



Businessowners policy class code eligibility

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

Program	Description	Class code	Eligible
Mercantile	Clothing or wearing apparel - retail: men's and boys' hats and caps	50333	Yes
Mercantile	Clothing or wearing apparel - retail: shoe stores - children's, ladies and men's	56613	Yes
Mercantile	Clothing or wearing apparel - retail: sporting goods and athletic apparel	59526	Yes
Mercantile	Clothing or wearing apparel - retail: wigs	59993	Yes
Mercantile	Collectibles and memorabilia: retail	59992	Yes
Mercantile	Computer stores	57326	Yes
Mercantile	Cosmetic, hair or skin preparation - retail only	59991	Yes
Mercantile	Dairy products or butter and egg stores (including ice cream)	54516	Yes
Mercantile	Delicatessens - primarily retailing a range of grocery items and meats (use fast food or limited cooking restaurant classification for delicatessen restaurants.)	54016	Yes
Mercantile	Department stores	53127	Yes
Mercantile	Drugstores	59116	No
Mercantile	Dry goods dealers - retail - including fabrics, yarn and piece goods - (new goods only)	53985	Yes
Mercantile	Electrical lighting stores	59999	Yes
Mercantile	Fabric: stores	56311	Yes
Mercantile	Feed, grain or hay dealers	59625	No
Mercantile	Fence dealers	59999	Yes
Mercantile	Fertilizer dealers	59999	No
Mercantile	Fire protection equipment dealers	59999	No
Mercantile	Floor covering: stores - except wood or ceramic tile only	57134	Yes
Mercantile	Floor covering: stores - wood or ceramic tile only	57134	Yes
Mercantile	Florists: retail	59685	Yes
Mercantile	Fruit or vegetable: dealers	54315	No
Mercantile	Fur - garments and pelts - retail only	56814	No
Mercantile	Furniture: upholstered - retail only	57121	Yes
Mercantile	Furniture: wood or metal - retail only	57128	Yes
Mercantile	Gardening and light farming supply: retail	59698	Yes
Mercantile	Gift shops	59994	Yes
Mercantile	Glass dealers and glaziers - retail only	57155	Yes
Mercantile	Health or natural food stores: with an area at least 4000 square feet	54027	No
Mercantile	Health or natural food stores: with an area less than 4000 square feet	54036	Yes
Mercantile	Hearing aid: retail	59944	Yes
Mercantile	Hobby, craft or artists' supply: retail	59995	Yes
Mercantile	Home furnishings stores	57224	Yes
Mercantile	Home improvement stores	53989	Yes
Mercantile	Janitorial supplies: retail	59999	No
Mercantile	Jewelry: retail - costume	59715	Yes
Mercantile	Jewelry: retail - precious	59715	Yes
Mercantile	Junk dealers	59981	No
Mercantile	Leather products or hide stores - retail only	56992	Yes
Mercantile	Locksmiths	52522	Yes

