

FARMERS MUTUAL FIRE INSURANCE COMPANY OF SALEM COUNTY
NEW JERSEY COMMERCIAL PROGRAMS
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**FARMERS MUTUAL FIRE INSURANCE COMPANY OF SALEM COUNTY
NEW JERSEY COMMERCIAL PROGRAMS**

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We are a market for Commercial business that has a low to moderate exposure to loss. Our goal is to offer programs that are competitively priced to exposure whether as a stand alone policy or as a complete account.

We have segmented our Commercial business into two segments: Main Street/Artisans defined as a Commercial policy or account under \$10,000 in premium and Mid Market commercial accounts as a policy or premium from \$10,001 to \$75,000.

We can provide a market to the new venture with trade experience who is just establishing their own business. Commercial Automobile can be written without a supporting policy up to a heavy weight class of 40,000 GVW. The Special Contractor's policy is written on number of workers, not payroll; this eliminates the premium adjustment by audit. Workers Compensation coverage can be written with a supporting General Liability policy. Properties that are located in our coastal restrictive zip codes can be considered for mono line General Liability coverage up to a \$1,000,000 occurrence limit or Commercial Auto coverage up to a \$1,000,000 limit.

Our underwriters are knowledgeable and experienced in writing Commercial business. We welcome opportunities to work with our agents to identify target classes that fit our programs and to develop business opportunities by enhancing our current products.

FARMERS OF SALEM **BUSINESS DEVELOPMENT STRATEGY**

MAIN STREET/ARTISANS COMMERCIAL ACCOUNTS

We define a Main Street Commercial account as premium of under \$10,000.

A Main Street/Artisan commercial account is typically driven by a Businessowner policy or Special Contractors Program. The rating and pricing are done through our online SCIP's Agent Rating application.

Our policy forms are the Mutual Service Office (MSO) classes, policy forms and rates. We are licensed in the States of Maryland and New Jersey only which means that the policy forms and rates are available for these two states only.

MID MARKET COMMERCIAL ACCOUNTS

We are defining the mid-market size Commercial account as premium of \$10,000 to \$75,000.

We understand that flexibility within filings is critical and is the key to writing this size account. Our filings are for the States of Maryland and New Jersey, and we must follow the MSO rates, classes and policy forms. We understand that the underwriter must work closely with the agent. The ability to respond quickly is critical. Unlike the Main Street accounts market, in the Mid Market, we realize we must be able to write accounts with tough "incidental" exposures. Risks of this type will be viewed on an individual basis.

GENERAL INFORMATION

APPLICATIONS

Analysis of major court decisions leads to one inescapable conclusion, insurance applications must be filled out completely, accurately and signed and dated by insured and producer. Material misrepresentations can render a policy void and incomplete information can result in unwanted disputes. Business is written on the basis of all information being disclosed and that information which is displayed on the application is the basis for our decisions.

Fast processing of insurance applications is everyone's goal, but it cannot be accomplished by submitting incomplete applications. Most importantly, we must impress on you the need for accuracy in providing information on the applications. It is important that you realize that you avoid E & O situations when the insured affirms, by their signature, the accuracy of the application.

SCIPS Agent Rating is our online rating and electronic submission system. Commercial applications that can be rated & submitted using this system:

- Business Owners
- Commercial Automobile
- Special Contractors

An application for Commercial Package, Commercial Inland Marine, Commercial Property, General Liability or Commercial Umbrella can be submitted on completed ACORD applications.

The SCIPS or ACORD application(s) and applicable terrorism form must be signed by the insured and licensed producer, and a copy submitted along with the policy deposit to the company.

On renewals, a renewal application or questionnaire may be requested for Commercial Umbrella Liability policies.

AUDITABLE POLICIES

Policies subject to an Audit:

- All Workers Compensation policies
- Commercial Package or Mono-Line policies rated on the basis of payroll, gross sales, total cost, admissions or gross receipts.

The policies are issued with an "estimated" premium which is subject to the adjustment after the policy expired. Premium adjustment can be made by Farmers of Salem in either of two ways: Telephone Audit or Physical Audit.

GENERAL INFORMATION

BINDERS

The existence of a binder gives rise to legally collectible claims. The agent needs to exercise a great degree of care at all times. A binder may be issued for a maximum of 30 days. No binder can be extended beyond 30 days without the approval of Farmers. ACORD binders are the only acceptable form. A copy of the binder should be provided to the company with the application within 72 hours.

BINDING AUTHORITY

Binding is prohibited on risks with a total insured value in excess of \$1,000,000 per location. This is defined as follows:

- **Commercial Package or Mono Line Fire**-The combined value of buildings, business personal property, business income/rents or scheduled equipment.
- **Businessowners Policy**: The combined values of Coverage A, B, C or scheduled equipment.
- **Commercial General Liability**: Maximum limit of liability is \$1,000,000 each occurrence. \$2,000,000 general aggregate.
- **Commercial Automobile**: Binding authority is granted on an individual agency basis. The maximum limit of insurance that can be bound for automobile liability is \$1,000,000 each accident.

Insurance to Value: Farmers requires 100% insurance to value to provide replacement cost.

NO BINDING AUTHORITY

Agents do NOT have binding authority for Coastal Restrictive Zip Codes except for General Liability or Commercial Auto.

NO binding authority is granted for the following lines:

- **Commercial Umbrella**: The application is not a binder. A company underwriter must be contacted before a commercial umbrella can be offered.
- **Unsupported Workers Compensation**: We require supporting General liability coverage to offer a Workers Compensation policy.

GENERAL INFORMATION

HELP DESK

Our agent's Help Desk is available Monday through Friday from 7:00am to 4:00pm. We can assist our agents through a quote or systems issues with a minimal amount of effort. Telephone contact at 1-800-498-0954, ext. 125 or email your question to helpdesk@fosnj.com

BROKER OF RECORD LETTER

A change in agent will only be accepted prior to the expiration date of the policy. We require a signed letter of authorization, preferably an ACORD 36, from the insured to change an agent and an updated application with insured's signature. This letter and application must be received by the company prior to the expiration date. Once received in our office, we will offer a "10 day Rescinding Notice". After the 10 day waiting period, we will issue the renewal policy under a new policy number for the new agent.

