Utah Safeco Businessowners Policy



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American Economy Insurance Company
American States Insurance Company
American States Insurance Company of Texas

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Computer Fraud and Funds Transfer Fraud
Condominium
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Electronic Data Liability
Employee Benefits Coverage
Employee Dishonesty
Employment Practices Liability
Fine Arts
Flexible Limit Endorsement
Food Contamination
Forgery or Alteration
Garagekeepers Insurance
Hearing Aid Stores
Hired & Non-Owned Auto Liability
Hired Auto Physical Damage
Identity Recovery Coverage
Liquor Liability Coverage
Minimum Premium
Money and Securities
Optical Goods Stores
Optional Deductibles
Outdoor Sign
Reimbursement for Correction of Work Costs
Rental Dwellings
Sewer or Drain Backup
Spoilage
Terrorism
Theft Exclusion
Utility Services
Vacant Land
Windstorm or Hail

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What's New

Effective Date of New & Revised Material

03/08/07

This edition replaces the version effective 12/14/06. Check here for the latest information on your state specific rules and optional coverages.

Recent revisions include:

Employment Practices Liability limit increased from $5,000 to $10,000

Coverage for Identity Recovery added automatically to all policies

$5,000 and $10,000 optional deductible levels available

Optional limits available for Business Income From Dependent Properties coverage

Electronic Data now a specified coverage with increased optional limits available

Optional limits available for Ordinance or Law coverage

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Three new Additional Insured options available: Blanket for Written contracts, and two Primary Additional Insureds (Lessors of Premises and On Going Operations)

Optional Bailee's Coverage (other than Dry Cleaners) available

Optional coverage available for Commercial Articles Floater

Optional coverage available for Computer Fraud and Funds Transfer Fraud

Optional coverage available for E-Commerce

Optional coverage available for Electronic Data Liability

Optional coverage available for Reimbursement for Correction of Work Costs added for Printers

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Introduction

This manual contains the rules and rates for the Safeco Businessowners Policy Program. This is a preferred product designed for specific classes of business as listed in each state's Eligible Occupancies table. Businessowners not meeting the eligibility requirements, engaged in operations not usual to this program, or in the **Ineligibility List** may be considered under other programs we offer.

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Unique Features

The Safeco Businessowners policy provides coverage for buildings and/or personal property at described premises. Insureds and their employees are protected from business liability for bodily injury, property damage, personal injury or advertising injury. Host liquor liability, oral and written blanket contractual liability, incidental malpractice, and non-owned watercraft liability coverage for watercraft less than 52 feet long are all coverage extras. In addition, many additional coverages and coverage extensions are automatically provided!

Unique Features:	
Aggregate limits of insurance	Applicable per location
Blanket options	All buildings and/or contents on policy
Brands and labels	$25,000 coverage
Coinsurance provisions are eliminated	Building and personal property coverage is on a replacement cost basis. Actual Cash Value option is available for building coverage
Consequential damage to pairs or sets	Included in the BPP limit
Debris removal	$25,000 coverage extension
Electronic Data	$25,000 coverage with option to purchase up to $250,000
Employee dishonesty	$15,000 coverage with option to purchase up to $250,000
Employment practices liability insurance (defense within limits)	$10,000 coverage (including defense costs) for refusal to employ, failure to promote, wrongful demotion or termination, harassment and discrimination (not included in all states); with option to purchase $25,000 or $50,000 limits (increased limits option not available in California, or for attorneys or employment agencies)
Equipment breakdown	Provides coverage for certain otherwise excluded perils. Coverage provided includes: mechanical breakdown, electrical arcing and explosion of steam objects. Some sub-limits are: hazardous substances $50,000, spoilage $25,000 and computer equipment $50,000
Fine arts	$10,000 additional coverage included, with option to purchase up to $250,000
Fire extinguishers recharge	$10,000 per occurrence when used to fight fires at insured premises or adjacent premises

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Unique Features:	
Forgery or alteration	$25,000 coverage with option to purchase up to $100,000
Identity Recovery Coverage	Coverage includes: Toll-Free Identity Recovery Help Line, Case Management Services for verified claimants and Reimbursement Coverage for Expenses arising from a defined Identity Theft event up to $25,000.
Interruption of Computer Operations	Covers Loss of Income due to a suspension of operations caused by electronic data loss.
Interior and exterior glass	Included
Loss of earnings and extra expense	Covered for the actual loss sustained for a period of up to 12 months
Medical payments	$10,000 (any one person)
Money and securities	$10,000 on premises and $5,000 off-premises coverage, with option to purchase up to $50,000
Newly acquired buildings	$1,000,000 coverage extension for up to 180 days
Ordinance or law (not for apartments)	Coverage for loss in value of the undamaged portion of a building is included within the building limit. Demolition cost and increased cost of construction provided under a combined limit of $150,000 per covered building, with option to purchase higher limits
Personal effects	$10,000 coverage extension
Personal property at newly acquired locations	$500,000 coverage extension for up to 180 days
Personal property off premises	$25,000 coverage extension (salesperson's samples included)
Pollutant cleanup and removal	$10,000 per described premises
Sewer or drain backup	$5,000 coverage with option to purchase up to $50,000
Tenants liability coverage	Up to policy liability limits
Valuable paper and records	$25,000 coverage with option to purchase up to $250,000

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Options

In addition to the many coverage extras provided by our Safeco Businessowners Program, optional coverages are available for a premium consideration. For a complete list of all coverages available, refer to the Table of Contents provided.

Bailees(for other than Dry Cleaners)	Coverage for property of others, in the insured's custody for servicing, repairing or processing. Limits of $25,000, $50,000 and $100,000.
Condominium commercial unit-owners optional coverages	Including loss assessment and miscellaneous real property
Deductible options	
Employee benefits liability coverage	
ERISA Endorsement	
Garagekeepers insurance	On a direct primary basis
Hired auto physical damage coverage up to $50,000	For when there is no commercial auto policy
Hired and non-owned auto coverage	For when there is no commercial auto policy
Increased liability and medical expenses coverage	Limits of $500,000, $1,000,000 and $2,000,000
Liquor liability coverage	
Professional liability coverage	For barber and beauty shops, hearing aid stores and optical goods stores
Spoilage coverage	$1,000 automatically included for florists and animal services
Utility services coverage	

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Eligible Occupancies & Classification Codes

Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Air Conditioning Equipment Dealers No installation, servicing or repair. No distributors.	00072
Alterations – Clothing 75% or more of gross annual sales must be derived from tailoring, dressmaking, alterations or garment repair performed on applicant's premises.	71961
Animal Cemetery	00056
Animal Cemetery – Lessors Risk	00056
Animal Hospital Operations may not deal primarily with exotic pets or show animals. Operations with over 50% of sales derived from farm animal service or over 25% of sales derived from obedience schools are ineligible. Operations may not include the following: animal auction, animals for hire, animal shelter, dog or horse show or racing, guard dog training, hatchery, laboratory breeding/service, livestock breeding or dealer, rodeo, stable or riding academy, zoo or animal training or service for the physically impaired.	00057
Animal Hospital – Lessors Risk Tenant's operations must deal primarily with the treatment of domestic pets.	00057
Appliance Distributor Class contemplates the sale of new household appliances and home furnishings. No installation. No rebuilt or used appliances.	00079

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Army/Navy Stores Retail sales of surplus (not used) army and navy field equipment such as tents, cook stoves, cooking ware, boots and clothing. No guns, firearms, heavy equipment or explosives. Risks that primarily sell clothing separately classified. Alarm system with outside monitoring service is required for this class.	53125
Art Supplies Distributor This class is designed for the wholesaler of artist supplies including, but not limited to, paint brushes, paints, pastels, etc.	00260
Art Supply Stores Includes sale of art supplies such as paint brushes, canvases, etc.	59995
Auto Glass Shops Must have a stationary shop for auto glass sales and installation. Majority of sales generated from on-premises work. If majority of sales are generated from off-premises work, consider USS Auto Glass installation/repair class.	75311
Auto Specialty Stores – Lessors Risk Eligible tenant operations include auto part stores, stereo stores, auto glass shops, muffler shops, auto lube/oil and tune-up shops, brake shops, frame alignment, transmission repair shops, upholstery shops, wheel alignment and tire dealers. Service or repair operations must be performed on private passenger vehicles and pickup trucks.	00157
Automobile Parts/Supply Store No installation, service or repair. Incidental machining of valves, brake rotors and drums acceptable (no more than 15% of sales). Alarm system with outside monitoring service required.	55313
Automobile Parts and Supplies Distributors – Wholesale At least 90% of sales must be derived from the sale of automobile parts and supplies. No servicing or repairing of autos.	00080
Auxiliary Buildings Those that are incidental to the business (garages, mausoleums, storage sheds).	00073

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Eligible Occupancies	
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Baby Furniture Stores Retail sale of domestically manufactured baby furniture. The furniture may be sold from the floor of the store, or ordered from catalogs and samples on display in showroom then shipped to the customer. Furniture includes bedroom sets and individual pieces such as cribs, tables, highchairs, dressers and bookcases. This class contemplates incidental sales of other merchandise such as linens, mirrors and eating utensils. No used or consignment merchandise. No assembly or installation.	57125
Bagel Shops Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity of 40.	54116
Bakeries No baking on premises. Maximum seating capacity of 40.	54606
Bakeries – With Baking on Premises Food preparation operations must not produce smoke or grease-laden vapors. Donut fryers are acceptable if filters are cleaned at least bi-weekly, hood and ductwork cleaned on a quarterly basis and automatic fire suppression system is inspected on a semi-annual basis. Maximum seating capacity of 40.	71311
Bakeries with cooking - Wholesale Items include a variety of breads, rolls, pies, etc. Use this classification for risks that manufacture their own goods. Food operations must not produce smoke or grease-laden vapors. Donut fryers are acceptable if filters are cleaned at least bi-weekly, hood and ductwork cleaned on a quarterly basis and automatic fire suppression system is inspected on a semi-annual basis.	00201
Bakeries without cooking - Wholesale Items include a variety of breads, rolls, pies, etc. Use this classification for wholesale risks that only sell and do not manufacture.	00202
Barber Shops If hair dyeing or permanent waving, classify as “Beauty Parlors and Hair Styling Salons.” At least 75% of gross annual sales are derived from hair cutting and styling on applicant’s premises. Professional Liability is available as an option.	71332

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Bath, Sauna and Spa Stores No more than 25% of sales may be derived from installation servicing or repair. Servicing or repair of swimming pools ineligible.	59999
Battery Stores Retail sales and installation of car batteries.	00158
Beauty Parlors and Hair Styling Salons No more than 25% of gross annual sales may be derived from tanning (tanning services are excluded from coverage) or the sale of cosmetics. Risks operating as day spas or engaged in performing the following are ineligible: chemical peels, plastic surgery, removal of warts or other growths, hair replacement procedures, body massages (other than scalp, feet or hands in conjunction with facials, pedicures and manicures), steam baths or saunas (other than facial steam treatments), tattooing, permanent applications of makeup, hair removal by electrolysis, thermolysis or processes using radio waves. Professional Liability available as an option.	71952
Beauty and Barber Shop Supplies Distributors – Wholesale No sale of tanning beds. No manufacturing of items sold.	00081
Beer or Wine Making Supply Stores No beer or wine manufacturing on premises.	59995
Bed and Bath Shops	57224
Beverage Stores – No Alcoholic Beverages At least 90% of the sales must be derived from the sale of non-alcoholic beverages. Operations with gasoline sales are ineligible.	00024
Beverage Stores – With Alcoholic Beverages See “Liquor Stores.”	59215
Billiard Stores – Retail Only	57128
Bird Feeder Stores	59994

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Boat Supply Stores – Pleasure Craft No boat sales.	59999
Bone, Horn and Ivory Products – Retail Only Shop work or kiln operations are ineligible.	59999
Bookbinding and Printing Supplies – Retail Only	50812
Books, Magazines and Newspaper Stores No newsstands, adult bookstores or rare book dealers. At least 75% of sales must be derived from the sale of new books, magazines or newspapers.	59425
Books, Magazines and Newspaper Distributors – Wholesale No printing or publishing operations. At least 75% or more of sales must be derived from the sale of new books, magazines or newspapers.	00082
Bottled Water Sales	00159
Brass Specialty Items Distributor This class is designed for the wholesaler of specialty brass gift or home decorative items.	00261
Bridal Shops No more than 25% of sales may be derived from the sale of secondhand merchandise.	56319
Building Material Distributors - Wholesale Items include new building materials, hardware items such as tools, plumbing and electrical supplies and fixtures. Lumber yards or risks with inventory consisting primarily of lumber are ineligible. Risks offering installation services either through direct employees or subcontractors are ineligible. Alarm system with outside monitoring service is required for this class.	00203

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Eligible Occupancies	
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Butcher Shops No locker plants. No cooking on premises.	54216
Cabinet Sales Sales only, no installation or manufacturing. Retail sale of finished cabinets (wood or metal), including kitchen, bath and file cabinets and related accessories (knobs, handles, hinges, shelving tracks). No manufacturing and installation of cabinets.	52526
Cake Decorating and Supplies Stores Food preparation operations must not produce smoke or grease-laden vapors.	54446
Camera and Photographic Equipment Stores Including incidental service and repair (no more than 25% of sales).	59955
Camera and Video Equipment Repair Operations include on premises repair and cleaning of cameras, camcorders and other video equipment. Incidental retail sales is eligible. Alarm system with outside monitoring service is required for this class.	71920
Camping Equipment Stores Gun sales limited to 20% of sales (no used or handgun sales). No repair/assembly of bicycles. Rental operations are also ineligible. (See Sporting Goods…)	59526
Candle Shops No manufacturing on premises.	59994
Candy, Nut and Confectionery Stores Includes candy or confectionery manufacturing at the same location as the store if the products are sold principally at that store.	54446
Candy or Confectionery Distributors – Wholesale No manufacturing of candy or confection.	00083

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Car Stereo Shops Alarm system with outside monitoring service required for this class.	00067
Card Shops	59994
Casket/Coffin Sales No more than 25% of gross annual sales can be derived from the operation of a crematory.	71865
CDs, Tapes and Sheet Music Stores Maximum of 25% of sales may be derived from the sale or rental of musical and audio equipment.	57338
CDs, Tapes and Sheet Music Distributors No manufacturing of CDs, tapes and/or sheet music. Maximum of 25% of sales may be derived from the sale or rental of musical and audio equipment. Music studios are ineligible.	00105
Cellular Phones and Pagers Stores	00160
Ceramics, China and Pottery – Retail Only Shop work or kiln operations are ineligible.	59999
Cheese Shops	00161
China Stores	59999
Clock Stores Includes the sale of all types of clocks, such as wall mounted or grandfather. May include incidental repair and service.	59952
Clothing or Wearing Apparel Stores No distributors. No used or secondhand. Alarm system with monitoring service required for the following classes:	
• **Childrens' and Infants' Wear**	56413