Program	Description	Class code	Eligible
Mercantile	Luggage goods - retail only	59999	Yes
Mercantile	Machinery or equipment dealers - farm type only	59705	No
Mercantile	Mail order houses - retail only	59999	Yes
Mercantile	Marble products - retail only	59999	Yes
Mercantile	Medical, hospital and surgical supply - retail only	50815	No
Mercantile	Metal dealers	59999	No
Mercantile	Music stores - pre-recorded	57338	Yes
Mercantile	Musical instrument stores	57334	Yes
Mercantile	Newsstands	59935	Yes
Mercantile	Office machines or appliances- retail - no repair	50925	Yes
Mercantile	Optical goods- retail	59954	Yes
Mercantile	Paint, wallpaper or wallcovering stores	52322	Yes
Mercantile	Painting, picture or frame stores	59999	Yes
Mercantile	Paper and paper products, rag or rubber stock dealers - secondhand	50928	No
Mercantile	Pawn shops	59982	No
Mercantile	Pet stores	59997	No
Mercantile	Photographic equipment - retail only	59965	Yes
Mercantile	Plumbing supplies and fixtures - retail	59999	Yes
Mercantile	Powered equipment dealers	50819	No
Mercantile	Precision and scientific tools and instruments - retail	50811	Yes
Mercantile	Refrigeration equipment - commercial - retail	59983	Yes
Mercantile	Retail stores (not otherwise classified)	59999	Yes
Mercantile	Secondhand or salvage dealers - retail only	59999	No
Mercantile	Seed merchants (including or excluding misdelivery or germination failure.)	59625	No
Mercantile	Sewing machine stores	57223	Yes
Mercantile	Ship chandler stores	59999	No
Mercantile	Shoe stores - retail	56613	Yes
Mercantile	Sporting goods or athletic equipment stores (including apparel)	59526	Yes
Mercantile	Stationery or paper products - retail	59435	Yes
Mercantile	Straw and straw products - retail only	59625	No
Mercantile	Straw and straw products - retail only	59999	Yes
Mercantile	Swimming pools - retail only (coverage does not apply to medical payments. Medical expenses - exclusion endorsement BP 04 38 must be attached.)	59999	No
Mercantile	Tire dealers	55313	No
Mercantile	Tobacco products - retail	59906	No
Mercantile	Toys - retail	59998	No
Mercantile	Trophy stores	59996	Yes
Mercantile	Variety stores - discount houses	53315	Yes
Mercantile	Variety stores - five and ten cent stores	53317	Yes
Mercantile	Electronic stores - cell phones retail, accessories, and/or repair	57326	No
Mercantile	Electronic stores - computer stores, accessories, and/or repair	57326	Yes

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

Program	Description	Class code	Eligible
Office	Offices - marine appraisers or surveyors - office	63961	No
Office	Offices - medical offices - condominium - office	63991	Yes
Office	Offices - medical offices - office	63981	Yes
Office	Offices - not otherwise classified - condominium - office	65231	Yes
Office	Offices - not otherwise classified - office	65171	Yes
Office	Offices - payroll accounting services - condominium - office	64021	Yes
Office	Offices - political campaign headquarters or offices (personal injury and advertising injury endorsement BP 04 37 must be attached.) - condominium - office	64051	No
Office	Offices - political campaign headquarters or offices (personal injury and advertising injury endorsement BP 04 37 must be attached.) - office	64031	No
Office	Offices - real estate agents - condominium - office	64071	No
Office	Offices - real estate agents - office	64061	No
Office	Offices - security and patrol agencies (personal injury and advertising injury endorsement BP 04 37 must be attached.) - condominium - office	64091	No
Office	Offices - security and patrol agencies (personal injury and advertising injury endorsement BP 04 37 must be attached.) - office	64081	No
Office	Offices - ticket agencies - other than theatrical - condominium - office	64151	Yes
Office	Offices - ticket agencies - other than theatrical - office	64141	Yes
Office	Offices - ticket agencies - theatrical - condominium - office	64131	Yes
Office	Offices - ticket agencies - theatrical - office	64121	Yes
Office	Offices - title agents - condominium - office	64171	Yes
Office	Offices - title agents - office	64161	Yes
Office	Offices - veterinarians office - condominium - office	64191	No
Office	Offices - veterinarians office - office	64181	No
Office	Offices - water companies - condominium - office	65161	No
Office	Offices - water companies - office	65111	No
Office	Offices - payroll accounting services - office	64011	Yes
Restaurant	Restaurants - casual dining - bistros, brasseries and cafes - bring your own alcohol establishments - with no sales of alcoholic beverages	9671	No
Restaurant	Restaurants - casual dining - bistros, brasseries and cafes - with no sales of alcoholic beverages	9611	Yes
Restaurant	Restaurants - casual dining - bistros, brasseries and cafes - with sales of alcoholic beverages up to 25% of total sales	9621	Yes
Restaurant	Restaurants - casual dining - diners - bring your own alcohol establishments - with no sales of alcoholic beverages	9681	No
Restaurant	Restaurants - casual dining - diners - with no sales of alcoholic beverages	9631	Yes
Restaurant	Restaurants - casual dining - diners - with sales of alcoholic beverages up to 25% of total sales	9641	Yes
Restaurant	Restaurants - casual dining - family-style restaurants - bring your own alcohol establishments - with no sales of alcoholic beverages	9691	No
Restaurant	Restaurants - casual dining - family-style restaurants - with no sales of alcoholic beverages	9651	Yes
Restaurant	Restaurants - casual dining - family-style restaurants - with sales of alcoholic beverages up to 25% of total sales	9661	Yes
Restaurant	Restaurants - fast food restaurants - cafes	9001	Yes
Restaurant	Restaurants - fast food restaurants - cafeteria style - buffet	9021	Yes
Restaurant	Restaurants - fast food restaurants - chicken	9031	No
Restaurant	Restaurants - fast food restaurants - concession stands/snack bars	9051	Yes

