MFG.- WOOD	52315s	P	P	03959	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DOOR, WINDOW OR ASSEMBLED MILLWORK - INSTALLATION, SERVICE OR REPAIR - METAL	91746p	P	P	03959	R	
DORMITORIES	NA			*	*	
DRAFTSMEN	91805p+	P	P	00702	A	C: REFER TO CLASS 61227
DRAWBRIDGES - EXISTENCE HAZARD ONLY	43007t+	P	P	NE	NE	
DREDGING	92055p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
DREDGING - GOLD - ENDLESS BUCKET OR LADDER TYPE	92053p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
DREDGING - GOLD - FLOATING DRAGLINE TYPE	92054p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
DRILLING - OTHER THAN WATER	92101p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
DRILLING - WATER	92102p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
DRIVE-IN THEATERS	NA			00833	A	
DRIVEWAY, PARKING AREA OR SIDEWALK - PAVING OR REPAVING	92215p	P	P	00922	A	C: REFER TO DRIVEWAY, PARKING AREA OR SIDEWALK SPECIAL HANDLING.

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DRUG DISTRIBUTORS	12373s	P	P	00562	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
DRUG MFG. - BIOLOGICAL PRODUCTS	52341s	P	P	05000	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG. - FOR ANIMAL USE	52342s	P	P	05000	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG. - OTHER THAN FOR ANIMAL USE	52343s	P	P	05000	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DRUGSTORES	12375s	A	Excl	00562	A	C: SEE STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
DRUGSTORES - NO TABLE OR COUNTER SERVICE FOR BEVERAGE OR FOOD	12374s	A	Excl	00562	A	C: SEE STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
DRUMS OR CONTAINERS MFG. - METAL	52401s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DRUMS OR CONTAINERS MFG. - PLASTIC	52402s	P	P	05500	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
DRY CLEANER AND DYEING PLANTS, OTHER THAN SELF-SERVICE	NA			00911	A	
DRY GOODS DEALERS - RETAIL (INCLUDING FABRICS, YARN AND PIECE GOODS)	NA			00567	R	C: REFER TO "STORES - NO FOOD OR DRINK - NOC" P: MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
DRYWALL OR WALLBOARD INSTALLATION	92338p	P	P	00922	A	C: REFER TO DRYWALL OR WALLBOARD INSTALLATION SPECIAL HANDLING. IF CONTRACTOR STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. IF EQUIPMENT IN THE OPEN, USE 01190. OTHERWISE, USE CODE 00922.
DUDE RANCHES	43117s	P	P	NA	NA	
DWELLINGS - FOUR-FAMILY (LESSOR'S RISK ONLY)	63013t+	A	Incl	00198	A	C: SEE DWELLINGS SPECIAL HANDLING.
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY)	63010t+	A	Incl	00196	A	C: SEE DWELLINGS SPECIAL HANDLING.
DWELLINGS - THREE-FAMILY (LESSOR'S RISK ONLY)	63012t+	A	Incl	00198	A	C: SEE DWELLINGS SPECIAL HANDLING.
DWELLINGS - TWO-FAMILY (LESSOR'S RISK ONLY)	63011t+	A	Incl	00197	A	C: SEE DWELLINGS SPECIAL HANDLING.
ELECTRIC LIGHT OR POWER COMPANIES	92445p+	P	P	NE	NE	
ELECTRIC LIGHT OR POWER COOPERATIVES - RURAL UTILITIES SERVICE PROJECTS ONLY	92453p+	P	P	NE	NE	
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION	92446p	P	P	NE	NE	
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION - RURAL UTILITIES SERVICE PROJECTS ONLY	92447p	P	P	NE	NE	

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ELECTRICAL AND LIGHTING STORES	NA			00563	A	
ELECTRICAL APPARATUS - INSTALLATION, SERVICING OR REPAIR	92451p	P	P	*	A	P: FOR REPAIR OR SERVICE WITH NO SALES OR STORAGE, USE CODE 00922. REPAIR OR SERVICE WITH SALES OR STORAGE, USE CODE 00563.
ELECTRICAL CONTRACTORS	NA			00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
ELECTRICAL EQUIPMENT DISTRIBUTORS	12391s	P	P	*	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING. FOR REPAIR OR SERVICE WITH NO SALES OR STORAGE, USE CODE 00922. REPAIR OR SERVICE WITH SALES OR STORAGE, USE CODE 00563. OTHERWISE, USE CODE 01213.
ELECTRICAL EQUIPMENT MFG. - FOR DIRECT AND INDIRECT APPLICATION TO THE BODY	52433s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ELECTRICAL EQUIPMENT MFG. - OTHER THAN FOR DIRECT AND INDIRECT APPLICATION TO THE BODY	52432s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ELECTRICAL GENERATING MACHINERY MFG.	52435s	P	P	06810	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ELECTRICAL PARTS, COMPONENTS OR ACCESSORIES MFG.	52438s	P	P	*	A	P: FOR ELECTRICAL PARTS, USE CODE 06850. FOR ELECTRONIC COMPONENTS, USE CODE 06900. REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ELECTRICAL POWER DISTRIBUTION OR TRANSMISSION EQUIPMENT MFG.	52440s	P	P	*	A	P: FOR ELECTRICAL PARTS, USE CODE 06850. FOR ELECTRONIC COMPONENTS, USE CODE 06900.REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ELECTRICAL WIRE OR CABLE MFG.	52467s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ELECTRICAL WORK - WITHIN BUILDINGS	92478p	P	P	09040	A	C: REFER TO ELECTRIC WORK SPECIAL HANDLING. P: INTENT IS TO COVER CONTRACTOR'S OFFICE, SHOP, STORAGE EXPOSURE.
ELECTRONIC COMPONENTS MFG.	52469s	P	P	06900	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ELECTRONIC GAMES MFG.	52505s	A	A	09020	A	C: REFER TO ELECTRONIC GAMES MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ELECTRONICS STORE	12393s	A	A	00570	A	C: SEE STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
ELECTROPLATING	52547s	P	P	06850	R	
ELEVATOR MFG.	52581s	P	P	06810	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ELEVATOR OR ESCALATOR INSPECTING, INSTALLATION, SERVICING OR REPAIR	92593p+	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
EMPLOYEE BENEFIT PLANS - LABOR UNION	NA			00702	A	
EMPLOYEE BENEFIT PLANS - OTHER THAN LABOR UNION	NA			00702	A	
EMPLOYMENT AGENCIES	43200a+	P	P	*	A	P: IF GOVERNMENTAL, USE CODE 00701. OTHERWISE, USE CODE 00702.
ENGINE OR TURBINE MFG. - NOT AIRCRAFT	52619s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR SMALL ENGINE REPAIR SHOPS ONLY, USE CODE 00922. OTHERWISE, USE CODE 06810.

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ENGINEERS OR ARCHITECTS - CONSULTING - NOT ENGAGED IN ACTUAL CONSTRUCTION	92663p+	P	P	*	A	C: INTERESTED IN PREM/OPS ONLY. INSURED MUST CARRY EQUAL OR BETTER PROFESSIONAL LIMITS, OR DECLINE. REFER TO CLASS 61227 P: FOR GOVERNMENTAL, USE CODE 00701. OTHERWISE, USE CODE 00702.
ENGRAVING	52660s+	A	Incl	*	A	C: LASER OR MECHANICAL ENGRAVING ACCEPTABLE. IF CHEMICAL ENGRAVING DECLINE P: PHOTOENGRAVING, USE CODE 04809. ENGRAVING OTHER THAN PHOTOENGRAVING, USE CODE 00922.
ENTERTAINMENT PERFORMED ON OTHERS' PREMISES	43215t+	R	Incl	NA	NA	C: SEE SPECIAL EVENT SPECIAL HANDLING. ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS.
EQUIPMENT, FIXTURES OR SUPPLIES - FOR BARS, HOTELS, OFFICES, RESTAURANTS OR STORES - DISTRIBUTORS	12467s	A	A	01213	A	C: SEE DISTRIBUTORS SPECIAL HANDLING P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
ESCALATOR OR MOVING SIDEWALK MFG.	52744s	P	P	06850	R	
ESCROW AGENCIES - OTHER THAN REAL ESTATE	NA			00702	A	
ESCROW AGENCIES - REAL ESTATE	NA			00702	A	
EVENT, PARTY OR WEDDING PLANNERS	44280p	P	P	NA	NA	
EXCAVATION	94007p	P	P	00922	A	
EXERCISE OR PLAYGROUND EQUIPMENT MFG.	52767s	P	P	09020	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
EXERCISE STUDIOS	NA			00844	A	P: SUBMIT IF AIR SUPPORTED STRUCTURES. REFER TO 'HEALTH OR EXERCISE CLUBS' OR 'EXERCISE FACILITIES - COMMERCIALLY OPERATED'.
EXHIBITION OR CONVENTION BUILDINGS - NOT-FOR- PROFIT ONLY	63216a+	A	Incl	00843	A	C: IF OVER 20,000 SQUARE FEET, SUBMIT
EXHIBITION OR CONVENTION BUILDINGS - OTHER THAN NOT-FOR-PROFIT	63215a+	A	Incl	00843	A	C: IF OVER 20,000 SQUARE FEET, SUBMIT
EXHIBITIONS - IN BUILDINGS - NO ADMISSION CHARGED - NOT-FOR-PROFIT ONLY	63220t+	A	Incl	NA	NA	C: ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS. SEE SPECIAL EVENT SPECIAL HANDLING. (a) RATED: REFER TO CONNECT
EXHIBITIONS - IN BUILDINGS - NO ADMISSION CHARGED - OTHER THAN NOT-FOR-PROFIT	63219t+	A	Incl	NA	NA	C: ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS. SEE SPECIAL EVENT SPECIAL HANDLING. (a) RATED: REFER TO CONNECT
EXHIBITIONS - IN BUILDINGS - NOT-FOR-PROFIT ONLY	63218m+	A	Incl	00844	A	C: ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS. SEE SPECIAL EVENT SPECIAL HANDLING
EXHIBITIONS - IN BUILDINGS - OTHER THAN NOT-FOR- PROFIT	63217m+	A	Incl	00844	A	C: ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS. SEE SPECIAL EVENT SPECIAL HANDLING
EXHIBITIONS - OUTSIDE - IN STADIUMS OR ON PREMISES HAVING GRANDSTANDS OR BLEACHERS NOT ERECTED BY OR FOR THE INSURED - USHERS OR OTHER ATTENDANTS IN STANDS NOT PROVIDED BY THE INSURED	43421m+	A	Incl	NA	NA	C: SEE SPECIAL EVENTS SPECIAL HANDLING. ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS.
EXHIBITIONS - OUTSIDE - IN STADIUMS OR ON PREMISES HAVING GRANDSTANDS OR BLEACHERS NOT ERECTED BY OR FOR THE INSURED - USHERS OR OTHER ATTENDANTS IN STANDS PROVIDED BY THE INSURED	43422m+	A	Incl	NA	NA	C: SEE SPECIAL EVENTS SPECIAL HANDLING. ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS.

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EXHIBITIONS - OUTSIDE - NO STADIUMS OR GRANDSTANDS	43424s+	A	Incl	NA	NA	C: SEE SPECIAL EVENTS SPECIAL HANDLING. ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS.
EXPLOSIVE OR FIREWORKS MFG.	52876s	P	P	05100	R	
EXPRESS COMPANIES	94099p+	P	P	00702	A	P: RATE BUILDING ON OCCUPANCY (OFFICE/WAREHOUSE).
EXTRACTS MFG. WITH NO FLAMMABLE SOLVENTS	52911s	P	P	02300	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
EYE GLASS LENS MFG.	52967s	A	A	09020	A	C: REFER TO EYE GLASS LENS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FABRIC DISTRIBUTORS	12509s	P	P	00520	R	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING. MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
FABRIC STORES	12510s	A	A	00520	R	C: REFER TO STORES SPECIAL HANDLING. P: MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
FAIR GROUNDS - NONOPERATING SEASON	43517t	P	P	NA	NA	
FAIRS - OUTSIDE (OPERATOR'S RISK ONLY)	43518s+	P	P	*	R	P: FOR RESTAURANTS, USE CODE 00542. FOR OTHER BUILDINGS, USE CODE 00844. FOR EQUIPMENT IN THE OPEN, EXHIBIT STANDS, BOOTHS, AND/OR TENTS, USE CODE 01190.
FARM MACHINERY OPERATIONS - BY CONTRACTORS	94225p+	P	P	*	A	P: FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. FOR EQUIPMENT IN THE OPEN, USE CODE 01190.
FARM PRODUCTS (OTHER THAN GRAIN, COTTON, TOBACCO)	NA			NA	NA	
FEED MFG.	53001s	P	P	09020	R	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FEED, GRAIN OR HAY DEALERS	12583s	P	P	02150	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FENCE DEALERS	12651s	P	P	00567	A	
FENCE ERECTION CONTRACTORS	94276p	P	P	00922	A	C: REFER TO FENCE ERECTION CONTRACTORS SPECIAL HANDLING.
FERTILIZER DEALERS AND DISTRIBUTORS	12683s	P	P	00570	P	
FERTILIZER MFG.	53077s	P	P	NE	NE	
FIBER MFG. - OTHER THAN SYNTHETIC	53095s	P	P	02800	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FIBER MFG. - SYNTHETIC	53096s	P	P	02800	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FIBERGLASS MFG.	53121s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FINE PAPER				00831	A	

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FIRE DEPARTMENT, POLICE, WATER WORKS AND OTHER PUBLIC BUILDINGS	NA			01070	A	
FIRE DEPARTMENTS - OTHER THAN VOLUNTEER	43550a+	P	P	01070	A	
FIRE DEPARTMENTS - VOLUNTEER	43551a+	P	P	01070	A	
FIRE EXTINGUISHERS - SERVICING, REFILLING OR TESTING	94304p	P	P	06850	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FIRE EXTINGUISHERS MFG.	53147s	P	P	00922	R	
FIRE PROTECTION EQUIPMENT DEALERS AND DISTRIBUTORS	12707s	P	P	00567	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FIRE SUPPRESSION SYSTEMS -INSTALLATION, SERVICING OR REPAIR	94381p	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FIRE SUPPRESSION SYSTEMS MFG.	53229s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FIREARMS MFG.	53271s	P	P	NE	NE	
FIREPROOFING - STRUCTURES	94404p	P	P	NA	A	
FIREWORKS EXHIBITIONS - CONTRACTOR'S RISK ONLY	43626s+	P	P	NA	NA	
FIREWORKS EXHIBITIONS - SPONSOR'S RISK ONLY - NOT- FOR-PROFIT ONLY	43629t+	P	P	NA	NA	
FIREWORKS EXHIBITIONS - SPONSOR'S RISK ONLY - OTHER THAN NOT-FOR-PROFIT	43628t+	P	P	NA	NA	
FISHERIES AND FISHING SERVICES	NA			NA	NA	
FISHING PIERS	43754t+	P	P	NE	NE	
FISHING PONDS OR LAKES - COMMERCIALY OPERATED	43760s+	P	P	NA	NA	
FLOOR COVERING DISTRIBUTORS	12797s	P	P	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FLOOR COVERING INSTALLATION - NOT CERAMIC TILE OR STONE	94569p	P	P	00922	A	
FLOOR COVERING MFG. - NOT CARPETS, RUGS, CERAMIC OR STONE TILES	53333s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FLOOR COVERING STORES	12805s	A	A	00567	A	C: SEE STORES SPECIAL HANDLING. P: SUBMIT IF "STOCK" INCLUDES "ORIENTAL" RUGS. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BUSINESS PERSONAL PROPERTY IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
FLOOR WAXING	94590p+	P	P	NA	NA	
FLORISTS	12841s+	A	A	00567	A	
FOOD PRODUCT SALES, STORAGE OR DISTRIBUTOR - SOLE OCCUPANCY - OVER 15,000 SQUARE FEET	NA			00845	A	
FOOD PRODUCTS MFG. - DRY	53374s	A	A	00845	A	C: REFER TO FOOD PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FOOD PRODUCTS MFG. - FROZEN	53375s	A	A	00845	A	C: REFER TO FOOD PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FOOD PRODUCTS MFG. - NOT DRY - IN GLASS CONTAINERS	53376s	A	A	00845	A	C: REFER TO FOOD PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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FOOD PRODUCTS MFG. - NOT DRY - IN OTHER THAN GLASS CONTAINERS	53377s	A	A	00845	A	C: REFER TO FOOD PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FOOD PRODUCTS WITH LIMITED COOKING, EXCLUDING BAKERIES	NA			00534	A	
FOOD PRODUCTS, NOC	NA			00845	A	
FORESTRY SERVICE	43822p+	P	P	NA	NA	
FORGING WORK	53403s	P	P	06810	R	
FORMAL WEAR OR COSTUMES - RENTED TO OTHERS	12927s+	A	Incl	00520	A	C: FORMAL WEAR ONLY. IF COSTUMES OR PRODUCTS SOLD UNDER APPLICANT'S NAME/LABEL, DECLINE P: CODE 00520 APPLIES TO RENTAL AGENCIES ONLY.
FOUNDRIES	53425s	P	P	06810	R	
FRATERNAL ORDERS	NA			NA	NA	
FRATERNITIES	NA			*	R	P: REFER TO APARTMENT OR DWELLING SPECIAL HANDLING
FREIGHT FORWARDERS OR HANDLERS - OTHER THAN PACKING, HANDLING OR SHIPPING EXPLOSIVES OR AMMUNITION UNDER CONTRACT	94617p+	P	P	01211	A	C: REFER TO CLASS 61227 P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FREIGHT FORWARDERS OR HANDLERS - PACKING, HANDLING OR SHIPPING EXPLOSIVES OR AMMUNITION UNDER CONTRACT	94638p+	P	Excl	01211	A	
FREIGHT TERMINALS				01211	A	
FROZEN FOOD - DISTRIBUTORS	13049s	A	A	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FRUIT OR VEGETABLE JUICE MFG. - NO BOTTLING OF CARBONATED BEVERAGES	53565s	A	A	09020	A	C: REFER TO FRUIT OR VEGETABLE JUICE MANUFACTURING - NO BOTTLING OF CARBONATED BEVERAGES SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FRUIT, NUT OR VEGETABLE - HARVESTING CONTRACTORS	43840s+	P	P	NA	NA	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FRUIT, NUT OR VEGETABLE DEALERS	13111s	P	P	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FRUIT, NUT OR VEGETABLE DISTRIBUTORS	13112s	P	P	01213	A	
FUEL DEALERS OR DISTRIBUTORS - COAL OR WOOD	13201s	P	P	00570	R	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FUEL OIL OR KEROSENE DEALERS	13204t	P	P	00567	R	P: THIS CODE APPLIES TO MIXED MERCHANDISE. REFER ALSO TO 'TANKS'. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FUEL OIL OR KEROSENE DISTRIBUTORS	13205t	P	P	01213	R	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
FUMIGATING	43860s+	P	P	*	A	P: FOR STORAGE, USE CODE 00570. FOR OFFICE, USE CODE 00702.
FUNERAL HOMES	43889s+	A	Incl	00923	A	C: EXCLUDE PROFESSIONAL CG2156. IF CREMATORY OPERATIONS, DECLINE.
FUR - GARMENTS AND PELTS - DISTRIBUTORS	13314s	A	A	00520	A	C: REFER TO FUR GARMENT MANUFACTURING SPECIAL HANDLING
FUR GARMENT MFG.	53631s	A	A	03009	R	C: REFER TO FUR GARMENT MANUFACTURING SPECIAL HANDLING
FUR OR PELT PROCESSING	53632s	A	A	03009	R	C: SEE DISTRIBUTORS SPECIAL HANDLING
FURNITURE MFG. OR ASSEMBLING - INFANTS	53731s	A	A	03959	A	C: REFER TO FURNITURE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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FURNITURE MFG. OR ASSEMBLING - OTHER THAN WOOD	53732s	A	A	09020	A	C: REFER TO FURNITURE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FURNITURE MFG. OR ASSEMBLING - WOOD	53733s	A	A	03959	R	C: REFER TO FURNITURE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FURNITURE OR FIXTURES - INSTALLATION IN OFFICES OR STORES - PORTABLE - METAL OR WOOD	95124p	P	P	00922	A	
FURNITURE OR WOODWORK STRIPPING, REFINISHING OR REPAIRING - SHOP ONLY	53734s+	A	A	03959	A	C: ADDRESS HOUSEKEEPING, PROPER STORAGE OF CHEMICALS WITHIN EPA GUIDELINES AND VENTILATION SYSTEM. IF REPAIR OF CHAIRS EXCEED 20% OF SALES, APPLY MINIMUM OF 25% SURCHARGE. IF SALES EXCEED \$3,000,000, SUBMIT. IF CHILDREN OR INFANT PRODUCTS, DECLINE. INSPECTION REQUIRED WITHIN 60 DAYS. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
FURNITURE STORES - NOT-FOR-PROFIT ONLY	13352s	A	A	00564	A	C: SEE STORES SPECIAL HANDLING.
FURNITURE STORES - OTHER THAN NOT-FOR-PROFIT	13351s	A	A	00564	A	C: SEE STORES SPECIAL HANDLING.
GALVANIZING OR TINNING	53803s	P	P	06850	R	
GAMBLIN CASINOS - WITH LIMITED COOKING RESTAURANTS	#N/Ab			00951	A	
GAMBLING - CASINOS	43990p	P	P	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. WITH LIMITED COOKING, USE CODE 00951. CASINOS WITHOUT RESTAURANT, USE CODE 00952.
GAMBLING - CASINOS W/O RESTAURANT	NA			00952	A	
GAMBLING - INCIDENTAL TO OTHER OPERATIONS	43991p+	P	P	00844	A	
GARBAGE OR REFUSE DUMPS	43945t+	P	P	NA	NE	
GARBAGE WORKS - SEPARATION FOR RECYCLING, REDUCTION OR INCINERATION	43946t+	P	P	01400	A	
GARBAGE, ASH OR REFUSE COLLECTING	95233p+	P	P	01400	A	
GARDENING AND LIGHT FARMING SUPPLY DEALERS - RETAIL	NA			00567	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
GARDENING AND LIGHT FARMING SUPPLY DISTRIBUTORS	NA			00567	A	C: REFER TO "STORES - NO FOOD OR DRINK" P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
GAS COMPANIES	95305p+	P	P	NE	NE	
GAS COMPANIES - NATURAL GAS - LOCAL DISTRIBUTION	95306p+	P	P	NE	NE	
GAS DEALERS - LPG	13410t	P	P	NE	NE	
GAS DEALERS OR DISTRIBUTORS	13411t	P	P	NE	NE	
GAS DISTRIBUTORS - LPG	13412t	P	P	NE	NE	
GAS MAINS OR CONNECTIONS CONSTRUCTION	95310p	P	P	NA	NA	
GAS MANUFACTURING - INERT	53902s	P	P	05000	R	
GAS MANUFACTURING - OTHER	53903s	P	P	05100	R	