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
• **Family Clothing**	56214
• **Haberdashery and Mens' Furnishings**	56113
• **Hosiery**	56313
• **Ladies' Accessories and Specialties**	56319
• **Ladies' and Girls' Coats, Suits, and Dresses**	56214
• **Ladies' Undergarments and Lingerie**	56312
• **Mens' Accessories and Furnishings Stores**	56113
• **Mens' and Boys' Coats and Suits**	56114
• **Mens' and Boys' Hats and Caps**	50333
• **Millinery and Trimmings**	56311
Clothing or Wearing Apparel Distributors – Wholesale No manufacturing or direct importing of foreign goods. Alarm system with monitoring service required for this class.	00084
Coffee and Tea Distributors This class is designed for the wholesaler of coffee and tea products. Ineligible Operations: Risks who directly import products or who manufacture or sell products manufactured by others under their label.	00262
Coffee and Tea Supplies Stores	00162

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Coffee House Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity of 40. No more than 25% of sales may be derived from the sale of alcoholic beverages for on-premises consumption. Liquor Liability coverage is available as an option in most states.	00163
College and Pro Sports Apparel This class is designed for a clothing retailer primarily offering professional and college sports apparel. Burglar alarm with outside monitoring service is required for this class.	00239
Computer Stores Sales must be derived from the sale of new name brand computers, software and related equipment. No software development or reformatting of existing software. Alarm system with monitoring service required for this class.	00048
Computers & Computer Parts, Peripherals Distributor This class is designed for the wholesaler of computers and computer parts. Burglar alarm with outside monitoring service is required for this class. Ineligible Operations: Risks who directly import products or who manufacture or sell products manufactured by others under their label.	00263
Copying and Duplicating Services	00059
Copying and Duplicating Services – Retail – Lessors Risk	00059
Cosmetic, Hair or Skin Preparation Stores Up to 50% of sales may be derived from hair processing, clipping or styling, or risk must be classified as beauty shop. Cosmetics may be applied to customers for demonstration purposes only.	59991
Craft Stores	59995
Craft Supplies - Wholesale Items include all types of craft supplies such as beads, ribbon, favors and small articles for craft making.	00204

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Curtain Stores No more than 25% of sales may be derived from installation operations.	57224
Cutlery Stores	00164
Dairy, Eggs and Ice Cream - Wholesale Items include dairy products such as milk, buttercream, butter, margarine, eggs, cheese and ice cream. No cooking or manufacturing on premises.	00205
Dairy Products or Butter and Egg Stores No food or beverage consumption on premises and no selling of other product. No cooking.	54516
Dance Supplies Stores No used or secondhand merchandise sold.	56313
Day Spas This class is designed for personal enhancement salon offering upscale services not offered by a typical hair or beauty salon. Services contemplated within this class include hair cutting, hair styling, hair coloring, facials (including enzyme exfoliation) and facial massages, body massages (professional liability must be in place elsewhere for this service in order to be eligible), spray-on tanning solution processes, topical body treatments, including scrubs and mud wraps, body waxing and manicures and pedicures. All equipment used for manicures, pedicures and body treatments must be maintained (including cleaning, sterilizing, etc.) according to the manufacturers' instructions. Professional liability for Day SPA operation is available as an option in most states. Ineligible operations: Risks offering other than spray-on tanning that exceed 25% of the gross annual sales (services are excluded) or those offering additional procedures or processes designed to remove layers of skin (other than enzyme exfoliation) or offer plastic surgery procedures, botox treatments, hair replacement procedures, removal of warts or other growths, etc. Please see Medical SPA class where available for possible eligibility.	00240

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Delicatessens, franchises - with seating up to 40 Preparation and sales primarily of salads, soups, sandwiches and other pre-packaged foods. Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity is 40. No more than 25% of sales may be derived from the sale of alcoholic beverages for on-premises consumption. Hired and Non-Owned Auto Liability not available for this class. Liquor Liability coverage is available as an option in most states.	00237
Delicatessens, franchises - with seating for 41 - 80 Preparation and sales primarily of salads, soups, sandwiches and other pre-packaged foods. Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity is 80. No more than 25% of sales may be derived from the sale of alcoholic beverages for on-premises consumption. Hired and Non-Owned Auto Liability not available for this class. Liquor Liability coverage is available as an option in most states.	00238
Delicatessens, non-franchise - with seating up to 40 Preparation and sales of salads, soups, sandwiches and other pre-packaged foods. Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity of 40. No more than 25% of sales may be derived from the sale of alcoholic beverages for on-premises consumption. Hired and Non-Owned Auto Liability not available for this class. Liquor Liability coverage is available as an option in most states.	54116
Delicatessens, non-franchise - with seating for 41 - 80 Preparation and sales of salads, soups, sandwiches and other pre-packaged foods. Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity is 80. No more than 25% of sales may be derived from the sale of alcoholic beverages for on-premises consumption. Hired and Non-Owned Auto Liability not available for this class. Liquor Liability coverage is available as an option in most states.	54117
Dental Laboratories	71444
Department or Discount Stores	53127

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Dollar Stores This class contemplates a retail store specializing in the sale of gift items, kitchen utensils, school supplies, limited canned or baked goods (no refrigerated goods) and other small household items. Ineligible risks include those selling used merchandise or goods that are directly imported, as well as grocery, drug, convenience stores and/or operations with gasoline sales.	53317
Donut Shops Food preparation operations must not produce smoke or grease-laden vapors. Donut fryers meeting the following guidelines are acceptable: 1) self contained units must be UL listed; 2) if not self contained, the automatic extinguishing system must be UL 300 compliant; 3) hood and ductwork must be cleaned by an outside contractor at least bi-annually, or as recommended by our risk services representative, whichever is greater; 4) the automatic fire extinguishing system must be inspected on a semi-annual basis; 5) grease filters must be cleaned at least bi-weekly or as recommended by our risk services representative, whichever is greater. Maximum seating capacity of 40.	71311
Draperies - Wholesale Items include custom made by others or ready-made domestically manufactured draperies, curtains, and related window coverings. Incidental sales of related miscellaneous items such as drapery rods, shades, and hooks are included. Risks offering installation services either through direct employees or subcontractors are ineligible.	00206
Drapery Stores No more than 25% of sales may be derived from installation operations.	57224
Dry Cleaning Plants or Laundries Commercial laundry operations are not eligible. Incidental self-service laundry operation is acceptable if attended at all times. No more than 25% of total annual receipts must be derived from fur processing. Fur-trimmed garments must not exceed $5,000 total in value. A maximum value of $25,000 in value for items stored. Pickup and delivery service allowed for values of $30,000 or less.	71811
Dry Cleaning and Laundries Self-service facility must be attended at all times.	71812
Dry Cleaners – Lessor's Risk Only	71811

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Dry Goods Dealers – Retail Including fabrics, yarn and piece goods.	53985
Dry Goods and Fabrics - Wholesale Items include fabrics, yarn, thread, piece goods, embroideries, etc. Sale of related items such as needles, pins, zipper, etc. is contemplated.	00207
Educational and School Supplies Stores	00165
Educational and School Supplies - Wholesale Items include various teaching, educational and school supplies including books, paper, posters, and educational games.	00208
Electrical Equipment Distributors - Wholesale Items include domestically manufactured electrical equipment such as generators, transformers, and circuit breakers. Risks offering installation services either through direct employees or subcontractors are ineligible. Certification and repair or service of electrical equipment is not contemplated.	00209
Electrical Supplies - Wholesale Items include domestically manufactured electrical supplies such as sockets, plugs, wires, switches, fuses, etc. Risks offering installation services either through direct employees or subcontractors are ineligible.	00210
Electronics Goods Stores At least 51% of gross annual sales are derived from the sale of televisions, stereo equipment and radios, and their parts and supplies. Alarm system with outside monitoring service is required for this class.	00067
Embroidery Shops	71961
Engraving This class contemplates the preparation of metal plates and the making of impressions upon paper stock.	71842

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Fabric Stores No manufacturing of wearing apparel.	56311
Fabric Distributors – Wholesale No manufacturing of clothing or apparel.	00085
Fence Dealers - Wholesale Items include fence products including: metal and wooden fences, sliding, swinging, or electrically operated gates. Ineligible risks include turnstiles, electrified fences for livestock, temporary fencing for construction sites, guardrails for highways or parking lots. Risks offering installation services either through direct employees or subcontractors are ineligible.	00211
Fishing Equipment Stores Includes sale of bait, fishing poles, tackle and other fishing supplies.	59526
Five and Ten Cent Stores This class contemplates a retail store selling a variety of small gift or household items. Operations selling used merchandise or goods that are directly imported are ineligible.	53317
Flags and Banners Stores	59994
Floor Covering Stores This class is designed for stores selling floor covering materials including carpets, linoleum, tiles and similar materials. Up to 25% of floor covering materials sold may be installed by applicant or subcontractors working on behalf of applicant (subcontractors are required to name applicant as additional insured). Exception: Risks offering hardwood flooring or tile work installation are ineligible for BOP program. Silica exclusion applies where approved.	57134
Floor Covering Distributors – Wholesale Operations engaged in the sale of Oriental or Persian rugs or floor covering manufacturing are ineligible.	00086

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Florists No more than 25% of gross annual sales can be derived from off-premises live plant, lawn or shrubbery care. Operations involving the following are ineligible: 1) seasonal operations; 2) nurseries or wholesale growing of stock for sale; 3) plan or shrubbery distributors; 4) rental or repair of lawn/garden equipment; 5) excavating or landscape services other than incidental lawn or shrubbery care; 6) feed, grain, straw or fertilizer dealers or distributors. Increased spoilage limits are available as an option. Non-owned and hired auto are not available for this class.	00060
• **Greenhouse (building must be 1,000 sq. ft. or less)**	00147
Florists – Lessors Risk	00060
Florists – Wholesale (No greenhouse exposures.) No more than 25% of gross annual sales can be derived from off-premises live plant, lawn or shrubbery care. Operations involving the following are ineligible: 1) seasonal operations; 2) nurseries or wholesale growing of stock for sale; 3) plant or shrubbery distributors; 4) rental or repair of lawn/garden equipment; 5) excavating or landscape services other than incidental lawn or shrubbery care; 6) feed, grain, straw or fertilizer dealers or distributors.	00087
Flower, Plant, Tree (Dried/Silk) Stores	59995
Formal Wear Stores No more than 25% of sales may be derived from the rental of formal wear.	00178
Frame Stores On-premises assembly by employees or customers is contemplated in class.	59999
Fresh Ethnic Food Stands - i.e. Sushi Bars, Taco Bars, Salad Bars within shopping malls or grocery stores This class is designed to accommodate risks offering prepared fresh ethnic food items primarily for off-premises consumption. Ineligible operations: Risks whose cooking operations produce grease laden vapors (frying, deep fat frying, grilling, broiling, barbecuing).	00241

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Eligible Occupancies	
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Fresh Fruit/Vegetable/Baked Goods Bouquet or Arrangement Stores This class is designed to accommodate risks offering specialty bouquets of cookies or decorative vegetable, fruit or other fresh foods. Ineligible operations: Risks whose cooking operations produce grease laden vapors (frying, deep fat frying, grilling, broiling, barbecuing).	00242
Fruit or Vegetable Dealers Seasonal operations are ineligible.	54315
Fruit or Vegetable Distributors – Wholesale No manufacturing or canning of fruits or vegetables.	00088
Funeral Homes or Chapels No more than 25% of gross annual sales may be derived from crematory operations. Cremations for other funeral homes or outside parties are not acceptable.	71865
Funeral Homes or Chapels – Lessors Risk	71865
Furniture Stores – Upholstered – Retail Only No used or secondhand furniture sales. No manufacturing of furniture.	57121
Furniture Stores – Metal or Wood – Retail Only No used or secondhand furniture sales. No manufacturing of furniture.	57128
Games and Supplies Stores	59998
Garden and Lawn Equipment Dealers This class contemplates the sale of small powered equipment for garden or lawn use. No equipment rentals and service or repair operations limited to 25% of sales.	50819

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Garden and Lawn Supply Stores No more than 25% of gross annual sales can be derived from off-premises live plant, lawn or shrubbery care. Operations involving the following are ineligible: 1) seasonal operations; 2) nurseries or wholesale growing of stock for sale; 3) plant or shrubbery distributors; 4) rental or repair of lawn/garden equipment; 5) excavating or landscape services other than incidental lawn or shrubbery care; 6) feed, grain, straw or fertilizer dealers or distributors.	00061
• **Greenhouse (building must be 1,000 sq. ft. or less)**	00147
Garden and Lawn Supply Stores – Lessors Risk Tenant operations may not include the sale of feed, grain, hay, straw or fertilizer.	00061
Gardening or Light Farming Supply – Wholesale Grain elevator or co-op exposures or risks engaged primarily in the sale of feed, grain, hay, straw or fertilizer are ineligible.	00089
Gift Shops Risks operating as antique stores, junk dealers, pawn shops, adult novelty shops or those selling used merchandise or goods that are directly imported are ineligible.	59994
Gift, Novelty or Souvenir Shop Distributors – Wholesale	00090
Glass Dealers – Retail Only Applicant must have a stationery retail sales shop. Pane installation is limited to 25% of sales. Repair work only, no construction. Risks offering installation of complete window or door assembly are ineligible.	57155
Glass and Window - Wholesale Operations include wholesale sale of plate glass, windows and mirrors. Risks offering installation services either through direct employees or subcontractors are ineligible.	00212
Glassware - Wholesale Items include drinking glasses, vases, dishes, and china. Breakage limited to specified perils.	00213

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Eligible Occupancies	
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Golf Equipment - Wholesale Items include golf clubs, bags, balls and other accessories to retail establishments. No golf carts.	00214
Golfing Supplies and Accessories No outdoor driving ranges.	59526
Golf Cart Sales and Service Shops No rentals.	00166
Gourmet Food Stores This class contemplates a retail store specializing in the sale of novelty, upscale food items that are not found in a typical deli, such as gourmet cheeses and meats, spices, flavored oils and desserts. Grocery/convenience or drug stores are not eligible.	00167
Greenhouses – Incidental Lessors Risk Building must be 1,000 sq. ft. or less	00147
Greeting Card Distributors This class is designed for the wholesaler of greeting cards.	00264
Greeting Cards Stores	59994
Grocery Distributors – Wholesale No manufacturing of items sold.	00091