Program	Description	Class code	Eligible
Restaurant	Restaurants - fast food restaurants - delicatessens and sandwich shops	9071	Yes
Restaurant	Restaurants - fast food restaurants - donut shops	9091	Yes
Restaurant	Restaurants - fast food restaurants - drive-ins/service in car (when drive-ins/service in car and any other eligible classification applies, rate and code the restaurant as drive-ins/service in car.)	9111	No
Restaurant	Restaurants - fast food restaurants - drug stores	9131	No
Restaurant	Restaurants - fast food restaurants - hamburger/malt shops	9151	Yes
Restaurant	Restaurants - fast food restaurants - hotdog shops	9161	Yes
Restaurant	Restaurants - fast food restaurants - oriental style	9181	Yes
Restaurant	Restaurants - fast food restaurants - other ethnic style	9191	Yes
Restaurant	Restaurants - fast food restaurants - pizza shops	9201	Yes
Restaurant	Restaurants - fast food restaurants - roast beef	9221	Yes
Restaurant	Restaurants - fast food restaurants - seafood	9241	Yes
Restaurant	Restaurants - fast food restaurants - take out only restaurants - no on-premises consumption of food (when take out only restaurants - no on- premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as take out only restaurants - no on-premises consumption of food.)	9271	Yes
Restaurant	Restaurants - fine dining - bring your own alcohol establishments - with no sales of alcoholic beverages	9451	No
Restaurant	Restaurants - fine dining - with no sales of alcoholic beverages	9421	No
Restaurant	Restaurants - fine dining - with sales of alcoholic beverages more than 30% up to 75% of total sales	9441	No
Restaurant	Restaurants - fine dining - with sales of alcoholic beverages up to 30% of total sales	9431	No
Restaurant	Restaurants - limited cooking restaurants - cafes	9011	Yes
Restaurant	Restaurants - limited cooking restaurants - coffee bars or shops	9041	Yes
Restaurant	Restaurants - limited cooking restaurants - concession stands/snack bars	9061	Yes
Restaurant	Restaurants - limited cooking restaurants - delicatessens and sandwich shops	9081	Yes
Restaurant	Restaurants - limited cooking restaurants - donut shops	9101	Yes
Restaurant	Restaurants - limited cooking restaurants - drive-ins/service in car (when drive-ins/service in car and any other eligible restaurant classification applies, rate and code the restaurant as drive-ins/service in car.)	9121	No
Restaurant	Restaurants - limited cooking restaurants - drug stores	9141	No
Restaurant	Restaurants - limited cooking restaurants - ice cream and yogurt stores	9171	Yes
Restaurant	Restaurants - limited cooking restaurants - pizza shops	9211	Yes
Restaurant	Restaurants - limited cooking restaurants - salad bars	9231	Yes
Restaurant	Restaurants - limited cooking restaurants - take out only restaurants - no on-premises consumption of food (when take out only restaurants - no on- premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as take out only restaurants - no on-premises consumption of food.)	9261	Yes
Processing and service	Appliances and accessories - installation, servicing or repair - commercial or household	71212	Yes
Processing and service	Barber shops	71332	Yes
Processing and service	Beauty parlors and hair styling salons (including nail salons)	71952	Yes
Processing and service	Bookbinding and printing supplies: retail	50812	Yes
Processing and service	Catalog or premium coupon redemption stores	73905	Yes
Processing and service	Copying and duplicating stores	71877	Yes
Processing and service	Dental laboratories	71444	No
Processing and service	Engraving	71842	Yes
Processing and service	Funeral homes or chapels	71865	No

