

Business Type Guide

A key piece of information used in the rating of risks is the type of business. Be sure to choose the most appropriate business type in order to accurately rate your customer. (Please refer to the unacceptable risks list for exceptions.) The list of business categories and sub types in ProRater is intuitive and easy to use, but you may need an additional resource to categorize unusual business types. You can determine nearly 1,400 business types and their ProRater categories by using the Business Category Reference Guide found on ForAgentsOnly.com.

Construction - Special Trade Contractors

Tradesman who earns income by performing repair, improvement, installation or maintenance services at residential and commercial locations including new construction sites.

Construction - Builders & General Trade Contractors

Contractors or builders managing projects related to housing or non-housing construction. They are responsible for the entire project (new work, alterations, remodeling and repair) and hire special trade contractors for their projects.

Courier, Mail & Newspaper Delivery

Business that earns income by completing the delivery of letters, documents or packages for a fee. Examples include but are not limited to:

- Medical samples
- Legal documents
- Federal Express
- Greyhound Package Express

Dirt, Sand & Gravel

Business earns income by transporting dirt, sand, gravel or asphalt on a for hire basis. Please verify if any state or federal filings are required. Filing information can be found in the Underwriting Tab.

Farming & Livestock

Businesses earn income by raising livestock or agricultural production. Examples include:

- Farming
- Ranching
- Fisheries
- Nurseries/Floriculture production

Food Services, Restaurants & Pizza Delivery

Business earns income by providing and selling prepared food. Vehicles used to support business by delivering prepared food, picking up supplies, running errands, etc.

Landscaping, Snowplowing & Firewood

Business earns income by providing Landscaping or Snowplowing services to residential and commercial properties. Can also earn income by delivering or selling firewood. Examples include but are not limited to:

- Lawn care installation or maintenance
- Snow removal (residential/commercial)
- Tree trimmers
- Delivery of firewood

Logging, Log Transport & Sawmills

Business earns income working in the logging industry or operating a sawmill. Please verify if any state or federal filings are required. Filing information can be found in the Underwriting Tab.

Manufacturing

Establishments engaged in the mass production of products. Manufacturing does not include logging and sawmills, which is a separate category.

Non-Business

Applicant uses vehicle for personal use only, no income is earned. Examples include but are not limited to:

- Personal auto titled in the business name
- Vehicle not acceptable on a personal policy
- Vehicle used to haul: travel trailer, boat, historical vehicles, race vehicle
- Stake truck hauling firewood for personal use
- Dump truck for clearing own land.

Passenger Transportation (Not for Hire)

Business earns income through a service to their customers. Passengers are transported as a courtesy and are incidental to the way the business earns a profit. Transportation of passengers is not done on a for hire basis. Unacceptable risks include taxicabs, transportation of prisoners or reform school students, transporting of children to and from school, all for hire livery/passenger risks.

Retail Trade Operations

Sale of goods in small quantities to public.

Services

Business earns income by providing a service or selling goods. Vehicles used to support business by delivering goods, picking up supplies, running errands, etc. Unacceptable risks include vehicles used to transport groups of individuals to neighborhoods for door-to-door sales.

Towing Services, Gas Stations & Auto Repair

Establishments primarily engaged in providing towing services and auto repair.

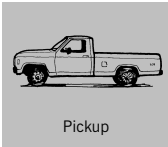
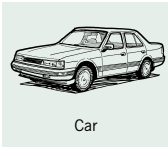
Trucking & Transportation of Goods

Business earns income by manufacturing or transporting raw materials, goods or equipment. Risks hauling hazardous materials or explosive materials are unacceptable. Coal haulers are unacceptable.

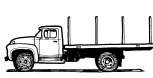
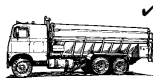
Wholesale Trade

Establishments primarily engaged in mass distribution of durable and/or non-durable goods to retailers.

Cars, Vans, SUVs and Pickups



Trucks



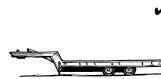
Garbage Trucks (physical damage only)



Buses and Motor Homes



Trailers



✓ Fire and Theft with CAC Coverage, rather than Comprehensive Coverage, is provided on these vehicles.

■ PIP is mandatory.

■ PIP is mandatory when personal use, otherwise PIP is optional.

Coverages

BODILY INJURY/PROPERTY DAMAGE COVERAGE (BI/PD)

Bodily Injury Liability provides coverage in the event a covered vehicle causes injury or death to another person and the insured is considered at-fault for the accident, provided the loss meets the no-fault threshold. It covers expenses related to medical costs, lost wages, sickness, death and pain and suffering for an injured third party. It also covers legal defense costs related to claims against covered damages.

Property Damage Liability provides coverage in the event a covered vehicle causes damage to any property and the insured is considered at-fault for the accident. It also covers legal defense costs related to claims against covered damages.

Available Limits:

15/30/5	50/100/25	35 CSL	500 CSL
25/50/10	100/300/50	100 CSL	750 CSL
25/100/10	250/500/100	300 CSL	1,000 CSL

Note: If applicant needs a filing, see Filings on page 4.

Rules:

- The BI/PD limits must be the same for all vehicles on the policy. We will not write multiple policies for the same named insured.
- BI/PD is available as Limitation on Lawsuit or No Limitation on Lawsuit for individuals and sole proprietors only. Partnerships or corporations must select No Limitation on Lawsuit.

UNINSURED/UNDERINSURED MOTORISTS AND UNINSURED/UNDERINSURED MOTORISTS PROPERTY DAMAGE (UM/UIM & UM/UIM PD)

UM/UIM is a policy level coverage that provides coverage for damages which an insured is legally entitled to recover from another party who is considered at-fault for an accident, but is uninsured or underinsured for the level of damages.

Available Limits:

15/30	25/100	100/300	35 CSL	300 CSL	750 CSL
25/50	50/100	250/500	100 CSL	500 CSL	1,000 CSL

Rules:

- UM/UIM is available as Limitation on Lawsuit or No Limitation on Lawsuit.
- If purchased, must be included on all power vehicles where BI/PD or Non-Truck is written.
- Limits cannot exceed BI/PD limits or Non-Truck limits.
- Coverage can be rejected, provided the appropriate block on the application is signed.
- This is a policy level coverage.
- UM/UIM BI is available as Limitation on Lawsuit or No Limitation on Lawsuit for individuals and sole proprietors only. Partnerships or corporations must select No Limitation on Lawsuit.

UM/UIM PD provides coverage in the event an insured vehicle is damaged by an underinsured motorist who is considered at-fault for the accident.

Available Limits:

5	25	100	35 CSL	300 CSL	750 CSL
10	50		100 CSL	500 CSL	1,000 CSL

Available Deductible:

500

Rules:

- Can only be written when UM/UIM BI has been purchased.
- Limits cannot exceed PD limits.
- Limits may be lower than PD limits, or coverage can be rejected entirely, provided the insured signs the appropriate block on the application.
- Limits must be the same on all eligible vehicles of a multi-vehicle policy.