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GAS MANUFACTURING - PRIMARILY FLAMMABLE, EXPLOSIVE OR REACTIVE	53904s	P	P	05100	R	
GAS MANUFACTURING - PRIMARILY TOXIC OR PRESENTING A HEALTH HAZARD	53905s	P	P	05100	R	
GAS MANUFACTURING - TOXIC AND EITHER FLAMMABLE, EXPLOSIVE OR REACTIVE	53901s	P	P	05100	R	
GAS PUMPS AND RELATED EQUIPMENT	NA			00932	A	
GASOLINE DISTRIBUTORS	53907t	P	P	NE	NE	
GASOLINE OR OIL SUPPLY STATIONS - RETAIL - (LESSOR'S RISK ONLY)	44009s+	A	Incl	00567	A	C: SUBMIT IF MORE THAN 5 LOCATIONS. SALES REFER TO RENTAL INCOME FROM LRO. SEE BUILDING OR PREMISES LRO SPECIAL HANDLING. EXCLUDE TOTAL POLLUTION CG2149.
GASOLINE RECOVERY - FROM CASING HEAD OR NATURAL GAS	44010p	P	P	NA	NA	
GASOLINE STATIONS - FULL SERVICE	13453t	A	A	00932	A	C: & P: SEE GAS STATIONS, BEVERAGE, GROCERY & CONVENIENCE STORES SPECIAL HANDLING.
GASOLINE STATIONS - SELF AND FULL SERVICE COMBINED	13455t	A	A	00932	A	C: & P: SEE GAS STATIONS, BEVERAGE, GROCERY & CONVENIENCE STORES SPECIAL HANDLING.
GASOLINE STATIONS - SELF-SERVICE	13454t	A	A	00932	A	C: & P: SEE GAS STATIONS, BEVERAGE, GROCERY & CONVENIENCE STORES SPECIAL HANDLING.
GEMSTONE CUTTING OR POLISHING	54012s+	A	A	00565	A	
GEOPHYSICAL EXPLORATION - OTHER	95357p+	P	P	NA	NA	
GEOPHYSICAL EXPLORATION - SEISMIC METHOD	95358p+	P	P	NA	NA	
GIFT SHOPS - NOT-FOR-PROFIT ONLY	13507s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
GIFT SHOPS - OTHER THAN NOT-FOR-PROFIT	13506s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
GLASS DEALERS AND GLAZIERS	13590s	A	A	*	A	C: INTERESTED IN AUTOMOBILE GLASS ONLY. P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - 5 EMPLOYEES OR LESS 06009 - MORE THAN 5 EMPLOYEES
GLASS OR GLASSWARE MFG.	54077s	A	A	06009	R	C: INTERESTED IN ARTISAN / SPECIALTY SHOP ONLY. REFER TO GLASSWARE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
GOLF CLUBS, TENNIS CLUBS AND SIMILAR SPORTS FACILITIES W/COOKING	NA			00755	A	
GOLF CLUBS, TENNIS CLUBS AND SIMILAR SPORTS FACILITIES WITHOUT COOKING	NA			NA	NA	
GOLF COURSES - MINIATURE	44069s+	A	Incl	00844	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
GOLF COURSES - MUNICIPAL OR PUBLIC - NOT GOLF OR COUNTRY CLUBS	44070s+	P	P	00844	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
GOLF DRIVING RANGES	44071s+	A	Incl	NA	NA	C: SUBMIT IF ANNUAL SALES EXCEED \$3,000,000. IF RESTAURANT ON PREMISES, RATE AND CLASSIFY SEPARATELY. REFER TO RESTAURANT SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
GOLFMOBILES - LOANED OR RENTED TO OTHERS	44072s+	P	P	09040	A	

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GOVERNMENT, FEDERAL	NA			00701	A	
GOVERNMENT, STATE - A DEPARTMENT, DIVISION, OFFICE OR INSTITUTION OF ANY STATE, COUNTY, CITY, TOWN, TOWNSHIP, VILLAGE, BOROUGH OR OTHER POLITICAL SUBDIVISION, NOC	NA			00701	A	
GOVERNMENT, STATE - A POLICE DEPARTMENT OF ANY STATE, COUNTY, CITY, TOWN, TOWNSHIP, VILLAGE, BOROUGH OR OTHER POLITICAL SUBDIVISION	NA			00701	A	
GOVERNMENT, STATE - LOCAL PUBLIC HOUSING AUTHORITIES AND URBAN RENEWAL PROJECTS UNDER THE SUPERVISION OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT	NA			00701	A	
GOVERNMENT, STATE - STATE, COUNTY, CITY, TOWN, TOWNSHIP, VILLAGE, BOROUGH OR OTHER POLITICAL SUBDIVISION EXCLUDING POLICE DEPARTMENT	NA			00701	A	
GOVERNMENT, STATE - STATE, COUNTY, CITY, TOWN, TOWNSHIP, VILLAGE, BOROUGH OR OTHER POLITICAL SUBDIVISION INCLUDING POLICE DEPARTMENT	NA			00701	A	
GOVERNMENTAL OFFICES	NA			00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL	NA			00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL	NA			00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - COUNTIES OR PARISHES POPULATION 10,000 AND UNDER	44108t	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - COUNTIES OR PARISHES POPULATION 10,001 - 25,000	44109t	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - COUNTIES OR PARISHES POPULATION 100,001 - 250,000	44112t	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - COUNTIES OR PARISHES POPULATION 25,001 - 50,000	44110e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - COUNTIES OR PARISHES POPULATION 50,001 - 100,000	44111e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - COUNTIES OR PARISHES POPULATION OVER 250,000	44113e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - COUNTIES OR PARISHES POPULATION UNDER 10,000	44108e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - MUNICIPALITIES - POPULATION 10,001 - 25,000	44102e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - MUNICIPALITIES - POPULATION 100,001 - 250,000	44105e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - MUNICIPALITIES - POPULATION 2,500 AND UNDER	44100e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - MUNICIPALITIES - POPULATION 2,501 - 10,000	44101e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - MUNICIPALITIES - POPULATION 25,001 - 50,000	44103e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - MUNICIPALITIES - POPULATION 50,001 - 100,000	44104e	P	P	00701	A	
GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - MUNICIPALITIES - POPULATION OVER 250,000	44106e	P	P	00701	A	

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GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL - MUNICIPALITIES - POPULATION UNDER 2500				00701	A	
GRADING OF LAND	95410p	P	P	NA	NA	
GRAIN ELEVATOR OPERATIONS	95455p	P	P	NE	NE	
GRAIN ELEVATORS - COUNTRY	NA			NA	NA	
GRAIN ELEVATORS - TERMINAL	NA			NA	NA	
GRAIN MILLING	13621s	P	P	02150	R	
GRAIN, SEED, BEAN WAREHOUSES	NA			NA	NA	
GRANDSTANDS OR BLEACHERS - NOT-FOR-PROFIT ONLY	44194t+	P	P	00844	A	
GRANDSTANDS OR BLEACHERS - OTHER THAN NOT-FOR- PROFIT	44193t+	P	P	00844	A	
GREENHOUSE ERECTION	95487p	P	P	00922	A	
GREENHOUSES	NA			00580	R	C: SUBMIT FOR MORE SPECIFIC CLASSIFICATION
GROCERY DISTRIBUTORS	13670s	P	P	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
GROCERY STORES	13673s	A	A	00567	A	C: & P: SEE GAS STATIONS, BEVERAGE, GROCERY & CONVENIENCE STORES SPECIAL HANDLING.
GUIDES OR OUTFITTERS	44222s+	P	P	NA	NA	
GUNITING OR SHOT-CRETE	95505p	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE; 00702 - OFFICE
GUNSMITHS	95620p	P	P	00922	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
GYMNASIUMS	NA			*	*	
HALLS - NOT-FOR-PROFIT ONLY	44277a+	A	Incl	00843	A	C: SEE HALLS SPECIAL HANDLING. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HALLS - OTHER THAN NOT-FOR-PROFIT	44276a+	A	Incl	00843	A	C: SEE HALLS SPECIAL HANDLING. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HALLS AND AUDITORIUMS				00843	A	
HANDYPERSON	95625p	P	P	03959	A	C: REFER TO HANDYPERSON SPECIAL HANDLING. P: THIS CODE APPLIES TO CARPENTRY SHOP ONLY.
HARDWARE AND TOOL DISTRIBUTORS	13715s	P	P	00563	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
HARDWARE STORES	13716s	A	A	00563	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
HATCHERIES	NA			00570	R	

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HAY OR STRAW - SALES AND/OR STORAGE INCLUDING HAY/STRAW PRODUCTS	NA			00570	R	
HAZARDOUS MATERIAL CONTRACTORS	95630p	P	P	*	R	P: CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE 00702. EQUIPMENT IN THE OPEN, USE CODE 01190. OTHERWISE, USE CODE 09040.
HEALTH CARE FACILITIES - ALCOHOL AND DRUG - NOT- FOR-PROFIT ONLY	44428a+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - ALCOHOL AND DRUG - OTHER THAN NOT-FOR-PROFIT	44427a+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - CLINICS, DISPENSARIES OR INFIRMARIES TREATING OUTPATIENTS ONLY - NO REGULAR BED AND BOARD FACILITIES - NOT-FOR- PROFIT ONLY	44440a+	P	P	00851	A	P: SUBMIT IF PERFORMING ABORTIONS. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - CLINICS, DISPENSARIES OR INFIRMARIES TREATING OUTPATIENTS ONLY - NO REGULAR BED AND BOARD FACILITIES - OTHER THAN NOT-FOR-PROFIT	44439a+	P	P	00851	A	P: SUBMIT IF PERFORMING ABORTIONS. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - CONVALESCENT OR NURSING HOMES - NOT MENTAL - PSYCHOPATHIC INSTITUTIONS - NOT-FOR-PROFIT ONLY	44430s+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - CONVALESCENT OR NURSING HOMES - NOT MENTAL - PSYCHOPATHIC INSTITUTIONS - OTHER THAN NOT-FOR-PROFIT	44429s+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - HOMES FOR THE AGED - NOT- FOR-PROFIT ONLY	44432s+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - HOMES FOR THE AGED - OTHER THAN NOT-FOR-PROFIT	44431s+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - HOMES FOR THE PHYSICALLY HANDICAPPED OR ORPHANED - NOT-FOR-PROFIT ONLY	44434a+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - HOMES FOR THE PHYSICALLY HANDICAPPED OR ORPHANED - OTHER THAN NOT-FOR- PROFIT	44433a+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - HOSPITALS NOT-FOR-PROFIT ONLY	44436a+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - HOSPITALS OTHER THAN NOT-FOR-PROFIT	44435a+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH CARE FACILITIES - MENTAL - PSYCHOPATHIC INSTITUTIONS - NOT-FOR-PROFIT ONLY	44438a+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.

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HEALTH CARE FACILITIES - MENTAL - PSYCHOPATHIC INSTITUTIONS - OTHER THAN NOT-FOR-PROFIT	44437a+	P	P	00851	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
HEALTH MAINTENANCE ORGANIZATIONS	NA			00702	A	
HEALTH OR EXERCISE CLUBS	44311s+	P	P	00844	A	P: SUBMIT IF AIR SUPPORTED STRUCTURES - IE: TENNIS BUBBLE
HEALTH OR EXERCISE FACILITIES - COMMERCIALLY OPERATED	44315s+	P	P	00844	A	P: SUBMIT IF AIR SUPPORTED STRUCTURES - IE: TENNIS BUBBLE
HEALTH OR NATURAL FOOD STORES	13720s	P	P	00567	A	
HEARING AID - DISTRIBUTORS	NA			00567	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
HEARING AID STORES	13759s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING.
HEATING EQUIPMENT MFG. - COAL OR WOOD	55010s	P	P	06810	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
HEATING EQUIPMENT MFG. - ELECTRIC	55011s	P	P	*	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. IF HEAVY METAL WORKING, USE CODE 06810. IF LIGHT METAL WORKING, USE CODE 06850.
HEATING EQUIPMENT MFG. - FUEL OIL OR KEROSENE	55012s	P	P	*	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. IF HEAVY METAL WORKING, USE CODE 06810. IF LIGHT METAL WORKING, USE CODE 06850.
HEATING EQUIPMENT MFG. - GAS OR LIQUEFIED PETROLEUM GAS	55013s	P	P	*	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. IF HEAVY METAL WORKING, USE CODE 06810. IF LIGHT METAL WORKING, USE CODE 06850.
HEATING OR COMBINED HEATING AND AIR CONDITIONING EQUIPMENT - DEALERS OR DISTRIBUTORS ONLY	13930s	P	P	00563	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
HEATING OR COMBINED HEATING AND AIR CONDITIONING SYSTEMS OR EQUIPMENT - DEALERS OR DISTRIBUTORS AND INSTALLATION, SERVICING OR REPAIR	95648p	P	P	*	A	C: REFER TO HVAC - DEALERS OR DISTRIBUTORS SPECIAL HANDLING. P: WITHOUT SALES AND/OR STORAGE, USE CODE 00922. WITH SALES AND/OR STORAGE, USE CODE 00563. FOR HEATING AND AIR CONDITIONING CONTRACTORS: CONTRACTORS EQUIPMENT, USE CODE 00563. FOR OFFICE, USE 00702. EQUIPMENT IN THE OPEN, USE CODE 01190.
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	95647p	P	P	*	A	P: WITHOUT SALES AND/OR STORAGE, USE CODE 00922. WITH SALES AND/OR STORAGE, SUDE CODE 00563. FOR HEATING AND AIR CONDITIONING CONTRACTORS: CONTRACTORS EQUIPMENT, USE CODE 00563. FOR OFFICE, USE CODE 00702. EQUIPMENT IN THE OPEN, USE CODE 01190.
HEAVY HAZARD CHEMICALS				00841	A	
HIDE DEALERS AND DISTRIBUTORS - RAW	14068s	P	P	00511	R	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
HOBBY, CRAFT OR ARTISTS' SUPPLY - DISTRIBUTORS	NA			01213	A	C: SEE DISTRIBUTORS SPECIAL HANDLING. IF ANY PYROTECHNICS, DECLINE P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
HOBBY, CRAFT OR ARTISTS' SUPPLY STORES	14101s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
HOISTS - HYDRAULIC OR MECHANICAL - FOR DUMPING MATERIALS FROM TRUCKS	NA			09040	A	
HOME FURNISHINGS STORES	NA			00564	A	
HOME HEALTH CARE SERVICES - NOT-FOR-PROFIT ONLY	44500p+	P	P	*	A	P: IF GOVERNMENTAL, USE CODE 00701. OTHERWISE, USE CODE 00702.

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HOME HEALTH CARE SERVICES - OTHER THAN NOT-FOR-PROFIT	44501p+	P	P	*	A	P: IF GOVERNMENTAL, USE CODE 00701. OTHERWISE, USE CODE 00702.
HOME IMPROVEMENT STORES	14279s	P	P	00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
HONE, OILSTONE OR WHETSTONE MFG.	55214s	P	P	06009	R	
HONEY EXTRACTING	55371s	A	A	02300	A	C: REFER TO HONEY EXTRACTING SPECIAL HANDLING
HOSPITALS				00851	A	
HOTELS AND MOTELS - (LESSOR'S RISK ONLY) - FOUR STORIES OR MORE	64075a+	P	P	00746	P	
HOTELS AND MOTELS - (LESSOR'S RISK ONLY) - LESS THAN FOUR STORIES	64074a+	P	P	00746	P	
HOTELS AND MOTELS - WITH LIMITED COOKING RESTAURANT				*	P	
HOTELS AND MOTELS - WITH POOLS OR BEACHES - FOUR STORIES OR MORE	45191s+	P	P	00746	P	
HOTELS AND MOTELS - WITH POOLS OR BEACHES - LESS THAN FOUR STORIES	45190s+	P	P	00746	P	
HOTELS AND MOTELS - WITHOUT POOLS OR BEACHES - FOUR STORIES OR MORE	45193s+	P	P	00746	P	
HOTELS AND MOTELS - WITHOUT POOLS OR BEACHES - LESS THAN FOUR STORIES	45192s+	P	P	00746	P	
HOTELS AND MOTELS - WITHOUT RESTAURANT				*	P	
HOUSE FURNISHINGS INSTALLATION	96053p	P	P	NA	NA	
HOUSEHOLD GOODS STORAGE	NA			01220	A	P: SEE WAREHOUSE SPECIAL HANDLING.
HOUSING PROJECTS - FEDERAL, STATE, LOCAL	64500u+	P	P	*	R	P: REFER TO 'APARTMENTS'.
HUNTING PRESERVES - NOT-FOR-PROFIT ONLY	45225s+	P	P	NA	NA	
HUNTING PRESERVES - OTHER THAN NOT-FOR-PROFIT	45224s+	P	P	NA	NA	
ICE CREAM STORES	14401s	A	A	00567	A	C: USE CG2407 PRODUCTS/COMPLETED OPS HAZARD REDEFINED. IF COMMERCIAL COOKING EXPOSURE, REFER TO RESTAURANT SPECIAL HANDLING.
ICE DEALERS AND DISTRIBUTORS	14405s+	A	Incl	*	A	C: SEE DISTRIBUTORS SPECIAL HANDLING P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING. ICE HOUSES STORAGE ONLY, NO MFG, USE CODE 01230. ICE HOUSES WITH ICE MFG, USE CODE 02000.
IMPORTERS	55410s	P	P	01213	A	P: CLASSIFY BASED ON OCCUPANCY
INK MFG.	55426s	P	P	05000	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
INNER TUBE MFG.	55597s	P	P	05759	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
INSPECTION AND APPRAISAL COMPANIES - INSPECTING FOR INSURANCE OR VALUATION PURPOSES	96317p+	P	P	00702	A	
INSTRUMENT MFG.	55649s	P	P	06900	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
INSTRUMENT MFG. - ANALYTICAL, CALIBRATING, MEASURING, TESTING OR RECORDING	55647s	P	P	06900	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
INSTRUMENT MFG. - CONTROL	55648s	P	P	06900	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
INSULATING MATERIAL MFG. - MINERAL	55715s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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INSULATING MATERIAL MFG. - ORGANIC	55716s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
INSULATING MATERIAL MFG. - PLASTIC	55718s	P	P	05500	R	
INSULATING MATERIAL MFG. - PLASTIC - FOR APPLICATION IN SOLID STATE	55717s	P	P	05500	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
INSULATION WORK - MINERAL	96410p	P	P	00922	A	
INSULATION WORK - ORGANIC OR PLASTIC IN SOLID STATE	96409p	P	P	00922	A	
INSULATION WORK - PLASTIC	96408p	P	P	00922	A	
INSURANCE AGENTS	45334a+	A	Excl	00702	A	C: INTERESTED IN PREM / OPS ONLY. INSURED MUST CARRY EQUAL OR BETTER PROFESSIONAL LIMITS, OR DECLINE. EXCLUDE PRODUCTS CG2104, LIMIT CONTRACTUAL CG2139, EXCLUSION INSURANCE AND RELATED OPERATIONS CG 2248 AND EXCLUDE PERSONAL AND ADVERTISING INJURY CG2138, AND DESIGNATE PREMISES CG 2144.
INTERIOR DECORATORS	96611p	A	A	00702	A	C: REFER TO INTERIOR DECORATORS SPECIAL HANDLING.
INTERNET ACCESS PROVIDERS	47600s	P	P	00702	A	
INTERNET AUCTIONS	16751s	P	P	NA	NA	
INTERNET RETAILERS	16750s	R	R	00702	R	C: REFER TO STORES SPECIAL HANDLING. P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
INTERNET SERVICE PROVIDERS	47610s	P	P	00702	A	
INVESTMENT ADVICE	NA			00702	A	
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION	96702p	P	P	*	A	P: FOR EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. FOR EQUIPMENT IN THE OPEN, USE CODE 01190.
IRRIGATION WORKS OPERATIONS	96703p+	P	P	*	A	P: FOR EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. FOR EQUIPMENT IN THE OPEN, USE CODE 01190.
JANITORIAL SERVICES	96816p+	P	P	00922	A	
JANITORIAL SUPPLIES - DEALERS OR DISTRIBUTORS	14527s	P	P	01213	A	
JETTY OR BREAKWATER CONSTRUCTION	96872p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE. THIS CLASSIFICATION APPLIES TO ALL OPERATIONS OTHER THAN BLASTING. BLASTING OPERATIONS SHALL BE SEPARATELY CLASSIFIED AND RATED.
JEWELRY DISTRIBUTORS	14655s+	A	Incl	00565	A	
JEWELRY MFG.	55802s	A	A	06900	R	C: REFER TO JEWELRY MANUFACTURING SPECIAL HANDLING. P: NOT A MARKET FOR JEWELERS BLOCK COVERAGE. SUBMIT IF ELECTROPLATING. REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
JEWELRY STORES	14655s+	A	Incl	00565	A	
JEWELRY STORES OR DISTRIBUTORS	14655s+	A	Incl	00565	A	C: IF STORE, REFER TO STORES SPECIAL HANDLING. IF DISTRIBUTOR, REFER TO DISTRIBUTORS SPECIAL HANDLING. P: SUBMIT IF "STOCK" INCLUDED, NOT A MARKET FOR JEWELERS BLOCK COVERAGE.
JUNK DEALERS	45380s	P	P	01400	A	
KENNELS - BREEDING, BOARDING OR SALES	45450t+	A	Incl	*	A	C: NOT INTERESTED IN OFF PREMISES PET ADOPTION OR SIMILAR EVENTS. DECLINE IF ANY TRAINING OF PETS/ANIMALS. DECLINE IF OPERATIONS ARE FOCUSED ON ANIMAL RESCUE OR ADOPTION. ADD THE DESIGNATED PREMISES ENDORSEMENT, CG2144 P: FOR SALES, USE CODE 00570. FOR BREEDING, BOARDING, USE CODE 00922.