Program	Description	Class code	Eligible
Processing and service	Jewelry: repair	71941	Yes
Processing and service	Laundromat (self-service): non-supervised	9541	No
Processing and service	Laundromat (self-service): supervised	9531	No
Processing and service	Laundry and dry cleaning stores - using petroleum solvents (including stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	9501	No
Processing and service	Laundry and dry cleaning: laundry and dry cleaning or dyeing receiving stations	71811	No
Processing and service	Laundry and dry cleaning: laundry and dry cleaning stores - using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	9521	No
Processing and service	Lithographing	71855	Yes
Processing and service	Mail box or packaging stores: packaging services (except packing and crating for transportation)	71837	Yes
Processing and service	Mail box or packaging stores: packing and preparing goods for shipping	71837	Yes
Processing and service	Mailing or addressing companies: direct mailing companies	71837	Yes
Processing and service	Mailing or addressing companies: mailing list compiling services/ mailing list publishers	71837	No
Processing and service	Nail salons	71952	Yes
Processing and service	Photoengraving	71888	Yes
Processing and service	Photographers	71899	Yes
Processing and service	Printing	71912	Yes
Processing and service	Shoe stores - repair	71926	Yes
Processing and service	Tailoring or dressmaking establishments - custom	71961	Yes
Processing and service	Taxidermists	71976	No
Processing and service	Television or radio receiving set installation or repair	71921	Yes
Processing and service	Watch, clock and jewelry repair	71941	Yes
Grocery	Grocery: stores: with an area at least 4,000 square feet: with gasoline sales	54331	No
Grocery	Grocery: stores: with an area at least 4,000 square feet: without gasoline sales	54321	Yes
Grocery	Grocery: stores: with an area less than 4,000 square feet: with gasoline sales	54351	No
Grocery	Grocery: stores: with an area less than 4,000 square feet: without gasoline sales	54341	Yes
Grocery	Meat, fish, poultry or seafood: retail: fish or seafood	54216	Yes
Grocery	Meat, fish, poultry or seafood: retail: meat or poultry	54216	Yes
Grocery	Supermarkets - with an area at least 4,000 square feet -with gasoline sales	54231	No
Grocery	Supermarkets - with an area at least 4,000 square feet -without gasoline sales	54221	Yes
Grocery	Supermarkets - with an area less than 4,000 square feet - with gasoline sales	54251	No
Grocery	Supermarkets - with an area less than 4,000 square feet - without gasoline sales	54241	Yes
Contractor	Contractors - air conditioning systems or equipment - dealer or distributors and installation, servicing or repair (includes sales and installation of ducts and piping and also includes display rooms and shops): office BOP not eligible in AK, CA, CO, GA, MS, ND, NV, TX, WA, WV	74011	Yes
Contractor	Contractors - air conditioning systems or equipment - dealer or distributors and installation, servicing or repair (includes sales and installation of ducts and piping and also includes display rooms and shops): shop BOP not eligible in AK, CA, CO, GA, MS, ND, NV, TX, WA, WV	74021	Yes
Contractor	Contractors - appliances and accessories - installation or service or repair - commercial (not including tv or radio): office	74071	Yes
Contractor	Contractors - appliances and accessories - installation or service or repair - commercial (not including tv or radio): shop	74081	Yes
Contractor	Contractors - appliances and accessories - installation or service or repair - household (not including tv or radio): office	74101	Yes
Contractor	Contractors - appliances and accessories - installation or service or repair - household (not including tv or radio): shop	74111	Yes