CERTIFICATES OF INSURANCE

We will only accept the ACORD Certificate of Insurance. All others must be submitted to the company for approval before completion. Frequently large corporations include contractual wording in their version of a certificate, which attempts to defeat the policy provisions. Our position is that no contractual wording should appear on the certificate.

A copy of the completed and signed certificate must be submitted to the company within 10 working days. The certificate may not be completed with any changes or by naming any additional insureds without first submitting an endorsement request to the company. It is illegal to alter or extend any coverage on a certificate that isn't provided by this policy.

COASTAL GUIDELINES

Shore Business: Due to increased catastrophic exposures and reinsurance costs we find it necessary to implement the following strategy. This strategy would apply to Personal and Commercial lines of business.

See attached Coastal Restrictive Area Zip Code exhibit on page 8.

Note: Agents do NOT have Property binding authority in defined Coastal Restrictive Zip Codes.

We can provide a market for a mono-line General Liability policy under policy form MCL 030 – Premises Liability when the location(s) are unacceptable due to a coastal restrictive zip code for property insurance.

COASTAL RESTRICTIVE AREA ZIP CODES

Revised effective 11/19/2010

COMPLETELY RESTRICTED

ATLANTIC COUNTY

08203 BRIGANTINE
08221 LINWOOD
08232 PLEASANTVILLE
08244 SOMERS POINT
08401 ATLANTIC CITY
08402 MARGATE CITY
08403 LONGPORT
08404 ATLANTIC CITY
08405 ATLANTIC CITY
08406 VENTOR CITY

CAPE MAY COUNTY

08202 AVALON
08204 CAPE MAY
08212 CAPE MAY POINT
08226 OCEAN CITY
08243 SEA ISLE CITY
08247 STONE HARBOR
08248 STRATHMERE
08260 WILDWOOD

MONMOUTH COUNTY

07711 ALLENHURST
07715 BELMAR
07717 AVON BY THE SEA
07720 BRADLEY BEACH
07723 DEAL
07732 HIGHLANDS
07740 LONG BRANCH
07750 MONMOUTH BEACH
07756 OCEAN GROVE
07757 OCEAN PORT
07760 RUMSON
08730 BRIELLE

OCEAN COUNTY

08006 BARNEGAT LIGHT
08008 BEACH HAVEN
08732 ISLAND HEIGHTS
08735 LAVALLETTE
08738 MANTOLOKING
08739 NORMANDY BEACH
08740 OCEAN GATE
08741 PINE BEACH
08742 POINT PLEASANT BEACH
08751 SEASIDE HEIGHTS
08752 SEASIDE PARK

DISTANCE RESTRICTED

ATLANTIC COUNTY

08201 ABSECON 2.5 miles
08205 ABSECON 3 miles
08225 NORTHFIELD 1.25 miles
08241 PORT REPUBLIC 2 miles

CAPE MAY COUNTY

08230 OCEAN VIEW 2 miles
08210 CAPE MAY COURT HOUSE 1 mile
08223 MARMORA 2 miles
08242 RIO GRANDE 1 mile
08251 VILLAS 1 mile

MONMOUTH COUNTY

07703 FORT MONMOUTH 1 mile
07704 FAIR HAVEN 0.5 mile
07712 ASBURY PARK 1 mile
07716 ATLANTIC HIGHLANDS 1 mile
07718 BELFORD 1 mile
07719 BELMAR 0.75 miles
07734 KEANSBURG 0.5 miles
07735 KEYPORT 0.5 miles
07737 LEONARDO 1 mile
07739 LITTLE SILVER 0.5 miles
07748 MIDDLETOWN 1 mile
07753 NEPTUNE 0.75 miles
07755 OAKHURST 1 mile
07758 PORT MONMOUTH 0.5 miles
07762 SPRING LAKE 1 mile
07764 WEST LONG BRANCH 1 mile
08736 MANASQUAN 1 mile
08750 SEA GIRT 1 mile

OCEAN COUNTY

08005 BARNEGAT 2 miles
08050 MANAHAWKIN 3 miles
08087 TUCKERTON 2 miles
08092 WEST CREEK 3 miles
08721 BAYVILLE 2 miles
08722 BEACHWOOD 0.5 miles
08723 BRICK 1 mile
08724 BRICK 1 mile
08731 FORKED RIVER 2 miles
08734 LANOKA HARBOR 2 miles
08753 TOMS RIVER 1 mile
08754 TOMS RIVER 1 mile
08758 WARETOWN 2 miles

GENERAL INFORMATION

RISK METER

We have customized our coastal zip code eligibility by using RiskMeter to match the coastline used by our reinsurers in the RMS and Risk Profiler modeling programs. By entering the location address and zip code, agents will know immediately if the property is acceptable or not based on our distance to coast eligibility. Agents can access RiskMeter through our website at www.farmersofsalem.com.

DIRECT BILL PAYMENT OPTIONS

An installment plan is available for premium at or above \$500. The number of installments is determined by the annual premium. A 30% deposit is required on all new business.

In keeping with our commitment to “Superior Service with Personal Attention”, we provide multiple bill payment options for our insured’s convenience. To make a payment, they should visit our website www.farmersofsalem.com and click the Pay Bill option.

We also offer our agents the ability to make payments. In the Agent’s section of our website under the Payment Options category, see the MOB Online Bill Payments Documentation to view a step by step “How to Guide” for first time users and FAQ’s about the online payment service.

EARTHQUAKE COVERAGE

Coverage is available in our Commercial Programs. Coverage may not be bound within 72 hours of any earthquake, land shock waves or tremors.

Earthquake Damage Availability Act N.J.S.A. 17:36-5.38 to 5.41 states a policyholder notice must be given to the insured during the completion of application and again with the issuance of new business or renewal.

HURRICANE/TROPICAL STORM/NOR’EASTER – SUSPENSION OF AUTHORITY

Agency binding authority automatically terminates for new business and property coverage increases when a Hurricane/Tropical Storm/Nor’easter Watch or Warning has been issued for any New Jersey territory. The temporary suspension of binding authority will remain in effect until such time the storm has passed beyond 100 miles of New Jersey, or has ceased to be classified as a Hurricane/Tropical Storm/Nor’easter whichever occurs first.