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LABOR UNION OFFICES	65007a+	A	Excl	00702	A	C: OFFICE EXPOSURE ONLY. ATTACH CLASSIFICATION LIMITATION GSI-04-C512 AND EXCLUDE PERSONAL & ADVERTISING INJURY CG2138, PRODUCTS CG2104, PROFESSIONAL CG 2116, DESIGNATE PREMISES CG2144 AND LIMIT CONTRACTUAL CG2139
LABOR UNIONS - LOCAL UNIONS ONLY	65007u	A	Excl	00702	A	
LABOR UNIONS - NATIONAL OR INTERNATIONAL UNIONS INCLUDING LOCAL UNIONS UNDER A SINGLE POLICY	65007u	A	Excl	00702	A	
LABOR UNIONS - NATIONAL OR INTERNATIONAL UNIONS ONLY	65007u	A	Excl	00702	A	
LABORATORIES - RESEARCH, DEVELOPMENT OR TESTING - NOT-FOR-PROFIT ONLY	97003p	R	Excl	*	A	C: INTERESTED IN PREM / OPS ONLY. INSURED MUST CARRY EQUAL OR BETTER PROFESSIONAL LIMITS, OR DECLINE. EXCLUDE PRODUCTS CG2104, PROFESSIONAL CG2116 FOR "ALL OPERATIONS OF THE INSURED", PERSONAL AND ADVERTISING INJURY CG2138, COMMUNICABLE DISEASE CG2132, LIMIT CONTRACTUAL CG2139 AND DESIGNATE PREMISES CG2144. INSPECTION REQUIRED. (a) RATED: REFER TO CONNECT P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00921 - DENTAL, X-RAY, OR MEDICAL; 00922 - GENERAL RESEARCH TESTING
LABORATORIES - RESEARCH, DEVELOPMENT OR TESTING - OTHER THAN NOT-FOR-PROFIT	97002p	R	Excl	*	A	C: INTERESTED IN PREM / OPS ONLY. INSURED MUST CARRY EQUAL OR BETTER PROFESSIONAL LIMITS, OR DECLINE. EXCLUDE PRODUCTS CG2104, PROFESSIONAL CG2116 FOR "ALL OPERATIONS OF THE INSURED", PERSONAL AND ADVERTISING INJURY CG2138, COMMUNICABLE DISEASE CG2132, LIMIT CONTRACTUAL CG2139 AND DESIGNATE PREMISES CG2144. INSPECTION REQUIRED. (a) RATED: REFER TO CONNECT P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00921 - DENTAL, X-RAY, OR MEDICAL; 00922 - GENERAL RESEARCH TESTING
LADDER MFG. - OTHER THAN WOOD	55918s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
LADDER MFG. - WOOD	55919s	P	P	03959	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
LAKES OR RESERVOIRS - EXISTENCE HAZARD ONLY - NOT-FOR-PROFIT ONLY	45524t+	P	P	NA	NA	
LAKES OR RESERVOIRS - EXISTENCE HAZARD ONLY - OTHER THAN NOT-FOR-PROFIT	45523t+	P	P	NA	NA	
LAMP SHADE MFG.	56040s	A	A	09020	A	C: REFER TO LAMP SHADE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
LAMPS OR LANTERNS MFG. - ELECTRIC	56041s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
LAMPS OR LANTERNS MFG. - OTHER THAN ELECTRIC	56042s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
LAND - OCCUPIED BY PERSONS OTHER THAN THE INSURED FOR BUSINESS PURPOSES - (LESSOR'S RISK ONLY)	45539t+	A	Incl	NA	NA	C: PROVIDE DESCRIPTION OF OCCUPANCY. IF DEVELOPMENT OR CONSTRUCTION, DECLINE. IF OVER 100 ACRES, SUBMIT. \$250 MINIMUM PREMIUM SHOULD APPLY TO THIS CLASSIFICATION IF WRITTEN IN CONJUNCTION WITH ANOTHER CLASSIFICATION. OTHERWISE, THE STANDARD MINIMUM PREMIUM APPLIES. (a) RATED: REFER TO CONNECT
LANDSCAPE GARDENING	97047p+	P	P	*	A	C: REFER TO LANDSCAPING SPECIAL HANDLING. FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702.
LAUNDRIES AND DRY CLEANERS - SELF-SERVICE	14731s+	A	Incl	00913	A	C: INCLUDE CG2253 LAUNDRY AND DRY CLEANING DAMAGE ENDORSEMENT. IF ANY POLLUTION OR ENVIRONMENTAL LOSSES, CLAIMS OR CITATIONS, DECLINE. ADDRESS PREMISES SECURITY. IF ANNUAL SALES EXCEED \$2,500,000, SUBMIT.

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LAUNDRIES AND DRY CLEANING PLANTS	45678s+	A	Incl	00911	A	C: IF ANY POLLUTION OR ENVIRONMENTAL LOSSES, CLAIMS OR CITATIONS, DECLINE. NOT ELIGIBLE FOR HIRED AND NON-OWNED AUTO. IF ANNUAL SALES EXCEED \$3,000,000 SUBMIT.
LAUNDRIES, OTHER THAN SELF-SERVICE	NA			00912	A	
LAUNDRY AND DRY CLEANING OR DYEING RECEIVING STATIONS	14732s+	A	Incl	00911	A	C: IF ANY POLLUTION OR ENVIRONMENTAL LOSSES, CLAIMS OR CITATIONS, DECLINE. IF ANNUAL SALES EXCEED \$3,000,000 SUBMIT.
LAUNDRY AND DRY CLEANING STORES	14733s+	A	Incl	00913	A	C: INCLUDE CG2253 LAUNDRY AND DRY CLEANING DAMAGE ENDORSEMENT. IF ANY POLLUTION OR ENVIRONMENTAL LOSSES, CLAIMS OR CITATIONS, DECLINE. IF ANNUAL SALES EXCEED \$3,000,000 SUBMIT.
LAUNDRY RENTAL SERVICE	14734s+	A	Incl	00567	A	C: IF ANNUAL SALES EXCEED \$2,500,000, SUBMIT.
LAWN CARE SERVICES	97050p+	P	P	*	A	C: REFER TO LANDSCAPING SPECIAL HANDLING. FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702.
LAWYERS OFFICES - NOT-FOR-PROFIT ONLY	66123a+	A	Excl	00702	A	C: INSURED MUST CARRY EQUAL OR BETTER PROFESSIONAL LIMITS IF NOT, DECLINE. EXCLUDE PROFESSIONAL CG2116, PRODUCTS CG2104, PERSONAL & ADVERTISING CG2138, DESIGNATE PREMISES CG2144 AND LIMIT CONTRACTUAL CG2139. ATTACH CLASSIFICATION LIMITATION GSI-04-C512
LAWYERS OFFICES - OTHER THAN NOT-FOR-PROFIT	66122a+	A	Excl	00702	A	C: INSURED MUST CARRY EQUAL OR BETTER PROFESSIONAL LIMITS IF NOT, DECLINE. EXCLUDE PROFESSIONAL CG2116, PRODUCTS CG2104, PERSONAL & ADVERTISING CG2138, DESIGNATE PREMISES CG2144 AND LIMIT CONTRACTUAL CG2139. ATTACH CLASSIFICATION LIMITATION GSI-04-C512
LEAD MFG. - RED OR WHITE	56170s	P	P	05000	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
LEAD WORKS - SHEET, PIPE OR SHOT	56171s	P	P	06850	R	
LEATHER AND LEATHER PRODUCTS				03409	R	
LEATHER GOODS MFG.	56202s	A	A	*	A	C: REFER TO LEATHER GOODS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR LEATHER GOODS MFG, USE CODE 03409. FINISHED LEATHER PRODUCTS STORAGE OR SALES, USE CODE 00567. RAW STOCK OR UNFINISHED SKINS NOT ON PREMISES OF MANUFACTURER, USE CODE 03409. FOR LEATHER PRODUCTS OR HIDE STORES, USE CODE 00567.
LEATHER GOODS STORES	NA			00567	A	
LIBRARIES	66309a+	A	Incl	01051	A	P: SUBMIT IF PERSONAL PROPERTY INCLUDED
LIGHT BULB OR TUBES MFG.	56390s	P	P	06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
LIGHT HAZARD SERVICE OCCUPANCIES				00921	A	
LIGHTING FIXTURES MFG.	56391s	P	P	NE	NE	
LIME MFG.	56427s	P	P	*	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 06009 - PROCESSING OR MFG. OPERATIONS IN BUILDING; 06210 - MINING; 01190 - PROCESSING OR MFG. OPERATIONS NOT PART OF THE BUILDING
LIQUOR MFG.	56488s	A	A	02459	R	C: REFER TO LIQUOR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
LITHOGRAPHING	NA			04809	R	C: REFER TO "PRINTING"

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LIVESTOCK DEALERS OR COMMISSION MERCHANTS	14855s	P	P	00570	R	
LIVESTOCK SALES COMPANIES	45771s	P	P	NA	NA	
LOAN AGENTS, BROKERS AND CORRESPONDENTS	NA			00702	A	
LOCKSMITHS	14913s	P	P	00922	A	
LODGING HOUSES-REFER TO BOARDING & ROOMING HOUSES	*			*	*	REFER TO BOARDING & ROOMING HOUSES
LOGGING AND LUMBERING	97111p+	P	P	NE	A	
LUBRICANTS MFG. - GREASE	56567s	A	A	NE	NE	C: REFER TO LUBRICANTS MANUFACTURING - GREASE SPECIAL HANDLING.
LUGGAGE GOODS STORES	NA			00567	A	
LUGGAGE MFG.	NA			09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
LUMBERYARDS	45819s	P	P	01650	R	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES. THIS CLASSIFICATION INCLUDES THE INCIDENTAL SALES OF BUILDING MATERIAL. THE FOLLOWING SHALL BE SEPARATELY CLASSIFIED AND RATED: BUILDING, MATERIAL DEALERS, HOME IMPROVEMENT STORES.
MACHINE SHOPS	97220p	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MACHINERY OR EQUIPMENT - FARM - INSTALLATION, SERVICING, REPAIR OR ERECTION	97221p	P	P	00922	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
MACHINERY OR EQUIPMENT - INDUSTRIAL - INSTALLATION, SERVICING OR REPAIR	97222p	P	P	00922	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
MACHINERY OR EQUIPMENT - INSTALLATION, SERVICING OR REPAIR	97223p	P	P	00922	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
MACHINERY OR EQUIPMENT DEALERS	15062s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702.
MACHINERY OR EQUIPMENT DEALERS - CONSTRUCTION OR INDUSTRIAL - MOBILE TYPE	15060s	P	P	01213	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
MACHINERY OR EQUIPMENT DEALERS - FARM TYPE	15061s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702.
MACHINERY OR EQUIPMENT DEALERS - YARD OR GARDEN TYPE	15063s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702.
MACHINERY OR MACHINERY PARTS MFG.	56654s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS; 06810 - HEAVY METALWORKING; 06850 - LIGHT METALWORKING; 06900 - PRECISION PRODUCTS

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MACHINERY OR MACHINERY PARTS MFG. - CONSTRUCTION, MINING OR MATERIALS HANDLING TYPE	56650s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS; 06810 - HEAVY METALWORKING; 06850 - LIGHT METALWORKING; 06900 - PRECISION PRODUCTS
MACHINERY OR MACHINERY PARTS MFG. - FARM TYPE	56651s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS; 06810 - HEAVY METALWORKING; 06850 - LIGHT METALWORKING; 06900 - PRECISION PRODUCTS
MACHINERY OR MACHINERY PARTS MFG. - INDUSTRIAL TYPE	56652s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS; 06810 - HEAVY METALWORKING; 06850 - LIGHT METALWORKING; 06900 - PRECISION PRODUCTS
MACHINERY OR MACHINERY PARTS MFG. - METALWORKING	56653s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS; 06810 - HEAVY METALWORKING; 06850 - LIGHT METALWORKING; 06900 - PRECISION PRODUCTS
MAIL BOX OR PACKAGING STORES	15070s+	A	Incl	00921	A	C: REFER TO STORES SPECIAL HANDLING.
MAIL ORDER HOUSES	45901s	A	A	00567	A	C: IF IMPORTED PRODUCTS, SUBMIT. PROVIDE COMPLETE LIST OF PRODUCTS SOLD. IF TOBACCO PRODUCTS, GUNS/ WEAPONS/ AMMUNITION, OR DRUGS, DECLINE P: ADEQUATE BURGLARY PROTECTION REQUIRED IF THEFT COVERAGE ON PERSONAL PROPERTY IS PROVIDED. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
MAIL ORDER OR ONLINE DRUGSTORES	45900s	P	P	00567	A	
MAILING OR ADDRESSING COMPANIES	45937s+	A	Incl	00921	A	
MANUFACTURERS	54444s	P	P	00702	R	P: THIS CODE APPLIES TO OFFICES ONLY.
MANUFACTURERS' REPRESENTATIVES	45993s	P	P	09020	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MARBLE PRODUCTS	NA			*	*	P: FOR SALES OR STORAGE, USE CODE 00511. FOR MANUFACTURING, USE CODE 06009.
MARINAS, BOAT SALES	#N/Ak			07301	A	
MARINE APPRAISERS OR SURVEYORS	97308p+	P	P	00702	A	
MARKETS - NOT OPEN AIR (LESSOR'S RISK ONLY) NOT- FOR-PROFIT ONLY	15120s+	P	P	09040	A	
MARKETS - NOT OPEN AIR (LESSOR'S RISK ONLY) OTHER THAN NOT-FOR-PROFIT	15119s+	P	P	09040	A	
MARKETS - OPEN AIR (LESSOR'S RISK ONLY) NOT-FOR- PROFIT ONLY	15124s+	P	P	09040	A	
MARKETS - OPEN AIR (LESSOR'S RISK ONLY) OTHER THAN NOT-FOR-PROFIT	15123s+	P	P	09040	A	
MASONRY	97447p	P	P	00922	A	C: REFER TO MASONRY SPECIAL HANDLING.
MATCH MFG.	56690s	P	P	05100	R	
MATTRESS OR BOX SPRING MFG.	56699s	P	P	02800	P	
MAUSOLEUMS - NOT-FOR-PROFIT ONLY	46005a+	A	Excl	00921	A	C: EXCLUDE PRODUCTS CG2104, PROFESSIONAL CG2156, PERSONAL AND ADVERTISING INJURY CG2138, AND LIMIT CONTRACTUAL CG2139. DECLINE IF CREMATORY OPERATIONS.

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MAUSOLEUMS - OTHER THAN NOT-FOR-PROFIT	46004a+	A	Excl	00921	A	C: EXCLUDE PRODUCTS CG2104, PROFESSIONAL CG2156, PERSONAL AND ADVERTISING INJURY CG2138, AND LIMIT CONTRACTUAL CG2139. DECLINE IF CREMATORY OPERATIONS.
MEAT, FISH, POULTRY OR SEAFOOD - CURING	56758s	A	A	02059	R	C: REFER TO MEAT, FISH, POULTRY OR SEAFOOD CURING AND PROCESSING SPECIAL HANDLING. P: SUBMIT IF OVER \$350,000 BPP.
MEAT, FISH, POULTRY OR SEAFOOD - DISTRIBUTORS	15223s	P	P	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING. SUBMIT IF OVER \$350,000 BPP.
MEAT, FISH, POULTRY OR SEAFOOD PROCESSING - IN AIRTIGHT CONTAINERS	56759s	A	A	02059	R	C: REFER TO MEAT, FISH, POULTRY OR SEAFOOD CURING AND PROCESSING SPECIAL HANDLING. P: SUBMIT IF OVER \$350,000 BPP.
MEAT, FISH, POULTRY OR SEAFOOD PROCESSING - NOT IN AIRTIGHT CONTAINERS	56760s	A	A	02059	R	C: REFER TO MEAT, FISH, POULTRY OR SEAFOOD CURING AND PROCESSING SPECIAL HANDLING. P: SUBMIT IF OVER \$350,000 BPP.
MEAT, FISH, POULTRY OR SEAFOOD STORES	15224s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. SUBMIT IF OVER \$350,000 BPP.
MEDIA MFG. - BLANK	57800s	P	P	05500	R	
MEDIA MFG. - PRE-RECORDED	58627s	A	A	05500	R	
MEDICAL OFFICES	66561a+	A	Excl	00702	A	C: EXCLUDE PRODUCTS CG2104, PROFESSIONAL CG2244, PERSONAL AND ADVERTISING INJURY CG2138, DESIGNATE THE PREMISES CG2144 AND LIMIT CONTRACTUAL CG2139. IF ABORTION CLINICS, DECLINE. INSURED MUST CARRY EQUAL OR BETTER PROFESSIONAL LIMITS, IF NOT DECLINE. P: SUBMIT IF PERFORMING ABORTIONS
MEDICAL, DENTAL OR SURGICAL DIAGNOSTIC OR TREATMENT MACHINES OR DEVICES MFG.	56808s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MEDICAL, DENTAL, HOSPITAL OR SURGICAL EQUIPMENT OR SUPPLIES MFG. - EXPENDABLE	56805s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 06850 - OTHER METAL PARTS 06900 - PRECISION METAL PARTS
MEDICAL, DENTAL, HOSPITAL OR SURGICAL EQUIPMENT OR SUPPLIES MFG. - NONEXPENDABLE	56806s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 06850 - OTHER METAL PARTS 06900 - PRECISION METAL PARTS
MEDICAL, DENTAL, HOSPITAL OR SURGICAL INSTRUMENTS MFG.	56807s	P	P	NA	A	
MEDICAL, HOSPITAL AND SURGICAL EQUIPMENT AND SUPPLIES - RENTED TO OTHERS	15300s+	P	P	NA	NA	
MEDICAL, HOSPITAL AND SURGICAL SUPPLY STORES	15314s	P	P	00702	A	C: EXCLUDE PRODUCTS CG2104, PROFESSIONAL CG2244, DESIGNATE THE PREMISES CG2144 AND LIMIT CONTRACTUAL CG2139. IF ABORTION CLINICS, DECLINE. INSURED MUST CARRY EQUAL OR BETTER PROFESSIONAL LIMITS, IF NOT DECLINE. P: SUBMIT IF PERFORMING ABORTIONS
MERCANTILE - MULTIPLE OCCUPANCY - LARGE AREA (OVER 15,000 SQ. FT.) - NOT CLASS RATED				00434	A	
MERCANTILE - MULTIPLE OCCUPANCY WITH FURNITURE OCCUPANT				00582	A	
MERCANTILE - MULTIPLE OCCUPANCY WITHOUT FURNITURE OCCUPANT				00581	A	