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Eligible Occupancies	
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Hair Styling Salons If hair dyeing or permanent waving, classify as "Beauty Parlors and Hair Styling Salons." At least 75% of gross annual sales are derived from hair cutting and styling on applicant's premises. Risks operating as day spas or engaged in performing the following are ineligible: chemical peels, plastic surgery, removal of warts or other growths, hair replacement procedures, body massages (other than scalp, feet or hands in conjunction with facials, pedicures and manicures), steam baths or saunas (other than facial steam treatments), tattooing, permanent applications of makeup, hair removal by electrolysis, thermolysis or processes using radio waves. Professional Liability available as an option.	71952
Hardware Stores No tool or equipment rentals other than carpet cleaners/sanders. No locksmiths.	52512
Hardware and Tool Distributors – Wholesale No manufacturing, installation, servicing or repairing of hardware or tools. No direct importing of foreign products.	00092
Hat Stores No used or secondhand merchandise.	56113
Headstones Sales Including installation.	59999
Health Food Stores This class contemplates a retail store specializing in the sale of vitamins and other over-the-counter supplements. Drug stores or operations with products sold under the insured's own label (other than baked goods or other similar food products) are ineligible. Grocery/convenience stores or operations with gasoline sales are not eligible.	00168
Hearing Aid Stores	59974
Hearing Aid Distributors – Wholesale No manufacturing of items sold.	00093

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Eligible Occupancies	
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Heating and Air Conditioning Equipment Distributors – Wholesale No manufacturing of heating, air conditioning or refrigeration equipment.	00094
Hobby, Model Maker or Artist's Supply Stores Including Craft Stores No coin or stamp sales.	59995
Hobby, Model Maker or Artist's Supplies – Wholesale No manufacturing of items sold.	00095
Home Furnishings Distributor This class is designed for the wholesaler of home furnishings items. Ineligible Operations: Risks who directly import products or who manufacture or sell products manufactured by others under their label.	00265
Home Improvement Stores - Retail This classification applies to risks engaged in the sale of new building materials, including hardware items such as tools, plumbing supplies, electrical supplies, appliances, fixtures, etc. Contractors are not eligible. Risks offering installation services either through direct employees or subcontractors are ineligible. Alarm system with outside monitoring service is required for this class.	52525
Household Appliances and Home Furnishings, NOC No furniture stores. No more than 25% of sales may be derived from installation operations.	57224
Ice Cream Stores Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity of 40.	54516
Ice Dealers and Distributors - Wholesale Items include bagged ice to retail establishments. No dry ice.	00215
Interior Decorators Shops No more than 25% of sales may be derived from installation.	00169

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Eligible Occupancies	
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Janitorial Paper Product Distributors - Wholesale	00216
Janitorial Supplies Retail stores only. Risks providing janitorial services are ineligible.	59999
Janitorial Supplies - Wholesale Items include cleaning chemicals, floor and carpet machines, mopping equipment, paper and plastic products, bulbs, mats, soaps, dispensers, industrial deodorants, degreasers, trash and custom bags, etc.	00217
Jewelry - Wholesale This classification applies to risks engaged in the wholesale distribution of watches, gems, gold, silver, etc. Coverage is limited to a $2,500 aggregate on jewelry, watches, jewels, pearls, precious stones, and precious alloys. Alarm system with outside monitoring service is required for this class.	00218
Jewelry Stores This classification applies to risks engaged in the sale of watches, gems, gold, silver, etc. Cleaning and repair of items is contemplated. Coverage is limited to a $2,500 aggregate for jewelry, watches, jewels, pearls, precious stones, and precious alloys. Alarm system with outside monitoring service is required for this class.	59953
Juice Bar Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity of 40.	00163
Kennels Operations may not deal primarily with exotic pets or show animals. Operations with over 50% of sales derived from farm animal service or over 25% of sales derived from obedience schools are ineligible. Operations may not include the following: animal auction, animals for hire, animal shelter, dog or horse show or racing, guard dog training, hatchery, laboratory breeding/service, livestock breeding or dealer, rodeo, stable or riding academy, zoo or animal training or service for the physically impaired.	00064

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Eligible Occupancies	
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Kennels – Lessors Risk Tenant operations must deal primarily with the boarding of domestic cats and dogs.	00064
Kitchen Accessories Stores	00170
Kitchen Accessories - Wholesale Kitchen items include pot holders, dish towels, aprons, bakeware, cooking ware, utensils, silverware, and small food preparation appliances.	00219
Kitchen and Bath Cabinets Distributor This class is designed for the wholesaler of kitchen or bathroom cabinets. Risks offering installation either directly or through subcontractors are not eligible. Ineligible Operations: Risks who directly import products or who manufacture or sell products manufactured by others under their label.	00266
Ladies and Girls Accessories and Specialties - Wholesale Includes items such as costume jewelry, hair accessories, scarves, handbags, undergarments and lingerie. No manufacturing or direct importing of foreign goods. Alarm system with monitoring service required for this class.	00220
Lamps and Lighting Fixtures - Wholesale Includes items such as lamps, chandeliers, lighting fixtures, and ceiling fans.	00221
Laundry and Dry Cleaning – Lessors Risk	71811
Leather Goods and Luggage - Wholesale Includes leather items such as coats, gloves, briefcases, and wallets. Also includes luggage. No tanning or manufacturing of leather products or hides.	00222
Leather Products or Hide Stores No manufacturing or tanning of leather products or hides.	56992

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Eligible Occupancies	
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Leather Products or Hides Distributors No tanning or manufacturing of leather products or hides.	00096
Lighting Stores	00171
Linen Stores	57224
Linen - Bed and Bath - Wholesale Includes items such as blankets, bedspreads, linens, pillows, towels, and sheets.	00223
Lingerie Stores	56312
Liquor Stores 80% of the sales must be derived from the sale of beverages for off-premises consumption; up to 20% of sales may be derived from the sale of pre-packaged non-refrigerated snacks, beverage related gift items, magazines, newspapers and tobacco products. Receipts from lottery ticket sales can be excluded from the eligibility percentage. Grocery, drug or convenience stores and/or operations with gasoline sales are ineligible. Risks having weapons on premises, armed guards or guard dogs are ineligible. alarm system with outside monitoring service and safe are required for this class. Liquor Liability coverage is available as an option in most states.	59215
Lithographing	71855
Luggage Stores	00172
Mail Box or Packaging Stores	71837
Marble Products – Retail Only	59999
Mattress Stores	57121

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Meal Preparation Stores This class is designed for a retail the store offering sous chef services. Customers are offered menu choices and all ingredients are measured and prepared (cut and packaged) according to the requirements of the menu item(s). Menu selections are sold for off-premises cooking and consumption. Operations having commercial cooking exposures (grilling, frying, deep fat frying, broiling, etc.) are ineligible.	00243
Meat, Fish, Poultry or Seafood Stores No locker plants.	54216
Meat, Fish, Poultry or Seafood Distributors – Wholesale No manufacturing or preparation of items sold. Locker plants are ineligible.	00097
Military Surplus Stores Retail sales of surplus (not used) army and navy field equipment such as tents, cook stoves, cooking ware, boots and clothing. No guns, firearms, heavy equipment or explosives. Risks that primarily sell clothing separately classified. Alarm system with outside monitoring service is required for this class.	53125
Mini Storage Warehouses 100% of sales must be derived from the rental of individual storage compartments within a building or buildings for the storage of personal property. Applicant must not act as a bailee for the renters. Cold storage facilities, freight terminals or depots, including airport, railroad, truck or transfer stations are ineligible. *Note*: If this applicant wishes specialized mini warehouse coverages to include Sale & Disposal coverage and Customer Goods Legal Liability, they may purchase a Safeco product through MiniCo at www.MiniCo.com.	00074
Mirror and Glass Shops	00173
Mirrors - Wholesale Wall or home decorative mirrors. No auto or scientific mirrors.	00224

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The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Monuments and Tombstones - Wholesale No casting, fabrication or installation.	00225
Music Stores – CDs, Tapes, Sheet Music Including incidental sale or rental of musical and audio equipment. No music studio on premises.	57338
Music Stores – CDs, Tapes, Sheet Music Distributors – Wholesale	00105
Musical Instrument Stores No more than 25% of gross annual sales are derived from the repair or rental of musical instruments and/or music lessons combined. Music studios are ineligible.	57334
Musical Instrument Distributors – Wholesale No more than 25% of gross annual sales are derived from the repair or rental of musical instruments and/or music lessons combined. Music studios are ineligible.	00098
Nail Salons Table, tools and equipment must be sterilized after each use.	00174
Offices	
• **Accounting/Bookkeeping**	65211
• **Actuarial Services** Provides actuarial services at either insured's or customer's premises.	65225
• **Acupuncture** This risk is primarily engaged in the treating of disease or pain by piercing the body with needles. Incidental sales of herbs and vitamins are also available. Risks primarily engaged in the sale of herbs will be classed as Health Food Stores. Professional Liability coverage must be in place elsewhere.	65128

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• **Advertising** Professional Liability, including Personal and Advertising Injury coverage must be covered elsewhere.	65231
• **Allergists** This class is designed for an allergist specialist. Professional liability must be in place elsewhere.	00245
• **Answering Services** Risks engaged in providing telephone answering services for individuals or various businesses on a fee or contract basis. The class does not include any monitoring type services for medical emergencies or alarm companies.	65236
• **Appraisal Firms – Real Estate** Professional Liability coverage must be in place elsewhere.	65232
• **Appraisal Services – Auto and Personal Property** Risks in this class provide appraisal services to the general public on an independent basis for determining and documenting the value of auto and personal property. This class does not include jewelry or art appraisals or real estate appraisals to determine market value.	65237
• **Appraisal Services - Farm Equipment** Risks in this class are engaged in providing appraisal services for the general public on an independent basis. Services include appraisal of farm and related equipment to document and determine value. This class does not include real estate appraisals to determine market value.	65238
• **Appraisal Services - Fine Arts** Risks engaged in providing appraisals of fine arts, which do not include jewelry, to the general public for a fee. Consignment operations are ineligible.	65239
• **Attorneys** Professional Liability, including Personal and Advertising Injury coverage, must be covered elsewhere.	65214

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Eligible Occupancies	
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• **Book and Magazine Publishers - No Printing** This class contemplates operations that edit and set up for printing stories, news articles, etc., submitted by writers. This is solely office exposure, printing operations are ineligible. Personal and Advertising Injury is excluded.	65245
• **Chiropractors**	65126
• **Dentists** Minor out-patient surgeries are acceptable.	65127
• **Dermatologists** This class is designed for a physician specializing in the field of dermatology. Professional Liability must be in place elsewhere.	00246
• **Direct Mail Advertising Services** Operations include distributing coupons, advertisements, and other special offers through the mail. No direct phone, E-mail or fax advertising. Personal and Advertising Injury is excluded. Professional Liability must be covered elsewhere.	65240
• **Drafting** Work performed to other's specifications.	65222
• **Employment Agencies** Placement for permanent employment only. No governmental, temporary or leasing services.	65215
• **Escrow Agents** This class is designed for an escrow office. Financial services and fiduciary exclusions apply.	00247
• **Financial Planners** No business, securities or investment brokers. Applicant must have a professional designation.	00175
• **Graphic Artists**	65233

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• **Insurance Adjusting Firms** Professional Liability coverage must be in force elsewhere.	65216
• **Insurance Agents** Professional Liability coverage must be in force elsewhere.	65216
• **Laser Eye Surgery** This class is intended for offices providing on-premises laser eye surgery on an out-patient basis. Major surgeries requiring other than local anesthesia are ineligible.	65125
• **Massage Therapists** Therapist must be licensed and carry Professional Liability coverage elsewhere.	65126
• **Media Buyers** Contemplated in this class are operations that purchase advertising space for television, radio or the press. Activities involve negotiating air time, securing best price and the quality of the airtime for a particular advertisement. Creating advertisements or advertising campaigns should be considered in the Advertising class. Professional Liability and Personal & Advertising Injury must be covered elsewhere.	65241
• **Medical Billing Services** Risks in this class provide billing services to medical and other related professional offices on a contract basis. Collection offices or billing offices with more than 10% of their revenues derived from collection activities are not eligible for this classification.	65242

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• **Medical Spas** This class is designed for a personal enhancement facility offering additional services not offered by a typical Day SPA or beauty salon. Services contemplated within this class may include all that are usual to a typical beauty or Day SPA, but also include plastic surgery procedures, face lifting, microderm abrasion, laser hair removal, laser skin enhancement therapy, intense pulsed light therapy, botox treatments, chemical peels, etc. SPAS or Personal Enhancement Facilities Liability Exclusion applies. All equipment used for manicures, pedicures and body treatments must be maintained (including cleaning, sterilizing, etc.) according to the manufacturers' instructions. Professional liability coverage must be in place elsewhere for all medical and non-medical professional services.	00248
• **Mortgage Brokers** Mortgage bankers are ineligible.	00176
• **Naturopaths** This class is designed for a naturopathic specialist. Professional liability must be in place elsewhere.	00249
• **Newspaper Publishers** This classification is applicable to risks publishing local newspapers. After the news is gathered and edited, it is setup and printed. Personal & Advertising Injury is excluded. Hired and Non-Owned Auto coverage cannot be written with this class.	65246
• **Nutritionists** This class is designed for a nutrition specialist. Professional liability must be in place elsewhere.	00250
• **Ophthalmologists**	65125
• **Optometrists**	65124
• **Oral Surgeons**	65125
• **Osteopaths**	65125

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The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
• **Patent Agents** Risks that provide advisory services to help customers obtain patents. Risks may also help customers complete paper work for proper filing with the Patent Office. Professional Liability and Personal & Advertising Injury must be covered elsewhere.	65243
• **Physical Therapists**	65126
• **Physicians** This class is intended for physicians' medical offices. Minor out-patient surgeries are acceptable. Urgent-care facilities or facilities offering major out-patient surgeries, surgeries requiring other than local anesthesia or centers specializing in on-going treatments such as dialysis, chemotherapy, etc. or overnight care/evaluation (i.e. sleep centers) are ineligible. Professional liability coverage must be in place elsewhere for all medical and non-medical professional services. Medical offices providing outpatient X-Ray, MRI or imaging services should be classified as 65247 - Office -X-Ray, MRI, Imaging.	65125
• **Plastic Surgeons** This class is designed for a physician specializing in the field of plastic surgery. Minor out-patient surgeries are acceptable. Ineligible operations: Physicians offering on-premises surgeries requiring other than local anesthesia are ineligible. Professional Liability must be in place elsewhere.	00251
• **Podiatrists** This class is designed for a physician specializing in the field of podiatry. Professional Liability must be in place elsewhere.	00252
• **Psychologists**	65125
• **Real Estate** No property managers or property developers. Hired and Non-Owned Auto Liability coverage not available for this class.	65217
• **Resume Service** Operations that provide professional resume writing and design services. Does not include job search and career management activities.	65244