GENERAL INFORMATION

OUT OF STATE EXPOSURES

Farmers of Salem is only licensed to write in the States of Maryland and New Jersey.

Out of state exposures are defined as:

- The physical location of the risk for either property or liability is located outside the States of Maryland or New Jersey.
- Special Contractors or Workers Compensation employees that perform work outside the State of New Jersey.

POLICY FORMS

FARMERS OF SALEM is a member of the Mutual Service Office (MSO) for rates, rules, and forms.

The main form and declaration pages are all you need to complete the basic policy.

Features common to all programs:

- Supplemental Declarations- Internal limits are spelled out, rather than hidden in the form.
- Supplemental Coverages- MSO forms list out these coverages. This should provide clarity to avoid coverage disputes.
- Trigger Endorsements- Common endorsements are preprinted in the main form. Coverage is “triggered” by an entry on the declaration page. There are less forms to be attached, and less to store.

Visit the Agent section of our website for a comprehensive list of the MSO Commercial lines forms.

GENERAL INFORMATION

PROHIBITED CONDITIONS

A risk with one or more of the following risk characteristics may not be bound by the agent. If you consider your risk to be the exception to this rule, binding coverage must be authorized by the Company Underwriter.

- Risks with a reported loss(es) in excess of \$10,000 or frequency of same type of loss.
- Risks insured in the Fair Plan or Excess/Surplus Market. Any submission listing a Non Standard market as a prior or current carrier must be supported with reasons why risk is now eligible for the Standard Market.
- Risks, which have been cancelled, non-renewed or declined by Farmers of Salem or any other company.
- Brokered Business.
- Risks with three or more mortgages.
- Any risk with an out of state exposure. Farmers of Salem is licensed to do business in Maryland and New Jersey only.
- Any risk with an absentee landlord residing outside of the States of New Jersey or Maryland.
- An operator who is driving with a Visa (passport) or International driver's license.
- Any risk with either a licensed or unlicensed day care exposure. (Prohibited for Liability coverage only)
- Building owners with a day care tenant are eligible provided the Day Care operator adds the landlord as an Additional Insured. We will not write coverage for the day care tenant.
- Vacant or unoccupied risks.
- Risks without a central heating system.
- Vacant land and/or real estate development property.
- Any risk unprotected (not within 5 miles of a fire station), or that is isolated or inaccessible.
- Risks with a bankruptcy unless in excess of three years since discharged.
- Risks with a foreclosure.
- Risks with trampolines or skate board ramps on the premises.
- Dwellings constructed prior to 1920 or listed on a Historical Register.

GENERAL INFORMATION

PROHIBITED CONDITIONS - *continued*

- Risks with below average maintenance.
- Risks with inferior, faulty or substandard building systems (i.e. electrical, plumbing, etc.)
- Exterior Insulation Finish Systems (EIFS) used in construction of residential if greater than 20%. EIFS is defined as any stucco product applied to exterior frame (wood) construction.
- Entities with Etal, Etc, or Other as a Named Insured are not eligible.
- Subsidized housing, student housing, or boarding houses.

RENEWAL REVIEW RISK SELECTION GUIDELINES

Risk with any of the following claim activity/characteristics will be subject to renewal review by our Underwriting Department:

- Two or more claims within the prior three years
- Claims resulting from negligence of the insured
- A fire or water damage claim paid or reserved in excess of \$25,000
- A liability claim within the prior three years
- Notice of any adverse conditions which increase exposure to loss

Underwriting Renewal action will result from a comprehensive review of risk characteristics including, but not limited to:

- Nature of the Claim
- Account Loss History
- Individual Risk Characteristics (i.e. condition of home)
- Severity of Claim
- Longevity of the account

BUSINESS OWNERS PROGRAM

The area eligibility for the Businessowners program for mercantile/service is 15,000 square feet. For an office, the square footage is limited to 100,000 square feet that may include up to 15,000 square feet mercantile/service occupancy.

* **Note:** If occupancy is a Retail Store other than a Florist, Beauty, Barber or Nail Salon class, then refer any limit of property less than \$25,000.

INELIGIBLE EXPOSURES AND CLASSES

- **Year of construction 1920 or prior**
- Protection class: Unprotected
- Non Owned automobile for certain classes i.e. Real Estate, Deli
- Professional Liability for New Ventures i.e. Beauty Parlors
- Antique Stores
- Army & Navy Stores
- Auction Galleries
- Boat Sales
- Coin or Stamp Dealers
- Consignment Shop
- Dance Studios
- Delicatessen with cooking
- Detective or Security Agency or Bondsmen
- E-Cigarette Stores
- Farm Stands
- Industrial Operation
- Karate School
- Manufacturer Representatives
- Motorcycle or Moped Sales
- Musical Instruction
- Pizza parlor
- Restaurant
- Sports agent or agencies
- Thrift Shop
- Tobacco Stores or any Smoke Shop
- Classes that are not shown as eligible

ELIGIBLE CLASSES

- Apartments/Condominiums – **SEE ELIGIBILITY RULES ON PAGE 16**
- Appliances – Household
- Artists' Supplies, Crafts, Hobby Shops
- Automobile Parts & Supplies-No Work
- Bakeries-sales and baking ovens only
- Beauty and Barber shops (No tanning, no spa services)
- Bed & Bath Stores
- Bicycle Shops
- Bridal Stores
- Camera Stores
- Candle Shops
- Candy Store
- Carpets and Floor covering-No work
- Cell Phone Stores
- Clothing and Apparel for men or women (no consignment shops)
- Computer Store or Services (no more than 10% of receipts off premises)
- Condominium Associations
- Convenience Stores (no gas or propane sales and no cooking)
- Cosmetics
- Curtain/Draperies/Blinds
- Dairy Products/Cheese Stores
- Delicatessens without cooking
- Department & Variety Stores
- Discount / Outlet Stores
- Dollar Stores
- Drug Stores and Sundries-Retail One (no oxygen services, rental or sales of durable medical equipment)
- Dry Cleaners/drop off only
- Electronic Stores
- Equipment, Fixtures of Supplies for Bars, Hotels & Restaurants
- Fabric Stores
- Florist
- Funeral Homes
- Furniture-New
- Gardening and Lawn Supply

BUSINESS OWNERS PROGRAM

ELIGIBLE CLASSES (continued)