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MERCANTILE - NOT OTHERWISE CLASSIFIED				*	*	P: USE THE CLASS THAT BES DESCRIBES THE RISK: 00511 - SOLE OCCUPANCY - LOW SUSCEPTIBILITY 00567 - SOLE OCCUPANCY - MODERATE SUSCEPTIBILITY 00570 - SOL OCCUPANCY - HIGH SUSCEPTIBILITY
MERCANTILE - SOLE OCCUPANCY ONLY - ALCOHOLIC BEVERAGES OTHER THAN BARS				00531	A	
MERCANTILE - SOLE OCCUPANCY ONLY - DRUGS	*			00562	A	
MERCANTILE - SOLE OCCUPANCY ONLY - ELECTRICAL GOODS, HARDWARE AND MACHINERY	*			00563	A	
MERCANTILE - SOLE OCCUPANCY ONLY - FURNITURE AND HOME FURNISHINGS OTHER THAN APPLIANCES	*			00564	A	P: IF PART OF MULTIPLE OCCUPANCY, SEE MERCANTILE - MULTIPLE OCCUPANCY WITH FURNITURE OCCUPANT
MERCANTILE - SOLE OCCUPANCY ONLY - JEWELRY	*			00565	A	
MERCANTILE - SOLE OCCUPANCY ONLY - NOC - HIGH SUSCEPTIBILITY	*			00570	A	
MERCANTILE - SOLE OCCUPANCY ONLY - NOC - LOW SUSCEPTIBILITY	*			00511	A	
MERCANTILE - SOLE OCCUPANCY ONLY - NOC - MODERATE SUSCEPTIBILITY	*			00567	A	
MERCANTILE - SOLE OCCUPANCY ONLY - SPORTING GOODS	*			00566	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
MERCANTILE - SOLE OCCUPANCY ONLY - TIRE, BATTERY AND ACCESSORY DEALERS WITHOUT TIRE RECAPPING AND VULCANIZING	*			00512	R	
MERCANTILE - SOLE OCCUPANCY ONLY - WEARING APPAREL, TEXTILES, SHOES	*			00520	R	P: MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
MERCANTILE - SOLE OCCUPANT - FOOD PRODUCTS - LARGE AREA (OVER 15,000 SQ. FT.) - NOT CLASS RATED				00532	A	
MERCANTILE - SOLE OCCUPANT - FOOD PRODUCTS - LARGE AREA (OVER 15,000 SQ. FT.) - NOT CLASS RATED				00532	A	
MERCANTILE - SOLE OCCUPANT - OTHER THAN FOOD RISKS - LARGE AREA (OVER 15,000 SQ. FT.) - NOT CLASS RATED				00532	A	
MERCANTILE - SOLE OCCUPANT - OTHER THAN FOOD RISKS - LARGE AREA (OVER 15,000 SQ. FT.) - NOT CLASS RATED				00532	A	
MERCANTILE - SOLE OCCUPANY ONLY - ALCOHOLIC BEVERAGES OTHER THAN BARS	*			00531	A	
MERCANTILE NOC - SOLE OCCUPANT - RISKS HAVING HIGH SUSCEPTIBILITY PERSONAL PROPERTY - NOT LARGE AREA (15,000 SQ. FT. OR LESS)	*			00570	A	
MERCANTILE NOC - SOLE OCCUPANT - RISKS HAVING LOW SUSCEPTIBILITY PERSONAL PROPERTY - NOT LARGE AREA (15,000 SQ. FT. OR LESS)	*			00511	A	
MERCANTILE NOC - SOLE OCCUPANT - RISKS HAVING MODERATE SUSCEPTIBILITY PERSONAL PROPERTY - NOT LARGE AREA (15000 SQ. FT. OR LESS)	*			00567	A	
METAL DEALERS OR DISTRIBUTORS - NONSTRUCTURAL	15404s	P	P	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
METAL DEALERS OR DISTRIBUTORS - STRUCTURAL	15405s	P	P	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.

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METAL ERECTION - DECORATIVE OR ARTISTIC	97650p	P	P	NA	A	
METAL ERECTION - FRAME STRUCTURES IRON WORK ON OUTSIDE OF BUILDINGS	97651p	P	P	NA	NA	
METAL ERECTION - IN THE CONSTRUCTION OF DWELLINGS NOT EXCEEDING 2 STORIES IN HEIGHT	97652p	P	P	NA	NA	
METAL ERECTION - NONSTRUCTURAL	97653p	P	P	NA	NA	
METAL ERECTION - STEEL LOCK GATES, GASHOLDERS, STANDPIPES, WATER TOWERS, SMOKESTACKS, TANKS, SILOS, PRISON CELLS, FIRE OR BURGLARPROOF VAULTS	97654p	P	P	NA	NA	
METAL ERECTION - STRUCTURAL	97655p	P	P	NA	A	
METAL FOIL MFG.	56910s	A	A	06900	R	C: REFER TO METAL FOIL MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
METAL GOODS MFG.	56911s	R	R	06810	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
METAL GOODS MFG. - STAMPING - NOT SIGNS	56912s	P	P	06810	R	C: REFER TO METAL GOODS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
METAL HEAT PROCESSING	56913s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
METAL SCRAP DEALERS	15406s	P	P	01400	A	
METAL WORKS - SHOP - DECORATIVE OR ARTISTIC	59914s	P	P	06850	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
METAL WORKS - SHOP - STRUCTURAL - LOAD BEARING	56915s	P	P	06850	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
METAL WORKS - SHOP - STRUCTURAL - NOT LOAD BEARING	56916s	P	P	06850	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
METALS - EXTRACTION OR REFINING	56900s	P	P	06810	R	
METALS - EXTRACTION OR REFINING - CHEMICAL PROCESSES	56917s	P	P	06810	R	
METALS - EXTRACTION OR REFINING - ELECTROMETALLURGICAL PROCESSES	56918s	P	P	06810	R	
METALS - EXTRACTION OR REFINING OF FERROUS METALS - BLAST FURNACE OR OTHER PYROMETALLURGICAL PROCESSES	56919s	P	P	06810	R	
METALS - EXTRACTION OR REFINING OF NONFERROUS METALS - BLAST FURNACE OR OTHER PYROMETALLURGICAL PROCESSES	56920s	P	P	06810	R	
MICA GOODS MFG.	56980s	P	P	06009	R	
MILK DEPOTS OR DEALERS	57001s	A	A	02000	A	C: IF SALES OVER \$500,000, SUBMIT
MILK PROCESSING	57002s	A	A	02000	A	C: IF SALES OVER \$500,000, SUBMIT P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MILL YARDS	NA			01700	R	
MINERAL POWDER OR MINERAL POLISH MFG.	NA			06009	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MINING	98002p	P	P	NE	NE	
MINING - SURFACE	98003p	P	P	NE	NE	
MISCELLANEOUS PRODUCTS STORAGE - (OTHER THAN RETAIL OR WHOLESALE OR COLD STORAGE)	NA			01213	A	

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MOBILE HOME MFG.	57090s	P	P	03959	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MOBILE HOME PARKS OR COURTS	46202s+	P	P	00844	A	P: ONLY INTERESTED IN PROVIDING COVERAGE FOR COMMON AREA BUILDINGS (IE: RESTROOMS, OFFICE, CLUBHOUSES, ETC.). DECLINE IF COVERAGE REQUESTED FOR MOBILE HOMES.
MOBILE HOME SALES AGENCIES	15488s	P	P	00702	A	
MODEL HOMES	46362t+	P	P	00196	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
MODULAR UNITS MFG.	57146s	P	P	03959	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MONEY EXCHANGES	NA			NE	NE	
MONUMENTS, TOMBSTONES AND STATUARY	NA			*	A	P: FOR SALES AND/OR STORAGE, USE CODE 00511. ASSOCIATED PROPERTY IN THE OPEN, USE CODE 01190. MONUMENT WORKS, USE CODE 06009. OTHERWISE, USE CODE 09020.
MORTGAGE LOAN BROKERS	NA			00702	A	
MOTELS AND HOTELS W/O RESTAURANT - 11 TO 30 UNITS				00746	P	
MOTELS AND HOTELS W/O RESTAURANT - OVER 30 UNITS				00747	P	
MOTELS AND HOTELS W/O RESTAURANT - UP TO 10 UNITS				00745	P	
MOTELS AND HOTELS W/RESTAURANT - 11 TO 30 UNITS				00743	P	
MOTELS AND HOTELS W/RESTAURANT - OVER 30 UNITS				00744	P	
MOTELS AND HOTELS WITH LIMITED COOKING RESTAURANT - UP TO 10 UNITS				00742	P	
MOTELS AND HOTELS WITH RESTAURANT - UP TO 10 UNITS				00742	P	
MOTION PICTURES - DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS	98090p+	P	P	00921	A	
MOTION PICTURES - FILM DISTRIBUTION OR EXCHANGES - NOT LOCATED AT MOTION PICTURE STUDIOS	98091p+	A	Incl	00570	R	C: SEE DISTRIBUTORS SPECIAL HANDLING
MOTION PICTURES - PRODUCTION - STUDIOS OR OUTSIDE - ALL OPERATIONS PRIOR TO THE DEVELOPMENT OF NEGATIVES	98092p+	P	P	00831	A	
MOTOR VEHICLE (AUTO, AIRCRAFT, MARINE) SALES, NO REPAIR				00550	A	
MOTOR VEHICLE AND AIRCRAFT REPAIR, WITH OR WITHOUT SALES				00933	A	SEE AIRCRAFT HANGARS WITH REPAIRING; AUTOMOBILE REPAIR OR SERVICE SHOPS - MAJOR ENGINE REPAIR OR BODY REPAIR
MOTORCYCLE, MOPED OR MOTOR SCOOTER MFG.	57202s	P	P	09020	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MULTIPLE OCCUPANCY MERCANTILE, FIRE CLASS RATED, WITH FURNITURE OCCUPANT	*			00582	A	
MULTIPLE OCCUPANCY MERCANTILE, FIRE CLASS RATED, WITHOUT FURNITURE OCCUPANT	*			00581	A	
MUNICIPAL PROPERTY	*			*	*	REFER TO GOVERNMENTAL SUBDIVISIONS
MUSEUMS - NOT-FOR-PROFIT ONLY	46427a+	A	Incl	01051	A	P: WE ARE NOT A MARKET FOR BUSINESS PERSONAL PROPERTY OTHER THAN FURNITURE/FIXTURES. ATTACH ENDORSEMENT CP1420 ADDITIONAL PROPERTY NOT COVERED. SCHEDULE SHOULD READ: FINE ARTS, MEANING PAINTINGS, ETCHINGS, PICTURES, TAPESTRIES, STATUARY, MARBLES, BRONZES, ANTIQUE FURNITURE, RARE BOOKS, ANTIQUE SILVER, PORCELAINS, RARE GLASSWARE, BRIC-A-BRAC OR OTHER ARTICLES OF ART RARITY OR ANTIQUITY.

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MUSEUMS - OTHER THAN NOT-FOR-PROFIT	46426a+	A	Incl	01051	A	P: WE ARE NOT A MARKET FOR BUSINESS PERSONAL PROPERTY OTHER THAN FURNITURE/FIXTURES. ATTACH ENDORSEMENT CP1420 ADDITIONAL PROPERTY NOT COVERED. SCHEDULE SHOULD READ: FINE ARTS, MEANING PAINTINGS, ETCHINGS, PICTURES, TAPESTRIES, STATUARY, MARBLES, BRONZES, ANTIQUE FURNITURE, RARE BOOKS, ANTIQUE SILVER, PORCELAINS, RARE GLASSWARE, BRIC-A-BRAC OR OTHER ARTICLES OF ART RARITY OR ANTIQUITY.
MUSIC STORES - PRE-RECORDED	16676s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
MUSICAL INSTRUMENT MFG.	57257s	A	A	06900	R	C: REFER TO MUSICAL INSTRUMENTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MUSICAL INSTRUMENT STORES	15538s	A	A	*	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR MUSICAL INSTRUMENT STORES, USE CODE 00567. FOR MUSIC STUDIOS, USE CODE 00921.
MUSICAL PRODUCTS MFG. - PRE-RECORDED	NA			05500	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
MUTUAL FUND SHARES AND SECURITIES SALES ORGANIZATIONS	NA			00702	A	
NAIL SALONS	15600s	P	P	00921	A	
NAILS OR SPIKES MFG.	57401s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
NANOMATERIAL DISTRIBUTORS	13208s	P	P	NA	NA	
NANOMATERIAL MANUFACTURING	53953s	P	P	NA	NA	
NEEDLES, PINS OR TACKS MFG.	57403s	A	A	06850	R	C: REFER TO NEEDLES, PINS, OR TACKS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
NET MFG. - OTHER THAN SAFETY NETS	57410s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
NET MFG. - SAFETY NETS	57411s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
NEWSPAPER OR MAGAZINE DISTRIBUTORS	15607s+	A	Incl	00567	A	C: SEE DISTRIBUTORS SPECIAL HANDLING P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
NEWSSTANDS	15608s	A	A	00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
NIGHTCLUBS, CABARETS AND COMEDY CLUBS	15656s+	P	P	*	A	P: DECLINE IF USE OF PYROTECHNICS. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. MAXIMUM \$500,000 TIV FOR ALL CONSTRUCTION TYPES. SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00532 - WITHOUT COOKING, 00542 - WITH COOKING, 00545 - WITH LIMITED COOKING
NON-MANUFACTURING NOC				09040	A	
NOT LARGE AREA (15,000 SQ. FT. OR LESS) - MULTIPLE OCCUPANCIES				00434	A	

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NURSERY - GARDEN	15699s+	A	Incl	00580	A	P: SUBMIT IF COVERING GREENHOUSES.
NURSES HOMES	NA			*	*	REFER TO CONVENTS OR MONASTERIES
NURSING AND CONVALESCENT HOMES	NA			00852	A	
NURSING HOMES / ASSISTED LIVING FACILITIES				00852	A	
OFFICE - OTHER THAN NOT-FOR-PROFIT				00702	A	
OFFICE MACHINES MFG.	57572s	P	P	06900	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
OFFICE MACHINES MFG.				06900	R	
OFFICE MACHINES OR APPLIANCES - INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR	98111p+	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR SALES OR STORAGE, WITH NO REPAIR, USE CODE 00563. WITH REPAIR, USE CODE 00922.
OFFICE MACHINES OR APPLIANCES - RETAIL - NO REPAIR	NA			00563	A	C: REFER TO "STORES - NO FOOD OR DRINK" CLASSIFICATION. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP 12 11.
OFFICE MACHINES OR APPLIANCES - RETAIL - NO REPAIR				00563	A	
OFFICE MACHINES OR APPLIANCES - RETAIL OR WHOLESALE - WITH REPAIR	NA			00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
OFFICE MACHINES OR APPLIANCES - RETAIL OR WHOLESALE - WITH REPAIR				00922	A	
OFFICE MACHINES OR APPLIANCES - WHOLESALE - NO REPAIR	NA			00563	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
OFFICE MACHINES OR APPLIANCES - WHOLESALE - NO REPAIR				00563	A	
OFFICES	NA			*	A	P: FOR GOVERNMENTAL OFFICES, USE CODE 00701. ALL OTHER, USE CODE 00702.
OFFICES - GOVERNMENTAL				00701	A	
OFFICES AND BANKS OTHER THAN GOVERNMENTAL				00702	A	
OIL DISTRIBUTING, OIL TERMINALS AND LPG TANK FARMS, EXCLUDING STOCK				01752	P	
OIL DISTRIBUTING, OIL TERMINALS AND LPG TANK FARMS, INCLUDING STOCK	NA			01751	P	
OIL OR GAS LEASE OPERATIONS - NATURAL GAS - WITHIN THE LIMITS OF ANY TOWN OR CITY ON THE RIGHT-OF-WAY OF ANY RAILROAD, OR IN ANY OCEAN, GULF OR BAY	98151p+	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
OIL OR GAS LEASE WORK BY CONTRACTORS - NOT LEASE OPERATION	98152p	P	P	NA	NA	
OIL OR GAS WELL SUPPLIES OR EQUIPMENT DEALERS - SECONDHAND	15188s	P	P	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
OIL OR GAS WELLS - ACIDIZING	98153p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
OIL OR GAS WELLS - CEMENTING	98154p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
OIL OR GAS WELLS - CLEANING OR SWABBING BY CONTRACTORS	98155p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
OIL OR GAS WELLS - CLEANING OR SWABBING BY CONTRACTORS - WITHIN THE LIMITS OF ANY TOWN OR CITY, ON THE RIGHT-OF-WAY OF ANY RAILROAD, OR IN ANY OCEAN, GULF OR BAY	98156p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.

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OIL OR GAS WELLS - DRILLING OR REDRILLING, INSTALLATION OR RECOVERY OF CASING	98157p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
OIL OR GAS WELLS - DRILLING OR REDRILLING, INSTALLATION OR RECOVERY OF CASING - WITHIN THE LIMITS OF ANY TOWN OR CITY, ON THE RIGHT-OF-WAY OF ANY RAILROAD, OR IN ANY OCEAN, GULF OR BAY	98158p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
OIL OR GAS WELLS - INSTRUMENT LOGGING OR SURVEY WORK IN WELLS	98159p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
OIL OR GAS WELLS - NON-OPERATING WORKING INTEREST	46510t+	P	P	NE	NE	
OIL OR GAS WELLS - PERFORATING OF CASING	98160p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
OIL OR GAS WELLS - SERVICING - BY CONTRACTORS	98161p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
OIL OR GAS WELLS - SHOOTING	98162p	P	P	NE	NE	
OIL OR NATURAL GAS LEASE OPERATIONS	98150p+	P	P	NE	NE	
OIL REFINERIES	15733s	P	P	NE	NE	
OIL RIG OR DERRICK ERECTING OR DISMANTLING - WOOD OR METAL	98163p	P	P	*	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE. FOR CONTRACTORS EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE 00702. FOR EQUIPMENT IN THE OPEN, USE CODE 01190.
OIL STILL ERECTION OR REPAIR	98164p	P	P	*	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE. FOR CONTRACTORS EQUIPMENT STORAGE, USE CODE 00567. FOR OFFICE, USE 00702. FOR EQUIPMENT IN THE OPEN, USE CODE 01190.
OPTICAL GOODS - DISTRIBUTORS	NA			*	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING. IF OVER 5 EMPLOYEES ENGAGED IN GRINDING OR POLISHING, USE CODE 06009. OTHERWISE, USE CODE 00567.
OPTICAL GOODS MFG.	57600s	A	A	06009	R	C: REFER TO OPTICAL GOODS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
OPTICAL GOODS STORES	15839s	A	A	*	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF OVER 5 EMPLOYEES ENGAGED IN GRINDING OR POLISHING, USE CODE 06009. OTHERWISE, USE CODE 00567.
ORCHARDS AND VINEYARDS - OPERATION BY CONTRACTORS	98257p+	P	P	NA	NA	
ORE MILLING OR PROCESSING	57611s	P	P	NE	NE	
ORPHAN HOMES	NA			*	*	REFER TO CONVENTS OR MONASTERIES
ORTHOPEDIC, AMBULATION OR PROSTHETIC DEVICES MFG.	57625s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PACKING HOUSES	57651s	P	P	02250	A	
PAINT, VARNISH, SHELLAC OR LACQUER MFG.	57690s	P	P	05100	R	
PAINT, WALLPAPER OR WALL COVERING STORES	15991s	A	A	00570	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
PAINTING - EXTERIOR - BUILDINGS OR STRUCTURES - EXCEEDING THREE STORIES IN HEIGHT	98303p	P	P	00922	A	

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PAINTING - EXTERIOR - BUILDINGS OR STRUCTURES - THREE STORIES OR LESS IN HEIGHT	98304p	P	P	00922	A	C: REFER TO PAINTING - EXTERIOR BUILDINGS OR STRUCTURE SPECIAL HANDLING.
PAINTING - INTERIOR - BUILDINGS OR STRUCTURES	98305p	P	P	00922	A	C: REFER TO PAINTING - INTERIOR BUILDINGS OR STRUCTURE SPECIAL HANDLING.
PAINTING - OIL OR GASOLINE TANKS	98306p	P	P	00922	A	
PAINTING - SHIP HULLS	98307p	P	P	00922	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
PAINTING - SHOP ONLY	98308p	R	R	00922	A	
PAINTING - STEEL STRUCTURES OR BRIDGES	98309p	P	P	00922	A	C: EXCLUDE AIRCRAFT PRODUCTS GSI-04-C800. IF PAINTING NOT PERFORMED IN AN UL APPROVED SPRAY BOOTH, DECLINE. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PAINTING, PICTURE OR FRAME STORES	15993s	A	A	00570	A	
PAPER COATING OR FINISHING	57716s	P	P	04450	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PAPER GOODS MFG.	57725s	A	A	09020	R	C: REFER TO PAPER GOODS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PAPER GOODS MFG.	57726s	P	P	09020	R	
PAPER PRODUCTS DISTRIBUTORS	16005s	A	A	01213	A	C: SEE DISTRIBUTORS SPECIAL HANDLING. P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
PAPER, RAG OR RUBBER STOCK DEALERS AND DISTRIBUTORS - SECONDHAND	16009s	P	P	01400	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
PAPERHANGING	98344p	P	P	00922	A	C: REFER TO PAPERHANGING SPECIAL HANDLING.
PARACHUTE MFG.	57798s	P	P	02800	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED
PARADES	46590t+	R	Incl	NA	NA	C: ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS. SEE SPECIAL EVENT SPECIAL HANDLING
PARKING - PRIVATE	46622a+	A	Incl	NA	NA	C: ADDRESS SECURITY, LIGHTING AND HOURS OF OPERATION. DECLINE IF VALET PARKING, ARMED SECURITY OR WEAPONS ON PREMISES. IF ANY VEHICLE SERVICING PERFORMED REFER TO AUTOMOBILE REPAIR OR SERVICE SHOP SPECIAL HANDLING.
PARKING - PUBLIC - NOT OPEN AIR	46603s+	A	Incl	00931	A	C: ADDRESS SECURITY, LIGHTING AND HOURS OF OPERATION. DECLINE IF ARMED SECURITY OR WEAPONS ON PREMISES. IF ANY VEHICLE SERVICING PERFORMED REFER TO AUTOMOBILE REPAIR OR SERVICE SHOP SPECIAL HANDLING.
PARKING - PUBLIC - OPEN AIR	46604s+	A	Incl	00931	A	C: ADDRESS SECURITY, LIGHTING AND HOURS OF OPERATION. DECLINE IF VALET PARKING, ARMED SECURITY OR WEAPONS ON PREMISES. IF ANY VEHICLE SERVICING PERFORMED REFER TO AUTOMOBILE REPAIR OR SERVICE SHOP SPECIAL HANDLING.