MEDICAL PAYMENTS COVERAGE

This coverage is optional.

Available Limits:

500 1,000 2,000 5,000 10,000 25,000

Rules:

- Is available on power driven vehicles only.
- Can only be written in conjunction with BI/PD or Non-Truck.
- Limits must be the same on all covered vehicles of a multi-vehicle risk.
- Is available per person.
- Cannot be selected in conjunction with Medical Expense on the same vehicle.
- Not available on certain private passenger vehicles (see page 7 for details).

PERSONAL INJURY PROTECTION (PIP) MEDICAL EXPENSE COVERAGE

PIP coverage provides payments for appropriate benefits if an insured, or other persons covered under the policy, is injured in an accident.

PIP medical benefits include coverage for the cost of treatment the insured receives from hospitals, doctors and other medical providers.

Available Limits:

15,000 50,000 75,000 150,000 250,000 (Statutory)

Deductibles:

250 500 1,000 2,000 2,500

Rules:

- Can only be written in conjunction with BI/PD.
- Limits must be the same on all eligible vehicles of a multi-vehicle policy.
- Cannot be written in conjunction with Medical Payments on the same vehicle.
- Limits lower than \$250,000 are not available when the organization type is Partnership or Corporation.
- Mandatory for certain private passenger vehicles. See page 7 for details.
- Not available on large truck body types.

EXTENDED MEDICAL EXPENSE BENEFIT

Available Limits:

1,000 10,000 (Individual/Sole Proprietors only)

Rules:

- Limit of \$1,000 is offered at no cost to named insureds that purchase Medical Expense.
- Mandatory for certain private passenger vehicles. See page 7 for details.
- Not available on large truck body types.

Coverages (Cont.)

PERSONAL INJURY PROTECTION (PIP) NON-MEDICAL COVERAGE

PIP disability benefits (Income Loss and Essential Services) provide reimbursement for certain expenses that result from injuries, such as lost wages or any reasonable expenses incurred in obtaining services from others during a period of disability. PIP death benefits (Death Benefit and Funeral Benefit) are payable if an insured dies because of bodily injury sustained in an accident.

Option	Income Loss		Essential Services		Death Benefit	Funeral Benefit
	Weekly	Total	Each Day	Total		
Base	\$100	\$5,200	\$12	\$4,380	\$5,200	\$1,000
1	\$100	\$10,400	\$12	\$8,760	\$10,000	\$2,000
2	\$125	\$13,000	\$20	\$14,600	\$10,000	\$2,000
3	\$175	\$18,200	\$20	\$14,600	\$10,000	\$2,000
4	\$250	\$26,000	\$20	\$14,600	\$10,000	\$2,000
5	\$400	\$41,600	\$20	\$14,600	\$10,000	\$2,000
6	\$500	\$52,000	\$20	\$14,600	\$10,000	\$2,000
7	\$600	\$62,400	\$20	\$14,600	\$10,000	\$2,000
8	\$700	\$72,800	\$20	\$14,600	\$10,000	\$2,000
9	\$100	Unlimited	\$12	\$8,760	\$10,000	\$2,000
10	\$125	Unlimited	\$20	\$14,600	\$10,000	\$2,000
11	\$175	Unlimited	\$20	\$14,600	\$10,000	\$2,000
12	\$250	Unlimited	\$20	\$14,600	\$10,000	\$2,000
13	\$400	Unlimited	\$20	\$14,600	\$10,000	\$2,000
14	\$500	Unlimited	\$20	\$14,600	\$10,000	\$2,000
15	\$600	Unlimited	\$20	\$14,600	\$10,000	\$2,000
16	\$700	Unlimited	\$20	\$14,600	\$10,000	\$2,000

May be selected to apply to the:

1. named insured and spouse only, or
2. named insured, spouse and resident relatives

Rules:

- Limits must be the same on all covered vehicles.
- All non-medical coverages require Medical Expenses.
- Individual/Sole Proprietors have the option to decline the coverage or increase their limits to the maximum.
- Optional for certain private passenger vehicles that have PIP. See page 7 for details.
- Not available on large truck body types.
- Only base limits are available to partnerships and corporations.

PHYSICAL DAMAGE COVERAGE

Collision provides coverage in the event of a loss or damage to an insured vehicle caused by a collision or overturn. Collision must be written with Comprehensive or Fire & Theft with CAC.

Comprehensive provides coverage in the event of a loss or damage to an insured vehicle caused by incidents other than a collision. This includes damages due to fire, theft, vandalism, windstorm or contact with an animal.

Fire and Theft with Combined Additional Coverages provides coverage in the event of a loss or damage to an insured vehicle caused by a specific occurrence. The damage or loss must be caused by: fire, lightning or explosion; theft; windstorms or hail; earthquakes; flood or rising waters; vandalism; while being transported by a third party; or by a collision with an animal.

Available Deductibles:

100 150 250 500 750 1,000 1,500 2,000 2,500 5,000

Rules:

- Eligibility for Comprehensive coverage is determined by vehicle type (refer to page 7 for reference).
- Comprehensive or Fire and Theft with CAC can be purchased without Collision coverage, as long as BI/PD is also purchased.
- Physical Damage Only policies can be written.

The limit of liability and rate are based upon a vehicle's Stated Amount (not cost new). The Stated Amount on a Drive Insurance policy should reflect a vehicle's current retail value *including* any special or permanently attached equipment. Using Stated Amount provides a superior value by allowing our insureds to customize their policy to accurately capture a vehicle's true value.

The easiest way to establish a Stated Amount is to consult a book publication. Other possibilities include consulting with a dealer/manufacturer or checking Internet sites. When determining Stated Amount, remember to take condition, mileage and location into consideration. Also consider any vehicle upgrades, engine or major component rebuilds that could further increase a vehicle's value. Possible resources include*:

- Valuation Publications & Internet Sites - Truck Blue Book, truckpaper.com, tradeonline.com
- Dealerships - What is the current retail value of the vehicle?
- Manufacturers - What is the special or permanently attached equipment worth?
- Lending/Financial Institutions - What is the current Blue Book value of the vehicle?
- Market-Value Software - N.A.D.A. (possible fee involved for the software)

A Stated Amount must be maintained to remain accurate. We encourage you to regularly review the values of any insured vehicles and modify Stated Amounts accordingly. Unlike personal auto, the commercial auto market is very dynamic. Drive Insurance does not automatically depreciate Stated Amount.

Rules for Stated Amount:

- A minimum value of \$5,000 will apply for rating purposes. (This minimum does not apply to trailers.)
- Passenger autos, pickups, vans, utility vehicles or trailers valued over \$125,000 must be submitted for approval.
- Trucks, buses or motor homes valued over \$200,000 must be submitted for approval.
- The customer is responsible for determining the appropriate amount of coverage. In the event of a loss, our policy pays the least of the stated amount, actual cash value, or cost to repair or replace.