Program	Description	Class code	Eligible
Contractor	Contractors - carpentry - construction of residential property - not exceeding 3 stories in height: office	74161	No
Contractor	Contractors - carpentry - construction of residential property - not exceeding 3 stories in height: shop	74171	No
Contractor	Contractors - carpentry - interior: office	74221	Yes
Contractor	Contractors - carpentry - interior: shop	74231	Yes
Contractor	Contractors - carpet, rug, furniture or upholstery cleaning - on customer's premises: office	74251	Yes
Contractor	Contractors - carpet, rug, furniture or upholstery cleaning - on customer's premises: shop	74261	Yes
Contractor	Contractors - ceiling or wall installation - metal only (other than metal should be classified as dry wall or wallboard installation or carpentry): office	74281	No
Contractor	Contractors - ceiling or wall installation - metal only (other than metal should be classified as dry wall or wallboard installation or carpentry): shop	74291	No
Contractor	Contractors - door, window or assembled millwork - installation - metal only (other than metal should be classified as carpentry): office	74411	No
Contractor	Contractors - concrete construction: office BOP not eligible in CA, CO, GA, MS, NV, TX, WA, WV	74341	Yes
Contractor	Contractors - concrete construction: shop BOP not eligible in CA, CO, GA, MS, NV, TX, WA, WV	74351	Yes
Contractor	Contractors - door, window or assembled millwork - installation - metal only (other than metal should be classified as carpentry): shop	74421	No
Contractor	Contractors - driveway, parking area or sidewalk repair - paving or re-paving (not including clearing of right-of-way, earth or rock excavation and filling or grading of land): office	74471	Yes
Contractor	Contractors - driveway, parking area or sidewalk repair - paving or re-paving (not including clearing of right-of-way, earth or rock excavation and filling or grading of land): shop	74481	Yes
Contractor	Contractors - dry wall or wallboard installation: office	74501	No
Contractor	Contractors - dry wall or wallboard installation: shop	74511	No
Contractor	Contractors - electrical work - within buildings: shop BOP not eligible in CA, CO, MS, NV, WA, WV	74541	Yes
Contractor	Contractors - electrical work - within buildings: office BOP not eligible in CA, CO, MS, NV, WA, WV	74561	Yes
Contractor	Contractors - fence erection contractors - (only applies to risks that install or erect fences): office	74591	Yes
Contractor	Contractors - fence erection contractors - (only applies to risks that install or erect fences): shop	74601	Yes
Contractor	Contractors - floor covering installation - not ceramic tile or stone: office BOP not eligible in CA, CO, MS, NV, WA, WV	74651	Yes
Contractor	Contractors - floor covering installation - not ceramic tile or stone: shop BOP not eligible in CA, CO, MS, NV, WA, WV	74661	Yes
Contractor	Contractors - furniture or fixtures - installation in offices or stores - portable - metal or wood: office	74681	Yes
Contractor	Contractors - furniture or fixtures - installation in offices or stores - portable - metal or wood: shop	74691	Yes
Contractor	Contractors - glass dealers and glaziers - sales and installation (includes bending, grinding, beveling or silvering of plate glass): office	74741	Yes
Contractor	Contractors - glass dealers and glaziers - sales and installation (includes bending, grinding, beveling or silvering of plate glass): shop	74751	Yes
Contractor	Contractors - heating or combined heating and air conditioning systems or equipment - dealers or distributors and installation, servicing or repair - no liquefied petroleum gas (LPG) equipment sales or work (includes sales and installation of ducts and piping and also includes display rooms and shops): office BOP not eligible in CA, CO, MS, NV, WA, WV	74771	Yes
Contractor	Contractors - heating or combined heating and air conditioning systems or equipment - dealers or distributors and installation, servicing or repair - no liquefied petroleum gas (LPG) equipment sales or work (includes sales and installation of ducts and piping and also includes display rooms and shops): shop BOP not eligible in CA, CO, MS, NV, WA, WV	74781	Yes
Contractor	Contractors - house furnishings installation - not otherwise classified (includes incidental upholstering and floor covering installation): office	74831	Yes
Contractor	Contractors - house furnishings installation - not otherwise classified (includes incidental upholstering and floor covering installation): shop	74841	Yes
Contractor	Contractors - interior decorators: office	74861	Yes
Contractor	Contractors - interior decorators: shop	74871	Yes