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PARKING - PUBLIC - SHOPPING CENTERS - MAINTAINED BY LESSEE (LESSOR'S RISK ONLY)	46606a+	A	Incl	NA	NA	C: DECLINE IF ANY VALET PARKING OR ARMED SECURITY OR WEAPONS ON PREMISES.
PARKING - PUBLIC - SHOPPING CENTERS - MAINTAINED BY THE INSURED (LESSOR'S RISK ONLY)	46607a+	A	Incl	00931	A	C: ADDRESS SECURITY, LIGHTING AND HOURS OF OPERATION. DECLINE IF VALET PARKING, ARMED SECURITY OR WEAPONS ON PREMISES. IF ANY VEHICLE SERVICING PERFORMED REFER TO AUTOMOBILE REPAIR OR SERVICE SHOP SPECIAL HANDLING.
PARKS OR PLAYGROUNDS	46671t+	P	P	00844	A	
PARTY PLANNERS	NA			NA	NA	
PATTERN MFG. - METAL	57808s	P	P	06850	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PATTERN MFG. - OTHER	57809s	A	A	06850	R	C: REFER TO PATTERN MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PATTERN MFG. - PAPER	57810s	A	A	04450	R	C: REFER TO PATTERN MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PAWN SHOPS	NA			00564	A	C: SEE ANTIQUE STORES SPECIAL HANDLING. P: SUBMIT IF BUSINESS PERSONAL PROPERTY EXCEEDS \$500,000. ATTACH PAWN SHOP EVALUATION ENDORSEMENT GSI-04-P435. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
PAYROLL ACCOUNTING SERVICES	NA			00702	A	
PENAL INSTITUTIONS	46700a+	P	P	01000	A	
PENCIL, PEN, CRAYON OR CHALK MFG.	57871s	A	A	09020	A	C: REFER TO PENCIL, PEN, CRAYON OR CHALK MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PENSION, HEALTH AND WELFARE PLANS - LABOR UNIONS	NA			00702	A	
PENSION, HEALTH AND WELFARE PLANS - OTHER THAN LABOR UNIONS	NA			00702	A	
PERIODICALS DISTRIBUTORS	NA			00567	A	
PERSONAL CARE SERVICES - NOC	NA			NA	NA	
PEST CONTROL SERVICES	43470s+	P	P	*	*	
PET FOOD MFG.	57913s	A	A	02059	R	C: REFER TO PET FOOD MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PET GROOMING	16402s+	A	Incl	00921	A	C: DECLINE IF ANIMAL/PET TRAINING SERVICES PROVIDED.
PET STORES	16403s	A	A	00570	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
PET TRAINING	16404s+	P	P	00921	A	
PHOTO FINISHING LABORATORIES	57997s+	A	Incl	00921	A	C: CONFIRM ALL TOXIC CHEMICALS/MATERIALS ARE DISPOSED OF ACCORDING TO APPLICABLE GOVERNMENT/EPA STANDARDS.
PHOTOGRAPHERS	16471s+	A	Incl	00921	A	C: ATTACH PERSONAL & ADVERTISING INJURY EXCLUSION CG 2138. DECLINE IF ANY AERIAL WORK PERFORMED.

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PHOTOGRAPHIC EQUIPMENT MFG.	57998s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 06850 - OTHER METAL PARTS 06900 - PRECISION METAL PARTS
PHOTOGRAPHIC SUPPLIES MFG.	57999s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PIANO TUNING	98405p+	A	Incl	09040	A	
PICNIC GROUNDS - COMMERCIALY OPERATED	46773t+	P	P	00844	A	P: THIS CODE APPLIES ONLY TO ENCLOSED BUILDINGS USED FOR RECREATIONAL PURPOSES. FOR RESTAURANTS, SNACK STANDS AND OTHER BUILDINGS, CLASSIFY ACCORDING TO OCCUPANCY.
PIERS - REFER TO WHARF AND WATERFRONT PROPERTY	*			*	R	P: REFER TO 'WHARF AND WATERFRONT PROPERTY'.
PILE DRIVING - BUILDING FOUNDATION ONLY	98413p	P	P	09040	A	
PILE DRIVING - OTHER	98414p	P	P	09040	A	
PILE DRIVING - SONIC METHOD	98415p	P	P	09040	A	
PIPELINE CONSTRUCTION - GAS	98423p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
PIPELINE CONSTRUCTION - OIL	98425p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
PIPELINE CONSTRUCTION - OTHER	98424p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
PIPELINE CONSTRUCTION - SLURRY - NONFLAMMABLE MIXTURES	98426p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
PIPELINES - OPERATION - GAS	98427p+	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
PIPELINES - OPERATION - OIL	98429p+	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
PIPELINES - OPERATION - OTHER	98428p+	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
PIPELINES - OPERATION - SLURRY - NONFLAMMABLE MIXTURES	98430p+	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
PIPES MFG. - TOBACCO	58020s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PIPES OR TUBES MFG. - METAL	58009s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PIPES OR TUBES MFG. - PLASTIC	58010s	P	P	05500	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PLASTERING OR STUCCO WORK	98449p	P	P	09040	A	C: REFER TO DRYWALL OR WALLBOARD INSTALLATION SPECIAL HANDLING.
PLASTIC MFG. - RAW MATERIAL	58056s	P	P	05000	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PLASTIC OR RUBBER GOODS MFG. - HOUSEHOLD	58057s	R	R	05500	R	C: REFER TO PLASTIC OR RUBBER GOODS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PLASTIC OR RUBBER GOODS MFG. - OTHER THAN HOUSEHOLD	58058s	R	R	05500	R	C: REFER TO PLASTIC OR RUBBER GOODS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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PLASTIC OR RUBBER SUPPLY GOODS DISTRIBUTORS	16501s	P	P	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
PLUMBING - COMMERCIAL AND INDUSTRIAL	98482p	P	P	00922	A	C: REFER TO PLUMBING - COMMERCIAL OR INDUSTRIAL SPECIAL HANDLING.
PLUMBING - RESIDENTIAL OR DOMESTIC	98483p	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PLUMBING FIXTURES MFG.	58095s	P	P	00922	A	C: REFER TO PLUMBING - COMMERCIAL OR INDUSTRIAL SPECIAL HANDLING.
PLUMBING SUPPLIES AND FIXTURES DEALERS AND DISTRIBUTORS	16527s	P	P	00563	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
PLUMBING SUPPLIES MFG.	58096s	P	P	06850	A	P: THIS CODE APPLIES TO METAL FIXTURES ONLY. REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PLYWOOD, VENEER OR VENEER PRODUCTS MFG. - OTHER	58301s	P	P	03809	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PLYWOOD, VENEER OR VENEER PRODUCTS MFG. - WITHOUT LOG PROCESSING	58302s	P	P	03809	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
POLITICAL CAMPAIGN HEADQUARTERS OR OFFICES	46822t+	A	Excl	00702	A	C: INTERESTED IN LOCAL ELECTIONS ONLY, NO STATE OR NATIONAL. EXCLUDE PRODUCTS CG 2104, PERSONAL AND ADVERTISING INJURY CG 2138, PROFESSIONAL CG 2116, ADD THE CLASSIFICATION LIMITATION GSI-04-C512, DESIGNATED PREMISES CG 2144, AND LIMIT CONTRACTUAL CG 2139. (a) RATED: REFER TO CONNECT
PORTABLE TOILET RENTALS	19061s	P	P	NA	NA	
POULTRY FARMS	NA			NA	NA	
POWERED EQUIPMENT DEALERS - RETAIL	NA			00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
PRECISION AND SCIENTIFIC TOOLS AND INSTRUMENTS - RETAIL	NA			00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
PRECISION METAL PRODUCTS MANUFACTURING - INCLUDING HIGHLY POLISHED METAL SHEETS, CAMERAS, PHOTOGRAPHIC EQUIPMENT, ELECTRICAL PARTS AND EQUIPMENT (OTHER THAN MOTORS)	NA			06850	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PREFABRICATED BUILDING ERECTION	98502p	P	P	*	A	P: FOR CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE CODE 00702. OTHERWISE, USE CODE 00922.
PREFABRICATED BUILDING MFG.	58397s	P	P	*	A	P: FOR METAL, USE CODE 06850. FOR WOOD, USE CODE 03959. REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
PRINTERS OR ELECTROTYPERS SUPPLIES - DISTRIBUTORS	16588s	A	A	00567	A	C: SEE DISTRIBUTORS SPECIAL HANDLING P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
PRINTING - NOT-FOR-PROFIT ONLY	58409s+	A	Excl	00567	A	C: EXCLUDE PERSONAL AND ADVERTISING INJURY CG 2138, EXCLUDE PRODUCTS/COMPLETED OPERATIONS CG 2104 AND LIMIT CONTRACTUAL CG 2139. DECLINE IF APPLICANT INVOLVED IN PUBLISHING OF ANY ADULT OR PORNOGRAPHIC MATERIAL. MEDIA PROFESSIONAL LIABILITY COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS AT LEAST EQUAL TO GL LIMITS OFFERED. P: SUBMIT IF NEWSPAPER/MAGAZINE PRESSES.

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PRINTING - OTHER THAN NOT-FOR-PROFIT	58408s+	A	Excl	00567	A	C: EXCLUDE PERSONAL AND ADVERTISING INJURY CG 2138, EXCLUDE PRODUCTS/COMPLETED OPERATIONS CG 2104 AND LIMIT CONTRACTUAL CG 2139. DECLINE IF APPLICANT INVOLVED IN PUBLISHING OF ANY ADULT OR PORNOGRAPHIC MATERIAL. MEDIA PROFESSIONAL LIABILITY COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS AT LEAST EQUAL TO GL LIMITS OFFERED. P: SUBMIT IF NEWSPAPER/MAGAZINE PRESSES.
PRODUCE HANDLING OR PACKING	16604s	R	R	*	A	C: IF ANNUAL SALES EXCEEDS \$3,000,000, SUBMIT. P: REFER TO WAREHOUSE SPECIAL HANDLING. FOR PACKING OR PROCESSING, USE CODE 02250. FOR STORAGE, USE CODE 00532, UNLESS SOLE OCCUPANT AND OVER 15,000 SQUARE FEET, THEN USE 00432.
PROFESSIONAL AND TRADE ASSOCIATIONS - NO BUILDINGS OR PREMISES OWNED OR LEASED EXCEPT AS OFFICES - NOT-FOR-PROFIT ONLY	46882t+	P	P	00702	A	
PROFESSIONAL AND TRADE ASSOCIATIONS - NO BUILDINGS OR PREMISES OWNED OR LEASED EXCEPT AS OFFICES - OTHER THAN NOT-FOR-PROFIT	46881t+	P	P	00702	A	
PROFESSIONAL SERVICES - NOC	NA			00702	A	
PUBLIC BUILDINGS - FIRE DEPARTMENT, POLICE, WATER WORKS, AND OTHER	#N/Ap			01070	A	
PUBLISHERS - BOOKS OR MAGAZINES - NOT-FOR-PROFIT ONLY	58457s+	A	Excl	04809	R	C: DECLINE IF APPLICANT INVOLVED IN PUBLISHING OF ANY ADULT OR PORNOGRAPHIC MATERIALS. MEDIA PROFESSIONAL LIABILITY COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS AT LEAST EQUAL TO GL LIMITS OFFERED. EXCLUDE PERSONAL AND ADVERTISING INJURY CG 2138, EXCLUDE PRODUCTS/COMPLETED OPERATIONS CG 2104 AND LIMIT CONTRACTUAL CG 2139. P: SUBMIT IF PRINTING OPERATIONS.
PUBLISHERS - BOOKS OR MAGAZINES - OTHER THAN NOT-FOR-PROFIT	58456s+	A	Excl	04809	R	C: DECLINE IF APPLICANT INVOLVED IN PUBLISHING OF ANY ADULT OR PORNOGRAPHIC MATERIALS. MEDIA PROFESSIONAL LIABILITY COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS AT LEAST EQUAL TO GL LIMITS OFFERED. EXCLUDE PERSONAL AND ADVERTISING INJURY CG2138, EXCLUDE PRODUCTS/COMPLETED OPERATIONS CG 21 04 AND LIMIT CONTRACTUAL CG2139. P: SUBMIT IF PRINTING OPERATIONS.
PUBLISHERS - NEWSPAPERS - NOT-FOR-PROFIT ONLY	58459s+	A	Excl	04809	R	C: DECLINE IF APPLICANT INVOLVED IN PUBLISHING OF ANY ADULT OR PORNOGRAPHIC MATERIALS. MEDIA PROFESSIONAL LIABILITY COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS AT LEAST EQUAL TO GL LIMITS OFFERED. EXCLUDE PERSONAL AND ADVERTISING INJURY CG2138, EXCLUDE PRODUCTS/COMPLETED OPERATIONS CG 21 04 AND LIMIT CONTRACTUAL CG2139. P: SUBMIT IF PRINTING OPERATIONS.
PUBLISHERS - NEWSPAPERS - OTHER THAN NOT-FOR-PROFIT	58458s+	A	Excl	04809	R	C: DECLINE IF APPLICANT INVOLVED IN PUBLISHING OF ANY ADULT OR PORNOGRAPHIC MATERIALS. MEDIA PROFESSIONAL LIABILITY COVERAGE MUST BE CARRIED ELSEWHERE AT LIMITS AT LEAST EQUAL TO GL LIMITS OFFERED. EXCLUDE PERSONAL AND ADVERTISING INJURY CG2138, EXCLUDE PRODUCTS/COMPLETED OPERATIONS CG2104 AND LIMIT CONTRACTUAL CG2139. P: SUBMIT IF PRINTING OPERATIONS.
PULP MFG.	58503s	P	P	04400	R	
PUMPS OR COMPRESSORS MFG.	58532s	P	P	06850	R	
QUARRIES	98555p+	P	P	NE	A	
RACE TRACKS - MOTORIZED VEHICLES - LESSOR'S RISK ONLY	46913s+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. THIS CLASSIFICATION APPLIES ONLY TO ENCLOSED BUILDINGS USED FOR RECREATIONAL PURPOSES. FOR RESTAURANTS, STABLES AND OTHER BUILDINGS, SEE SPECIFIC OCCUPANCY.

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RACE TRACKS - MOTORIZED VEHICLES - OPERATORS	46911s+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. THIS CLASSIFICATION APPLIES ONLY TO ENCLOSED BUILDINGS USED FOR RECREATIONAL PURPOSES. FOR RESTAURANTS, STABLES AND OTHER BUILDINGS, SEE SPECIFIC OCCUPANCY.
RACE TRACKS - MOTORIZED VEHICLES - SPONSOR'S RISK ONLY	46915m+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. THIS CLASSIFICATION APPLIES ONLY TO ENCLOSED BUILDINGS USED FOR RECREATIONAL PURPOSES. FOR RESTAURANTS, STABLES AND OTHER BUILDINGS, SEE SPECIFIC OCCUPANCY.
RACE TRACKS - OPERATORS	46912s+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. THIS CLASSIFICATION APPLIES ONLY TO ENCLOSED BUILDINGS USED FOR RECREATIONAL PURPOSES. FOR RESTAURANTS, STABLES AND OTHER BUILDINGS, SEE SPECIFIC OCCUPANCY.
RACING - LESSOR'S RISK ONLY	46914s+	P	P	00844	A	P: THIS CLASSIFICATION APPLIES ONLY TO ENCLOSED BUILDINGS USED FOR RECREATIONAL PURPOSES. FOR RESTAURANTS, STABLES AND OTHER BUILDINGS, SEE SPECIFIC OCCUPANCY.
RACING - SPONSOR'S RISK ONLY	46916m+	P	P	00844	A	P: THIS CLASSIFICATION APPLIES ONLY TO ENCLOSED BUILDINGS USED FOR RECREATIONAL PURPOSES. FOR RESTAURANTS, STABLES AND OTHER BUILDINGS, SEE SPECIFIC OCCUPANCY.
RACQUET SPORTS AND HANDBALL FACILITIES - COMMERCIALLY OPERATED	16670s+	P	P	00844	A	
RADIO OR TV BROADCASTING STATIONS - NOT-FOR- PROFIT ONLY	98598p+	A	Incl	00702	A	C & P: IF TOWER EXPOSURE, SUBMIT. C: PROVIDE INFORMATION ON SIZE AND MAINTENANCE OF TOWER. EXCLUDE PERSONAL AND ADVERTISING INJURY CG2138, ADD CLASSIFICATION LIMITATION GSI-04-C512, DESIGNATED PREMISES CG2144, AND LIMIT CONTRACTUAL CG2139.
RADIO OR TV BROADCASTING STATIONS - OTHER THAN NOT-FOR-PROFIT	98597p+	A	Incl	00702	A	C & P: IF TOWER EXPOSURE, SUBMIT. C: PROVIDE INFORMATION ON SIZE AND MAINTENANCE OF TOWER. EXCLUDE PERSONAL AND ADVERTISING INJURY CG2138, ADD CLASSIFICATION LIMITATION GSI-04-C512, DESIGNATED PREMISES CG2144, AND LIMIT CONTRACTUAL CG2139.
RADIO, TELEVISION OR SOUND SYSTEM MFG.	NA			*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 06810 - METAL PARTS - HEAVY 06850 - METAL PARTS - LIGHT 06900 - ELECTRONIC COMPONENTS
RAILROAD CONSTRUCTION	98601p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
RAILROAD ENGINE MFG.	58559s	P	P	06810	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
RAILROAD OR OTHER PUBLIC CONVEYANCE CARS MFG.	58560s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
RAILROAD OR OTHER PUBLIC CONVEYANCE CARS PARTS MFG.	58561s	P	P	06850	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
RAILROADS - LINE-HAUL AND SHORT LINE	98622p+	P	P	NA	NA	
RAILROADS - OPERATION AND MAINTENANCE - WITH BI PASSENGER HAZARD	98622p+	P	P	NE	NE	
RAILROADS - OPERATION AND MAINTENANCE - WITHOUT BI PASSENGER HAZARD	98623p+	P	P	NE	NE	