*Drive Insurance does not have any affiliation with the above Stated Amount resources. The Stated Amount listed on a policy is NOT an agreed value and is subject to review upon servicing a claim.

Coverages (Cont.)

HIRED AUTO AND EMPLOYER'S NON-OWNERSHIP LIABILITY COVERAGES

Hired Auto provides excess liability coverage for a non-owned, unlisted vehicle the insured has leased, hired, rented or borrowed.

Employer's Non-ownership provides excess liability coverage to an insured for employees using their own (unlisted) vehicles incidentally in the course of the named insured's business.

Rules:

- These coverages are available for incidental or if-any exposure only.
- These coverages are available separately.
- Limits must match BI/PD.
- Regular use of unlisted employee vehicles is unacceptable (i.e., visiting nurses, realtors). "Regular" is defined as more than two times per week.
- These coverages are not available on risks or business types including, but not limited to, pizza delivery, courtesy transportation, for hire trucking or courier risks.
- These coverages are not available on any risk requiring a state or federal filing.

NON-TRUCKING LIABILITY COVERAGE

Non-trucking (contingent liability) provides coverage to an insured on permanent lease to a motor carrier that supplies primary liability coverage, when using his/her scheduled auto for non-business, personal use. Sometimes referred to as "bobtail" or "deadhead", Non-Trucking Liability coverage does not apply when the insured auto is being used to transport any goods or merchandise, nor while goods or merchandise are being loaded or unloaded. Primary liability coverage must be retained from the motor carrier to cover the insured while operating his/her vehicle in a trucking capacity on behalf of the motor carrier. (Although this coverage is often referred to as "bobtail insurance", technically it is not the same coverage. Bobtail insurance covers the tractor when it's being operated without a trailer, whether or not it's under dispatch.)

Available Limits:

300 CSL 500 CSL 750 CSL 1,000 CSL

Rules:

- All vehicles on a policy with Non-Trucking Liability coverage must also purchase physical damage coverage. (When an owner-operator is leased to a motor carrier, often the motor carrier policy will not offer physical damage.)
- If selected, all vehicles on the policy must carry the same limits.
- Federal or State filings are not allowed with this coverage.
- Coverage is only available for tractors and extra-heavy dumps.
- We allow an unlimited radius on non-trucking policies.

INDIVIDUAL NAMED INSURED COVERAGE

This coverage is only available when the named insured is an individual AND chooses 'personal, non-business' use for a listed private passenger type auto. Excess liability coverage is extended to other non-owned private passenger type autos when driven by the named insured or a resident relative. Physical damage coverage is also extended if it was purchased for the listed non-business vehicle. The vehicle cannot be owned by the named insured, spouse or any household resident, nor be available for regular use.

Rules:

- Extends to eligible risks automatically, and free of charge.

TRAILER INTERCHANGE

Trailer Interchange covers physical damage to any non-owned trailer while in the care, custody or control of the insured.

Available Limits:

15,000 20,000 30,000 40,000

Available Deductibles:

1,000 2,000

Rules:

- A tractor must be on the policy to be able to write this coverage.
- A written trailer interchange agreement is required and may be requested in the event of a claim.

GARAGEKEEPER'S LEGAL LIABILITY COVERAGE

A towing specific coverage that provides coverage in the event of a loss to an insured's customer's vehicle left in the care, custody and control of the insured for the purposes of servicing, parking or storing while at a covered location. A covered location must be listed on the policy. Coverage applies when a loss is caused by fire or explosion, theft, vandalism or collision.

Available Limits:

25,000 50,000 100,000

Available Deductible:

A deductible of \$500 per vehicle, maximum \$2,500 per occurrence, will apply.

Rules:

- A premium is developed for each covered location.
- This coverage cannot be purchased unless On-Hook Towing and BI/PD are also purchased.

ON-HOOK TOWING LIABILITY COVERAGE

A towing specific coverage that provides physical damage coverage for an auto or watercraft while being towed by an insured's covered vehicle. The coverage provides protection in the event of fire, theft, explosion, vandalism or a collision.

Available Limits:

15,000 25,000 50,000 100,000* *Limits of 100,000 must receive a phone quote.

Available Deductible:

500 1,000

Rules:

- This coverage is only available on tow trucks, car carriers, and dually pickups with fifth wheel. If any vehicle has this coverage, all towing vehicles must have the coverage.
- Limits must be the same for all eligible vehicles.
- This coverage cannot be purchased unless BI/PD is also purchased.
- This coverage is not the same as Cargo Coverage.

TRANSPORTATION EXPENSES COVERAGE

Transportation Expenses coverage provides coverage for temporary transportation expenses incurred as a result of an insured auto (must be a private passenger auto) being stolen. Coverage begins 48 hours after the theft is reported to Drive Insurance and ends when the insured auto is returned to the insured, or the vehicle is paid as a total loss.

Rules:

- Only applies to vehicles which also carry Comprehensive Coverage.
- Up to \$30 per day.
- Maximum of \$900 total coverage.
- Extends to eligible risks automatically, and free of charge.

These definitions provide a brief description of the coverage offered and some of the terms and phrases used in connection with auto insurance. This is not an insurance contract. Other terms, conditions, and exclusions apply. Please read the Drive Insurance policy for full details about the coverages. These definitions do not alter or modify the terms of any insurance contract. If there is any conflict between these definitions and the provisions of the applicable insurance policy, the terms of the policy control.

Additional Coverage Information

Additional Insured Endorsement:

An Additional Insured is a listed person, entity or corporation who shares many of the rights of the Named Insured.

- Considered primary insurance.
- An unlimited number of Additional Insureds may be listed on a policy, but a \$25 fee is charged for each of the first nine listed on the policy.
- Additional Insured cannot be related to the named insured.

Waiver of Subrogation Endorsement

Waiver of Subrogation is an endorsement that eliminates Drive Insurance's ability to recover losses from a third party.

- Frequently used in temporary contracting situations.
- We do not issue "blanket waivers".
- Issued upon request for a \$25 fee per request.

Permissive Use

Drive Insurance allows permissive use on insured vehicles.

Temporary Substitute Auto

Drive Insurance extends coverage to "temporary substitute autos". A temporary substitute auto is any auto used by the insured or an employee, with the permission of the owner, as a substitute for an insured auto that is unavailable for normal use because of servicing, repairs or a loss.

- Only available for 30 days.