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Eligible Occupancies	
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• **Speech Therapists**	65126
• **Surgeons** Minor out-patient surgeries may be performed at applicant's office. Surgeons performing major out-patient surgeries or surgeries requiring other than local anesthesia at their premises are ineligible.	65125
• **Tax Preparations**	65211
• **Title Insurance**	65219
• **Travel Agencies** No tour guide arrangements.	65218
• **Weight Counseling Facilities - Franchise Operations** This class is designed for the franchisee operation of a weight management facility such as Jenny Craig, Weight Watchers and similar. Risks providing athletic training or body-building facilities are ineligible. Weight management centers must advise all customers to consult with their personal physicians prior to starting their weight loss program. SPA or Personal Enhancement Facilities Exclusion applies which excludes treatment or advice relating to physical fitness, diet, body building or physical training programs, as well as the furnishing or selling of drugs, nutritional supplements, etc.	00253
• **Word Processing, Typing, Secretarial Services**	65234
• **X-Ray, MRI, Imaging** This class is intended for on premises, outpatient x-ray, MRI or imaging services. Major procedures requiring other than local anesthesia or centers specializing in on-going treatment of dialysis, chemotherapy, etc. are ineligible. Professional Liability must be covered elsewhere.	65247
• **Occupant N.O.C.** Use of this class will require underwriter review.	65121

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• **Lessor's Risk Only** This class is intended for a building primarily occupied by tenants having exposures usual to those of a typical office. Non-office, low-hazard tenants can occupy up to the lesser of 15% of the total building square footage or a maximum of 7,500 square feet. Office buildings with tenants having commercial cooking or other high hazard exposures are ineligible.	65198
• **Condominium Association**	60999
Office Furniture - Wholesale Includes items such as desks, filing cabinets, bookcases, and shelving units.	00226
Office Machines or Supplies Up to 25% of sales may be derived from minor servicing or repair of office machines other than computers. No manufacturing.	50925
Office Machines or Appliances – No Repair – Wholesale No manufacturing.	00099
Office Supplies Distributor This class is designed for a wholesaler of office supplies including but not limited to paper goods, writing utensils, calculators, etc. If products sold consist primarily of office machines, see office machines distributor class. Ineligible Operations: Risks who directly import products or who manufacture or sell products manufactured by others under their label.	00267
Optical Goods Store This class contemplates the sale of lenses, frames and related items. Professional Liability coverage is available as an option.	59954
Optical Goods Distributors – Wholesale No manufacturing of optical goods.	00100
Pager Stores	00160

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Paint, Wallpaper or Wall Coverings Stores Includes items such as paints, brushes, wallpaper, and supplies.	52322
Paint, Wallpaper or Wall Coverings - Wholesale Includes items such as paints, brushes, wallpaper, and supplies.	00227
Painting, Picture or Frame Stores Including on-premises assembly by employees or customers.	59999
Parking Garages for Adjacent Building Insured by SBI This class is designed for a parking garage that supports the governing office, retail, wholesale or service risk on the quote. This class is eligible only when combined with an eligible governing office, retail, wholesale or service class. Ineligible operations: Risks offering more than incidental parking to the public for a fee on an after-hours basis.	00244
Party Supply Stores	59994
Patio Furniture Stores This class contemplates assembly of patio furniture.	57128
Perfume and Toiletries Stores	59991
Pet Breeders Operations may not deal primarily with exotic pets or show animals. Operations with over 50% of sales derived from farm animal service or over 25% of sales derived from obedience schools are ineligible. Operations may not include the following: animal auction, animals for hire, animal shelter, dog or horse show or racing, guard dog training, hatchery, laboratory breeding/service, livestock breeding or dealer, rodeo, stable or riding academy, zoo or animal training or service for the physically impaired.	00065

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Pet Breeders – Domestic – Lessors Risk Tenant operations must deal primarily with the breeding of domestic cats and dogs.	00065
Pet Groomers Operations may not deal primarily with exotic pets or show animals. Operations with over 50% of sales derived from farm animal service or over 25% of sales derived from obedience schools are ineligible. Operations may not include the following: animal auction, animals for hire, animal shelter, dog or horse show or racing, guard dog training, hatchery, laboratory breeding/service, livestock breeding or dealer, rodeo, stable or riding academy, zoo or animal training or service for the physically impaired.	00066
Pet Groomers – Domestic – Lessors Risk Tenant operations must deal primarily with the grooming of domestic cats and dogs.	00066
Pet Motel Operations may not deal primarily with exotic pets or show animals. Operations with over 50% of sales derived from farm animal service or over 25% of sales derived from obedience schools are ineligible. Operations may not include the following: animal auction, animals for hire, animal shelter, dog or horse show or racing, guard dog training, hatchery, laboratory breeding/service, livestock breeding or dealer, rodeo, stable or riding academy, zoo or animal training or service for the physically impaired.	00063
Pet Motel – Lessors Risk Tenant operations must deal primarily with the boarding of domestic cats and dogs.	00063

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Pet Stores Operations may not deal primarily with exotic pets or show animals. Operations with over 50% of sales derived from farm animal service or over 25% of sales derived from obedience schools are ineligible. Operations may not include the following: animal auction, animals for hire, animal shelter, dog or horse show or racing, guard dog training, hatchery, laboratory breeding/service, livestock breeding or dealer, rodeo, stable or riding academy, zoo or animal training or service for the physically impaired.	00062
Pet Stores – Lessors Risk Tenant operations must deal primarily with retail sales of domestic pets.	00062
Pet Supplies Distributors – Wholesale No manufacturing of pet supplies.	00102
Photo Finishing Labs No processing plants. This class includes the development and enlargement of film and other related activities. Hired and Non-Owned Auto coverage not available for this class.	00019
Photoengraving This class contemplates operations involving the creation of photos through the use of a printing plate.	71888
Photographers Studios No more than 25% of sales may be derived from off-premises operations.	71899
Photographic Equipment – Retail Only This class includes the sale of cameras and related equipment and supplies. Sales of equipment sold for medical or industrial use are unacceptable.	59955

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Photographic Equipment Distributors – Wholesale This class includes the sale of cameras and related equipment and supplies. Sales of equipment sold for medical or industrial use are unacceptable. No manufacturing of photographic equipment.	00103
Piano Stores No more than 25% of sales may be derived from the repair or rental of musical instruments combined. Music studios are ineligible.	57128
Picture Frames and Framing - Wholesale Includes frames, matting, and posters. On premises assembly by employees is contemplated. No painting, refinishing or woodworking.	00228
Pizza Carryout Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity of 40. No more than 25% of sales may be derived from the sale of alcoholic beverages for on-premises consumption. Hired and Non-Owned Auto Liability coverage not available for this class. Liquor Liability coverage is available as an option in most states.	00036
Pizza Restaurants - Franchise This class is designed for a franchised pizza parlor operation offering pizza and pasta dishes primarily for on-premises consumption. Liquor liability coverage may be available as an option. Sale of alcoholic beverages must not exceed 25% of the total gross annual sales. Ineligible operations: Risks whose cooking operations produce grease laden vapors (frying, deep fat frying, grilling, broiling, barbecuing).	00254
Pizza Restaurants - Non Franchise This class is designed for a non-franchised pizza parlor operation offering pizza and pasta dishes primarily for on-premises consumption. Liquor liability coverage may be available as an option. Sale of alcoholic beverages must not exceed 25% of the total gross annual sales. Ineligible operations: Risks whose cooking operations produce grease laden vapors (frying, deep fat frying, grilling, broiling, barbecuing)	00255
Plumbing Supplies and Fixtures Dealers Retail only. Class includes the sale of residential plumbing supplies. Installation operations are ineligible.	59999

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Plumbing Supplies and Fixtures Distributors – Wholesale Class includes sales of residential plumbing supplies. No manufacturing of plumbing supplies or fixtures. Installation operations are ineligible.	00104
Poster Art and Pictures Store	59999
Power Equipment Dealers Small powered equipment other than lawn equipment sales only. No service or repair. No tools rented to others with the exception of floor polishers, rug shampoo/cleaning machines, or floor sanders. (See Garden and Lawn Equipment Dealers class.)	50819
Precision and Scientific Tools and Instruments – Retail Only	50811
Pretzel Shop Food preparation operations must not produce smoke or grease-laden vapors. Donut fryers are acceptable if filters are cleaned at least bi-weekly, hood and ductwork cleaned on a quarterly basis and automatic fire suppression system is inspected on a semi-annual basis. Maximum seating capacity of 40.	71311
Printer Cartridge Sales and Service This class is designed for the retailer offering the service of refilling used ink cartridges for printers.	00256
Printing and Book Binding Supplies - Wholesale Items include printing supplies such as paper and ink to printing operations.	00229
Printing Shops Commercial printing may include silk screening with water-based chemicals only.	00058
Printing Shops – Lessors Risk Tenant operations may include commercial printing operations (silk screening is acceptable if only water-based chemicals are used).	00058

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Produce Markets	54315
Radio and Television Stores (Including parts and supplies.) An alarm system with outside monitoring service is required for this class.	00067
Radio, TV and Audio Equipment - Wholesale Items include audio and video equipment such as TV's, radios, CD or cassette players, including parts and supplies. Incidental sales of records, CD's cassettes is contemplated. Alarm system with outside monitoring service is required for this class.	00230
Religious Goods Stores	00177
Restaurant Equipment Stores No installation, servicing or repair of fire extinguishing equipment. No used merchandise sold.	50813
Running Apparel Stores This class is designed for a retailer catering to the sport of running. Products sold include, but are not limited to running shoes, running shorts, shirts, hats, water bottles, etc. Burglar alarm with outside monitoring service is required for this class.	00257
Saddlery Stores Specializes in the sale of saddles. Includes repair. Sale of feed or grain limited to 25% of sales. Risks selling straw or hay are ineligible. No mixing or blending of feed, or addition of supplements.	56993
Scrap Book and Stamping Stores This class is designed for a retailer selling products that cater to the those involved in the hobbies of scrapbook creation and stamping.	00258
Sewing Machine Stores Maximum of 25% of sales may be derived from the installation, servicing, repairing or renting of sewing machines.	57223

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Sewing Machine Distributors – Wholesale Maximum of 25% of sales may be derived from installation, servicing, repairing or renting of sewing machines. No manufacturing of sewing machines or related equipment.	00106
Ship Chandler Stores Sale of commercial marine supplies, including engine room equipment, navigational equipment and deck gear. No manufacturing or direct importing of goods sold.	59999
Shoe Repair Shops Including shoe shining and sale of accessories.	71926
Shoe Stores	56613
Shoes - Wholesale Includes items such as shoes, socks, handbags, shoe laces, etc.	00231
Soccer Stores This class is designed for a retailer catering to the sport of soccer. Products sold include, but are not limited to, soccer cleats, socks, shin guards, soccer balls, soccer apparel, water bottles, etc. Burglar alarm with outside monitoring service is required for this class.	00259
Software Distributor This class is designed for the wholesaler of computer software. Burglar alarm with outside monitoring service is required for this class. Ineligible Operations: Risks who directly import products or who manufacture or sell products manufactured by others under their label.	00268

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Sporting Goods or Athletic Equipment Stores A maximum of 20% of sales may be derived from the sale of new guns. An alarm system with outside monitoring service is required for this class. The following operations are ineligible: 1) sale of used guns of any kind; 2) sale of hand guns; 3) repair of guns (gunsmithing); 4) affiliated firing ranges; 5) equipment rental; 6) diving equipment sales; 7) bicycle assembly services; 8) risks selling bicycles manufactured outside the United States. Bicycle sales (domestic products only) cannot exceed 25% of sales; or 9) assembly or installation of any products sold.	59526
Sporting Goods and Athletic Equipment – Distributors – Wholesale Operations with fire arms or ammunition or diving equipment sales are ineligible. No manufacturing or assembly of sporting goods or athletic equipment.	00107
Stationery and Paper Products	59435
Stationery and Paper Products Distributors – Wholesale No manufacturing of stationery or paper products.	00101
Strip Shopping Centers – With Restaurant Exposure Strip shopping center must contain at least 3 stores. Restaurant exposure must not occupy more than 25% of the building. Restaurant automatic extinguishing system must be UL 300 compliant, and restaurant tenants must adhere to the following requirements at a minimum: 1) hood and ductwork must be cleaned by an outside contractor at least bi-annually, or as recommended by our risk services representative, whichever is greater; 2) automatic extinguishing system must be inspected on a semi-annual basis; 3) grease filters must be cleaned at least bi-weekly or as recommended by our risk services representative, whichever is greater.	00076
Strip Shopping Centers – Without Restaurant Exposure Strip shopping center must contain at least 3 stores. If less than 3 stores, refer to Retail NOC - Lessors Risk only.	00077
Sunglasses Stores	59994

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Sunglasses - Wholesale Alarm system with outside monitoring service is required for this class.	00232
Tack Shops This class includes the sale of horse riding equipment and supplies. Sale of feed or grain limited to 25% of sales. Risks selling straw or hay are ineligible.	56992
Tailoring or Dressmaking Establishments Custom work including tailoring, clothing alteration and repair, pressing and spot cleaning of garment. An alarm system with outside monitoring service is required for this class.	71961
Telephone, Pagers and Beepers - Wholesale Items include telephones, pagers and beepers to retail establishments. Alarm system with outside monitoring service is required for this class.	00233
Television and Radio Receiving Set Installation or Repair This class contemplates on-premises repair operations. Off-premises operations are limited to no more than 25% of receipts. An alarm system with outside monitoring service is required for this class.	71921
Ticket Agencies This class contemplates the sale of tickets for scheduled public events such as concerts, theatrical productions, etc.	65235
Tire Dealers without Incidental Auto Repair or Service This class includes tire installation and wheel alignments. Used tire sales are limited to 10% of sales. No tire recapping.	55322
Tire Dealers with Incidental Auto Repair or Service At least 51% of sales are derived from the sale and installation of tires. Minor auto repair and service of private passenger and pickup trucks including auto glass repair, lube and oil service, brake repair and replacement, muffler and exhaust service are acceptable.	55321

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Toy Stores	59998
Trophy Stores	59996
Trophy - Wholesale Items include trophies, plaques, etc.	00234
Tuxedo Rental Stores An alarm system with outside monitoring service is required for this class.	00178
Uniform and Linen Supplies Stores – No Rentals	00179
Vacuum Cleaner Sales and Service Stores	00023
Veterinarians Operations may not deal primarily with exotic pets or show animals. Operations with over 50% of sales derived from farm animal service or over 25% of sales derived from obedience schools are ineligible. Operations may not include the following: animal auction, animals for hire, animal shelter, dog or horse show or racing, guard dog training, hatchery, laboratory breeding/service, livestock breeding or dealer, rodeo, stable or riding academy, zoo or animal training or service for the physically impaired.	00055
Veterinarians – Lessors Risk Tenant operations must deal primarily with the treatment of domestic dogs and cats.	00055
Video Rental and Sales Risk operating as adult video stores are ineligible. Burglar alarm with outside monitoring service is required for this class.	57338
Wallpaper or Wall Coverings Distributors – Wholesale No manufacturing of wall coverings or wall paper.	00110