- Gift shops and Religious goods
- Glass, China, & Pottery Shops
- Gourmet Food Stores
- Grocery store (under 4000 sq ft- no cooking) no delivery
- Hardware and General stores (no propane sales)
- Hearing Aids Service Establishments
- Health Food and Vitamins
- Home Accessory Stores
- Ice Cream Stores without cooking
- Jewelers (Jewelers Block required)
- Jewelry (Costume & Novelty Only)
- Ladies Specialty store
- Leather Products retail
- Lighting Stores-No work
- Mattress Stores
- Meat, Fish, Seafood or Poultry Stores
- Millinery & Trimmings
- Musical Instruments store
- Music Stores-CD's & Records
- Nail Salons
- Newsstands
- Notions
- Offices including professional offices (include description of operation)
- Office machines/equipment and supplies
- Optical Goods
- Package Stores or Beverage Stores
- Paint & Wall Coverings-No work
- Pet Stores – no live pets sold or adoption services
- Photocopying-quick print or copying
- Produce Market – No Farming
- Retail NOC (include description of the operation)
- Retail Service NOC (include description of the operation)
- Shoe Stores including repairs
- Sporting Goods or Athletic Equipment
- Stationary, Books or Magazines
- Tailors & Dress Makers
- Television, Stereo and Computer stores
- Textiles-Patterns & Material
- Tuxedo Rental & Sales
- Uniform Stores
- Web cafe or facilities providing Web access
- Web Designers
- Wholesale NOC – **SEE ELIGIBILITY RULES AND CLASSES ON NEXT PAGE**

BUSINESS OWNERS PROGRAM

APARTMENTS

- **Minimum Building Coverage: \$300,000**
- **Maximum Building Coverage: \$4,000,000 per PML**
- **50' between buildings required to be considered as a separate PML**
- **40 units per building max. Higher # of units, please refer to UW.**
- **Written leases required.**

INELIGIBLE

- Year of construction 1920 or prior
- Less than 5 units
- Excess of 4 stories
- Protection Class: MSO 3-Unprotected
- Student Housing, Fraternities or Sororities
- Subsidized Housing
- Restaurant, Bar, or Tavern occupancy in the building
- First floor vacancy
- More than 25% vacant
- Heating is by kerosene, gas on gas, or without a central heating system
- Knob & Tube or Aluminum Wiring
- Federal Pacific or Zinsco Breakers/Panel

ELIGIBLE

- 4 stories or less (outside metal fire escape required on risks over 2 stories)
- Apartments with mercantile – Mercantile class must be an eligible BOP class.
- Apartments without mercantile
- Garden style Apartments- a garden apartment complex consists of low-rise apartment buildings built with landscaped grounds surrounding them. The apartment buildings are often arranged around courtyards that are open at one end. Such a garden apartment shares some characteristics of a townhouse: each apartment has its own building entrance, or shares that entrance via a staircase and lobby that adjoins other units immediately above and/or below it.

WHOLESALE – NOC

- **Maximum Square Footage 5,000 sq. ft. for flat or peaked roof**
- **Maximum Building Coverage \$4,000,000 per PML**

ELIGIBLE CLASSES

- Air Conditioning/Heating Plumbing Supplies
- Appliance – Household Warehouse
- Bakery Supplies
- Electrical Supplies
- Equipment, Fixtures & Supplies(No Food) for Bars Hotels Restaurants
- Lighting Supplies
- Office Machines Equipment & Supplies
- Optical Goods
- Plumbing Supplies

COMMERCIAL AUTOMOBILE

Our underwriting strategy for commercial automobile is to write profitable risks whose exposures and hazards fall within our “willing to risk” parameters.

Our program is available for light, medium, heavy trucks (GVW up to 40,000 lbs), service trailers, private passenger types owned and used in business (see eligibility requirements below), and funeral cars. We are unable to offer out of state garaging since we are licensed only in the States of New Jersey and Maryland.

PRIVATE PASSENGER

We are a market for private passenger types that are owned by corporations, partnerships, unincorporated associations, or a limited liability company that are used primarily for business purposes. **A private passenger type owned by an individual is not eligible.**

The schedule of power units that include private passenger types can not exceed more than 50% of the total commercial fleet.

COMMERCIAL AUTO 15% COMPANION CREDIT

A 15% companion credit can be applied to a Commercial Auto policy if you also write the primary Business Owners, SCP, General Liability or Commercial Package coverage with Farmers of Salem. This credit is available using our rating software at time of quote.

We are receptive to most classes; however, there are some classes we are unable to entertain. (i.e. Delivery Mail/Courier Services, Exterminators, Trash Haulers)

INELIGIBLE EXPOSURES

- Drivers or operators under the age of 25 or that have less than 5 years driving experience.
- Drivers with more than 2 moving violations or at fault accidents within a 3-year period, or any major violation i.e. careless driving, reckless driving, vehicular homicide, or any alcohol or drug related violation.
- Church Vans or Buses
- Any vehicle that requires a special filing i.e. PUC, MCS 90, DOT, etc.
- A driver with an international driver’s license or on a Visa is not eligible. Two of the important components of underwriting commercial automobile are the driving experience of the driver and the individual’s driving history. We are unable to make an informed decision when the individual is not a permanent resident.

COMMERCIAL AUTOMOBILE

ELIGIBLE CLASSES

Automotive

- Automotive parts, supplies and accessories, retail or wholesale

Contractors

- Air Conditioning and Heating
- Building maintenance/janitorial
- Carpet/Rug Cleaning
- Carpenter
- Driveway/sidewalk construction
- Dry wall and sheet rock
- Electrical/electrician
- Electrical appliance installation
- Excavation (no tank removal)
- Fence Installation
- Furniture cleaning
- Grading of land
- Household furnishing installation
NOC
- Janitorial
- Landscapers
- Lawn Care
- Masonry not heavy construction
- Painting
- Plumbing
- Roofing
- Sheet metal including repair
- Siding/gutter installation
- Tile/marble/stone/terrazzo work
- Welders

Food and Beverage

- Baked goods and bakeries retail
- Convenience stores
- Dairy products/retail
- Food beverage stores retail or
wholesale
- Grocery Stores (no deliveries)
- Health food and vitamin stores
- Ice cream shops