Unacceptable Risks

The following risks are unacceptable and may not be bound:

Business Category

- Auto rental and leasing companies
- Tour operators (jeep tours, sightseeing tours, etc.)
- For-hire debris removal
- For-hire steel hauling
- For-hire livery (taxis, limos, etc.)
- Businesses that haul coal more than 30 days per year
- Contractors who work out of state more than 90 days per year
- Towing with more than 25% repossession exposure
- Church owned school or daycare where the vehicle is used to transport children to and from school
- Door-to-door sales, when the number of people occupying the vehicle is greater than one
- Home heating oil delivery
- Truck driving schools
- Businesses that engage in the transportation of prisoners, reform school students, or agricultural workers
- Well drillers

Vehicle Types

- Emergency vehicles
- Military vehicles
- Trailer only policies

- Vehicles/trailers where permanently attached equipment exceeds the value of the vehicle
- Vehicles used to haul hazardous or explosive materials, including vehicles requiring a placard
- Vehicles open to the public (bookmobiles, bloodmobiles, construction trailers, party buses, etc.)
- Wheelchair buses
- Double decker buses

Coverages

- Hired or Non-owned coverage on certain risks (courier/newspaper or mail delivery, For-hire trucking, risks requiring state/federal filings, etc.)
- Liability on vehicles hauling garbage or trash
- Liability on tractor/trailer combos traveling beyond a 300 mile radius

Other

- Canadian filings
- Dealer license plates
- Drivers with diplomatic licenses
- Risks with over 20 power units, or over 40 units total
- Vehicles used as a primary living facility
- Personal use if organization type is "Individual" and the only vehicles on the policy are autos, vans, pickups, motor homes, or small trucks

DISCOUNTS

Take advantage of the following discounts whenever your customer qualifies. Unless otherwise noted, discounts are applied to all coverages except Uninsured/Underinsured Motorists Coverages.

Renewal Discount

Policies in force with Drive Insurance at least 12 months will receive a 1% renewal discount.

Paid-In-Full Discount

Policies which are paid in full will receive a 5% discount. The entire premium must be submitted with the application. Policies financed through an outside premium finance company are not eligible to receive this discount.

Anti-Theft Discount

Applies to certain private passenger types for Comprehensive and F&T with CAC coverages only. The discount is 5% for devices which qualify as Category I anti-theft devices; 10% for devices which qualify as Category II anti-theft devices; 15% for devices which qualify as Category III anti-theft or vehicle recovery devices; and 20% for devices which qualify as Category IV anti-theft or vehicle recovery devices.

Note: The greater category reduction shall apply when a vehicle is equipped with two or more anti-theft devices qualifying from two or more categories. A vehicle equipped with a Category III anti-theft or vehicle recovery device and a Category IV anti-theft or vehicle recovery device in combination shall receive a reduction of 25%.

Safety Feature Device Discounts

This discount will apply to Collision coverage for vehicles equipped with one or more of the following:

- Anti-Lock Braking System
- Traction Control System
- Five Mile Per Hour Bumpers

Vehicles with one safety feature receive a 5% discount; an additional 2.5% discount is given for each additional safety feature up to a maximum safety feature discount of 10% per vehicle.

POLICY TERMS

Drive Insurance offers both 6 month and 12 month policy terms. Please note, a 6 month policy term can be converted to a 12 month policy upon renewal.

BILL PLANS

We offer a variety of billing plans. Please review the bill plan table below and choose the option that best meets your customers' needs.

Annual Terms

Pay Plan	Initial Payment %	# Installments	Installment %	Installment Due Dates	Renews As
Paid-In-Full*	100%	0	N/A	N/A	Same (paid-in-full)
4-Pay	25%	3	25%	Quarterly	Same (25% down)
10-Pay	25%	9	1 @ 8.6%, 8 @ 8.3%	Every 30 Days	10-pay (10% down)
10-Pay	20%	9	8 @ 8.9%, 1 @ 8.8%	Every 30 Days	Same (20% down)
10-Pay**	10%	9	10%	Every 30 Days	Same (10% down)
11-Pay EFT	17%	10	8.3%	Every 30 Days	11-pay EFT (9.4% down)
11-Pay EFT	9.4%	10	9 @ 9.1%, 1 @ 8.7%	Every 30 Days	Same (9.4% down)

Six Month Terms

Pay Plan	Initial Payment %	# Installments	Installment %	Installment Due Dates	Renews As
Paid-In-Full*	100%	0	N/A	N/A	Same (paid-in-full)
2-Pay	50%	1	50%	Quarterly	Same (50% down)
3-Pay	40%	2	30%	Every 30 Days	5-pay (20% down)
5-Pay EFT	20%	4	20%	Every 30 Days	Same (20% down)

Note: A \$5 fee per installment will be charged on all installment options except the EFT options, which charge \$1. Charge does not apply to the initial payment. A \$5 late fee will apply on the non-EFT options when the minimum amount due is not paid or payment is postmarked more than two days after the premium due date. Please note that there will be a \$15 service charge for any payment returned for nonsufficient funds.

*A 5% Paid-In-Full Discount applies.

**Only available for new business for risks in our standard, preferred and ultra preferred markets.

Commercial Auto

Business Category Reference Guide

*Can't figure out which business category to pick for your new commercial customer?
This listing can help!*

Your Progressive Commercial rating software is designed to be easy and intuitive, but you may occasionally need a little help locating certain business types. Follow these two steps to categorize business types in our quoting software.

A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z

If viewing this guide online, simply click on the letters above to link directly to the corresponding alphabetical listing below.

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
A		
Accountant	Services	Consulting, Legal & Engineering
Accounting Firm	Services	Consulting, Legal & Engineering
Accounting Service	Services	Consulting, Legal & Engineering
Acting	Services	Entertainers & Musicians
Actress	Services	Entertainers & Musicians
Actor	Services	Entertainers & Musicians
Acupuncture	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Acupuncturist	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Ad Agency	Services	Consulting, Legal & Engineering
Adjustor (Insurance)	Services	Real Estate & Insurance
Administration (Business)	Services	Consulting, Legal & Engineering
Administrative Services	Services	Consulting, Legal & Engineering
Administrator	Services	Consulting, Legal & Engineering
Adoption Agencies	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Adoption Services	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Adult Day Care Centers	Services	Daycare (Child/Adult) Services
Advertisement Agency	Services	Consulting, Legal & Engineering
Advertisement Firm	Services	Consulting, Legal & Engineering
Advertising Agency	Services	Consulting, Legal & Engineering
Advertising	Services	Consulting, Legal & Engineering
Agent (Insurance)	Services	Real Estate & Insurance
Agent (Talent)	Services	Consulting, Legal & Engineering
Agent (Travel)	Services	Services Not Otherwise Classified
Air Conditioning Installation	Construction – Special Trade Contractors	Heating & Air Conditioning
Air Conditioning Repair	Construction – Special Trade Contractors	Heating & Air Conditioning
Air Duct Cleaner	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Air Duct Cleaning	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Alterations	Services	Services Not Otherwise Classified
Amish Taxi	Passenger Transportation (Not For Hire)	Amish Taxis
Amish Transport	Passenger Transportation (Not For Hire)	Amish Taxis
Amusement Park	Services	Services Not Otherwise Classified