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Eligible Occupancies	
The following are the eligible classes of business. **No other types of business may be insured** under this program. See also **Ineligibility List**.	**Class Code**
Wallpaper, Wall Coverings, or Paint Stores Maximum of 25% of sales may be derived from installation operations.	52322
Watch and Clock Repair No jewelry stores.	00071
Wedding Consultants Advising and planning of wedding activities.	00180
Wig Stores	59993
Window Treatment or Window Coverings Stores Maximum of 25% of sales may be derived from installation operations.	57224
Wine Shops This class contemplates the retail store specializing in the sale of upscale wine and beer and related gift items. Up to 50% of gross annual sales may be derived from the sale of novelty, upscale food items that are not found in a typical deli, such as gourmet cheeses and meats, spices, flavored oils and desserts. Grocery drug or convenience stores and/or operations with gasoline sales are ineligible. Alarm system with outside monitoring service and a safe are required for this class. Liquor Liability coverage is available as an option in most states.	59215
Yarn Stores	53985
Yarn - Wholesale Items include yarn, knitting books and needles.	00236
Yogurt Shops Food preparation operations must not produce smoke or grease-laden vapors. Maximum seating capacity of 40.	54516

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Classification Codes – No New Business

Classification Codes – No New Business	Class Code
Appliance and Accessories Installation, Servicing or Repair Household or commercial. No commercial refrigeration equipment dealers or distributors. **No new business**.	71212
Bicycle Stores Sales and servicing. **No new business**.	59505
Drugstores – Including Druggist Professional **No new business**.	59116
Motels – No Restaurants or Bars **No new business**.	70121
Offices:	
• **Architects, No new business**.	65221
• **Engineers, No new business**.	65223
• **Occupant N.O.C., No new business**. Use of this class will require underwriter review and is not accessible in Quote & Issue.	00068
• **Lessor's Risk Only, No new business**.	00069
Retail Stores – N.O.C. **No new business except for Lessors Risk exposures**. Retail building must contain no more than 2 stores. Restaurant exposures are ineligible. If 3 or more stores, refer to Strip Shopping Centers without restaurants.	59999
Seed Merchants **No new business**.	59625

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Classification Codes – No New Business	Class Code
Tobacco Products Distributors – Wholesale **No new business**.	00108
Tobacco Products Stores **No new business**.	59906
Toy Distributors – Wholesale **No new business**.	00109
Apartment Building – Over Four Units with No Mercantile or Office Occupancy **No new business**.	65132
Apartment Building – Four Units or Fewer with No Mercantile or Office Occupancy **No new business**.	65141
Apartment Building – Over Four Units with Mercantile or Office Occupancy **No new business**.	65133
Apartment Building – Four Units or Fewer with Mercantile or Office Occupancy **No new business**.	65142

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Rules

Rule 1 – Eligibility

General

The following risks are eligible for the Safeco Businessowners Policy:

A. Buildings

1. Office buildings (including office condominium associations) not to exceed six stories in height. The following incidental occupancies are permitted:
   a. apartments that do not exceed six stories in height. (Not available in all states.)
   b. eligible wholesale, mercantile, service or processing occupancies (as defined in the Eligible Occupancies and Classification Codes) which in total area do not exceed 25 percent of the building.
2. Buildings occupied principally for eligible wholesale, mercantile, service or processing purposes.
3. Storage buildings occupied by the insured, which are incidental to an eligible wholesale, mercantile, service or processing risk may be included for a premium consideration.
4. Auxiliary buildings may also be covered when the policy covers Building and/or Business Personal Property at the main location. Auxiliary buildings include those that are incidental to the business (garages, mausoleums, storage sheds) and which are physically located at the same address as the main building.
5. Greenhouses that do not exceed 1,000 square feet, written in conjunction with a retail florist and/or garden shop.
6. The number of insured locations is limited to 50 on any one policy.

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B. Personal Property for operations that do not exceed $15,000,000 in annual gross sales at any insured location

1. Offices
2. Wholesale, mercantile, service or processing operations
3. Storage facilities in a separate building occupied by the insured, incidental to an eligible wholesale, mercantile, service or processing risk may be included for a premium consideration.
4. Auxiliary buildings may also be covered when the policy covers Building and/or Business Personal Property at the main location. Auxiliary buildings include those that are incidental to the business (garages, mausoleums, storage sheds) and which are physically located at the same address as the main building.
5. Greenhouses that do not exceed 1,000 square feet, written in conjunction with a retail florist and/or garden shop.

Note: Owners of condominium units that are used for eligible mercantile, service, processing or office occupancies are eligible under preceding items 1. and 2.

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Building & Business Personal Property Ownership

When under one ownership, the building and business personal property must be included in the same policy.

Requirements

A. Businesses should be located in buildings where the common hazards (heating, cooling, electrical wiring, plumbing, and roof) meet applicable local and state codes. Older properties must have had the common hazards completely renovated or replaced within the past 25 years.

B. Building and Business Personal Property limits of insurance must be at least 90 percent of the replacement cost value. If the Actual Cash Value option is chosen for building coverage, the limit of insurance must be 100 percent of the actual cash value.

C. Total Insured Values (TIV) does not exceed $15,000,000 at any insured location. TIV includes Building and Business Personal Property values.

D. No commercial cooking. Any cooking operation which produces smoke or grease-laden vapors is ineligible. Note: This exposure is permitted when our insured is the building owner of a lessors risk strip shopping center. Also, certain classifications have separate cooking eligibility guidelines which supersede these, see the **Eligible Occupancies & Classification Codes**.

E. Wholesale, service and processing risks must derive 75 percent of their gross sales from on-premises operations.

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Ineligibility List

The following operations and exposures are not eligible for Safeco BOP:

Ineligible operations and exposures
Analysis and/or design of hardware and software packages
Antique stores
Archery, rifle or pistol ranges
Architects and engineers
Armored car services
Auto gas and service stations (including LRO)
Auto leasing, rental or sales offices
Bars or taverns
Blood banks
Boy or Girl Scout councils
Broadcasting or telecasting organizations
Business, securities or investment brokers
Camps or campgrounds
Citizen action Companies
Clubs: country, fraternities, golf, sororities
Collection services
Computer engineers or consultants
Consulting firms
Contractor's offices
Data processing management

Ineligible operations and exposures
Daycare operations
Detective agencies
Express companies
Feed, grain or hay dealers
Fertilizer dealers or distributors
Financial institutions
Firearms or ammunition dealers, or gunsmithing
Fireworks sales
Government entities and buildings
Grocery and convenience stores
Guides or outfitters
Halls for assembly or rental
Healthcare facilities, including immediate care clinics (this does not include any risks listed under a specific classification)
Holding companies
Home health care operations
Homeowners associations
Importers. Risks engaged in the sale of products that are directly imported.
Inspection services or safety firms
Insurance companies
Junk dealers
Labor unions and professional trade associations
Livestock dealers
Manufacturers reps

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Ineligible operations and exposures
Market survey organizations
Medical equipment dealers
Mobile home sales
Modification of software designed by others
Operations open 24 hours a day
Patrol services
Pawn shops
Political campaign headquarters or offices
Political action Companies
Real estate developers
Real estate management agencies
Recreational vehicle sales
Religious institutions, governing bodies, organizations or operations
Rental of goods or equipment to others (unless specifically included in the class)
Restaurant operations other than those eligible for the strip mall with restaurant class
Risks engaged in the manufacturing or design of any product or the sale of any product(s) manufactured for them under their label or name. This restriction does not apply to bakeries or other food-related operations for which there are specific BOP classes.
Risks having weapons, armed guards or guard dogs on premises

Ineligible operations and exposures
Risks selling used merchandise unless otherwise indicated in the class description.
Risks with over 25% of receipts derived from the sale of alcoholic beverages for on-premises consumption
Seasonal operations
Secondhand or salvage dealers
Security agencies
Software developers
Suntanning salons
Taxicab and livery services
Tenant operations in governmental/military buildings or landmark buildings
Tobacco stores and distributors
Trucking operations
Utilities offices (including water, sewer, garbage, electrical and telephone)
Vacant buildings
Website development and design
Welfare services

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Protection Standards

Property Other Than Money and Securities

The degree of protection necessary for Business Personal Property should be reflective of the susceptibility to theft loss.

At a minimum, all front, side and rear doors should be protected to the extent necessary by double-cylinder deadbolt locks.

For the following occupancies, protection standards for merchandise and stock should consist of at least an alarm system monitored by an outside service.

- Army/Navy and military surplus stores
- Auto parts stores – retail and wholesale
- Beverage stores – with alcoholic beverages
- Bridal shops
- Computer stores
- Drug stores
- Electronics – retail, wholesale and repair
- Gourmet food stores
- Home improvement and building materials - retail and wholesale
- Jewelry - retail and wholesale
- All clothing-related and accessories classes – retail and wholesale
- Sporting goods or athletic equipment stores – retail and wholesale
- Sunglasses – wholesale
- Tailoring or dressmaking establishments
- Television and radio repair
- Television and radio – retail and wholesale
- Tuxedo and formal wear – retail and wholesale
- Wine shops

Exceptions to these guidelines would depend on the characteristics of the individual risks, and should be clearly documented in the underwriting file.

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Money & Securities

Business can accumulate substantial amounts of money due to check cashing or infrequent bank deposits and become targets for theft losses. Businesses should keep cash at a minimum by making an adequate number of daily bank deposits and transferring excess amounts from cash registers into a safe.

Businesses that cash payroll checks are not eligible for the Safeco Businessowners Policy due to the large amount of cash on hand.

For the following occupancies, protection standards for money and securities should consist of a safe, in addition to an alarm system monitored by an outside service.

- Beverage stores – with alcoholic beverages
- Drugstores
- Gourmet food stores
- Wine shops

Exceptions to these guidelines would depend on the characteristics of the individual risk, and should be clearly documented in the underwriting file.

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Rule 2 – Policy Term

The Safeco Businessowners Policy may be written for a term of one year and renewed annually by a renewal certificate.

Rule 3 – Factors or Multipliers

Factors or multipliers are to be applied consecutively unless otherwise specified.

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Rule 4 – Rounding Procedure

Rates

Round rates, factors and multipliers after each step of calculation to the nearest hundredth.

Premium

Round the premium for each coverage to the nearest whole dollar. Round a premium involving $.50 or over to the next higher whole dollar.

Rule 5 – Policy Writing Minimum Premium

The policy writing minimum premium is shown on the optional coverages pages.

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Rule 6 – Additional and Return Premiums

Premium Computation

A. Prorate all changes requiring additional or return premium.

B. Apply the rates and rules in effect on the effective date of the policy.

C. Round any return premium to the next higher whole dollar when any coverage or exposure is deleted or a limit of insurance is reduced.

D. Any additional premium developed is in addition to any applicable policy writing minimum premium.

E. Retain the policy writing minimum premium when calculating return premiums.

Waiver of Premium

Waive additional or return premiums of $15.00 or less. However, any return premium requested by the insured must be granted.

Deletion of Mandatory Coverage

Deletion of a mandatory coverage is not permitted unless the entire policy is cancelled.

Rule 7 – Policy Cancellation

Pro Rata Cancellation

Compute return premium pro rata and round to the next higher whole dollar when a policy is cancelled:

A. at the company's request

B. because the insured no longer has financial or insurable interest in the property or business operation that is the subject of insurance

C. and rewritten with us; or

D. at the request of the premium finance company that has financed the insurance policy

Other Calculations

If Pro Rata Cancellation does not apply, compute return premium at .90 of the pro rata unearned premium and round to the next higher whole dollar.

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Rule 8 – Mandatory Forms, Coverage and Limits

Mandatory Coverages

The Safeco Businessowners Policy must be written to provide:

A. coverage on all Building and Business Personal Property

B. Business Liability insurance

Forms

A. Attach Businessowners Coverage Form BP 00 03 to all policies.

1. Liability and Medical Expenses coverage is provided on a comprehensive occurrence basis for all operations and premises owned, operated or leased by the insured. Coverage includes bodily injury, property damage, medical expenses (subject to an additional "per person" limit), personal injury, advertising injury and tenants legal liability.
2. Limits of Insurance. Limits of liability for Liability and Medical Expenses coverage are provided on a combined single-limit basis. An aggregate limit of twice the per occurrence limit also applies. Limit options are:
   a. $300,000 each occurrence
   b. $500,000 each occurrence
   c. $1,000,000 each occurrence
   d. $2,000,000 each occurrence
   e. a "per person" Medical Expense limit of $10,000 applies. This limit may not be changed

B. Attach Ultra Plus endorsement BP 70 76.

C. Condominium Association Coverage BP 17 01. Use this endorsement.

D. Condominium Commercial Unit-Owners Coverage BP 17 02. This endorsement amends the Safeco Businessowners Policy to provide coverage for commercial condominium unit-owners. It must be attached when condominium unit-owners are insured.

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E. Attach Exclude Above or Below Ground Exposures BP 70 12 when these exposures are not to be covered.

F. Attach Ordinance or Law Coverage – Endorsement BP 70 80 (BP 80 53 in VA, BP 81 87 in CA, BP 81 68 in LA) to all policies. (Not for apartments.)

G. Attach Exclusion – Asbestos endorsement BP 80 68 to all policies.

H. Attach Amendment – Aggregate Limits of Insurance (Per Location) BP 80 29 to all policies.

I. Attach Business Liability Coverage – Tenants Liability endorsement BP 04 55 (BP 04 62 in NY) to all policies.

J. Lead Exclusion BP 81 17 (BP 81 50 in NJ, BP 81 18 in WA). This endorsement must be attached to all policies providing coverage for habitational property that is not owner-occupied.

K. Attach Business Income Changes BP 04 41 to all policies.

L. Attach Identity Recovery Coverage BP 82 06 to all policies.

M. Attach Cap on Losses on Certified Acts of Terrorism endorsement BP 05 23 to all policies.

N. Attach Commercial Fine Arts Coverage Form BP 70 59 (BP 81 83 in NC) to all policies.

O. Attach Exclusion-Silica BP 81 81 (not in NH, NY, VA or VT) to all policies with any of the following classifications:

Code	Description
55313	Automobile Parts, Supply Stores
00080	Automobile Part & Supplies Dist.- Wholesale
57134	Floor Covering Stores (incl install)
52512	Hardware Stores
00092	Hardware & Tool Distributors- Wholesale
52322	Paint, Wallpaper or Wall Covering Stores
50819	Power Equipment Dealers
00203	Building Materials Distributors
52525	Home Improvement Stores
00266	Kitchen & Bath Cabinets - Distributors

P. Attach Equipment Breakdown Coverage BP 81 36 to all policies.

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Q. Attach Employment Practices Liability Insurance BP 81 28 (BP 81 46 in IL, BP 81 61 in LA, BP 81 54 in NC, BP 82 05 in VA, BP 81 57in WA) to all policies.

Rule 9 – Blanket Insurance

Building and Business Personal Property can be written on a blanket basis. Blanket options include the following:

A. All Buildings on the policy,

B. All Business Personal Property on the policy, or

C. All Buildings and Business Personal Property on the policy.

Premium determination: Multiply the Building and/or Business Personal Property rates and the blanket factor shown on the state optional coverages pages.