Manufacturing/Processing

- Bakeries-commercial/no retail sales
- Clocks and watches
- Handbags, wallets and similar leather goods
- Jewelry
- Pasta
- Sheet metal shop only

COMMERCIAL AUTOMOBILE

ELIGIBLE CLASSES (continued)

Retail and Wholesale

- Appliance, TV, auto equipment retail or wholesale
- Art galleries with retail sales
- Art supply/craft, picture frames retail
- Bath shops/accessories, towels
- Beauty supply retail
- Book stores
- Camera and film supply wholesale
- Camera stores
- China and glassware-retail
- Carpet/rugs/linoleum stores shop only
- Catalog sales and show rooms
- Clothing and wearing apparel wholesale
- Curtain/draperies/blinds retail
- Door window assembled millwork dealers
- Drug stores retail-no deliveries to residential
- Electronic equipment sales retail or wholesale
- Eyeglass sales
- Film drop off centers
- Florist retail
- Furniture and home furnishing stores
- Hardware retail or wholesale
- Gift shops
- Hobby shops
- Jewelry retail or wholesale
- Kitchen/bath showrooms
- Leather goods retail
- Musical instruments retail or wholesale
- Optical goods stores
- Paint and wallpaper stores
- Pet stores
- Records retail or wholesale
- Religious goods stores
- Retail NOC or wholesale
- Siding/storm window and door dealers
- Stationary retail or wholesale
- Trophy shops
- Video stores

Services

- Art studios
- Barber
- Beauty and hair salons
- Carpet and rug cleaning on customer's premises
- Ceramic studios
- Copying services
- Dog and animal grooming
- Funeral homes
- Interior decorating on customer's premises
- Office equipment installation repairs or service
- Photographers/photography studios
- Print shops quick printing and copying
- Printing
- Tailor shops no cleaning

COMMERCIAL AUTOMOBILE

INELIGIBLE CLASSES

The following classes fall outside our “willing to risk” parameters due to the catastrophe exposure. We will be unable to accept any business in these classes, regardless of whether or not all hazards appear to be under control.

- Air Freight
- Airport Limousines
- Ambulances
- Amusement Devices
- Armored Car Companies
- Ash Collection
- Auto Racing
- Auto Rental or Leasing Companies
- Bars/Taverns
- Burglar Alarm Companies with emergency response
- Camps
- Carnival/Circus
- Church Vans or Buses
- Clinics, Dispensaries, Infirmaries
- Collection Agencies
- Convalescent or Nursing Homes
- Debris Removal Companies
- Delivery of acids, chemicals, explosives, volatile industrial gases or pollutants
- Delivery Services mail or courier
- Demolition Companies
- Detective Agencies
- Disc Jockeys
- Dumps/Landfills
- Electric Companies
- Emergency Use Vehicles
- Entertainers
- Excavation Contractors
- Exterminators
- Extra Heavy Trucks, Truck Tractors, Tandem Trailers
- Farms/agricultural
- Fast Delivery Service
- Fire Departments (ambulance/rescue squads)
- Food Trucks
- Forestry
- Fraternities
- Fuel Oil Dealers
- Garbage Collection
- Gasoline Distributors
- Governmental/Political Sub divisions
- Halfway Houses
- Health Care Facilities
- Heavy Trucks GVW > 40,000
- Homes for the Aged or Handicap
- Hospitals
- Ice Cream Vending
- Junk Dealers
- Kerosene Dealers or Distributors
- Landfill Operation
- Limousines Companies or Livery Services
- Long Haul
- Mobile Homes
- Morticians > 200 miles or limos rented out
- Nursing Homes
- Pizza Shops with delivery vehicles
- Police Vehicles
- Public Automobiles, Public Livery
- Public Health Nurses
- Realtors
- Rescue Squads
- Road or street paving
- Rolling Stores
- Sales Fleets (private passenger vehicles)
- Salvage Companies
- Scrap Dealers
- Self propelled mobile equipment
- Snow Plowing
- Sororities
- Special Filings i.e. PUC, MCS 90
- Taxi Cabs
- Tow Trucks
- Trash Collection or recyclables
- Truckers
- Van Pools
- Vending on Street
- Waste Removal
- Wrecking Companies
- Zone Rated

COMMERCIAL INLAND MARINE

Inland Marine insurance provides coverage for loss or damage to property. We can provide a market on the following classes:

ELIGIBLE CLASSES

- Accounts Receivable
- Signs
- Valuable Papers and Records
- Bailee Coverage
- Builders Risk – See eligibility below
- Contractors Equipment
- Installation Coverage
- Physicians and Surgeons
- Transit

BUILDERS RISK - Liability coverage will not be offered

Inland Marine coverage may be written for risks under new construction or renovation. A separate policy can be written or may be combined with a commercial package policy.

We require insurance at the completed value of the building. Any increase in value must be effective the inception date of the policy. Higher deductibles may be used at the discretion of the underwriter.

We will only provide coverage at the time construction or renovations begin. It is not our intention to provide Builders Risk coverage for risks where construction has already started.

Policies are subject to a pro rata cancellation. It is our goal to rewrite the coverage after construction/renovations are completed, if the risk is eligible. We will only write Builders Risk policies for 3 years, subject to UW discretion.

COMMERCIAL PACKAGE

The following lists are not all inclusive – Please refer to the Commercial Lines Eligibility Chart on our website for a comprehensive list of eligible classes. For contractors that are not eligible for our Special Contractors program due to size, we may consider a Commercial Package policy.