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RAILROADS - SCENIC AND SIGHTSEEING RAILROADS	98622p+	P	P	NA	NA	
RAILROADS - SHOP OPERATION AND MAINTENANCE	98624p+	P	P	06850	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
RAILROADS - URBAN TRANSIT AND COMMUTER RAIL SYSTEMS	98622p+	P	P	NA	NA	
RAZOR OR RAZOR BLADES MFG.	58575s	A	A	06900	R	C: REFER TO RAZOR OR RAZOR BLADE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, REPAIR SPECIAL HANDLING.
REAL ESTATE AGENTS	47050p+	A	Incl	00702	A	C: ATTACH LIMITATION OF COVERAGE - REAL ESTATE OPERATIONS CG2260, AND PROFESSIONAL CG2116. INSURED MUST CARRY PROFESSIONAL LIMITS OF LIABILITY AT LIMITS EQUAL OR BETTER THAN GL LIMITS OFFERED. IF COVERAGE FOR RENTAL PROPERTIES DESIRED, SEE THE DWELLING OR APARTMENT SPECIAL HANDLING (CG2260 NOT REQUIRED) P: THIS CLASSIFICATION APPLIES TO OFFICES ONLY.
REAL ESTATE DEVELOPMENT PROPERTY	47051t+	P	P	NA	NA	C: SEE REAL ESTATE DEVELOPMENT PROPERTY SPECIAL HANDLING
REAL ESTATE PROPERTY MANAGED	47052s+	P	P	NA	NA	
RECORDING STUDIOS	47103a+	A	Excl	00831	A	C: EXCLUDE PROFESSIONAL CG2116, PERSONAL AND ADVERTISING CG2138, PRODUCTS CG2104 AND LIMIT CONTRACTUAL CG2139. (a) RATED: REFER TO CONNECT
RECORDS OR TAPES MFG. - PRE-RECORDED	58627s			05500	R	C: EXCLUDE PERSONAL AND ADVERTISING INJURY CG2138 AND LIMIT CONTRACTUAL CG2139. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
RECORDS, TAPES AND SHEET MUSIC STORES	16676s			00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
RECREATIONAL FACILITIES NOC	*			00844	A	C: PROVIDE COMPLETE DESCRIPTION OF OPERATION INCLUDING SERVICES AND RECREATIONAL ACTIVITIES PROVIDED. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
RECREATIONAL VEHICLE DEALERS	16694s	P	P	00550	A	
RECTORIES	NA			00900	*	REFER TO CONVENTS OR MONASTERIES
RECYCLING COLLECTION CENTERS - NOT-FOR-PROFIT ONLY	47147s+	P	P	NE	NE	
RECYCLING COLLECTION CENTERS - OTHER THAN NOT-FOR-PROFIT	47146s+	P	P	NE	NE	
REFRIGERATION EQUIPMENT - DEALERS AND DISTRIBUTORS ONLY - COMMERCIAL	16705s	P	P	01213	A	P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
REFRIGERATION EQUIPMENT MFG.	58663s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
REFRIGERATION SYSTEMS OR EQUIPMENT - DEALERS AND DISTRIBUTORS AND INSTALLATION, SERVICING OR REPAIR - COMMERCIAL	98636p	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR REPAIR AND SERVICE ONLY, USE CODE 00922. FOR SALES AND STORAGE, WITH OR WITHOUT REPAIR, USE CODE 00563.
REMODELERS - EXTERIOR	91711p	A	A	*	NE	C: REFER TO REMODELERS SPECIAL HANDLING
REMODELERS - INTERIOR	91710p	A	A	*	NE	C: REFER TO REMODELERS SPECIAL HANDLING
RENDERING WORKS	58682s	P	P	02059	R	
RENOVATING - OUTSIDE SURFACES OF BUILDINGS	98640p+	P	P	00922	A	

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RENTAL STORES	16722s+	P	P	00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
RENTAL STORES - MACHINERY OR EQUIPMENT - RENTED TO OTHERS ON A LONG-TERM BASIS	16723s+	P	P	00567	A	P: SUBMIT IF COVERING THEFT.
RESIDENTIAL CONDOMINIUMS WITH MERCANTILE OCCUPANCIES - 11 TO 30 UNITS				00342	A	
RESIDENTIAL CONDOMINIUMS WITH MERCANTILE OCCUPANCIES - MORE THAN 30 UNITS				00343	A	
RESIDENTIAL CONDOMINIUMS WITH MERCANTILE OCCUPANCIES - UP TO 10 UNITS				00341	A	
RESIDENTIAL CONDOMINIUMS WITHOUT MERCANTILE OCCUPANCIES - 11 TO 30 UNITS				00332	A	
RESIDENTIAL CONDOMINIUMS WITHOUT MERCANTILE OCCUPANCIES - OVER 30 UNITS				00333	A	
RESIDENTIAL CONDOMINIUMS WITHOUT MERCANTILE OCCUPANCIES - UP TO 10 UNITS				00331	A	
RESTAURANTS - BRING YOUR OWN ALCOHOL - WITH NO SALE OF ALCOHOLIC BEVERAGES - WITH TABLE SERVICE	16905s	P	P	*	A	
RESTAURANTS - BRING YOUR OWN ALCOHOL - WITH NO SALE OF ALCOHOLIC BEVERAGES - WITHOUT TABLE SERVICE WITH SEATING				*	A	
RESTAURANTS - OPERATED BY CONCESSIONAIRES - NOT-FOR-PROFIT ONLY	16820s	A	A	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - OPERATED BY CONCESSIONAIRES - OTHER THAN NOT-FOR-PROFIT	16819s	A	A	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - WITH NO SALE OF ALCOHOLIC BEVERAGES - WITH TABLE SERVICE	16900s	A	A	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - WITH NO SALE OF ALCOHOLIC BEVERAGES - WITHOUT SEATING	16902s	A	A	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - WITH NO SALE OF ALCOHOLIC BEVERAGES - WITHOUT TABLE SERVICE WITH SEATING	16901s	A	A	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - WITH SALE OF ALCOHOLIC BEVERAGES THAT 75% OR MORE OF TOTAL ANNUAL RECEIPTS OF THE RESTAURANTS - BAR SERVICE ONLY (NO TABLES): WITH DANCE FLOOR	16940s	P	P	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - WITH SALE OF ALCOHOLIC BEVERAGES THAT 75% OR MORE OF TOTAL ANNUAL RECEIPTS OF THE RESTAURANTS - BAR SERVICE ONLY (NO TABLES): WITHOUT DANCE FLOOR	16941s	P	P	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
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	16915s	P	P	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING

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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	16916s	A	A	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
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	16921s	P	P	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
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	16920s	P	P	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
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	16931s	P	P	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
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	16930s	P	P	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
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	16930s	P	P	*	*	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - WITH SALE OF ALCOHOLIC BEVERAGES THAT ARE LESS THAN 30% OF THE ANNUAL RECEIPTS OF THE RESTAURANTS - WITH TABLE SERVICE	16910s	A	A	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - WITH SALE OF ALCOHOLIC BEVERAGES THAT ARE LESS THAN 30% OF THE ANNUAL RECEIPTS OF THE RESTAURANTS - WITH TABLE SERVICE	16910s	A	A	*	*	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - WITH SALE OF ALCOHOLIC BEVERAGES THAT ARE LESS THAN 30% OF THE ANNUAL RECEIPTS OF THE RESTAURANTS - WITHOUT TABLE SERVICE WITH SEATING	16911s	A	A	*	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS - WITH SALE OF ALCOHOLIC BEVERAGES THAT ARE LESS THAN 30% OF THE ANNUAL RECEIPTS OF THE RESTAURANTS - WITHOUT TABLE SERVICE WITH SEATING	16911s	A	A	*	*	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RESTAURANTS WITH LIMITED COOKING	NA			00545	A	C: & P: REFER TO RESTAURANT SPECIAL HANDLING. P: SELECT THE CODE THE BEST DESCRIBES THE RISK DESCRIPTION: 00542 - WITH COOKING 00545 - WITH LIMITED COOKING
RETAIL BAKERIES - BAKING ON PREMISES (NO DELIVERY TO OTHER OUTLETS)	NA			00533	A	
RETAIL NOC / MERCANTILE	*			00567	A	
RIDING ACADEMIES	47221a+	P	P	00570	A	

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RIFLE OR PISTOL RANGES	47254t+	P	P	00844	A	P: SUBMIT IF SALES OF FIREARMS
RIFLE OR PISTOL RANGES - INDOOR	47253t+	P	P	00844	A	P: SUBMIT IF SALES OF FIREARMS
RIGGING - NOT SHIP OR BOAT	98658p+	P	P	NA	NA	
RIGGING - SHIP OR BOAT	98659p	P	P	NA	NA	
RODEOS	47318s+	P	P	NA	NA	
ROLLING MILLS - COLD OR HOT PROCESS	58713s	P	P	06810	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
ROOFING - COMMERCIAL	98677p	P	P	00922	A	
ROOFING - COMMERCIAL OR RESIDENTIAL OVER THREE STORIES	98677p	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE OR SALES OUTLET 00702 - OFFICE
ROOFING - RESIDENTIAL				00922	A	
ROOFING - RESIDENTIAL - THREE STORIES AND UNDER	98678p	P	P	00922	A	
ROOFING - RESIDENTIAL - THREE STORIES AND UNDER	98678p	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE OR SALES OUTLET 00702 - OFFICE
ROOFING - RESIDENTIAL OVER THREE STORIES AND OR COMMERCIAL	98677p	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE OR SALES OUTLET 00702 - OFFICE
ROPE MFG.	58737s	P	P	02800	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
RUBBER MFG.	58756s	P	P	05000	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
RUBBER RECLAIMING	58757s	P	P	05759	R	
RUBBER STAMP MFG. OR ASSEMBLING	58759s	A	A	*	A	C: REFER TO RUBBER STAMP MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR RUBBER STAMP MFG, USE CODE 05759. FOR RUBBER STAMP PREPARATION, USE CODE 00922.
RURAL UTILITIES SERVICE - BORROWING CORPORATIONS	NA			00702	A	
SADDLES, HARNESSSES OR HORSES FURNISHINGS MFG.	58802s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SAFE DEPOSIT COMPANIES	NA			00567	A	
SAFES OR SAFE VAULTS MFG.	58813s	A	A	06810	R	C: REFER TO SAFES OR SAFE VAULTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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SAIL MAKING	58822s	A	A	02800	R	C: REFER TO SAIL MAKING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
SALES OR SERVICE ORGANIZATIONS	47367p+	R	Incl	00702	A	C: IF AEROSPACE, ARCHITECTURAL, COMPUTER, DRAFTING, ENGINEERING, ENVIRONMENTAL, LEGAL, MEDICAL, OR POLLUTION CONSULTANTS FIRMS, DECLINE. HIRED & NON-OWNED AUTOMOBILE COVERAGE NOT AVAILABLE.
SALT MFG.	58840s	A	A	NE	NE	
SALT, BORAX, POTASH OR PHOSPHATE - PRODUCING OR REFINING	58837s	P	P	NE	NE	C: REFER TO SALT MANUFACTURING SPECIAL HANDLING.
SALVAGE OPERATIONS	98698p	P	P	09040	A	
SALVAGE OPERATIONS - REMOVING, SORTING, RECONDITIONING AND DISTRIBUTING OF MERCHANDISE IN DAMAGED BUILDINGS AND INCIDENTAL OPERATIONS AWAY FROM SUCH BUILDINGS	98699p	P	P	09040	A	
SAND OR GRAVEL DIGGING	98710p+	P	P	00922	A	
SANDBLASTING	98705p+	P	P	NA	A	
SAUNAS AND BATHS - PUBLIC	47420s+	P	P	00844	A	
SAW MILLS OR PLANING MILLS	58873s	P	P	NE	NE	
SCALE HOUSES	NA			00702	A	
SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY NOT-FOR-PROFIT ONLY	67509a+	P	P	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY OTHER THAN NOT-FOR-PROFIT	67508a+	P	P	00921	A	C: SEE SCHOOLS SPECIAL HANDLING. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
SCHOOLS - CORRESPONDENCE	47468s+	P	P	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - DORMITORY FACILITIES - NOT-FOR-PROFIT ONLY	67511a+	P	P	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - DORMITORY FACILITIES - OTHER THAN NOT-FOR-PROFIT	67510a+	P	P	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - FACULTY LIABILITY FOR CORPORAL PUNISHMENT OF STUDENTS	47469t+	P	P	NA	NA	

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SCHOOLS - NOT-FOR-PROFIT ONLY	67513a+	R	R	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - OTHER THAN NOT-FOR-PROFIT	67512a+	R	R	*	A	P: IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - PRIVATE - ELEMENTARY, KINDERGARTEN OR JUNIOR HIGH - NOT-FOR-PROFIT ONLY	47476t+	P	P	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - PRIVATE - ELEMENTARY, KINDERGARTEN OR JUNIOR HIGH - OTHER THAN NOT-FOR-PROFIT	47475t+	P	P	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - PRIVATE - HIGH - NOT-FOR-PROFIT ONLY	47478t+	P	P	*	A	C: SEE SCHOOLS SPECIAL HANDLING. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - PRIVATE - HIGH - OTHER THAN NOT-FOR- PROFIT	47477t+	P	P	*	A	C: SEE SCHOOLS SPECIAL HANDLING. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - PUBLIC - ELEMENTARY, KINDERGARTEN OR JUNIOR HIGH	47471t+	P	P	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - PUBLIC - HIGH	47473t+	P	P	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCHOOLS - TRADE OR VOCATIONAL	47474t+	A	A	*	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF COMMERCIAL TRADE SCHOOL, USE CODE 00921. OTHERWISE, USE CODE 01052.
SCIENTIFIC SERVICES - NOC				NA	NA	
SECONDHAND OR SALVAGE DEALERS AND DISTRIBUTORS	16881s	P	P	01213	A	P: NOT A MARKET FOR "STOCK" COVERAGE. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
SECURITIES SALES ORGANIZATIONS (INCLUDING MUTUAL FUND SALES ORGANIZATIONS)	NA			00702	A	
SECURITY AND PATROL AGENCIES	98751p+	P	P	00702	A	
SEED MERCHANTS - ERRONEOUS DELIVERY, AND ERROR IN MIXTURE (EXCLUDING GERMINATION FAILURE)	16892s	P	P	00567	A	
SEED MERCHANTS - ERRONEOUS DELIVERY, ERROR IN MIXTURE AND RESULTING GERMINATION FAILURE	16891s	P	P	00567	A	
SEED MERCHANTS - EXCLUDING ERRONEOUS DELIVERY, ERROR IN MIXTURE AND GERMINATION FAILURE	16890s	P	P	00567	A	

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SELF-SERVICE LAUNDRIES AND DRY CLEANERS				00913	A	
SEPTIC TANK SYSTEMS - CLEANING	98805p	P	P	00922	A	
SEPTIC TANK SYSTEMS - INSTALLATION, SERVICING OR REPAIR	98806p	P	P	00922	A	
SERVICES OCCUPANCIES, OTHER THAN LIGHT HAZARD	NA			00922	A	
SEWAGE DISPOSAL - PLANT OPERATIONS	98810p+	P	P	NE	NE	
SEWAGE TREATMENT PLANTS	NA			NE	NE	
SEWER CLEANING	98813p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
SEWER MAINS OR CONNECTIONS CONSTRUCTION	98820p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
SEWERS	48039t+	P	P	NA	NA	
SEWING MACHINES MFG. - COMMERCIAL	58903s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 00567 - SALES OUTLETS, STORAGE BUILDINGS NOT ON PREMISES OF MANUFACTURER 06850 - METAL PARTS 06900 - PRECISION PARTS
SEWING MACHINES MFG. - HOUSEHOLD	58904s	A	A	*	A	C: REFER TO SEWING MACHINES MANUFACTURING - HOUSEHOLD SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 05500 - PLASTIC PARTS 00567 - SALES OUTLETS, STORAGE BUILDINGS NOT ON PREMISES OF MANUFACTURER 06850 - METAL PARTS 06900 - PRECISION PARTS
SHAFT SINKING	98871p	P	P	NE	NE	
SHEET METAL WORK - OUTSIDE	98884p	P	P	00922	A	
SHEET METAL WORK - SHOP ONLY	58922s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SHELTERS/MISSION/HALFWAY HOUSES	67017a+	P	P	00313	R	P: REFER TO APARTMENT BUILDING SPECIAL HANDLING
SHIP CEILING OR SCALING	98914p	P	P	NA	NA	
SHIP CHANDLER STORES	18078s	P	P	00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211.
SHIP REPAIR OR CONVERSION	98949p	P	P	00922	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SHIP TRANSPORTATION COMPANIES - PASSENGER AND FREIGHT	NA			NA	NA	
SHIP TRANSPORTATION COMPANIES - SCENIC AND SIGHTSEEING	NA			NA	NA	
SHOE REPAIR SHOPS	18109s	P	P	09020	A	C: REFER TO SHOE, BOOT OR SLIPPER MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SHOE STORES	18110s	A	A	00567	A	

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SHOE, BOOT OR SLIPPER MFG.	5900s	A	A	*	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF NO REPAIR, USE CODE 00520. OTHERWISE, USE CODE 00922.
SHOPPING CENTERS - BUILDINGS, OR PREMISES NOT OCCUPIED BY THE INSURED (LESSOR'S RISK ONLY)	67635a+	A	Incl	00433	A	C: IF MORE THAN 10 STORES, OR 50,000 SQUARE FEET, SUBMIT. ALL COMMERCIAL TENANTS ARE REQUIRED TO CARRY GENERAL LIABILITY INSURANCE AND PROVIDE CERTIFICATES OF INSURANCE EVIDENCING COVERAGE TO THE APPLICANT. P: DOCUMENT PERCENTAGE OF OCCUPANCY AND CONFIRM LIST OF TENANTS. IF RESTAURANT EXPOSURE, IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
SHOPPING CENTERS - INDOOR MALLS - BUILDINGS, OR PREMISES NOT OCCUPIED BY THE INSURED (LESSOR'S RISK ONLY)	67634a+	A	Incl	00433	A	C: IF MORE THAN 10 STORES, OR 50,000 SQUARE FEET, SUBMIT. ALL COMMERCIAL TENANTS ARE REQUIRED TO CARRY GENERAL LIABILITY INSURANCE AND PROVIDE CERTIFICATES OF INSURANCE EVIDENCING COVERAGE TO THE APPLICANT. P: DOCUMENT PERCENTAGE OF OCCUPANCY AND CONFIRM LIST OF TENANTS. IF RESTAURANT EXPOSURE, IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP 04 11. PLEASE SUBMIT IF NONE.
SIDING INSTALLATION	98967p	P	P	00922	A	
SIGN ERECTION, INSTALLATION OR REPAIR	98993p	P	P	00922	A	C: REFER TO SIGN ERECTION, INSTALLATION OR REPAIR SPECIAL HANDLING.
SIGN MFG. - ELECTRICAL	59057s	A	A	09020	A	C: REFER TO SIGN MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SIGN MFG. - OTHER THAN ELECTRICAL	59058s	A	A	09020	A	C: REFER TO SIGN MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SIGN PAINTING OR LETTERING - INSIDE OF BUILDINGS	99003p	P	P	00922	A	
SIGN PAINTING OR LETTERING - ON BUILDINGS OR STRUCTURES	99004p	P	P	NA	NA	
SILVERWARE MFG.	NA			06900	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SKATING RINKS - ICE	48177s+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
SKATING RINKS - ROLLER	48178s+	P	P	00834	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
SKEET SHOOTING OR TRAP SHOOTING RANGES	48206t+	P	P	00844	A	
SKI LIFTS, TOWS OR RUNS	48252s+	P	P	00844	A	
SLATE MILLING	59188s	P	P	06009	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR QUARRYING, USE CODE 06210. FOR PROCESSING OR MFG. OPERATIONS NOT PART OF A BUILDING, USE CODE 01190.
SLATE SPLITTING OR SLATE ROOFING MFG.	59189s	P	P	06009	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR QUARRYING, USE CODE 06210. FOR PROCESSING OR MFG. OPERATIONS NOT PART OF A BUILDING, USE CODE 01190.

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SNOW AND ICE REMOVAL - CONTRACTOR	99310p	P	P	*	A	P: CONTRACTORS STORAGE, USE CODE 00567. FOR OFFICE, USE 00702. EQUIPMENT IN THE OPEN, USE CODE 01190. REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR VEHICLE STORAGE OR REPAIR.
SOAP BOX DERBIES	48441t+	P	P	NA	NA	
SOAP MFG.	59223s	A	A	05000	R	C: REFER TO SOAP MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SOCIAL GATHERINGS AND MEETINGS - ON PREMISES NOT OWNED OR OPERATED BY THE INSURED - NOT- FOR-PROFIT ONLY	48558t+	R	Incl	NA	NA	C: ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS. SEE SPECIAL EVENTS SPECIAL HANDLING
SOCIAL GATHERINGS AND MEETINGS - ON PREMISES NOT OWNED OR OPERATED BY THE INSURED - OTHER THAN NOT-FOR-PROFIT	48557t+	R	Incl	NA	NA	C: ONLY AVAILABLE FOR USE WITH ANOTHER ELIGIBLE CLASSIFICATION. NOT INTERESTED IN STAND ALONE EVENTS. SEE SPECIAL EVENTS SPECIAL HANDLING
SOCIAL SERVICES - CONSULTING SERVICES ONLY - OPERATED BY THE PRIVATE SECTOR	48600a+	P	P	00702	A	
SOLAR ENERGY CONTRACTORS	99080p	P	P	09040	A	
SOLAR ENERGY EQUIPMENT DEALERS OR DISTRIBUTORS ONLY	13461s	P	P	00563	A	
SOLAR ENERGY EQUIPMENT MANUFACTURING	55014s	P	P	NA	NA	
SOLAR ENERGY FARMS	99081p	P	P	NA	NA	
SOLAR ENERGY SYSTEMS - EXISTENCE HAZARD ONLY (LESSOR'S RISK ONLY)	97502u	P	P	NA	NA	
SOLAR ENERGY SYSTEMS - EXISTENCE HAZARD ONLY (OWNER-OPERATED)	97501u	P	P	NA	NA	
SORORITIES	NA			*	*	C: COLLEGE/UNIVERSITY SORORITIES NOT ELIGIBLE. REFER TO APPROPRIATE "CLUB" CLASSIFICATION FOR ALL OTHERS. P: REFER TO 'BOARDING OR ROOMING HOUSES'.
SPAS OR PERSONAL ENHANCEMENT FACILITIES	18200s+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
SPONGE PROCESSING	59257s	P	P	05759	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SPORTING GOODS OR ATHLETIC EQUIPMENT DISTRIBUTORS	18205s	A	A	00566	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
SPORTING GOODS OR ATHLETIC EQUIPMENT MFG.	59306s	A	A	00566	A	C: REFER TO SPORTING GOODS OR ATHLETIC EQUIPMENT MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SPORTING GOODS OR ATHLETIC EQUIPMENT STORES	18206s	P	P	00566	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
SPORTS OR OUTDOOR ACTIVITIES - COMMERCIALY OPERATED	48610t+	P	P	00702	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
STABLES - BOARDING, LIVERY OR RACING	99111p+	P	P	*	A	P: STABLING INSURED'S OWN HORSES IN CONNECTION WITH HIS/HER OWN BUSINESS, USE CODE 00570. COMMERCIAL BOARDING, LIVERY OR RACING STABLES, USE CODE 00922.