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Rule 10 – Deductibles

Standard

The Safeco Businessowners Policy contemplates a basic $250 deductible for all causes of loss. The deductible applies to all property coverages, both mandatory and optional. The deductible does not apply to Arson, Vandalism or Theft Reward, Business Income, Civil Authority, Employee Dishonesty, Extra Expense, Fire Department Service Charge, Fire Extinguisher Recharge, Lock Recalibration Expenses, Money Orders and Counterfeit Paper Currency, and Forgery or Alteration.

For the Property Optional Coverages a basic $250 deductible applies.

Optional

A. Description. Optional deductible amounts are available as shown on the optional coverages pages. Optional deductibles do not apply to the following coverages:

   1. Outdoor Signs
   2. Interior and Exterior Building Glass
   3. Money and Securities
   4. Identity Recovery

B. Premium Modification. Multiply the applicable rate (exclusive of the coverages listed in A.) by the factors shown on the optional coverages pages.

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Windstorm or Hail Percentage Deductibles

(Except Florida) (Not in RI)

A. Description. The following deductibles may be used for the Windstorm or Hail cause of loss:

1. 1 percent deductible
2. 2 percent deductible
3. 5 percent deductible

The dollar amount of the deductible will be equal to 1 percent, 2 percent or 5 percent of the Limit(s) of insurance applicable to all covered property that has sustained loss or damage.

B. Endorsement. Use Windstorm or Hail Percentage Deductibles Endorsement BP 03 12. (BP 03 16 in SC, BP 03 18 in MN).

C. Rules

1. The Windstorm or Hail percentage deductible is calculated separately for, and applies separately to:

a. Each building:

(1) the building and to personal property in that building, if both are covered

(2) personal property at each building

(3) personal property in the open

b. Percentage deductibles may vary by location. At a location, all covered property must be written using the same percentage deductible.

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c. When property is covered under the Coverage Extension for Newly Acquired Property. In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired Property is the highest percentage shown in the Schedule for any described premises.

2. Rate Modification. Multiply the Building or Personal Property rates by the appropriate factor shown in the optional coverages pages.

Rule 11 – Premium Development – Mandatory Charges

General Rules

A. All rates and premiums referred to in this subdivision are for an annual period.

B. Compute premium for mandatory coverages by using the limit of insurance separately applying to Building and Business Personal Property. The limit of insurance must be at least 90 percent of the replacement cost value of the property to be insured unless the Actual Cash Value – Buildings Option applies. Refer to Rule 12 – Actual Cash Value – Building Option.

Special Rules

A. If office buildings contain eligible occupancies other than office, use the following.

1. Use the office classification factor if the total non-office occupancies are 7,500 square feet or less and not more than 15 percent of the total floor area of the building.

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2. In all other cases, use the classification factor of the non-office occupancy. The classification factor of the predominant occupancy applies. (If no such occupancy is predominant, use the highest classification factor.)

B. Use Lessors' classification factor to develop building property premium if the insured occupies 50 percent or less of the total area of the premises. If the insured occupies more than 50 percent of the total area of the premises, use the Occupant classification factor.

C. If the insured is an office and occupies any portion of the premises, use the Occupant classification factor.

Premium Determination

A. Risk Classification. Use the Eligible Occupancies table to obtain:

1. class codes
2. Classification Factor for Building and Business Personal Property

B. Rating Territory. Refer to the Territory Page to determine the territory code applicable to the location of the property being insured.

C. Building Construction. Classify buildings according to the following construction types.

1. Frame (Construction Code 1). Buildings with exterior walls of wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood ironclad, stucco on wood).
2. Joisted Masonry (Construction Code 2). Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and where the floors and roof are combustible (disregarding floors resting directly on the ground).

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3. Non-Combustible (Construction Code 3). Buildings where the exterior walls, floors and roof are constructed of, and supported by metal, asbestos, gypsum or other non-combustible materials.
4. Masonry Non-Combustible (Construction Code 4). Buildings where the exterior walls are constructed of masonry materials described in 2. preceding, with the floors and roof of metal or other non-combustible materials.
5. Modified Fire Resistive (Construction Code 5) or Fire Resistive (Construction Code 6). Buildings where the exterior walls, floors and roof are constructed of masonry or other fire-resistive materials.
6. Mixed Construction. When a building is of mixed construction, determine the applicable construction type as follows.
   a. If two-thirds or more of the total wall area is of masonry or fire-resistive materials, the construction type is as follows:
      (1) Fire Resistive or Modified Fire Resistive, when two-thirds or more of the total floor and roof area is of masonry or fire-resistive materials.
      (2) Masonry Non-Combustible, when two-thirds or more of the total floor and roof area is of non-combustible materials.
      (3) Joisted Masonry, when more than one-third of the total floor and roof area is of combustible materials.
   b. If two-thirds or more of the total wall area and two-thirds or more of the floor and roof area is of non-combustible materials, the applicable construction type is Non-Combustible.

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c. If more than one-third of the total wall area is of combustible materials, the applicable construction type is Frame.

d. If none of the preceding describe the building, apply to Company for construction type giving construction details.

7. Public Fire Protection. Refer to the ISO Public Protection Classification Manual to determine the Protection Class.

8. Sprinklered Property. When the building is fully protected by an automatic sprinkler system, apply the Sprinkler Credit shown in the state rate page.

D. Premium Determination

1. Rate Determination: Select the appropriate Building or Business Personal Property rate from the state rates pages based on the applicable items that follow.

a. rate territory

b. building construction

c. public fire protection

2. Premium Calculation.

a. To obtain the premium for Building coverage, multiply the building rate by the classification factor from the Eligible Occupancies table. If applicable, multiply by the sprinkler credit shown on the rates pages. Multiply the result by the desired building limit of insurance (per $1,000).

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b. To obtain the premium for Business Personal Property.

(1) Multiply the Business Personal Property rate by the classification factor from the Eligible Occupancies table. If applicable, multiply by the sprinkler credit shown on the rates pages and the Business Personal Property Premium Credit factor, unless specifically excluded in Rule (3). Multiply the result by the desired Business Personal Property limit of insurance (per $1,000).

(2) Add to the result the Business Personal Property increment that corresponds to the limit of insurance and territory code, multiplied by the classification factor. If applicable, multiply the result by the Business Personal Property Premium Credit factor, unless specifically excluded in Rule (3).

(3) Do not apply the BPP Premium Credit to the following classifications:

- Apartment buildings
- Office NOC
- Strip shopping centers.

c. Amounts of insurance shall be rounded to even amounts of $1,000 with an amount of $500 or more rounded to the next higher whole $1,000.

d. Motels and Apartments. For each swimming pool, charge an additional premium as shown in the optional coverages pages. (Not available in all states.)

e. Employment Practices Liability Insurance. Charge the additional premium shown on the optional coverages pages. (Not available in all states; increased limits not available for attorneys or employment agencies.)

f. Equipment Breakdown. Premium charge is automatically calculated by Comline.

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g. Terrorism. The additional charge, applied to the total policy premium, is shown on the optional coverages pages.

h. Identity Recovery Coverage. Charge the additional premium shown on the optional coverages pages.

i. Business Income. Adjust the Building and Business Personal Property premium as follows:

(1) Classifications. Obtain the Business Income factor from the table in the optional coverages pages using location annual sales and the following hazard Companies classifications:

Hazard Companies I	All classes not specifically listed in Hazard Companies II and III
Hazard Companies II	Animal Hospitals; All Wholesalers and Distributors (except those listed in Companies III); Copy and Duplicating Services; Engraving; Lithographing; Chiropractors, Medical Spas, Massage Therapists, Physical Therapists, and Speech Therapists Offices; Dentists Offices; Newspaper Publishers Offices; Optometrists Offices; Physicians, Ophthalmologists, Laser Eye Surgeons, Oral Surgeons, Osteopaths, Psychologists, Podiatrists, Dermatologists, Allergists, Nutritionists, Naturopaths and Surgeons Offices; Photoengraving; Printing Shops; Veterinarians
Hazard Companies III	Dairy, Eggs and Ice Cream Wholesale; Dry Cleaning and Laundries; Dry Cleaning Plants; Florist Wholesale; Grocery Distributors - Wholesale; Ice Dealers and Distributors - Wholesale; Meat, Fish, Poultry or Seafood Wholesale; Mini Storage Warehouses; Motels; X-Ray/MRI/Imaging Offices; Printing and Book Binding Supplies - Wholesale; Strip Shopping Centers - with and without restaurants

(2) Premium Determination. Multiply the Building and Business Personal Property premium by the Business Income factor.

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Rule 12 – Optional Coverages

The following optional coverages apply when shown on the Declarations Page.

Property Coverages

Accounts Receivable

- Description of coverage. The $25,000 limit of insurance for Accounts Receivable may be increased to an amount not to exceed $250,000.
- Premium Determination: Develop the additional premium for Accounts Receivable Coverage by multiplying the Business Personal Property final rate by the factor shown on the optional coverages pages. Multiply the result by the Accounts Receivable limit of insurance (per $1,000) in excess of $25,000.

Actual Cash Value – Building Option

- Description of Coverage. Building coverage may also be written at 100 percent of Actual Cash Value.
- Rate Modification.
  1. Owner-occupied buildings with owners occupying more than 50 percent of the total floor area of the premises, make no rate modification.
  2. For all other buildings: multiply the building rates determined in Rule 11, Premium Determination D.2.a. by Actual Cash Value factor shown on the state optional coverages pages, and recalculate the premium.

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Business Income From Dependent Properties

- Description of Coverage. The $5,000 limit of insurance for Business Income From Dependent Properties may be increased.
- Premium Determination: Develop the additional premium for Business Income From Dependent Properties by multiplying the Business Personal Property final rate by the factor shown on the optional coverages pages. Multiply the result by the Business Income From Dependent Properties limit of insurance (per $1,000) in excess of $5,000.

Business Income - Extended Period of Indemnity

- Description of Coverage. The Extended Business Income Additional Coverage may be extended to provide additional business income beyond the 30-day coverage period to a 120-day coverage period by activating this optional coverage on the Declarations.
- Premium Determination: Multiply the Building and Business Personal Property premium by a 1.02 factor. This factor should be applied to both Building and Business Personal Property premiums when both coverages are provided for a given risk.

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Commercial Fine Arts

- Description of Coverage. Coverage is provided for private collections of fine arts. The $10,000 limit of insurance for Commercial Fine arts Coverage may be increased to an amount not to exceed a total of $250,000 for all scheduled articles, with the amount of insurance or agreed valuation shown for each item. Burglar alarms are desirable when items of high value and easily transportable are insured. Property is excluded while on exhibition at fairgrounds, or on the premises of national or international expositions. We avoid risks that are subject to regular public exhibitions.
- Premium Determination. Develop the additional premium for Commercial Fine Arts as follows: Multiply the amount of insurance (per $1,000) in excess of $10,000 by the rate shown on the optional coverages pages.

Electronic Data

- Description of Coverage. The $25,000 limit of insurance for Electronic Data may be increased to an amount not to exceed $250,000.
- Premium Determination: Develop the additional premium for Electronic Data by multiplying the Business Personal Property final rate by the factor shown on the optional coverages pages. Multiply the result by the Electronic Data limit of insurance (per $1,000) in excess of $25,000.

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Employee Dishonesty

- Description of Coverage. Coverage is available for dishonest or fraudulent acts of the insured's employees, at optional limits of up to $250,000 per occurrence.

  The following controls should be in place for all risks with increased employee dishonesty limits. They are required for limits of $150,000 or more:

  1. Annual outside audit performed by an independent CPA;
  2. Countersignature requirement for all checks; and
  3. Accounts should be reconciled by someone who is not authorized to deposit or withdraw.

- Premium Determination: Premium charges are shown on the optional coverages pages.

Forgery or Alteration

- Description of Coverage. The $25,000 limit of insurance for Forgery or Alteration may be increased up to $100,000, in increments of $5,000.
- Premium Determination: Premium charges are shown on the optional coverages pages.

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Money and Securities Coverage Options

- Description of Coverage. The money and securities limits of insurance may be increased from $10,000 on premises; $5,000 off premises to a limit not to exceed $50,000 on premises and off premises by activating this optional coverage on the Declarations. Class B or better safe required for increased limits.
- Premium Determination: Premium charges are shown on the state rate pages.

Ordinance or Law

- Description of Coverage. The $150,000 limit of insurance for Ordinance or Law, coverages B&C (increased cost of construction and demolition) may be increased. The limit is for both coverages B&C combined.
- Premium Determination: Develop the additional premium for increased coverages B&C of Ordinance or Law, by multiplying the building final rate by the Ordinance or Law, Coverages B&C limit of insurance (per $1,000) in excess of $150,000.

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Outdoor Signs

- Description of Coverage. Coverage is available for outdoor signs which are the property of the insured or the property of others in the care, custody and control of the insured.
- Premium Determination: Multiply the limit of insurance in excess of $7,500 by the rate shown in the optional coverages pages.

Sewer or Drain Backup

- Description of Coverage. Coverage for Sewer or Drain Backup is automatically provided at limits of $5,000 per building or premises. Higher limits may be purchased.
- Premium Determination: Premium charges are shown on the optional coverages pages.

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Valuable Papers and Records

- Description of Coverage. The $25,000 limit of insurance for Valuable Papers and Records may be increased to an amount not to exceed $250,000. Coverage is provided for risks of direct physical loss or damage for valuable papers and records.
- Premium Determination: Develop the additional premium for Valuable Papers and Records Coverage as follows:

  Multiply the Business Personal Property final rate by the factor shown on the optional coverages pages. Multiply the result by the Valuable Papers and Records limit of insurance (per $1,000) in excess of $25,000.

Liability & Medical Expenses Coverage

Optional $500,000, $1,000,000 or $2,000,000 Liability Limits

- Description of Coverage. The basic limit of liability of $300,000 per occurrence for Liability and Medical Expenses coverage may be increased to $500,000, $1,000,000 or $2,000,000.
- Rate Modification. Multiply the increased liability increment shown in the state optional coverages pages by the classification factor. Add the result to the applicable rate.

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Rule 13 – Endorsements

The following endorsements may be attached to the Safeco Businessowners Policy.

Additional Insured Endorsements

(Liability and Medical Expenses Coverage)

1. Additional Insured - Blanket for Written Contracts - BP 81 91
   a. This endorsement covers any person or organization, on a blanket basis, for which the insured is required by written contract to cover as an insured.
   b. Premium detemination: Premium charges are shown on the optional coverages pages.
2. Additional Insured – Controlling Interest – BP 04 06

   This endorsement provides coverage for additional insureds who control either the insured or the insured's premises.
3. Additional Insured – Co-Owner of Insured Premises – BP 04 11

   This endorsement covers co-owners of the insured premises.
4. Additional Insured – Designated Person or Organization – BP 70 57
   a. This endorsement is used to cover designated persons or organizations who cannot be covered by any other additional insured endorsement.
   b. Premium Determination: Premium charges are shown on the optional coverages pages.
5. Additional Insured – Engineers, Architects, or Surveyors – BP 04 13

   This endorsement covers engineers, architects or surveyors engaged by the insured. Professional Liability is excluded.