Program	Description	Class code	Eligible
Contractor	Contractors - landscape gardening - no tree removal or excavation: shop	74901	Yes
Contractor	Contractors - landscape gardening - no tree removal or excavation: office	74891	Yes
Contractor	Contractors - lawn sprinkler installation: office	74951	Yes
Contractor	Contractors - lawn sprinkler installation: shop	74961	Yes
Contractor	Contractors - masonry: office BOP not eligible in AK, AZ, CA, CO, GA, MS, ND, NV, SC, TX, WA, WV	75511	Yes
Contractor	Contractors - masonry: shop BOP not eligible in AK, AZ, CA, CO, GA, MS, ND, NV, SC, TX, WA, WV	75521	Yes
Contractor	Contractors - metal erection - decorative or artistic: office	75541	Yes
Contractor	Contractors - metal erection - decorative or artistic: shop	75551	Yes
Contractor	Contractors - painting - exterior - buildings or structures - 3 stories or less in height (not otherwise classified): office	75601	No
Contractor	Contractors - painting - exterior - buildings or structures - 3 stories or less in height (not otherwise classified): shop	75611	No
Contractor	Contractors - painting - interior buildings or structures: shop	75641	Yes
Contractor	Contractors - painting - interior buildings or structures: office	75631	Yes
Contractor	Contractors - paper hanging: office	75691	Yes
Contractor	Contractors - paper hanging: shop	75701	Yes
Contractor	Contractors - plastering or stucco work: office	75751	No
Contractor	Contractors - plastering or stucco work: shop	75761	No
Contractor	Contractors - plumbing - commercial (not industrial): office	75781	No
Contractor	Contractors - plumbing - commercial (not industrial): shop	75791	No
Contractor	Contractors - plumbing - residential or domestic: office	75811	No
Contractor	Contractors - plumbing - residential or domestic: shop	75821	No
Contractor	Contractors - refrigeration systems or equipment - dealers and distributors and installation, servicing or repair - commercial: office	75871	Yes
Contractor	Contractors - refrigeration systems or equipment - dealers and distributors and installation, servicing or repair - commercial: shop	75881	Yes
Contractor	Contractors - residential cleaning services: office	76221	No
Contractor	Contractors - residential cleaning services: shop	76231	No
Contractor	Contractors - roofing - residential: office	75931	No
Contractor	Contractors - roofing - residential: shop	75941	No
Contractor	Contractors - septic tank systems - cleaning: office	75961	Yes
Contractor	Contractors - septic tank systems - cleaning: shop	75971	Yes
Contractor	Contractors - siding installation - 3 stories or less in height (wood siding installation should be classified as carpentry): office BOP not eligible in AK, AZ, CA, CO, GA, MS, ND, NV, SC, TX, WA, WV	76021	Yes
Contractor	Contractors - siding installation - 3 stories or less in height (wood siding installation should be classified as carpentry): shop BOP not eligible in AK, AZ, CA, CO, GA, MS, ND, NV, SC, TX, WA, WV	76031	Yes
Contractor	Contractors - sign painting or lettering - inside of building - no spray painting (includes shop operations and the existence hazard of signs located away from the insured's premises): office	76051	Yes
Contractor	Contractors - sign painting or lettering - inside of building - no spray painting (includes shop operations and the existence hazard of signs located away from the insured's premises): shop	76061	Yes
Contractor	Contractors - tile, stone, marble mosaic or terrazzo work - interior construction (includes incidental exterior work): office BOP not eligible in CA, CO, GA, MS, NV, TX, WA, WV	76111	Yes
Contractor	Contractors - tile, stone, marble mosaic or terrazzo work - interior construction (includes incidental exterior work): shop BOP not eligible in CA, CO, GA, MS, NV, TX, WA, WV	76121	Yes
Contractor	Contractors - window cleaning - 3 stories or less in height: office	76171	No
Contractor	Contractors - window cleaning - 3 stories or less in height: shop	76181	No