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STADIUMS - OPERATED BY INSURED - NOT-FOR-PROFIT ONLY	48638s+	P	P	00844	A	P: SUBMIT IF AIR SUPPORTED STRUCTURE. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
STADIUMS - OPERATED BY INSURED - OTHER THAN NOT-FOR-PROFIT	48637s+	P	P	00844	A	P: SUBMIT IF AIR SUPPORTED STRUCTURE. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
STATIONERY OR PAPER PRODUCTS DISTRIBUTORS	NA			00567	A	C: SEE DISTRIBUTORS SPECIAL HANDLING, PAPER PRODUCTS DISTRIBUTORS. P: IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
STATIONERY OR PAPER PRODUCTS STORES	18335s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING.
STEAM HEATING OR STEAM POWER COMPANIES	99160p+	P	P	NE	NE	
STEAM MAINS OR CONNECTIONS CONSTRUCTION	99163p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
STEAM PIPE OR BOILER INSULATION	99165p	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
STEEL WOOL OR WIRE WOOL MFG.	59378s	A	A	06900	R	C: REFER TO STEEL WOOL OR WIRE WOOL MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
STEVEDORING	99222p	P	P	NA	NA	
STEVEDORING - BY HAND OR BY MEANS OF HAND TRUCKS EXCLUSIVELY - NO HOISTING OF CARGO	99220p	P	P	NA	NA	
STEVEDORING - HANDLING EXPLOSIVES OR AMMUNITION - UNDER CONTRACT	99221p	P	P	NA	NA	
STEVEDORING - TALLYERS OR CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORING WORK	99223p	P	P	NA	NA	
STOCKBROKERS	NA			00702	A	
STOCKYARDS	48636p	P	P	NE	NE	
STONE CRUSHING	59481s	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
STONE CUTTING OR POLISHING	59482s	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
STORES - NO FOOD OR DRINK - NOT-FOR-PROFIT ONLY	18436s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: USE CODE 00532, EXCEPT IF SOLE OCCUPANCY AND OVER 15,000 SQ. FT. IN TOTAL AREA. OTHERWISE, USE CODE 00432.
STORES - NO FOOD OR DRINK - NOT-FOR-PROFIT ONLY	18438s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING.
STORES - NO FOOD OR DRINK - OTHER THAN NOT-FOR-PROFIT	18435s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING. P: USE CODE 00532, EXCEPT IF SOLE OCCUPANCY AND OVER 15,000 SQ. FT. IN TOTAL AREA. OTHERWISE, USE CODE 00432.
STORES - NO FOOD OR DRINK - OTHER THAN NOT-FOR-PROFIT	18437s	A	A	00567	A	C: REFER TO STORES SPECIAL HANDLING.
STRAW AND STRAW PRODUCTS	NA			NE	NE	
STREET CLEANING	99303p+	P	P	00922	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE.
STREET OR ROAD CONSTRUCTION OR RECONSTRUCTION	99315p	P	P	*	A	P: IF CONTRACTORS STORAGE, USE CODE 00567. IF OFFICE, USE CODE 00702. IF EQUIPMENT IN THE OPEN, USE CODE 01190. REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR VEHICLE STORAGE OR REPAIR.

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STREET OR ROAD PAVING OR REPAVING, SURFACING OR RESURFACING OR SCRAPING	99321p	P	P	*	A	P: IF CONTRACTORS STORAGE, USE CODE 00567. IF OFFICE, USE CODE 00702. IF EQUIPMENT IN THE OPEN, USE CODE 01190. REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR VEHICLE STORAGE OR REPAIR.
STREETS, ROADS, HIGHWAYS OR BRIDGES - EXISTENCE AND MAINTENANCE HAZARD ONLY	48727t+	P	P	NA	NA	
SUBWAY CONSTRUCTION	99445p	P	P	*	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE. IF CONTRACTORS STORAGE, USE CODE 00567. IF OFFICE, USE CODE 00702. IF EQUIPMENT IN THE OPEN, USE CODE 01190. REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR VEHICLE STORAGE OR REPAIR.
SUGAR REFINING	59537s	P	P	02300	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
SUN TANNING SALONS	48808s+	P	P	00844	A	
SUPERMARKETS	18501s	A	A	00432	A	C: REFER TO GAS STATIONS, BEVERAGE, GROCERY & CONVENIENCE STORE SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.
SURVEYORS - LAND - NOT ENGAGED IN ACTUAL CONSTRUCTION	99471p+	P	P	*	A	P: IF CONTRACTORS STORAGE, USE CODE 00567. IF OFFICE, USE CODE 00702. IF EQUIPMENT IN THE OPEN, USE CODE 01190. REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR VEHICLE STORAGE OR REPAIR.
SWIMMING POOL SERVICING	99505p+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE 00702 - OFFICE
SWIMMING POOLS	48925t+	A	Incl	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE 00702 - OFFICE
SWIMMING POOLS - COMMERCIALY OPERATED	48924s+	P	P	*	A	C: THIS CLASSIFICATION IS NOT ELIGIBLE UNLESS USED IN CONJUNCTION WITH ANOTHER ELIGIBLE CLASSIFICATION. IF POOL FOR PUBLIC USE OR POOL NOT COMPLETELY FENCED WITH A SELF LOCKING GATE OR IF POOL HAS A SLIDE AND/OR DIVING BOARD, DECLINE. P: OUTSIDE SWIMMING POOL, USE CODE 01190. INSIDE SWIMMING POOL, USE CODE 00844.
SWIMMING POOLS - INSTALLATION, SERVICING OR REPAIR - ABOVE GROUND	99506p+	P	P	*	A	P: OUTSIDE SWIMMING POOL, USE CODE 01190. INSIDE SWIMMING POOL, USE CODE 00844.
SWIMMING POOLS - INSTALLATION, SERVICING OR REPAIR - BELOW GROUND	99507p+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE 00702 - OFFICE
SWIMMING POOLS OR ACCESSORIES MFG.	59601s	P	P	*	R	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE 00702 - OFFICE
SYRUPS OR MOLASSES - REFINING, BLENDING OR MFG.	59647s	A	A	02300	R	C: REFER TO SYRUPS OR MOLASSES - REFINING, BLENDING, OR MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING/PROCESSING/REPAIR SPECIAL HANDLING.

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TAILOR MERCHANTS - MEN OR BOYS	18506s	A	A	*	A	C: DECLINE IF PRODUCTS SOLD UNDER THE APPLICANTS NAME/LABEL. P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00520 - 10 EMPLOYEES OR LESS ENGAGED IN CUSTOM ALTERATIONS; 03009 - OVER 10 EMPLOYEES ENGAGED IN SEWING OR TAILORING OTHER THAN ABOVE
TAILORING OR DRESSMAKING ESTABLISHMENTS - CUSTOM	18507s	A	A	*	A	C: DECLINE IF PRODUCTS SOLD UNDER THE APPLICANTS NAME/LABEL. P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00520 - 10 EMPLOYEES OR LESS ENGAGED IN CUSTOM ALTERATIONS; 03009 - OVER 10 EMPLOYEES ENGAGED IN SEWING OR TAILORING OTHER THAN ABOVE
TANK BUILDING OR MFG. - METAL - NOT PRESSURIZED	59660s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TANK BUILDING OR MFG. - METAL - PRESSURIZED	59661s	P	P	06810	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TANK CONSTRUCTION, INSTALLATION, ERECTION OR REPAIR - METAL - NOT PRESSURIZED	99570p	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE 00702 - OFFICE 01190 - EQUIPMENT IN THE OPEN
TANK CONSTRUCTION, INSTALLATION, ERECTION OR REPAIR - METAL - NOT PRESSURIZED - WITHIN BUILDINGS EXCLUSIVELY	99572p	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE 00702 - OFFICE 01190 - EQUIPMENT IN THE OPEN
TANK CONSTRUCTION, INSTALLATION, ERECTION OR REPAIR - METAL - PRESSURIZED	99571p	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE 00702 - OFFICE 01190 - EQUIPMENT IN THE OPEN
TANK CONSTRUCTION, INSTALLATION, ERECTION OR REPAIR - METAL - PRESSURIZED - WITHIN BUILDINGS EXCLUSIVELY	99573p	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE 00702 - OFFICE 01190 - EQUIPMENT IN THE OPEN
TANKS	NA			09040	A	
TANNING - ANIMAL HIDES	59693s+	P	P	03409	A	
TATTOO PARLORS	18570s+	P	P	00921	A	
TAX PREPARATION SERVICES	NA			00702	A	
TAXICAB COMPANIES	68001a+	P	P	*	A	P: FOR DISPATCH OFFICES, USE CODE 00702. REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR GARAGES.
TAXIDERMISTS	49005s+	A	Incl	00922	A	
TELECOMMUNICATION EQUIPMENT MFG.	59695s	P	P	06900	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TELECOMMUNICATION EQUIPMENT PROVIDERS	18575s	P	P	00702	A	P: REFER TO 'COMMUNICATION EQUIPMENT' FOR SALES, STORAGE OR REPAIR OCCUPANCIES.
TELECOMMUNICATION SERVICE PROVIDERS	99600p+	P	P	00702	A	P: REFER TO 'COMMUNICATION EQUIPMENT' FOR SALES, STORAGE OR REPAIR OCCUPANCIES.
TELEGRAPH COMPANIES	99614p+	P	P	00702	A	P: REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR VEHICLE STORAGE OR REPAIR.

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TELEPHONE, TELEGRAPH OR CABLE TELEVISION LINE CONSTRUCTION	99613p	P	P	*	A	P: INTENT IS TO COVER CONTRACTOR'S OFFICE/SHOP/STORAGE EXPOSURE. IF CONTRACTORS STORAGE, USE CODE 00567. IF OFFICE, USE CODE 00702. IF EQUIPMENT IN THE OPEN, USE CODE 01190. REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR VEHICLE STORAGE OR REPAIR.
TELEPRODUCTION STUDIOS	99620p+	P	P	00921	A	
TELEVISION OR RADIO RECEIVING SET INSTALLATION OR REPAIR	99650p	P	P	00922	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TELEVISION PICTURE TUBE MFG.	59701s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TENT OR CANOPY MFG.	59713s	P	P	02800	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TENT OR CANVAS GOODS - ERECTION, REMOVAL OR REPAIR - AWAY FROM SHOP	99709p	P	P	*	A	P:SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567: CONTRACTORS STORAGE 00702: OFFICE 01190: EQUIPMENT IN THE OPEN REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR VEHICLE STORAGE OR REPAIR.
TENTS OR CANOPIES - LOANED OR RENTED TO OTHERS	49111s+	P	P	01190	R	
TEXTILE BLEACHING, DYEING, MERCERIZING, PRINTING, FINISHING OR SILK SCREENING - NEW GOODS	59722s	A	A	*	R	C: REFER TO TEXTILE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION:04809 - PRINTING AND SILK SCREENING, 00911 - BLEACHING AND DYEING.
TEXTILE COATING OR IMPREGNATING	59723s	P	P	02800	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TEXTILE MFG. - IMPREGNATED OR COATED	59724s	P	P	02800	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TEXTILE PRODUCTS MFG. - FABRICATED	59725s	A	A	*	R	C: REFER TO TEXTILE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION:02800 - OTHER, 03009 - WEARING APPAREL.
TEXTILE SPINNING, WEAVING OR KNITTING MILLS	59726s	A	A	02800	R	C: REFER TO TEXTILE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
THEATERS - DRIVE-IN	49181m+	A	Incl	00833	A	C: ADD THE SPECIAL EVENTS ENDORSEMENT GSI-04-C604. DECLINE IF PYROTECHNIC DISPLAYS, CONSTRUCTION OF SET PIECES BY UNLICENSED CONTRACTORS OR IF ADULT OR PORNOGRAPHIC THEATERS. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.THIS CLASSIFICATION INCLUDES PROJECTION BOOTHs, SPEAKERS AND SCREENS.
THEATERS - MOTION PICTURES	49183m+	A	Incl	*	A	C: OBTAIN INSPECTION REPORT WITHIN (60) DAYS OF BINDING. ATTACH SPECIAL EVENTS ENDORSEMENT GSI-04-C604. DECLINE IF PYROTECHNIC DISPLAYS, CONSTRUCTION OF SET PIECES BY UNLICENSED CONTRACTORS OR IF ADULT OR PORNOGRAPHIC THEATERS. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE.IF MOTION PICTURE OR TELEVISION STUDIOS, USE CODE 00831. FOR DRIVE-IN THEATERS, USE CODE 00833. ALL OTHER THEATERS, USE CODE 00832.

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THEATERS - NOT-FOR-PROFIT ONLY	49185m+	A	Incl	*	A	C: OBTAIN INSPECTION REPORT WITHIN (60) DAYS OF BINDING. ATTACH SPECIAL EVENTS ENDORSEMENT GSI-04-C604. DECLINE IF PYROTECHNIC DISPLAYS, CONSTRUCTION OF SET PIECES BY UNLICENSED CONTRACTORS OR IF ADULT OR PORNOGRAPHIC THEATERS. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF MOTION PICTURE OR TELEVISION STUDIOS, USE CODE 00831. FOR DRIVE-IN THEATERS, USE CODE 00833. ALL OTHER THEATERS, USE CODE 00832.
THEATERS - OTHER THAN NOT-FOR-PROFIT ONLY	49184m+	A	Incl	*	A	C: OBTAIN INSPECTION REPORT WITHIN (60) DAYS OF BINDING. ATTACH SPECIAL EVENTS ENDORSEMENT GSI-04-C604. DECLINE IF PYROTECHNIC DISPLAYS, CONSTRUCTION OF SET PIECES BY UNLICENSED CONTRACTORS OR IF ADULT OR PORNOGRAPHIC THEATERS. P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. IF MOTION PICTURE OR TELEVISION STUDIOS, USE CODE 00831. FOR DRIVE-IN THEATERS, USE CODE 00833. ALL OTHER THEATERS, USE CODE 00832.
THEATRICAL COMPANIES - TRAVELING	99718p+	R	Incl	NA	NA	C: ADD THE SPECIAL EVENTS ENDORSEMENT GSI-04-C604. DECLINE IF ROCK OR RAP BAND. DECLINE IF PYROTECHNIC DISPLAYS, CONSTRUCTION OF SET PIECES BY UNLICENSED CONTRACTORS OR IF ADULT OR PORNOGRAPHIC THEATERS.
TICKET AGENCIES	68439a+	A	Incl	00702	A	
TIE, POST OR POLE YARD	59738s	P	P	01650	R	
TILE, STONE, MARBLE, MOSAIC OR TERRAZZO WORK - INTERIOR CONSTRUCTION	99746p	P	P	*	A	C: REFER TO TILE, STONE, MARBLE, MOSAIC OR TERRAZZO WORK - INTERIOR CONSTRUCTION SPECIAL HANDLING. P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - CONTRACTORS STORAGE OR SALES OUTLETS 00702 - OFFICE
TIRE - RETREADING OR RECAPPING	49239s	P	P	NE	NE	
TIRE DEALERS	18616s	P	P	05759	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TIRE MFG. - AUTO, BUS OR TRUCK	59750s	P	P	05759	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TIRE MFG. - NOT AUTO, BUS, OR TRUCK	59751s	P	P	05759	R	
TIRE RECAPPING AND VULCANIZING WITH OR WITHOUT SALES				00934	R	
TITLE AGENTS	NA			00702	A	
TOBACCO PRODUCTS DISTRIBUTORS	18707s	P	P	00567	A	P: THEFT MUST BE EXCLUDED. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE PROPERTY SPECIAL HANDLING.
TOBACCO PRODUCTS MFG. - CIGARS OR CIGARETTES	59773s	P	P	02550	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TOBACCO PRODUCTS MFG. - OTHER	59774s	P	P	02550	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TOBACCO PRODUCTS MFG. - PLUG OR SNUFF	59775s	P	P	02550	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TOBACCO PRODUCTS STORES	18708s	P	P	00567	A	P: THEFT MUST BE EXCLUDED. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
TOBACCO REHANDLING OR WAREHOUSING	99760p+	P	P	NE	NE	

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TOBACCO SALES WAREHOUSES	NA			NA	NA	
TOBACCO WAREHOUSES - STORAGE - REHANDLING OR SORTING WITH NO DRYING OR WITH DRYING OTHER THAN BY NATURAL AIR METHOD	NA			NA	NA	
TOBACCO WAREHOUSES - STORAGE - STORAGE ONLY, OR REHANDLING OR SORTING WITH DRYING BY NATURAL AIR METHOD	NA			NA	NA	
TOLL BRIDGES	49292t+	P	P	NE	NE	
TOOL MFG. - ACCESSORIES	59781s	A	A	*	A	C: REFER TO TOOL MANUFACTURING - HAND TYPE - NOT POWERED SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00550 - PLASTIC PARTS MFG. 06900 - PRECISION PARTS MFG. 06850 - ALL OTHER PARTS MFG.
TOOL MFG. - HAND TYPE - NOT POWERED	59782s	A	A	*	A	C: REFER TO TOOL MANUFACTURING - HAND TYPE - NOT POWERED SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00550 - PLASTIC PARTS MFG. 06900 - PRECISION PARTS MFG. 06850 - ALL OTHER PARTS MFG.
TOOL MFG. - HAND TYPE - POWERED	59783s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00550 - PLASTIC PARTS MFG. 06900 - PRECISION PARTS MFG. 06850 - ALL OTHER PARTS MFG.
TOOL MFG. - POWER EQUIPMENT - HOUSEHOLD TYPE - OUTDOOR OR WORKSHOP	59784s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00550 - PLASTIC PARTS MFG. 06900 - PRECISION PARTS MFG. 06850 - ALL OTHER PARTS MFG.
TOWERS - TELECOMMUNICATION - EXISTENCE HAZARD ONLY (LESSOR'S RISK ONLY)	49305t	P	P	NA	NA	
TOWING SERVICES - BOATS	NA			NA	NA	
TOWING SERVICES - MOTOR VEHICLES	NA			NA	NA	
TOWNHOUSE ASSOCIATIONS (ASSOCIATION RISK ONLY)	68500u+	A	Incl	00323	A	C: SEE CONDOMINIUMS - RESIDENTIAL HOMEOWNERS ASSOCIATION SPECIAL HANDLING.
TOY DISTRIBUTORS	18833s	P	P	00567	A	P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES. IF WAREHOUSING EXPOSURE, REFER TO WAREHOUSE SPECIAL HANDLING.
TOY STORES	18834s	P	P	00567	A	P: ADEQUATE BURGLARY PROTECTION REQUIRED IF THEFT COVERAGE ON PERSONAL PROPERTY IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARDS ENDORSEMENT CP0411. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
TOYS OR GAMES MFG.	59790s	A	A	09020	A	C: REFER TO TOYS OR GAMES MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TRAILER DEALERS	19795s	P	P	00511	A	

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TRAILER RENTAL AGENCIES	19796s	P	P	00702	A	
TRAILERS MFG.	59798s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TRAVEL AGENCY TOURS	49333t+	P	P	00702	A	
TREE PRUNING, DUSTING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING	99777p+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00570: CONTRACTORS STORAGE, PRIMARILY CHEMICALS 00567: OTHER STORAGE 00702: OFFICE 01190: EQUIPMENT IN THE OPEN REFER TO 'AUTOMOBILE' CLASSIFICATIONS FOR VEHICLE STORAGE OR REPAIR
TRUCK MFG. OR ASSEMBLING	59806s	P	P	06810	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
TRUCKERS	99793p+	P	P	NA	*	C: REFER TO TRUCKERS SPECIAL HANDLING
TUNNELING	99798p	P	P	NA	NA	
TURPENTINE OR RESIN MFG.	59867s	P	P	05100	R	
TWINE OR CORDAGE MFG.	59886s	P	P	02800	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
UMBRELLA OR CANE MFG.	59889s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
UNDERPINNING BUILDINGS OR STRUCTURES	99803p	P	P	NE	NE	
UPHOLSTERING	99826p	A	A	03009	R	C: DECLINE IF MORE THAN 50% OF WORK SUBCONTRACTED OUT OR IF ANY WORK ON VEHICLES. APPLICANT MUST OBTAIN CERTIFICATES OF INSURANCE FROM ALL SUBCONTRACTORS NAMING APPLICANT AS ADDITIONAL INSURED. P: MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
UPHOLSTERING - SHOP ONLY	99827p	A	A	03009	R	C: DECLINE IF MORE THAN 50% OF WORK SUBCONTRACTED OUT OR IF ANY WORK ON VEHICLES. APPLICANT MUST OBTAIN CERTIFICATES OF INSURANCE FROM ALL SUBCONTRACTORS NAMING APPLICANT AS ADDITIONAL INSURED. P: MAXIMUM BPP LIMIT \$500,000. A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. FOR THEFT, WATER DAMAGE, AND SPRINKLER LEAKAGE (IF APPLICABLE) SUBLIMITS, A SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, SUBJECT TO A MAXIMUM OF \$100,000. IN ADDITION, A MINIMUM DEDUCTIBLE OF \$2500 IS REQUIRED.
VACANT BUILDINGS - FACTORIES	68604a+	A	Incl	01180	A	C: & P: SEE VACANT PROPERTIES SPECIAL HANDLING
VACANT BUILDINGS - NOT FACTORIES - NOT-FOR- PROFIT ONLY	68607a+	A	Incl	01180	A	C: & P: SEE VACANT PROPERTIES SPECIAL HANDLING
VACANT BUILDINGS - NOT FACTORIES - OTHER THAN NOT-FOR-PROFIT	68606a+	A	Incl	01180	A	C: & P: SEE VACANT PROPERTIES SPECIAL HANDLING
VACANT LAND - NOT-FOR-PROFIT ONLY	49452t+	A	Incl	NA	NA	C: SEE VACANT LAND SPECIAL HANDLING
VACANT LAND - OTHER THAN NOT-FOR-PROFIT	49451t+	A	Incl	NA	NA	C: SEE VACANT LAND SPECIAL HANDLING
VALVES MFG.	59892s	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. FOR METAL PARTS, USE CODE 06850. FOR PRECISION PARTS MFG, USE CODE 06900.