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6. Additional Insured – Grantor of Franchise – BP 70 31

   This endorsement covers designated persons or organizations for their liability as grantor of a franchise to the insured.

7. Additional Insured – Lessor of Leased Equipment – BP 04 16

   a. This endorsement covers a designated person or organization leasing equipment to the insured.

   b. Premium Determination: Premium charges are shown on the optional coverages pages.

8. Additional Insured – Managers or Lessors of Premises – BP 04 02

   a. This endorsement is used to include, as additional insureds, designated persons or organizations for their liability as owners of designated premises leased to the named insured.

   b. Premium Determination: Premium charges are shown on the optional coverages pages.

9. Additional Insured – Mortgagee, Assignee, or Receiver – BP 04 09

   This endorsement covers mortgagees, assignees or receivers on policies covering owners or general lessees. Construction and alterations are excluded.

10. Additional Insured – Owners, Lessees or Contractors – BP 70 32

    This endorsement covers designated persons or organizations for their liability for operations performed for the owners, lessees or contractors by or on behalf of the insured.

11. Additional Insured – Owner or Other Interests from Whom Land Has Been Leased – BP 04 10

    This endorsement covers owners or lessors of land leased to the insured. Construction, alterations and post-lease occurrences are excluded.

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12. Additional Insured – State or Political Subdivisions – Permits Relating to Premises – BP 04 07

    This endorsement provides coverage for certain premises hazards, for governmental organizations issuing permits to owners or lessees.

13. Additional Insured – Vendors – BP 04 47

    This endorsement may be added to policies insuring distributors.

    a. This endorsement covers vendors for the vendor's sale or distribution of the named insured's products.
    b. Premium Determination: Premium charges are shown on the optional coverages pages.

14. Primary Additional Insured - Lessors of Premises - BP 81 95

    a. This endorsement provides coverage on a primary basis for the additional insured.
    b. Premium detemination: Premium charges are shown on the optional coverages pages.

15. Primary Additional Insured - On Going Operations - BP 81 94

    a. This endorsement provides coverage on a primary basis for the additional insured.
    b. Premium detemination: Premium charges are shown on the optional coverages pages.

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Bailees Coverage (other than Dry Cleaners)

(BP 81 92)

- This endorsment provides coverage for property of others while in the insured's care, custody or control for servicing, processing or repair.
- Premium Determination: Premium charges are shown on the optional coverages pages.

Barbers & Beauticians Professional Liability

(BP 81 93) (BP 82 00 in IL)

- This endorsement provides Professional Liability coverage for injury that results from the rendering or failure to render professional services in the operation of a barber shop, beauty parlor or nail salon.
- Premium Determination: Rates are shown on the optional coverages pages. Limits of liability must match the policy limits. Part-time is any employee who works 16 hours or less per week.

Commercial Articles Floater

(BP 80 07)

- This endorsement provides coverage for cameras, musical instruments and related equipment (including property of others), and coverage is not limited to the designated premises but anywhere in the coverage territory.
- Premium Determination: Multiply the amount of insurance (per $1,000) by the rate shown on the optional coverages pages.

Comprehensive Business Liability Exclusion

(All Hazards in Connection with Designated Premises or Operations)
(BP 04 01)

This endorsement excludes specific projects, location hazards, operations or equipment, if clearly separable and definable.

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Computer Fraud and Funds Transfer

(BP 05 47)

- Computer Fraud. Coverage is provided for loss of money and securities and other property, from use of a computer to fraudulently transfer the property from inside the premises or bank, to a person or place outside those premises.
- Funds Transfer Fraud. Coverage is provided for loss of money and securities from fraudulent instructions directing a financial institution to transfer money and securities from the insured's transfer account. Fraudulent instruction includes written instructions other than those described in the Forgery or Alteration Additional Coverage.
- Premium Determination: Premium charges are shown on the optional coverages pages.

Condominium Commercial Unit-Owners Optional Coverage

(BP 17 03)
(Not available for apartments)

- Loss Assessment. This coverage applies to assessments charged to the unit-owners by the Condominium Association as a result of direct physical loss or of damage to property in which each unit-owner has an undivided interest. If the assessment results from a deductible in the Association's insurance, the Company will not pay more than $1,000, regardless of the limit of insurance. A $250 deductible applies to each unit under this coverage.
- Miscellaneous Real Property. This coverage applies to condominium property that pertains only to the unit-owner's unit or that the unit-owner must insure according to the Condominium Association Agreement.

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- Premium Determination: Premium charges are shown on the optional coverages pages.
  1. Loss Assessment Charges
  2. Miscellaneous Real Property. Multiply the rate shown on the optional coverages pages by the limit of insurance (per $1,000).

E-Commerce

(BP 05 94)

- This endorsment enhances coverage related to the use of the Internet or other computer based communications in conducting commerce.
  1. Section I - Electronic Data Coverage covers the restoration/replacement of electronic data that is destroyed or corrupted by a Covered Cause of Loss. Data that is licensed, leased or rented to others is not covered. No coverage for the cost to duplicate research. No coverage for loss caused by a computer virus unless the computer system is equipped with anti-virus or virus scanning software.
  2. Section II - Time Element Coverage covers business income loss and extra expense caused by the suspension of e-commerce activity. When caused by a Section I loss, coverage is provided for 90 days. When suspension is caused solely by interruption in network service, coverage is provided for up to 2 weeks.

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The 8-hour waiting period and coverage periods above are not affected by any endorsement that modifies business income coverage.

- Premium Determination: Premium charges are shown on the optional coverages pages.

Earthquake

(BP 81 65)

- This endorsement extends coverage provided under the Special Form to coverage against loss by earthquake.
- Premium Determination: Multiply the 80 percent coinsurance earthquake rate determined in the ISO CLM, Division Five – Fire and Allied Lines by a factor of 1.20 (in recognition of coverage granted for loss of income). Multiply the result by the limit of insurance (per $100).

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Electronic Data Liability

(BP 05 95)

- This endorsment provides liability coverage for loss of computerized or electronically stored data or software, which results from physical injury to tangible property, caused by the insured.
- Premium Determination: Premium charges are shown on the optional coverages pages.

Employee Benefits Liability

(BP 80 54) (BP 81 60 in LA)

- This form provides liability protection from the financial loss arising out of the administration of certain employee benefit programs. Subject to the terms and conditions of the policy, coverage applies for:
  1. failure to advise employee of available benefits
  2. incorrect interpretation of benefit program
  3. failure to enroll an employee
  4. error in handling records
- This is a claims made coverage form. Prior acts coverage will not be provided. For new business, the retroactive date must coincide with the policy inception date.
- Premium Determination: Premium charges are shown on the optional coverages pages. Limits of liability must match the policy limits.

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Employment Practices Liability – Supplemental Extended Reporting Period

(BP 81 29)(BP 81 43 in MT)

- This endorsement extends the time period for reporting Employment Practices losses. The time period is extended for three years after the policy, or coverage is cancelled.
- Premium Determination: The flat, fully earned premium charge is shown on the optional coverages pages.

Exclusion – Personal & Advertising Injury

(BP 04 37)

This endorsement excludes all coverage for Personal and Advertising Injury Liability. This endorsement is mandatory for lawyers, advertising, publishing and patent offices, and employment agencies.

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Fire Department Service Contract

(BP 12 02)

This endorsement is for use when maintenance of a service contract with a privately owned fire department is required to apply a Public Protection classification.

Flexible Limit Endorsement

(BP 81 99)

- This endorsment provides increased limits for certain Additional Coverages and Coverage Extensions on the policy already. These limits are in additional to any other limits shown on the Declarations or other forms.
    1. An additional Blanket Limit of Insurance, to be used at the insured's discretion, is provided over the coverages of Debris Removal, Valuable Papers, Accounts Receivable, Back Up of Sewer or Drain Water Damage, Brands and Labels, and Computers and Electronic Data.
    2. Additional Fine Arts Coverage - an additional limit of insurance is provided for $25,000.
    3. Additional coverage for Business Income from Dependent Properties - an additional limit of insurance is provided for $50,000.
- Premium Determination: Premium charges are shown on the optional coverages pages.

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Food Contamination

(BP 04 31)

- This endorsement provides coverage for certain expenses and Business Income losses sustained as a result of the described premises being ordered closed by the Board of Health or any other governmental authority as a result of the discoverage or suspicion of food contamination. The endorsement provides a $50,000 Food Contamination limit of insurance and a $10,000 limit for Additional Advertising Expenses.
- Premium Determination: Charge the additional premium shown on the optional coverages pages.

Garagekeepers Insurance

(BP 80 69) (BP 81 78 in LA)
(Not in MA)

- This endorsement provides coverage for damage to a customer's auto or customer's auto equipment, when left in the care, custody and control of the insured. Comprehensive and collision coverages are provided on a direct primary basis.
- Deductible.
    1. Comprehensive coverage. A deductible of $250 applies to each customer auto, subject to a $500 maximum deductible for all such loss in any one event.
    2. Collision Coverage. A deductible of $250 applies to each customer auto.

    Note: These deductible amounts cannot be changed.
- Premium Determination: Premium charges are shown on the optional coverages pages.

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Hired Auto Physical Damage

(BP 70 58)
(Not in MA, TX, VT)

- Physical damage coverage may be provided for autos which are hired, loaned, leased or furnished while being operated by or in the custody of the insured. This coverage is intended to be provided on a primary basis when the owner of the auto either has no available insurance or requires the lessee or renter to provide insurance.
- Deductible
    1. Comprehensive coverage. A deductible of $100 applies to each loss.
    2. Collision Coverage. A deductible of $250 applies to each loss.
- Premium Determination: Premium charges are shown on the optional coverages pages.

Hired & Non-Owned Auto Liability

(BP 80 94) (BP 82 01 in CA, BP 82 09 in LA, BP 82 02 in NJ, BP 82 03 in NY, BP 82 04 in WA)
(Not in VT)

- This endorsement provides either or both hired and/or non-owned auto coverage. Hired Auto Liability provides coverage for autos leased, hired or borrowed by the insured. Non-Owned Auto Liability provides coverage for any auto that is not owned, borrowed or hired by the insured. This endorsement is not available to insureds who have a policy covering other commercial automobile exposures.
- Premium Determination: Premium charges are shown on the optional coverages pages.

  Note: Limits of liability must match the policy limits.

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Limitation of Coverage to Designated Premises or Project
(BP 04 12)

This endorsement limits liability coverage to only those premises, operations and projects specifically designated.

Liquor Liability Coverage
(BP 80 56)

- This form provides coverage against claims for injury if liability for such injury is imposed on the insured by reason of the selling, servicing or furnishing of any alcoholic beverage.
- Premium Determination: Charge the additional premium shown on the optional coverages pages. Limits of liability must match the policy limits.

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Loss Payable Provisions

(BP 12 03) (BP 12 06 in WA)

This endorsement provides for naming a:

1. loss payee
2. lender's loss payee
3. loss payee under a contract-of-sale arrangement

Optical & Hearing Aid Establishments

(BP 08 03) (BP 08 52 in IL)

- This endorsement is used to provide Professional Liability coverage for bodily injury, property damage, personal injury and advertising injury arising out of the rendering, or failure to render, professional services by an establishment's certified/licensed opticians or hearing aid specialists while performing services at the designated premises.
- Premium Determination: Determine the appropriate premium by multiplying total receipts (per $1,000) for the operation, by the rates shown on the state rates table. Limits of liability must match the policy limits.

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Spoilage Coverage

(BP 70 08)

- This endorsement extends coverage to cover loss caused by the spoilage of perishable products. The limit of insurance may not exceed the limit for Business Personal Property. Eligible personal property includes the insured's and other's which is in the insured's care, custody or control.
- Premium Determination: Develop the additional premium from the following.

1. Occupancy Classifications.

Class I	All risks not shown as Class II or Class III.
Class II	Bakery wholesalers; Delicatessens; Fesh ethnic food stands. Grocery stores/ convenience stores with less than $500,000 annual sales; Ice cream stores; Ice distributors and wholesalers; Meal preparation stores; Pizza carryout, Pizza restaurants;
Class III	Dairy, eggs and ice cream wholesalers; Fruit or vegetable dealers; Grocery stores/ convenience stores with $500,000 or over annual sales; Meat, fish poultry or seafood stores/distributors; Retail stores – N.O.C.

2. Determine the occupancy classification. Multiply the rate shown on the optional coverages pages by the limit of insurance (per $1,000).

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Sprinkler Leakage - Earthquake Extension

(BP 10 10)

- This endorsement provides coverage for sprinkler leakage that is caused by an earthquake or volcanic eruption. Do not use BP 10 10 with Earthquake Endorsement BP 81 65 since BP 81 65 provides sprinkler leakage loss due to earthquake.
- Premium Determination: Multiply the 80 percent coinsurance Sprinkler Leakage - Earthquake Extension company rate/ISO loss cost determined in CLM Division Five - Fire and Allied Lines by a factor of 1.20 (in recognition of coverage granted for loss of income) to obtain the Businessowners Sprinkler Leakage - Earthquake Extension company rate/ISO loss cost. Multiply the result by the limit of insurance (per $100) to determine the additional premium. Sub-limits not available.

Theft Exclusion

(BP 70 70)
(Not available for apartments)

- This endorsement allows the insured to delete theft coverage from Business Personal Property. Apply a 25 percent credit to the applicable Business Personal Property Increment. (Credit does not apply to the basic Business Personal Property rate.)

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Utility Services Direct Damage & Time Element
(BP 80 03)

- Property damage coverage may be extended to cover loss of or damage to covered property described in the Schedule/Declarations caused by direct physical loss or damage to off-premises:
  1. properties providing water, communication and power supply services
  2. overhead transmission and overhead communication lines
- Time element coverage may be extended to cover loss at the described premises resulting from the failure of utility property located outside the covered building, regardless of whether such property is located off-premises.
- Premium Determination: Multiply the rate shown on the optional coverages pages by the amount of insurance, per $1,000.

Welfare & Pension Plan ERISA Compliance
(BP 70 69)

- The ERISA endorsement names the pension plan as an additional named insured and provides compliance with certain provisions of the Employment Retirement Income Security Act (ERISA). This coverage is provided in conjunction with the Employee Dishonesty coverage.

  In general, the amount of Employee Dishonesty should approximate 10 percent of the fund's assets. Therefore, if the assets exceed $2,500,000 we should consider writing both the Employee Dishonesty and the ERISA on a separate crime policy.

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Miscellaneous Premium Charges

Rental Dwellings

(Class Code 00075 (1 family) and 00111 (2 family))

Liability coverage may be provided for rental dwellings when they are determined to be an incidental exposure to the main operation. Only single-family dwellings and duplexes may be covered, maximum number of either permitted on the policy is two. The charges are shown in the specific state optional coverages section.