Program	Description	Class code	Eligible
Wholesale/distribution	Air conditioning and combined air conditioning and heating equipment - distributors only	50581	Yes
Wholesale/distribution	Appliance distributors: household and home furnishings	50081	Yes
Wholesale/distribution	Appliance distributors: household types - radio, television or compact disc players	50061	Yes
Wholesale/distribution	Automobile parts and supplies: distributors	50111	No
Wholesale/distribution	Bakeries: distributors - no baking on premises	50141	Yes
Wholesale/distribution	Barber or beauty shop supplies distributors (no re-packaging or re-labeling for "own brand" retail sale.)	50171	Yes
Wholesale/distribution	Bookbinding and printing supplies: distributors	50201	Yes
Wholesale/distribution	Clothing or wearing apparel - distributors: men's and boy's clothing and furnishings	50231	Yes
Wholesale/distribution	Clothing or wearing apparel - distributors: women's, children's and infants' clothing and accessories	50231	Yes
Wholesale/distribution	Collectibles and memorabilia: distributors	50261	Yes
Wholesale/distribution	Drug distributors (no re-packaging or re-labeling for "own brand" retail sale.)	50291	No
Wholesale/distribution	Equipment, fixtures or supplies distributors: office and store equipment	50813	Yes
Wholesale/distribution	Equipment, fixtures or supplies distributors: restaurant, bars and hotel equipment	50813	Yes
Wholesale/distribution	Fabric: distributors	50321	Yes
Wholesale/distribution	Floor covering: distributors	50351	Yes
Wholesale/distribution	Florists: distributors	50381	Yes
Wholesale/distribution	Fruit or vegetable: distributors	50391	No
Wholesale/distribution	Gardening and light farming supply: distributors	50471	Yes
Wholesale/distribution	Grocery: distributors	50481	No
Wholesale/distribution	Hardware and tools: distributors	50501	Yes
Wholesale/distribution	Hearing aid: distributors	50571	Yes
Wholesale/distribution	Heating or combined heating and air conditioning equipment - distributors only	50581	Yes
Wholesale/distribution	Hobby, craft or artists' supply: distributors	50641	Yes
Wholesale/distribution	Janitorial supplies: distributors	50651	No
Wholesale/distribution	Jewelry: distributors	50661	Yes
Wholesale/distribution	Meat, fish, poultry or seafood: distributors: fish or seafood	50671	No
Wholesale/distribution	Meat, fish, poultry or seafood: distributors: meat	50671	No
Wholesale/distribution	Meat, fish, poultry or seafood: distributors: poultry	50671	No
Wholesale/distribution	Office machines or appliances- distributors - no repair	50691	Yes
Wholesale/distribution	Optical goods- distributors	50721	Yes
Wholesale/distribution	Plumbing supplies and fixtures - distributors	50741	Yes
Wholesale/distribution	Refrigeration equipment - commercial - distributors	50771	Yes
Wholesale/distribution	Stationery or paper products - distributors - paper (e.g., Fine, printing, writing), bulk, wholesaling	50801	Yes
Wholesale/distribution	Stationery or paper products - distributors - paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801	Yes
Wholesale/distribution	Tobacco products - distributors - except leaf	50821	No
Wholesale/distribution	Tobacco products - distributors - leaf	50821	No
Wholesale/distribution	Toys - distributors	50901	No
Habitational	Apartment building: over 4 families with office occupancy	65147	No
Habitational	Apartment building: over 4 families with no office occupancy	65146	No
Habitational	Boarding houses/rooms: mercantile or office occupancy	65133	No

Program	Description	Class code	Eligible
Habitational	Boarding houses/rooms: no mercantile or office occupancy	65132	No
Habitational	Townhouses or similar associations - over 4 families with mercantile or office occupancy	65133	No
Habitational	Townhouses or similar associations - over 4 families with no mercantile or office occupancy	65132	No
Self-storage	Self-storage facilities	9411	No
Motels	Motels: no restaurants	69151	No
Motels	Motels: with fast food restaurants	69171	No
Motels	Motels: with limited cooking restaurants	69161	No
Condominium	Condominiums: commercial condominium (association risk only)	60989	No
Condominium	Condominiums: office condominium (association risk only)	60999	No

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