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VARIETY STORES - NOT-FOR-PROFIT ONLY	18912s	A	A	00567	A	C: SEE STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
VARIETY STORES - OTHER THAN NOT-FOR-PROFIT	18911s	A	A	00567	A	C: SEE STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A MINIMUM THEFT DEDUCTIBLE OF \$2500 APPLIES.
VEGETABLE AND FRUIT PACKING	NA			02250	A	
VEGETABLE OIL MFG.	59905s	A	A	05000	A	C: REFER TO VEGETABLE OIL MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
VEGETABLE OIL MFG. - BY SOLVENT EXTRACTION	59904s	A	A	09040	R	C: REFER TO VEGETABLE OIL MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
VENDING MACHINE OPERATIONS	49619s	A	A	*	R	C: IF TOBACCO, ALCOHOL, CONTRACEPTION PRODUCTS OR AUTOMATIC TELLER MACHINE, DECLINE. EXCLUDE TOBACCO CG2133 P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00563: SALES WITH OR WITHOUT STORAGE, NO REPAIR 00922: SALES WITH OR WITHOUT STORAGE, REPAIR 01190: MACHINES IN THE OPEN
VENDING MACHINE OPERATIONS - CONFECTION, FOOD, BEVERAGE OR ICE	49617s	A	A	*	R	C: DOCUMENT WHAT IS BEING VENDED, HOW MANY MACHINES AND WHERE THEY ARE LOCATED. IF TOBACCO, ALCOHOL, CONTRACEPTION PRODUCTS OR AUTOMATIC TELLER MACHINE, DECLINE. EXCLUDE TOBACCO CG2133 P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00563: SALES WITH OR WITHOUT STORAGE, NO REPAIR 00922: SALES WITH OR WITHOUT STORAGE, REPAIR 01190: MACHINES IN THE OPEN
VENDING MACHINE OPERATIONS - TOBACCO PRODUCTS	49618s	P	P	*	R	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00563 - SALES WITH OR WITHOUT STORAGE, NO REPAIR; 00922 - SALES WITH OR WITHOUT STORAGE, REPAIR; 01190 - MACHINES IN THE OPEN
VENDING MACHINES - MFG.	59915s	A	A	06900	R	C: REFER TO VENDING MACHINE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
VENDING MACHINES - REPAIR, WITH OR WITHOUT SALES OR STORAGE				00922	A	
VENETIAN BLINDS MFG. OR ASSEMBLING	59917s	P	P	09020	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
VETERINARIAN OR VETERINARY HOSPITALS	99851p+	P	P	*	A	P: GOVERNMENT HOSPITALS OR OFFICES, WITH NO STABLING OR COMMERCIAL KENNELS IN THE BUILDING, USE CODE 00701. OTHERWISE, USE CODE 00702.
VIDEO STORES	18920s	A	A	00570	A	C: REFER TO STORES SPECIAL HANDLING. P: A CENTRAL STATION BURGLAR ALARM IS REQUIRED IF THEFT COVERAGE ON BPP IS PROVIDED. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP1211. A THEFT SUBLIMIT OF NO MORE THAN 25% OF THE BPP VALUE MUST APPLY, IN ADDITION TO A MINIMUM THEFT DEDUCTIBLE OF \$2500.
WAREHOUSE - COLD INDIVIDUAL STORAGE LOCKERS	49763s+	A	Incl	*	A	C: ATTACH PROPERTY ENTRUSTED EXCLUSION CG2229. P: SEE WAREHOUSE SPECIAL HANDLING. IF SOLE OCCUPANT, AND OVER 15,000 SQUARE FEET, USE CODE 00432. OTHERWISE, USE CODE 00532.
WAREHOUSE - COLD STORAGE - PUBLIC	99917p+	A	Incl	01230	A	P: SEE WAREHOUSE SPECIAL HANDLING.

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WAREHOUSE - PUBLIC - GENERAL STORAGE OTHER THAN COLD STORAGE OR HOUSEHOLD GOODS	NA			01212	R	
WAREHOUSE / DISTRIBUTOR				01213	A	P: SUBMIT IF TOTAL INSURED VALUES OVER \$2,000,000
WAREHOUSES	99938p+	A	Incl	*	A	P: SEE APPROPRIATE CLASSIFICATION ACCORDING TO THE TYPE OR CHARACTER OF THE MATERIAL STORED OR THE ASSOCIATED OCCUPANCY. SEE WAREHOUSE SPECIAL HANDLING.
WAREHOUSES - COLD STORAGE	#N/Ac			01230	A	P: SEE WAREHOUSE SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 01450 - WHISKEY AND LIQUOR WAREHOUSES IN CONNECTION WITH DISTILLERIES 01230 - PUBLIC WAREHOUSE - COLD STORAGE 01220 - WAREHOUSES WITH HOUSEHOLD FURNITURE - WITH NO STORAGE OF FIBERS, OILS, PETROLEUM PRODUCTS, RAGS, FIREWORKS, MATCHES OR EXPLOSIVES 01211 - FREIGHT TERMINALS, FREIGHT DEPOTS - INCLUDING AIRPORT, RAILROAD, TRUCK, TRANSFER STATIONS, ETC. 01213 - MINI-WAREHOUSING OF PERSONAL PROPERTY 01212 - PUBLIC WAREHOUSING OTHER THAN THE ABOVE
WAREHOUSES - GENERAL STORAGE - BAILEE	#N/Ae			01213	A	
WAREHOUSES - MINI -WAREHOUSES	18991s+	A	Incl	01213	A	C: ATTACH PROPERTY ENTRUSTED EXCLUSION CG2229. IF MORE THAN 200 MINI STORAGE UNITS, SUBMIT. (a) RATED: REFER TO CONNECT P: SEE WAREHOUSE SPECIAL HANDLING.
WAREHOUSES - OCCUPIED BY MULTIPLE INTERESTS (LESSOR'S RISK ONLY)	68702a+	A	Incl	01213	A	C: ATTACH PROPERTY ENTRUSTED EXCLUSION CG2229. IF MORE THAN 200 MINI STORAGE UNITS, SUBMIT. (a) RATED: REFER TO CONNECT P: SEE WAREHOUSE SPECIAL HANDLING.
WAREHOUSES - OCCUPIED BY SINGLE INTEREST (LESSOR'S RISK ONLY)	68703a+	A	Incl	*	A	C: SEE BUILDING OR PREMISES - LRO SPECIAL HANDLING P: SEE WAREHOUSE SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 01450 - WHISKEY AND LIQUOR WAREHOUSES IN CONNECTION WITH DISTILLERIES 01230 - PUBLIC WAREHOUSE - COLD STORAGE 01220 - WAREHOUSES WITH HOUSEHOLD FURNITURE - WITH NO STORAGE OF FIBERS, OILS, PETROLEUM PRODUCTS, RAGS, FIREWORKS, MATCHES OR EXPLOSIVES 01211 - FREIGHT TERMINALS, FREIGHT DEPOTS - INCLUDING AIRPORT, RAILROAD, TRUCK, TRANSFER STATIONS, ETC. 01213 - MINI-WAREHOUSING OF PERSONAL PROPERTY 01212 - PUBLIC WAREHOUSING OTHER THAN THE ABOVE
WAREHOUSES - PRIVATE - NOT-FOR-PROFIT ONLY	68707a+	A	Incl	*	A	P: SEE APPROPRIATE CLASSIFICATION ACCORDING TO THE TYPE OR CHARACTER OF THE MATERIAL STORED OR THE ASSOCIATED OCCUPANCY. SEE WAREHOUSE SPECIAL HANDLING.
WAREHOUSES - PRIVATE - OTHER THAN NOT-FOR- PROFIT	68706a+	A	Incl	*	A	C: SEE BUILDING OR PREMISES - LRO SPECIAL HANDLING P: SEE WAREHOUSE SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 01450 - WHISKEY AND LIQUOR WAREHOUSES IN CONNECTION WITH DISTILLERIES 01230 - PUBLIC WAREHOUSE - COLD STORAGE 01220 - WAREHOUSES WITH HOUSEHOLD FURNITURE - WITH NO STORAGE OF FIBERS, OILS, PETROLEUM PRODUCTS, RAGS, FIREWORKS, MATCHES OR EXPLOSIVES 01211 - FREIGHT TERMINALS, FREIGHT DEPOTS - INCLUDING AIRPORT, RAILROAD, TRUCK, TRANSFER STATIONS, ETC. 01213 - MINI-WAREHOUSING OF PERSONAL PROPERTY 01212 - PUBLIC WAREHOUSING OTHER THAN THE ABOVE
WASHING MACHINES, DRYERS OR IRONERS - COIN METER TYPE	19007s+	A	Incl	09040	A	C: ATTACH LAUNDRY AND DRY CLEANING DAMAGE EXCLUSION CG2253

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WASTE AND RECLAIMED MATERIALS	NA			01400	A	P: THE FOLLOWING CLASSIFICATIONS ARE ACCEPTABLE: - INCLUDING YARDS W/ UNENCLOSED YARD - NONCOMBUSTIBLE - INCLUDING YARDS W/ UNENCLOSED YARD - OTHER - INCLUDING YARDS W/O UNENCLOSED YARD
WATCH OR WATCH CASE MFG.	59923s	A	A	*	A	C: REFER TO WATCH OR WATCH CASE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. USE CODE 06900 FOR WATCHES ONLY. CLASSIFY WATCH CASES ACCORDING TO MATERIAL USED.
WATER BOTTLING - IN SIPHONS	59925s	A	A	09040	A	C: REFER TO WATER BOTTLING SPECIAL HANDLING.
WATER BOTTLING - SPRING OR WELL - NOT SPARKLING OR CARBONATED	59926s	A	A	09040	A	C: REFER TO WATER BOTTLING SPECIAL HANDLING.
WATER BOTTLING - SPRING OR WELL - SPARKLING OR CARBONATED	59927s	A	A	09040	A	C: REFER TO WATER BOTTLING SPECIAL HANDLING.
WATER COMPANIES	99943p+	P	P	*	A	P: FOR OFFICE, USE CODE 00701. CLASSIFY OTHER BUILDINGS ACCORDING TO OCCUPANCY. REFER TO 'WATER TREATMENT PLANTS'.
WATER MAINS OR CONNECTIONS CONSTRUCTION	99946p	P	P	NE	NE	
WATER SOFTENING EQUIPMENT - INSTALLATION, SERVICING OR REPAIR	99948p	P	P	*	A	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567 - SALES AND/OR STORAGE - NO REPAIR 00922 - REPAIR - WITH OR WITHOUT SALES OR STORAGE
WATER SOFTENING EQUIPMENT - RENTED TO OTHERS	19051s+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 00567: CONTRACTORS STORAGE 00702: OFFICE 01190: EQUIPMENT IN THE OPEN REFER TO 'AUTOMOBILE' CLASSIFICATIONSVEHICLE STORAGE OR REPAIR.
WATER TREATMENT PLANTS	NA			NE	NE	
WATERPROOFING	99955p	P	P	00922	A	
WATERPROOFING - BY PRESSURE APPARATUS	99952p	P	P	00922	A	
WATERPROOFING - BY TROWEL - EXTERIOR	99953p	P	P	00922	A	
WATERPROOFING - BY TROWEL - INTERIOR OR INSULATION WORK	99954p	P	P	00922	A	
WAX OR WAX PRODUCTS MFG.	59931s	A	A	05050	R	C: REFER TO WAX OR WAX PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
WAX, WAX PRODUCTS OR POLISH MFG. - FLOOR	59932s	P	P	05050	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
WEB SITE DESIGNERS	96930p	P	P	00702	A	P: THIS CLASSIFICATION APPLIES TO OFFICE ONLY.
WEDDING PLANNERS				NA	NA	
WEIGHERS, SAMPLERS OR INSPECTORS OF MERCHANDISE - ON VESSELS OR DOCKS OR AT RAILWAY STATIONS OR WAREHOUSES	99963p+	P	P	NA	NA	
WELDING OR CUTTING	99969p	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
WHARF AND WATERFRONT PROPERTY - FERRY DOCKS OR TERMINALS	49800a+	P	P	09040	A	
WHARF AND WATERFRONT PROPERTY - NOT OCCUPIED BY THE INSURED (LESSOR'S RISK ONLY)	49802a+	P	P	01200	R	P: DOCKS/COMMERCIAL MARINAS, USE CODE 01190.
WHARF AND WATERFRONT PROPERTY - OCCUPIED BY THE INSURED FOR BOTH FREIGHT AND PASSENGER PURPOSES	49801a+	P	P	01200	R	P: DOCKS/COMMERCIAL MARINAS, USE CODE 01190.

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WHARF AND WATERFRONT PROPERTY - OCCUPIED BY THE INSURED FOR FREIGHT PURPOSES EXCLUSIVELY	49803a+	P	P	01200	R	P: DOCKS/COMMERCIAL MARINAS, USE CODE 01190.
WHEEL MFG.	59941s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
WHISKEY STORAGE				NA	NA	
WICKER, RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG.	59947s	A	A	*	A	C: REFER TO WICKER, RATTAN, WILLOW, OR TWISTED FIBER PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 03959 - MANUFACTURING 00567 - SALES OUTLETS
WIGS OR HAIR PIECES MFG.	59955s	A	A	*	A	C: REFER TO WIGS OR HAIR PIECES MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 02800 - MANUFACTURING 00570 - SALES OUTLETS
WIND FARMS - OFF SHORE	99083u	P	P	NA	NA	
WIND FARMS - ON-SHORE	99082u	P	P	NA	NA	
WIND TURBINE CONTRACTORS - INSTALLATION, SERVICE OR REPAIR - OFF-SHORE	99085p	P	P	01190	A	P: REFER TO CONTRACTORS NOC, CONTRACTORS EQUIPMENT - HEAVY MACHINERY, OR CONTRACTORS PERMANENT YEARS, AS APPLICABLE.
WIND TURBINE CONTRACTORS - INSTALLATION, SERVICE OR REPAIR - ON-SHORE	99084p	P	P	01190	A	P: REFER TO CONTRACTORS NOC, CONTRACTORS EQUIPMENT - HEAVY MACHINERY, OR CONTRACTORS PERMANENT YEARS, AS APPLICABLE.
WIND TURBINES - EXISTENCE HAZARD ONLY (LESSOR'S RISK ONLY)	97504u	P	P	NA	NA	
WIND TURBINES - EXISTENCE HAZARD ONLY (OWNER- OPERATED)	97503u	P	P	NA	NA	
WINDOW CLEANING	99975p+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK: 00567: SALES AND/OR STORAGE 00702: OFFICE 01190: EQUIPMENT IN THE OPEN
WINDOW DECORATING	49840s+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK: 00567: SALES AND/OR STORAGE 00702: OFFICE 01190: EQUIPMENT IN THE OPEN
WINE MFG. - SPARKLING	59963s	A	A	02459	R	C: REFER TO WINE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
WINE MFG. - STILL	59964s	A	A	02459	R	C: REFER TO WINE MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
WIRE CLOTH MFG.	59970s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
WIRE DRAWING	59973s	P	P	06850	R	
WIRE GOODS MFG.	59975s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
WIRE ROPE OR CABLE MFG. - METAL	59977s	P	P	06850	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.
WOOD PRESERVING	59984s	P	P	03809	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING.

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C = CASUALTY
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ISO CLASSIFICATION DESCRIPTION (Refer to Classification Footnotes in ISO Manual)	CASUALTY AUTHORITY			PROPERTY AUTHORITY		COMMENTS
	CODE	PREM/OPS	PROD/COMP OPS	CODE	ELIGIBILITY	
WOOD PRODUCTS MFG.	59985s	R	R	*	R	C: REFER TO WOOD PRODUCTS MANUFACTURING SPECIAL HANDLING. P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. IF WOOD PALLET MFG, DECLINE. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 03809 - EXCELSIOR MILLS, PLYWOOD, LAMINATED WOOD, VENEER MFG., WOOD FLOOR MILLS, AND WOOD PRESERVING PLANTS 03959 - WOOD PRODUCTS MFG. - NOC 05000 - CHARCOAL MFG.
WOOD TURNED PRODUCTS MFG.	59986s	P	P	*	R	P: REFER TO MANUFACTURING, PROCESSING, & REPAIR SPECIAL HANDLING. SELECT THE CODE THAT BEST DESCRIBES THE RISK DESCRIPTION: 03809 - EXCELSIOR MILLS, PLYWOOD, LAMINATED WOOD, VENEER MFG., WOOD FLOOR MILLS, AND WOOD PRESERVING PLANTS 03959 - WOOD PRODUCTS MFG. - NOC 05000 - CHARCOAL MFG.
WOOL COMBING, SCOURING OR SEPARATING FROM COTTON	59988s	P	P	02800	R	
WOOL PULLING	59989s	P	P	02800	R	
WRECKING - BUILDINGS OR STRUCTURES	99986p+	P	P	09040	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK: 00567: CONTRACTORS STORAGE 00702: OFFICE 01190: EQUIPMENT IN THE OPEN REFER TO 'AUTOMOBILE' CLASSIFICATIONSVEHICLE STORAGE OR REPAIR.
WRECKING - DISMANTLING OF PREFABRICATED DWELLINGS NOT EXCEEDING THREE STORIES FOR REERECTION	99987p+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK: 00567: CONTRACTORS STORAGE 00702: OFFICE 01190: EQUIPMENT IN THE OPEN REFER TO 'AUTOMOBILE' CLASSIFICATIONSVEHICLE STORAGE OR REPAIR.
WRECKING - MARINE	99988p+	P	P	*	A	P: SELECT THE CODE THAT BEST DESCRIBES THE RISK: 00567: CONTRACTORS STORAGE 00702: OFFICE 01190: EQUIPMENT IN THE OPEN REFER TO 'AUTOMOBILE' CLASSIFICATIONSVEHICLE STORAGE OR REPAIR.
YARD STORAGE	NA			*	R	
YMCA, YWCA OR SIMILAR INSTITUTIONS	49870a+	P	P	00844	A	
YOUTH RECREATION PROGRAMS - NOT-FOR-PROFIT ONLY	49891t+	P	P	00844	A	
YOUTH RECREATION PROGRAMS - OTHER THAN NOT-FOR-PROFIT	49890t+	P	P	00844	A	
ZOOS - NOT-FOR-PROFIT ONLY	49903t+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. ANIMAL SHELTERS AND OTHER BUIDLINGS TO BE CLASSIFIED ACCORDING TO OCCUPANCY.
ZOOS - OTHER THAN NOT-FOR-PROFIT	49902t+	P	P	00844	A	P: IF COMMERCIAL COOKING, AN AUTOMATIC EXTINGUISHING SYSTEM WITH MAINTENANCE AGREEMENT IS REQUIRED OVER ALL COOKING SURFACES. PLEASE USE PROTECTIVE SAFEGUARD ENDORSEMENT CP0411. PLEASE SUBMIT IF NONE. ANIMAL SHELTERS AND OTHER BUIDLINGS TO BE CLASSIFIED ACCORDING TO OCCUPANCY.

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