Vacant Land

(Class Code 00078)

Liability coverage for vacant land may be provided for up to five acres when Building and/or Business Personal Property is covered for a main location. The charges are shown on the optional coverages pages. Limits of liability must match the policy limits.

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Program Enhancements

Animal Services Policy

This program is designed specifically for animal cemeteries, animal hospitals, domestic pet breeders and groomers, kennels, pet motels, pet stores and veterinarians.

Unique Features

- **Animals and pets** covered up to policy limits for death, destruction or loss resulting from a covered cause of loss.
- **Professional Liability** coverage automatically provided.
- **Property damage** caused by domestic animals is covered up to policy limits.
- **Spoilage** – $1,000 coverage for damage to personal property, caused by a power outage, with the option to purchase additional limits.
- **Uncollectible charges** up to $250 resulting from a covered loss.
- **Veterinarian expenses** up to $1,000 unless the business is a veterinary clinic, animal hospital or provides veterinary services.

Rule 8 – Mandatory Forms, Coverages & Limits

Attach Animal Services Plus form BP 70 82.

Attach Animal Services Professional Liability form BP 70 35.

Attach Spoilage Coverage BP 70 08, $1,000 limit included.

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Printers Policy

This program is designed specifically for printing operations and copying services.

Unique Features

- **Functional personal property valuation** coverage is available which allows for scheduled printing equipment to be replaced with similar property that performs the same function.
- **Interruption of service** up to $10,000 for loss of business income or extra expense resulting from the interruption of services to the described premises.
- **Marring or scratching** of customer's plates while in the care, custody or control of the insured is a covered type of loss.
- **Negatives, positives, artwork and plates** are included as valuable papers.
- **Printer's Errors and Omissions Liability** is automatically provided.

Rule 8 – Mandatory Forms, Coverages & Limits

Attach Printers Plus form BP 70 86.

Attach Printers Errors and Omissions Liability form BP 70 14. (BP 81 56 in IL, BP 81 59 in LA, BP 70 90 in NY)

Rule 12 – Optional Coverages

Under Property Coverages, the following options are added.

Functional Personal Property Valuation
(BP 70 41) (BP 70 54 in OK and WA) (BP 81 85 in CA)

1. This endorsement provides coverage for specifically scheduled printing equipment which can be replaced with similar property that performs the same function as currently used. Coverage is provided on a:
   a. functional replacement cost basis when repair or replacement is contracted within 180 days of the loss or damage

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b. market value basis if repair or replacement is not contracted within 180 days of the loss or damage

2. Premium determination. Determine the premium by multiplying the Business Personal Property rate by a factor of 1.25.

Reimbursement for Correction of Work Costs

- Description of Coverage. Coverage is provided for reimbursment of labor and materials costs associated with printing, recovery and shipment of work when done to correct that work.
- Premium Determination: Premium charges are shown on the optional coverages pages.

Florists Policy

This program is designed specifically for retail florists and garden shops. Incidental greenhouses are permitted.

Unique Features

- **Spoilage** – $1,000 coverage for damage to personal property, caused by a power outage, with the option to purchase additional limits.

Rule 8 – Mandatory Forms, Coverages & Limits

Attach Florists Professional Liability form BP 70 23.

Attach Florists Money and Securities Increased Limit of Insurance for Specified Periods form BP 80 57.

Attach Spoilage Coverage BP 70 08, $1,000 limit included.

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Dry Cleaners & Laundries Policy

This program is designed specifically for dry cleaning and laundry processing plants and/or pickup stations. Self-service exposures are eligible if they are incidental and attended at all times.

Unique Features

- **Incidental storage at insured's premises** up to $25,000.
- **Unexplained disappearance** is a covered cause of loss.
- **Work in process and processing errors** are covered.

Rule 8 – Mandatory Forms, Coverages & Limits

Attach Dry Cleaners and Laundries Professional Liability form BP 70 22.

Attach Dry Cleaners and Laundries Bailee's Coverage form BP 70 21.

Rule 11 – Premium Development

Under Premium Determination: Bailee's Coverage is mandatory. The premium is determined by the annual gross receipts per location. The rates per $1,000 of receipts, are shown on the state optional coverages pages.

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Funeral Directors Policy

This program is designed specifically for funeral homes or chapels, including incidental storage and display locations.

Unique Features

- **Professional Liability** coverage is automatically included.

Rule 8 – Mandatory Forms, Coverages & Limits

Attach Funeral Directors or Cemetery Professional Liability form BP 70 33.

Apartment Policy

This program is designed specifically for apartment buildings. Incidental mercantile and office exposures are permitted.

Unique Features

- **Additional living expense** is provided for actual loss sustained due to direct physical loss or damage to a described premises.
- **Auxiliary private structures** covered up to $15,000 for any one structure.

Rule 1 – Eligibility

Additional eligibility rules.

Buildings – The following incidental occupancies are also permitted on an apartment policy:

1. offices
2. eligible wholesaler, mercantile, service or processing occupancies which in total do not exceed 30,000 square feet

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Personal Property

Building owners' personal property in eligible apartment buildings.

Rule 8 – Mandatory Forms, Coverages & Limits

Attach Apartment Plus form BP 80 52.

Rule 12 – Optional Coverages

Under Liability and Medical Expenses Coverage, the following is changed:

1. Rate Modification.

   The increased liability increment is multiplied with the applicable rate.

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Territories

County	Territory Code
Salt Lake County	002
Cache, Davis, Utah, Weber and Washington Counties	003
Remainder of State	001

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State Exceptions

Rule 8 - Mandatory Forms, Coverages & Limits

Attach Utah Changes endorsement, BP 01 02 to all policies.

Rule 13 - Endorsements

Fungi or Bacteria Exclusion

- When Fungi or Bacteria is to be excluded from Liability, attach form BP 81 32.
- When Limited Fungi or Bacteria Coverage is to be provided, attach form BP 81 34.
- The Limited Fungi or Bacteria Coverage endorsement requires a premium charge.

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Optional Coverages

Actual Cash Value Building Option
Factor of 1.10

Add'l. Accounts Receivable
Factor of .20

Add'l. Business Income from Dependent Property
Factor of .10

Add'l. Electronic Data
Factor of .20

Add'l. Insured	
Type of Add'l. Insured	**Charge per Add'l. Insured**
Managers/Lessors of Premises Motel, Office All Other	 $10 $30
Lessor of Leased Equipment	$15
Designated Persons or Organizations	$25
Vendors Motel, Office All Other	 $10 $25
Primary Add'l. Insureds	$50
Blanket for Written Contracts	$50 per policy

Add'l. Valuable Papers & Records	
Occupancy	**Factor**
Motel, Office	.40
All Other	.55

Bailee's Coverage - Dry Cleaners						
ISO Protection Class	Rate per $1,000 of Receipts					
	250	500	1,000	2,500	5,000	10,000
1	3.90	3.65	3.50	3.05	2.90	2.75
2	4.00	3.75	3.55	3.15	3.00	2.80
3	4.10	3.85	3.65	3.25	3.10	2.90
4	4.50	4.25	4.10	3.55	3.40	3.20
5	4.70	4.40	4.25	3.65	3.50	3.30
6	4.85	4.60	4.35	3.85	3.70	3.45
7	5.60	5.35	5.00	4.40	4.30	4.00
8	6.10	5.80	5.55	4.85	4.65	4.35
9	6.55	6.20	5.85	5.20	4.95	4.65
10	9.70	9.25	8.75	7.65	7.40	6.95

Bailee's Coverage - Other	
Limit	**Premium**
$ 25,000	$175
50,000	325
100,000	625

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Barber Shop Professional	Limits (in Thousands)			
	300	500	1,000	2,000
First Full-time Barber	$9	$10	$11	$14
Each Add'l. Full-time Barber	7	8	8	10
Each Part-time Barber	5	5	5	7
Each Manicurist	9	10	11	14

Beauty Shop Professional	Limits (in Thousands)			
	300	500	1,000	2,000
First Full-time Operator	$44	$47	$48	$57
Each Add'l. Full-time Operator	33	35	36	43
Each Part-time Operator	23	23	24	29
Each Manicurist	9	10	11	14

BPP Premium Credit		
BPP Limit		Factor
1st	$100,000	1.00
Next	150,000	0.72
Next	250,000	0.64
Next	500,000	0.60

Building & BPP Blanket Option
Factor of 1.05

Building Premium Credit Factors - Building Lessors Only (Excluding classes 65132, 65133, 65141, 65142)										
Credit Factor Based on Age of Building										
Building Lessors Limit	0 - 1 Years	2 - 3 Years	4 - 5 Years	6 - 7 Years	8 - 10 Years	11 - 13 Years	14 - 15 Years	16 - 17 Years	18 - 20 Years	21+ Years
1st $250,000	0.71	0.74	0.77	0.80	0.83	0.86	0.89	0.93	0.97	1.00
Next $250,000	0.63	0.65	0.68	0.71	0.74	0.77	0.80	0.83	0.86	0.89
Over $500,000	0.59	0.61	0.63	0.66	0.69	0.72	0.75	0.78	0.81	0.83

Business Income Coverage					
Hazard Group	Sales Per Location (in millions)				
	$0 to <5	$5 to <7.5	$7.5 to <10	$10 to <12.5	$12.5 to 15
I	1.000	1.000	1.000	1.000	1.000
II	1.000	1.005	1.020	1.035	1.050
III	1.000	1.025	1.050	1.075	1.100

Commercial Articles Floater	
	Rate per $1,000
Cameras & Equipment	$11.00
Musical Instruments	4.50

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Computer Fraud and Funds Transfer Fraud		
Limits of Liability	Premium	
	0 – 5 Employees	Each Add'l. Employee
$ 25,000	$ 32	$2.70
50,000	45	3.50
100,000	62	4.30

Condominium		
Loss Assessment		Misc. Real Prop.
Limit	Premium	
$ 1,000	$ 6	$10 per $1,000
5,000	10	
10,000	13	
For each add'l. $5,000 add	2	

E-Commerce	
Limit	Premium
$ 25,000	$ 50
50,000	85
100,000	145

Electronic Data Liability	
Limit	Premium
$ 25,000	$ 25
50,000	40
100,000	65

Employee Benefits Coverage	
Limit	Premium Charge
$ 300,000/600,000	$200
500,000/1,000,000	215
1,000,000/2,000,000	230
2,000,000/4,000,000	275

Employee Dishonesty		
Limits of Liability	Premium	
	0 – 5 Employees	Each Add'l. Employee
$ 15,000	No Charge	No Charge
20,000	$ 79	$ 6
25,000	104	8
30,000	121	9
35,000	138	10
40,000	155	11
45,000	167	12
50,000	179	13
55,000	191	14
60,000	203	14
65,000	214	15
70,000	223	16
75,000	232	17
80,000	241	18
85,000	250	18
90,000	258	19
95,000	266	20
100,000	274	20
For each add'l. $5,000 add	8	1

Employment Practices Liability				
Limit	Employees			
	5 or less	6-15	16-30	each over 30
$10,000	$ 35	$ 35	$ 35	$ 0
$25,000	400	500	650	30
$50,000	650	800	1100	35
Supplemental Extended Reporting Period				
200% of the last annual EPLI premium				

Fine Arts	
Limit	Premium
$10,000	No Charge
For each add'l. $1,000 add	$3

Flexible Limit Endorsement	
Limit	Premium
$100,000	$ 100
250,000	250

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Food Contamination
$175

Forgery or Alteration	
Limit	**Premium**
$ 25,000	No Charge
30,000	$30
35,000	35
40,000	40
45,000	44
50,000	48
For each add'l. $5,000 add	4

Garagekeepers Insurance	
Limit	**Premium Charge (per Location)**
$ 25,000	$312
50,000	527
75,000	779
100,000	968

Hearing Aid Stores				
	Limits (in Thousands)			
	300	**500**	**1,000**	**2,000**
Rate	$1.26	$1.41	$1.63	$1.85
Min. Prem.	93	104	120	137

Hired & Non-Owned Auto Liability		
Liability Limit	**Premium Charge**	
	Hired	**Non-Owned**
$ 300,000	$32	$32
500,000	36	36
1,000,000	40	40
2,000,000	44	44

Hired Auto Physical Damage	
Limit	**Premium**
Up to $50,000	$25

Identity Recovery Coverage
$ 12

Liquor Liability Coverage	
Limit	**Premium Charge**
$ 300,000/600,000	$300
500,000/1,000,000	350
1,000,000/2,000,000	400
2,000,000/4,000,000	450

Minimum Premium
One Year Policy: $500

Money and Securities			
Territory	**Limits**	**Office**	**Other (not applicable to Apartment BOP)**
001-003	$15,000	$ 40	$ 45
	$25,000	110	125
	$50,000	275	325

Optical Goods Stores				
	Limits (in Thousands)			
	300	**500**	**1,000**	**2,000**
Rate	$1.85	$2.08	$2.39	$2.73
Min. Prem.	185	208	239	273

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Optional Deductibles	
Deductible	**Factor**
$ 500	.97
1,000	.92
2,500	.85
5,000	.80
10,000	.75

Outdoor Sign
$2.00 per $100

Reimbursement for Correction of Work Costs
$60

Sewer or Drain Backup	
Limit (per Bldg./Prem.)	**Premium** (per Bldg./Prem.)
$ 5,000	No Charge
10,000	$ 40
15,000	60
20,000	80
25,000	100
30,000	120
35,000	140
40,000	160
45,000	180
50,000	200

Theft Exclusion
25% Credit to BPP Increment

Utility Services		
Building	**Personal Property**	**Earthquake**
Not including overhead transmission lines		
$1.00	$1.30	$0.02
Building	**Personal Property**	**Earthquake**
Including overhead transmission lines		
$1.35	$1.95	$0.06

Rental Dwellings					
		Limits			
	Territory	$300,000 CSL	$500,000 CSL	$1,000,000 CSL	$2,000,000 CSL
One Family	001-003	47.7	52.5	58.7	66.9
Two Families	001-003	72.3	79.1	88.9	101.3

Spoilage	
Class	**Rate per $1,000**
I	$15.60
II	18.80
III	25.00

Vacant Land				
	Limits (per Thousands)			
	300	500	1,000	2,000
Premium Charge	$5	$6	$7	$8

Terrorism
Charge of .4% of the total policy premium

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Windstorm or Hail		
Deductible	**Amount of Insurance**	**Factor**
1%	$ 50,000* – 100,000 $100,001 – 250,000 $250,001 and Over	.98 .97 .96
2%	$ 25,000* – 100,000 $100,001 – 250,000 $250,001 and Over	.98 .96 .95
5%	$ 10,000* – 100,000 $100,001 – 250,000 $250,001 and Over	.96 .95 .94

* There is no rate credit for the windstorm or hail percentage deductible if the limit of insurance applicable to the property being rated is less than this amount. In such case, the rate modification factor is 1.00.

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