INELIGIBLE EXPOSURES AND CLASSES

- **Year of construction 1920 or prior**
- Antique Furniture Store or Dealer
- Carpenter
- Constructing or repairs to chimneys or fireplaces
- Dance Studio
- Delicatessen with cooking exposure
- EIFS Contractor
- General Contractor
- Gun Sales
- Installation or servicing of in ground swimming pools
- Karate School
- Manufacturer's Representative
- Motorcycle or Moped Sales
- Painter-Exterior
- Power Washing of exteriors residential or commercial
- Property Developer or Property Management
- Restaurant
- Roofer
- Stucco Work
- Student Housing, Fraternities or Sororities
- Subsidized Housing
- Waterproofing of basements
- Classes that are not shown as Eligible

ELIGIBLE CLASSES

Automotive

- Automotive Parts, Supplies and Accessories - retail or (no auto repair or brake servicing)

Contractors

- Air Conditioning and Heating (no LPG or propane)
- Building Maintenance/Janitorial
- Carpentry – Interior Only - Refer to UW
- Carpet/Rug Cleaning
- Carpet Installation
- Driveway/Sidewalk Construction
- Dry wall and Sheet rock
- Electrical/Electrician
- Electrical Appliance Installation
- Excavation (no tank removal)
- Fence Installation
- Furniture Cleaning
- Grading of Land (Including incidental excavation for basement)
- Hardwood Floor Installation
- Household Furnishing Installation NOC
- Janitorial - no hospitals, industrial operations, no supermarkets, or home improvement stores
- Lawn Care
- Locksmiths
- Masonry - not heavy construction – no swimming pool, chimney or fire place work
- Painting-Interior - no spray painting
- Plumbing
- Sheet Metal including repair
- Siding – Refer to UW
- Tile/Marble/Stone/Terrazzo Work
- Water Well Drilling

COMMERCIAL PACKAGE

ELIGIBLE CLASSES (continued)

Food and Beverage

- Baked goods and Bakeries - retail
- Butcher Shops
- Convenience Stores - no gas or propane sales and no cooking
- Dairy Products - retail
- Food and Beverage Stores - retail or wholesale
- Grocery Stores under 4000 square feet – no cooking on premises-no delivery
- Health Food and Vitamin Stores
- Ice Cream Shops with no cooking on premises
- Seafood/Fish Stores

Habitational

DWELLINGS

- **Minimum Building Coverage: \$150,000**
- **Maximum Building Coverage: \$1,000,000 – refer higher limits to your Underwriter**
- **Written leases required**
- **Eligible:**
 - 1 to 4 Family
 - Year of construction 1920 or newer
 - Must have centralized heating systems
 - Must have 2 means of egress
 - No more than 10 locations per policy. Multiple policies available if insured has over 10 locations.
- **Ineligible:**
 - Risks over 2 stories without a metal fire escape
 - MSO Protection Class 3 – Unprotected
 - Risks owned by General Contractors
 - 25% or more vacancy
 - Homes or apartments constructed prior to 1920
 - Converted dwellings
 - Student housing, fraternities, or sororities
 - Subsidized housing
 - No underground oil tanks either active or inactive
 - Ivy covered buildings
 - Dwellings under construction or renovation – refer to UW for Commercial Inland Marine coverage
 - Knob & Tube or Aluminum Wiring
 - Federal Pacific or Zinsco Breakers/Panel

COMMERCIAL PACKAGE

ELIGIBLE CLASSES (continued)

Habitational - continued

APARTMENTS WITH OR WITHOUT MERCANTILE

- **Minimum Building Coverage: \$300,000**
- **Maximum Building Coverage: \$4,000,000 per PML**
- **50' between buildings required to be considered as a separate PML**
- **40 units per building max. For higher # of units, please refer to UW**
- **Written leases required**
- **Eligible:**
 - 4 stories or less (outside metal fire escape required on risks over 2 stories)
 - Apartments with mercantile – Mercantile class must be an eligible CMP class
 - Apartments without mercantile
 - Garden-style Apartments- a garden apartment complex consists of low-rise apartment buildings built with landscaped grounds surrounding them. The apartment buildings are often arranged around courtyards that are open at one end. Such a garden apartment shares some characteristics of a townhouse: each apartment has its own building entrance, or shares that entrance via a staircase and lobby that adjoins other units immediately above and/or below it.
- **Ineligible:**
 - Year of construction 1920 or prior
 - Excess of 4 stories
 - Protection Class: MSO 3-Unprotected
 - Student Housing, Fraternities or Sororities
 - Subsidized Housing
 - Restaurant, Bar, or Tavern occupancy in the building
 - First floor vacancy
 - More than 25% vacant
 - Knob & Tube or Aluminum Wiring
 - Federal Pacific or Zinsco Breakers/Panel

BUILDING UPDATES for any Habitational risk

<u>System:</u>	<u>Updated in Last:</u>
Heating	25 years
Peaked Roof	15 years
Flat Roof	8 years
Plumbing	PVC or Copper Plumbing (updates as required)
Electrical	Circuit Breakers with minimum 100 amp service No Federal Pacific or Zinsco Breakers/Panels

HEATING SYSTEMS for any Habitational risk

Ineligible Exposures:

- Risks without a central heating system
- Kerosene Heaters
- Gas on Gas heating system

COMMERCIAL PACKAGE

ELIGIBLE CLASSES (continued)

Lessor's Risk Only

- Shopping Centers/Buildings (tenants with cooking must have modern Ansul and high legal liability limits)
- Warehouse/single tenant
 - **Maximum Square Footage 5,000 for flat or peaked roof**
 - **Maximum Building Coverage \$4,000,000 per PML**
 - **Eligible Classes:**
 - Air Conditioning/Heating Plumbing Supplies
 - Appliance – Household Warehouse
 - Bakery Supplies
 - Electrical Supplies
 - Equipment, Fixtures & Supplies(No Food) for Bars Hotels Restaurants
 - Lighting Supplies
 - Office Machines Equipment & Supplies
 - Optical Goods
 - Plumbing Supplies

Manufacturing/Processing

- Bakeries-commercial-no retail sales
- Clocks and Watches
- Handbags, Wallets and similar
Leather Goods
- Jewelry
- Sheet Metal-shop only

Office and Professional

- Accountants
- Architects
- Insurance agencies
- Computer Services
- Health Care Providers Office-Medical/Dental
- Real Estate Agents
- Offices NOC
- Veterinarians and Veterinarian Hospital
- Web Designer

Religious Entities

- Houses of Worship - no day care or school exposures
- Pastoral Counseling and Directors and Officers Coverages are available

COMMERCIAL PACKAGE

ELIGIBLE CLASSES (continued)