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
A (continued)		
Animal Aquaculture	Farming & Livestock	N/A
Animal Cemetery	Services	Services Not Otherwise Classified
Animal Hospital	Services	Services Not Otherwise Classified
Animal Removal	Services	Disinfecting & Pest Control Services
Animal Shelter	Services	Services Not Otherwise Classified
Answering Service	Services	Services Not Otherwise Classified
Antique Dealer	Retail Trade Operations	Other Retail Trade Operations
Antique Shop	Retail Trade Operations	Other Retail Trade Operations
Apartment Builder	Construction – Builders & General Contractors	Residential Builders
Apartment Building Management	Services	Real Estate & Insurance
Apparel Manufacturing	Manufacturing	N/A
Apparel Retailer	Retail Trade Operations	Other Retail Trade Operations
Apparel Store	Retail Trade Operations	Other Retail Trade Operations
Apparel Wholesaler	Wholesale Trade	N/A
Appliance Rental	Retail Trade Operations	Equipment Rental & Leasing
Appliance Repair	Services	Repair Services
Appliance Dealer	Retail Trade Operations	Other Retail Trade Operations
Appliance Sales	Retail Trade Operations	Other Retail Trade Operations
Appliance Store	Retail Trade Operations	Other Retail Trade Operations
Appraiser	Services	Consulting, Legal & Engineering
Appraiser (Property)	Services	Real Estate & Insurance
Arborist	Landscaping, Snow Plowing & Firewood	N/A
Architect	Services	Consulting, Legal & Engineering
Architectural Services	Services	Consulting, Legal & Engineering
Armored Car Services	Services	Security Guards & Private Investigators
Art Dealer	Retail Trade Operations	Other Retail Trade Operations
Art Gallery	Retail Trade Operations	Other Retail Trade Operations
Art Restoration	Services	Repair Services
Artist	Services	Services Not Otherwise Classified
Asphalt Hauling	Dirt, Sand & Gravel	N/A
Asphalt Installation	Construction – Special Trade Contractors	Concrete & Asphalt Work
Asphalt Laying	Construction – Special Trade Contractors	Concrete & Asphalt Work
Asphalt Repair	Construction – Special Trade Contractors	Concrete & Asphalt Work
Assisted Living Facility	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Athlete	Services	Services Not Otherwise Classified
Athletic Organization	Services	Services Not Otherwise Classified
ATV Dealer	Retail Trade Operations	Other Retail Trade Operations
ATV Sales	Retail Trade Operations	Other Retail Trade Operations
Auction Hauler	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Auction House	Retail Trade Operations	Other Retail Trade Operations
Auctioneer	Services	Services Not Otherwise Classified
Audio/Visual Engineer	Services	Consulting, Legal & Engineering
Audio/Visual Rental & Leasing	Retail Trade Operations	Equipment Rental & Leasing
Auditing	Services	Consulting, Legal & Engineering

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
A (continued)		
Auditor	Services	Consulting, Legal & Engineering
Author	Services	Services Not Otherwise Classified
Auto Body Shop	Towing Services, Gas Stations & Auto Repair	Body Shops
Auto Dealer/Dealership	Retail Trade Operations	Auto Dealers
Auto Detailer	Towing Services, Gas Stations & Auto Repair	Body Shops
Auto Glass Replacement	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Auto Hauler	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Auto Sales	Retail Trade Operations	Auto Dealers
Auto Paint Shop	Towing Services, Gas Stations & Auto Repair	Body Shops
Auto Parts Store	Retail Trade Operations	Other Retail Trade Operations
Auto Repair Shop (Body)	Towing Services, Gas Stations & Auto Repair	Body Shops
Auto Repair Shop (Mechanical)	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Automobile Dealer/Dealership	Retail Trade Operations	Auto Dealers
Automobile Detailer	Towing Services, Gas Stations & Auto Repair	Body Shops
Automobile Glass Replacement	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Automobile Hauler	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Automobile Sales	Retail Trade Operations	Auto Dealers
Automotive Paint Shop	Towing Services, Gas Stations & Auto Repair	Body Shops
Automotive Parts Store	Retail Trade Operations	Other Retail Trade Operations
Automotive Repair Shop	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Aviation School	Services	Services Not Otherwise Classified
Aviator	Services	Services Not Otherwise Classified
Avon Consultant	Retail Trade Operations	Other Retail Trade Operations
Avon Sales	Retail Trade Operations	Other Retail Trade Operations
Awning Installation/Repair	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
B		
B & B (Bed & Breakfast)	Passenger Transportation (Not for Hire)	Hotel Shuttle Service
Baby Furniture Store	Retail Trade Operations	Furniture Stores
Baby Sitting Services	Services	Day Care (Child/Adult) Services
Baby Supply Store	Retail Trade Operations	Other Retail Trade Operations
Backhoe Services	Construction – Special Trade Contractors	Excavation Work
Bagel Shop	Food Services, Restaurants & Pizza Delivery	Restaurants
Bail Bonds	Services	Services Not Otherwise Classified
Bail Bondsman	Services	Services Not Otherwise Classified
Baker	Services	Services Not Otherwise Classified
Bakeries	Retail Trade Operations	Food & Grocery Stores
Bakery	Retail Trade Operations	Food & Grocery Stores
Ballet Instructor	Services	Services Not Otherwise Classified
Ballet School	Services	Services Not Otherwise Classified
Balloon Store	Retail Trade Operations	Other Retail Trade Operations
Balloon Ride Operations	Services	Services Not Otherwise Classified
Band	Services	Entertainers & Musicians
Bank	Services	Services Not Otherwise Classified

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
B (continued)		
Bankruptcy Services	Services	Consulting, Legal & Engineering
Banquet Catering	Food Services, Restaurants & Pizza Delivery	Catering Business
Banquet Hall	Services	Services Not Otherwise Classified
Banquet Facility	Services	Services Not Otherwise Classified
Barber School	Services	Personal Care – Beauty & Barber Shops
Barber Shop	Services	Personal Care – Beauty & Barber Shops
Barn Builder	Construction – Builders & General Contractors	Residential Builders
Bar	Food Services, Restaurants & Pizza Delivery	Restaurants
Bartender	Services	Services Not Otherwise Classified
Bartending School	Services	Services Not Otherwise Classified
Bathroom Remodeling	Construction – Special Trade Contractors	Other Trade Contractors
Beautician	Services	Personal Care – Beauty & Barber Shops
Beauty Salon	Services	Personal Care – Beauty & Barber Shops
Beauty School	Services	Personal Care – Beauty & Barber Shops
Beauty Shop	Services	Personal Care – Beauty & Barber Shops
Beauty Supply Store	Retail Trade Operations	Other Retail Trade Operations
Bed & Breakfast	Passenger Transportation (Not for Hire)	Hotel Shuttle Service
Beer Distributor	Wholesale Trade	Non-Durable Goods
Belly Dancer	Passenger Transportation (Not For Hire)	Entertainers & Musicians
Beverage Distributor	Wholesale Trade	Non-Durable Goods
Bicycle Repair	Services	Repair Services
Bicycle Shop	Retail Trade Operations	Other Retail Trade Operations
Bicycle Store	Retail Trade Operations	Other Retail Trade Operations
Bike Repair	Services	Repair Services
Bike Shop	Retail Trade Operations	Other Retail Trade Operations
Bike Store	Retail Trade Operations	Other Retail Trade Operations
Billboards (Mobile)	Services	Services Not Otherwise Classified
Billiard Hall	Services	Services Not Otherwise Classified
Billiard Parlor	Services	Services Not Otherwise Classified
Boarding House	Services	Services Not Otherwise Classified
Boarding School	Services	Services Not Otherwise Classified
Boarding Stable	Services	Services Not Otherwise Classified
Boat Charter	Services	Services Not Otherwise Classified
Boat Dealer	Retail Trade Operations	Other Retail Trade Operations
Boat Dealership	Retail Trade Operations	Other Retail Trade Operations
Boat Engine Repair	Services	Repair Services
Boat Maintenance	Services	Services Not Otherwise Classified
Boat Sales	Retail Trade Operations	Other Retail Trade Operations
Boat Storage	Services	Services Not Otherwise Classified
Body Guard	Services	Security Guards & Private Investigators
Body Piercing	Services	Services Not Otherwise Classified
Body Shop (Auto)	Towing Services, Gas Stations & Auto Repair	Body Shops
Bodyguard	Services	Security Guards & Private Investigators
Boiler Repair	Construction – Special Trade Contractors	Heating & Air Conditioning

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
B (continued)		
Book Binder	Services	Services Not Otherwise Classified
Book Dealer	Retail Trade Operations	Other Retail Trade Operations
Book Keeper	Services	Consulting, Legal & Engineering
Book Keeping	Services	Consulting, Legal & Engineering
Book Store	Retail Trade Operations	Other Retail Trade Operations
Book Publisher	Manufacturing	N/A
Bookkeeper	Services	Consulting, Legal & Engineering
Bookkeeping	Services	Consulting, Legal & Engineering
Botanical Garden	Services	Services Not Otherwise Classified
Bottler/Bottling Operations	Manufacturing	N/A
Boutique	Retail Trade Operations	Other Retail Trade Operations
Bowling Alley	Services	Services Not Otherwise Classified
Brake Repair Shop	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Brake Services	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Brick Contractor	Construction – Special Trade Contractors	Masons
Brick Layers	Construction – Special Trade Contractors	Masons
Brick Paving	Construction – Special Trade Contractors	Masons
Bridal Shop	Retail Trade Operations	Other Retail Trade Operations
Bridal Store	Retail Trade Operations	Other Retail Trade Operations
Bridge Builder	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Broadcasting Station	Services	Services Not Otherwise Classified
Broker (Bond/Securities)	Services	Real Estate & Insurance
Broker (Insurance)	Services	Real Estate & Insurance
Broker (Investment)	Services	Real Estate & Insurance
Broker (Real Estate)	Services	Real Estate & Insurance
Builder (Commercial)	Construction – Builders & General Contractors	Non-residential & Industrial Builders
Builder (Residential)	Construction – Builders & General Contractors	Residential Builders
Builder (Road/Utilities)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Building Cleaning	Construction – Special Trade Contractors	Janitorial & Building Maintenance
Building Equipment Installation	Construction – Special Trade Contractors	Other Trade Contractors
Building Inspection	Services	Real Estate & Insurance
Building Maintenance	Construction – Special Trade Contractors	Janitorial & Building Maintenance
Building Manager	Services	Real Estate & Insurance
Building Materials (Retail)	Retail Trade Operations	Building Materials & Hardware Stores
Building Materials (Wholesale)	Wholesale Trade	Durable Goods
Building Owner	Services	Real Estate & Insurance
Building Supply (Retail)	Retail Trade Operations	Building Materials & Hardware Stores
Building Supply (Wholesale)	Wholesale Trade	Durable Goods
Burglar Alarm Installation	Construction – Special Trade Contractors	Other Trade Contractors
Business Agent	Services	Consulting, Legal & Engineering
Business Analyst	Services	Consulting, Legal & Engineering
Business Consultant	Services	Consulting, Legal & Engineering
Business School	Services	Services Not Otherwise Classified
Business Services	Services	Consulting, Legal & Engineering

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
B (continued)		
Butcher	Services	Services Not Otherwise Classified
Butcher Shop	Retail Trade Operations	Food & Grocery Stores
C		
Cabinet Installer	Construction – Special Trade Contractors	Carpentry
Cabinet Maker	Manufacturing	N/A
Cable TV Installer	Construction – Special Trade Contractors	Other Trade Contractors
Cable Television Company	Services	Services Not Otherwise Classified
Café	Food Services, Restaurants & Pizza Delivery	Restaurants
Cafeteria	Food Services, Restaurants & Pizza Delivery	Restaurants
Cake Maker	Services	Services Not Otherwise Classified
Calligrapher	Services	Services Not Otherwise Classified
Camera Store	Retail Trade Operations	Other Retail Trade Operations
Camp Grounds	Services	Services Not Otherwise Classified
Camp Sites	Services	Services Not Otherwise Classified
Campaign Office	Passenger Transportation (Not For Hire)	Social & Health Services
Camper Repair	Services	Repair Services
Camper Sales	Retail Trade Operations	Other Retail Trade Operations
Campgrounds	Services	Services Not Otherwise Classified
Campsites	Services	Services Not Otherwise Classified
Candy Distributor	Wholesale Trade	Non-Durable Goods
Candy Factory	Manufacturing	N/A
Candy Maker	Manufacturing	N/A
Candy Store	Retail Trade Operations	Other Retail Trade Operations
Candy Supply Store	Retail Trade Operations	Other Retail Trade Operations
Canneries	Manufacturing	N/A
Cannery	Manufacturing	N/A
Canoe Rental	Passenger Transportation (Not For Hire)	Other (Livery Not For Hire)
Canoe Tour	Passenger Transportation (Not For Hire)	Other (Livery Not For Hire)
Car Dealer	Retail Trade Operations	Auto Dealers
Car Dealership	Retail Trade Operations	Auto Dealers
Car Sales	Retail Trade Operations	Auto Dealers
Car Manufacturer	Manufacturing	N/A
Car Polishing	Towing Services, Gas Stations & Auto Repair	Body Shops
Car Wash	Services	Services Not Otherwise Classified
Car Washing	Services	Services Not Otherwise Classified
Card Store	Retail Trade Operations	Other Retail Trade Operations
Care Center (Adult)	Services	Day Care (Child/Adult) Services
Care Center (Child)	Services	Day Care (Child/Adult) Services
Career Counseling	Services	Consulting, Legal & Engineering
Cargo Transport (For Hire)	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Carnival Food Stand	Food Services, Restaurants & Pizza Delivery	Prepared Food & Lunch Truck
Carnival Food Truck	Food Services, Restaurants & Pizza Delivery	Prepared Food & Lunch Truck
Carnival Rides	Services	Services Not Otherwise Classified