Retail and Wholesale

- Appliance, TV, Audio Equipment-retail or wholesale
- Art Galleries with retail sales
- Art Supply/Craft, Picture Frames- retail
- Bath Shops/Accessories, Towels
- Beauty Supply-retail
- Book Stores
- Camera and Film Supply-wholesale
- Camera Stores
- Cell Phone & Accessories Store
- China and Glassware-retail
- Carpet/Rugs/Linoleum Stores-shop only
- Catalog Sales and Show Rooms
- Clothing and Wearing Apparel-wholesale
- Computer Stores or Services (no more than 10% of receipts are off premises)
- Curtain/Draperies/Blinds-retail
- Door Window Assembled Millwork Dealers
- Drug Stores-retail
- Electronic Equipment Sales-retail or wholesale
- Eyeglass Sales
- Film Drop Off Centers-no processing
- Florist-retail / wholesale-no nursery operation
- Furniture and Home Furnishing stores
- Hardware Stores-retail or wholesale
- Gift Shops
- Hobby Shops
- Jewelry-retail or wholesale (if jewelers block is provided by another market)
- Kitchen/Bath Showrooms-shop only
- Leather goods retail
- Musical instruments-retail or wholesale
- Optical Goods Stores
- Pet Stores – no live animals or grooming
- Paint and Wallpaper Stores
- Pet Stores–no pet sales or adoption services
- Records-retail or wholesale
- Religious Goods Stores
- Retail NOC or Wholesale
- Siding/Storm Window and Door Dealers-shop only
- Stationary-retail or wholesale
- Trophy Shops
- Video Stores

Services

- Art studios
- Barber
- Beauty and Hair Salons- no tanning – Professional liability available for Barbers, Beauticians, Hair Stylist, or Manicurist only.
- Carpet and Rug Cleaning on customer's premises
- Ceramic Studios
- Copying Services
- Dogs and Animal Grooming
- Dressmaking
- Dry Cleaning & Laundry Receiving Stations
- Funeral Homes
- Interior Decorating
- Janitorial
- Laundromats
- Nail Salons
- Office Equipment-installation, repairs or service
- Photographers/Photography Studios-no film production
- Print Shops-quick printing and copying
- Printing
- Tailor Shops-no cleaning

COMMERCIAL UMBRELLA

Agents **DO NOT** have binding authority on Commercial Umbrella coverage. The application is not a binder. A company underwriter must be contacted before a Commercial Umbrella can be offered.

We offer capacity up to a \$5,000,000 limit for Commercial Umbrella.

In order to offer Commercial Umbrella coverage, Farmers of Salem must, at a minimum, write the primary General Liability. We require a minimum A.M. Best Rating of B+ for the underlying carrier(s).

Minimum underlying limits required for most classes are:

- \$500,000 CSL for Auto liability
- \$500,000 per occurrence/general aggregate/products aggregate for CGL
- \$1,000,000/\$1,000,000/\$1,000,000 for Employers' Liability.

Higher underlying limits may be required in some cases i.e. heavy trucks require an underlying limit of \$1,000,000 CSL. Generally speaking, if we are willing to write the primary CGL, we will also entertain the Commercial Umbrella.

Updated and signed ACORD 125 & 131 applications are required every three years. A completed renewal questionnaire is required every year in between the application year.

SPECIAL CONTRACTORS

We are providing a Special Contractors program for the artisan contractor. This is defined as a maximum number of eleven (11) workers, with helper's salary not exceeding \$10,000 annually. The risk cannot have subcontracting of more than 20% of their work based on the insured's payroll.

All SCP policies contain a Snow Plow Exclusion & an EIFS Exclusion.

NJ HOME IMPROVEMENT CONTRACTORS

Contractors' Registration Act N.J.S.A. 56:8-136 et seq. and N.J.A.C. 13:45A-17.1 et seq. requires contractors to be registered with the Division of Consumer Affairs.

As defined in this act, "Home Improvement" means the remodeling, altering, renovating, repairing, restoring, modernizing, moving, demolishing or otherwise improving or modifying of any residential or non-commercial property. Home improvement also includes the conversion of existing commercial structures into residential or non-commercial property.

Registration and annual renewals are required to include a proof of coverage under a Commercial General Liability policy at a minimum limit of \$500,000 per occurrence.

NEW VENTURES

New ventures are acceptable with three (3) or more years experience in trade.

INLAND MARINE

Inland Marine coverage is available for miscellaneous tools up to a maximum limit of \$15,000, and scheduled equipment up to a total maximum schedule limit of \$50,000. For higher scheduled limits, the commercial underwriter should be contacted to assist in the pricing of that equipment.

**SEE NEXT PAGE FOR INELIGIBLE EXPOSURES & CLASSES
AND ELIGIBLE CLASSES**

SPECIAL CONTRACTORS

INELIGIBLE EXPOSURES & CLASSES

- Risk with more than 20% out of state work exposure.
- Risk with more than 20% subcontracting exposure.
- Any work in NY City or in the 5 NYC boroughs
- Any work in Philadelphia, PA
- Carpenter-Exterior
- Demolition Contractors
- Handyman
- Industrial Heating or Air Conditioning Work
- General Contractor
- Constructing or Repairs to Chimneys or Fireplaces
- EFIS Contractor
- Fire Restoration Work
- Installation or Servicing of In Ground Swimming Pools
- Mold Remediation
- Painter - Exterior
- Power Washing of Exteriors - residential or commercial
- Roofer
- Security Systems, Central Station Alarms or Fire Alarms Installation, Service or Repair
- Snow Plowing-Commercial
- Waterproofing of basements
- Classes not listed as Eligible

ELIGIBLE CLASSES

- Air Conditioning and Heating
- Carpet/Furniture Upholstery Cleaning - no mold removal or restoration work
- Carpentry-Interior – Refer to UW
- Carpet Installation
- Ceiling/Wall Panel Installation
- Cement/Concrete Installation - no swimming pool, chimney or fireplace work
- Door/Window Installation
- Drywall/Wallboard
- Driveway/Sidewalk Construction
- Electrician-residential or commercial includes installation of home theater(s)
- Electrical Appliance Installation-residential only
- Fences
- Glazier (no automobile or recreational vehicles)
- Grading of Land
- Hardwood Floor Installation
- Household furnishings Installation
- Interior Decorators-no showroom
- Janitorial
- Lawn Care/Landscape – **SEE ELIGIBILITY RULES ON NEXT PAGE**
- Locksmith
- Masonry work NOC - no swimming pool, chimney or fireplace work
- Painting-Interior - no spray painting
- Plumbing
- Sheet Metal - duct work only
- Siding Installation – Refer to UW
- Tile/Marble/Stone/Terrazzo work
- Water Well Drilling

LAWN CARE / LANDSCAPE PROGRAM

This program is designed to meet the insurance needs of the Lawn Care/Landscaping Professional written under our Special Contractors Program.