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
C (continued)		
Carpenter	Construction – Special Trade Contractors	Carpentry
Carpentry	Construction – Special Trade Contractors	Carpentry
Carpet Cleaning	Services	Dry Cleaning, Laundry & Carpet Cleaning
Carpet Installer	Construction – Special Trade Contractors	Flooring
Carpet Installation	Construction – Special Trade Contractors	Flooring
Carpet Manufacturing	Manufacturing	N/A
Carpet Store	Retail Trade Operations	Other Retail Trade Operations
Carriers – Newspaper/Mail	Courier, Mail & Newspaper Delivery	Newspaper & Mail
Carry Out Only Restaurant	Food Services, Restaurants & Pizza Delivery	Restaurants
Cartage	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Carting	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Casino (courtesy transport)	Passenger Transportation (Not For Hire)	Other Passenger Transportation (Not For Hire)
Casino Operations	Services	Services Not Otherwise Classified
Casket Company	Manufacturing	N/A
Casket Manufacturing	Manufacturing	N/A
Caterer	Food Services, Restaurants & Pizza Delivery	Catering Business
Cat Grooming	Services	Services Not Otherwise Classified
Catering	Food Services, Restaurants & Pizza Delivery	Catering Business
Catering Manager	Food Services, Restaurants & Pizza Delivery	Catering Business
Caulking Contractor	Construction – Special Trade Contractors	Other Trade Contractors
Ceiling Cleaning	Construction – Special Trade Contractors	Janitorial & Building Maintenance
Cellular Services	Services	Services Not Otherwise Classified
Cellular Store	Retail Trade Operations	Other Retail Trade Operations
Cellular Supplies	Retail Trade Operations	Other Retail Trade Operations
Cement Contractor	Construction – Special Trade Contractors	Concrete & Asphalt Work
Cement Finishing	Construction – Special Trade Contractors	Concrete & Asphalt Work
Cement Installation	Construction – Special Trade Contractors	Concrete & Asphalt Work
Cement Laying	Construction – Special Trade Contractors	Concrete & Asphalt Work
Cement Pumping	Construction – Special Trade Contractors	Concrete & Asphalt Work
Cement Repair	Construction – Special Trade Contractors	Concrete & Asphalt Work
Cemeteries	Services	Services Not Otherwise Classified
Cemetery	Services	Services Not Otherwise Classified
Chair & Table Rental	Retail Trade Organizations	Equipment Rental & Leasing
Charitable Organization	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Check Cashing Services	Services	Services Not Otherwise Classified
Chemical Manufacturer	Manufacturing	N/A
Chemist	Services	Services Not Otherwise Classified
Chicken Catcher	Services	Services Not Otherwise Classified
Child Adoption Agency	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Child Care Center	Services	Day Care (Child/Adult) Services
Child Psychologist	Passenger Transportation (Not For Hire)	Social & Health Services
Children's Camp	Services	Day Care (Child/Adult) Services
Children's Clothing Store	Retail Trade Operations	Other Retail Trade Operations
Chimney Builder	Construction – Special Trade Contractors	Masons

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
C (continued)		
Chimney Cleaner	Construction – Special Trade Contractors	Janitorial & Building Maintenance
Chimney Repair	Construction – Special Trade Contractors	Masons
Chimney Sweep	Construction – Special Trade Contractors	Janitorial & Building Maintenance
Chinese Restaurant – With Delivery	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery
Chinese Restaurant – No Delivery	Food Services, Restaurants & Pizza Delivery	Restaurants
Chiropractic Office	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Chiropractor	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Choir	Services	Entertainers & Musicians
Church	Services	Religious Organizations
Churches	Services	Religious Organizations
Civic Center	Services	Services Not Otherwise Classified
Civic Organization	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Civil Engineer	Services	Consulting, Legal & Engineering
Cleaning, Air Duct	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Cleaning Company	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Cleaning Service	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Cleaner, Carpet	Services	Dry Cleaning, Laundry & Carpet Cleaning
Cleaner, Dry Cleaning/Laundry	Services	Dry Cleaning, Laundry & Carpet Cleaning
Clearing, Land	Construction – Special Trade Contractors	Excavation Work
Clergy	Services	Religious Organizations
Clinic	Passenger Transportation (Not For Hire)	Social & Health Services
Clothing Manufacturer	Manufacturing	N/A
Clothing Store	Retail Trade Operations	Other Retail Trade Operations
Clothing Wholesaler	Wholesale Trade	Nondurable Goods
Clown	Services	Entertainers & Musicians
Clubs (Dance)	Food Services, Restaurants & Pizza Delivery	Restaurants
Coach	Services	Services Not Otherwise Classified
Coaching	Services	Services Not Otherwise Classified
Coal Hauling (available in select states)	Trucking & Transportation Of Goods	Coal Hauling
Cocktail Lounge	Food Services, Restaurants & Pizza Delivery	Restaurants
Coffee House	Food Services, Restaurants & Pizza Delivery	Restaurants
Coffee Shop	Food Services, Restaurants & Pizza Delivery	Restaurants
Coffee Truck	Food Services, Restaurants & Pizza Delivery	Prepared Food & Lunch Truck
Coin Dealer	Services	Services Not Otherwise Classified
Coin Operated Laundry	Services	Dry Cleaning, Laundry & Carpet Cleaning
Collectibles Store	Retail Trade Operations	Other Retail Trade Operations
Collection Agency	Services	Services Not Otherwise Classified
Collection Company	Services	Services Not Otherwise Classified
Collection Services	Services	Services Not Otherwise Classified
College	Services	Services Not Otherwise Classified
Collision Repair Shop	Towing Services, Gas Stations & Auto Repair	Body Shops
Columnist	Services	Services Not Otherwise Classified
Comedy Club	Services	Services Not Otherwise Classified