ELIGIBLE Operations for Residential & Commercial:

- Aerating and Pressing
- Bed Design and Installation
- Dethatching
- Fertilizing
- Lawn Maintenance
- Pruning
- Shrub And Tree Planting
- Seeding
- Sod Installation
- Spring and Fall Clean Up

ELIGIBLE Operations for Residential ONLY:

- Holiday Decorating
- Outdoor Decorative Lighting
- Pavers
- Repair or Erection of Retaining Walls no higher than 3 feet

INELIGIBLE Operations for Residential & Commercial:

- New Ventures with less than 3 years experience in trade
- More than 20% subcontracted work
- Commercial Snow Plowing
- Decks or Fences
- Demolition of Buildings
- Excavation or Grading of Land
- Pools
- Repair or Erection of Retaining Walls higher than 3 feet
- Sprinkler Systems
- Tree Removal and/or Stump Grinding
- Water Proofing Systems or Installation of French Drain Systems
- Yard Water Features including, but not limited to ponds, waterfalls, water walls, etc.

Herbicide/Pesticide Applicator Coverage

Optional coverage is available for operations incidental to the lawn care/landscape operation. The supplemental application will ask for the name(s) of the License Holder(s) and their License Number(s). All applicators must be licensed. **The method of dispensation can be no larger than a 5 gallon can.**

Snow Plowing

Optional coverage available for risks doing incidental **Residential** snow plowing **ONLY**. **Commercial snow plowing is NOT eligible** due to high traffic areas creating high frequency of slip and fall claims. **Agents do not have binding authority to add the snow plow coverage endorsement mid-term.**

WORKERS' COMPENSATION

Statutory Coverage

We are interested in offering statutory workers compensation coverage. We can not entertain coverage for Defense Bases Act; FELA; Foreign Coverage, Jones Act; Maritime; Outercontinental Shelf Act; USL & HW Act coverage.

Unsupported Workers Compensation Risks Are Ineligible

Premium Size

Risks need to be of sufficient premium size, and coverage **would not** be offered on an "**if any payroll**" basis for eligible contractor classifications. The minimum premium for the governing class for contractors should be \$1,000.

Experience Modification: Debit

Coverage can not be bound for a debit experience modification. Referral to a company underwriter is required.

SEE NEXT PAGE FOR INELIGIBLE AND ELIGIBLE CLASSES

WORKERS' COMPENSATION

INELIGIBLE CLASSES

- Carpenters-Interior or Exterior
- Carpet Installation
- General Contractors
- Janitorial
- Landscapers or Lawn Care
- Manufacturers
- Painters-Exterior
- Power Washing
- Roofers
- Siding Installation
- Stucco Contractors
- Water Well Drilling
- Waterproofing
- Window Cleaning
- Wholesalers
- Classes not shown as Eligible

ELIGIBLE CLASSES

Automotive

- Automotive parts, supplies and accessories, retail or wholesale (no auto repair or brake service)

Contractors

- Air Conditioning and Heating
- Carpet /Rug Cleaning
- Driveway/Sidewalk Construction
- Drywall and Sheet Rock
- Electrical/Electrician
- Electrical Appliance Installation
- Fence Installation
- Household Furnishings Installation
NOC (No Carpet Installation)
- Locksmith
- Masonry – no heavy construction, stucco work, fireplace or chimney repairs
- Painting-Interior
- Plumbing
- Sheet Metal including repair
- Tile/Marble/Stone/Terrazzo Work

Food and Beverage

- Baked Goods and Bakeries-retail
- Convenience Stores (no cooking–no gas or propane service)
- Dairy Products-Retail
- Food beverage stores retail or wholesale
- Grocery Stores under 4000 square feet (no cooking – no delivery)
- Health Food and Vitamin Stores
- Ice Cream Shops with no cooking on premises

Religious Entities

- Houses of Worship – no Day Care or School

Office and Professional

- Architects
- Computer Services
- Insurance Agencies
- Health Care Providers Office-medical/dental
- Real Estate Agents
- Offices NOC
- Veterinarians and Veterinarian Hospital

WORKERS' COMPENSATION

ELIGIBLE CLASSES (continued)

Retail and Wholesale

- Appliance, TV, Auto Equipment-retail or wholesale
- Art Galleries with retail sales
- Art Supply/Craft, Picture Frames-retail
- Bath Shops/Accessories, Towels
- Beauty Supply-retail
- Book Stores
- Camera and Film Supply-wholesale
- Camera Stores
- China and Glassware-retail
- Carpet/Rugs/Linoleum Stores
- Catalog Sales and Show Rooms
- Clothing and Wearing Apparel-wholesale
- Curtain/Draperies/Blinds-retail
- Door Window Assembled Millwork Dealers
- Drug Stores-retail
- Electronic Equipment Sales-retail or wholesale
- Eyeglass Sales
- Film Drop Off Centers-no processing
- Florist-Retail
- Furniture and Home Furnishing Stores
- Hardware-retail or wholesale
- Gift Shops
- Hobby Shops
- Jewelry-retail or wholesale
- Kitchen/Bath Showrooms
- Leather Goods-retail
- Musical Instruments-retail or wholesale
- Optical Goods Stores
- Paint and Wallpaper Stores
- Pet Stores – no pet sales or adoption services
- Records-retail or wholesale
- Religious Goods Stores
- Retail NOC or wholesale
- Siding/Storm Window and Door Dealers
- Stationary-retail or wholesale
- Trophy Shops
- Video Stores

Services

- Art Studios
- Barber
- Beauty and Hair salons/Nail Salons
- Carpet and Rug Cleaning on customer's premises
- Ceramic Studios
- Copying Services
- Dress Making
- Funeral Homes
- Interior Decorating
- Office Equipment Installation, Repairs or Service
- Photographers/Photography Studios–no film production
- Print Shops-quick printing and copying
- Printing
- Tailor Shops-no cleaning

FOR FUTURE USE