<i>Type Of Business The Insured Is Involved In:</i>	<i>Look Under Business Category:</i>	<i>Then Sub Type:</i>
C (continued)		
Comic Book Store	Retail Trade Operations	Other Retail Trade Operations
Commercial Photographer	Services	Services Not Otherwise Classified
Commodities	Services	Real Estate & Insurance
Commodity Broker	Services	Real Estate & Insurance
Commodities Consultant	Services	Real Estate & Insurance
Computer Consultant	Services	Consulting, Legal & Engineering
Computer Dating Service	Services	Services Not Otherwise Classified
Computer Manufacturer	Manufacturing	N/A
Computer Programmer	Services	Consulting, Legal & Engineering
Computer Programming	Services	Consulting, Legal & Engineering
Computer Repair Services	Services	Repair Services
Computer Retailer	Retail Trade Operations	Other Retail Trade Operations
Computer Sales	Retail Trade Operations	Other Retail Trade Operations
Computer Store	Retail Trade Operations	Other Retail Trade Operations
Computer Training	Services	Services Not Otherwise Classified
Concession Stand	Food Services, Restaurants & Pizza Delivery	Prepared Food & Lunch Truck
Concrete Finishing	Construction – Special Trade Contractors	Concrete & Asphalt Work
Concrete Installation	Construction – Special Trade Contractors	Concrete & Asphalt Work
Concrete Laying	Construction – Special Trade Contractors	Concrete & Asphalt Work
Concrete Pumping	Construction – Special Trade Contractors	Concrete & Asphalt Work
Concrete Repair	Construction – Special Trade Contractors	Concrete & Asphalt Work
Confectionery	Manufacturing	N/A
Consignment Shop	Retail Trade Operations	Other Retail Trade Operations
Consultant	Services	Consulting, Legal & Engineering
Consulting Company	Services	Consulting, Legal & Engineering
Convenience Store	Retail Trade Operations	Food & Grocery Stores
Convent	Services	Religious Organizations
Cooking School	Services	Services Not Otherwise Classified
Coop Cleaner	Services	Services Not Otherwise Classified
Copy Machine Repair	Services	Repair Services
Copying Services	Services	Services Not Otherwise Classified
Corporate Accounting	Services	Consulting, Legal & Engineering
Correctional Institution	Services	Services Not Otherwise Classified
Cosmetic Surgeon	Passenger Transportation (Not For Hire)	Social & Health Services
Cosmetic Surgery	Passenger Transportation (Not For Hire)	Social & Health Services
Cosmetologist	Services	Personal Care – Beauty & Barber Shops
Costume Shop	Retail Trade Operations	Other Retail Trade Operations
Counseling Center	Passenger Transportation (Not For Hire)	Social & Health Services
Counseling Services	Passenger Transportation (Not For Hire)	Social & Health Services
Counselor	Passenger Transportation (Not For Hire)	Social & Health Services
Country Club	Services	Services Not Otherwise Classified
Courier	Courier, Mail & Newspaper Delivery	Courier
Court House	Services	Services Not Otherwise Classified
Courts	Services	Services Not Otherwise Classified

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
C (continued)		
CPA	Services	Consulting, Legal & Engineering
Craft Supply Store	Retail Trade Operations	Other Retail Trade Operations
Crafters	Services	Services Not Otherwise Classified
Credit Agency	Services	Real Estate & Insurance
Credit Counseling Services	Services	Consulting, Legal & Engineering
Credit Reporting Agency	Services	Services Not Otherwise Classified
Credit Union	Services	Real Estate & Insurance
Cremation Services	Services	Funeral Services
Crematory	Services	Funeral Services
Crime Scene Cleanup	Services	Services Not Otherwise Classified
Crisis Center	Passenger Transportation (Not For Hire)	Social & Health Services
Custodial Work	Construction – Special Trade Contractors	Janitorial & Building Maintenance
Custodian	Construction – Special Trade Contractors	Janitorial & Building Maintenance
Custom Harvester	Farming & Livestock	N/A
D		
Dairy Farmer	Farming & Livestock	N/A
Dance Company	Services	Entertainers & Musicians
Dance Instructor	Services	Services Not Otherwise Classified
Dance Studio	Services	Services Not Otherwise Classified
Dancer	Services	Entertainers & Musicians
Data Processing	Services	Consulting, Legal & Engineering
Data Processor	Services	Consulting, Legal & Engineering
Dating Service	Services	Services Not Otherwise Classified
Day Camps	Services	Day Care (Child/Adult) Services
Day Care (Child/Adult)	Services	Day Care (Child/Adult) Services
Day Center (Child/Adult)	Services	Day Care (Child/Adult) Services
Daycare (Child and Adult)	Services	Day Care (Child/Adult) Services
Dealer (Auto/Truck)	Retail Trade Operations	Auto Dealers
Dealer (Other Than Auto/Truck)	Retail Trade Operations	Other Retail Trade Operations
Debris Removal	Trucking & Transportation Of Goods	Debris Removal
Debt Counseling Services	Services	Consulting, Legal & Engineering
Deck Builder	Construction – Special Trade Contractors	Carpentry
Deck Cleaning	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Deli	Retail Trade Operations	Food & Grocery Stores
Deli (restaurant)	Food Services, Restaurants & Pizza Delivery	Restaurants
Delivery Service (Packages)	Courier, Mail & Newspaper Delivery	Courier
Delivery Service (Food)	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery
Demolition Contractor	Construction – Special Trade Contractors	Other Trade Contractors
Demolition Services	Construction – Special Trade Contractors	Other Trade Contractors
Demolition Work	Construction – Special Trade Contractors	Other Trade Contractors
Dental Assistance	Passenger Transportation (Not For Hire)	Social & Health Services
Dental Lab	Passenger Transportation (Not For Hire)	Social & Health Services
Dentist	Passenger Transportation (Not For Hire)	Social & Health Services

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
D (continued)		
Department Store	Retail Trade Operations	Other Retail Trade Operations
Desktop Publishing	Services	Consulting, Legal & Engineering
Detailer	Towing Services, Gas Stations & Auto Repair	Body Shops
Detective Agency	Services	Security Guards & Private Investigators
Detective	Services	Security Guards & Private Investigators
Developer (Commercial)	Construction – Builders & General Contractors	Non-residential & Industrial Builders
Developer (Residential)	Construction – Builders & General Contractors	Residential Builders
Developer (Roads/Highways)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Dialysis Center	Passenger Transportation (Not For Hire)	Social & Health Services
Diaper Service	Services	Dry Cleaning, Laundry & Carpet Cleaning
Die Maker	Manufacturing	N/A
Dietician	Passenger Transportation (Not For Hire)	Social & Health Services
Diner	Food Services, Restaurants & Pizza Delivery	Restaurants
Dinner Theater	Food Services, Restaurants & Pizza Delivery	Restaurants
Direct Mail Advertiser	Services	Consulting, Legal & Engineering
Dirt Hauling (For Hire)	Dirt, Sand & Gravel	N/A
Dirt Removal	Construction – Special Trade Contractors	Excavation Work
Dirt Sand & Gravel (For Hire)	Dirt, Sand & Gravel	N/A
Dirt Sand and Gravel (For Hire)	Dirt, Sand & Gravel	N/A
Disc Jockey	Services	Entertainers & Musicians
Discount Store	Retail Trade Operations	Other Retail Trade Operations
Disease Center	Passenger Transportation (Not For Hire)	Social & Health Services
Disinfecting Services	Services	Disinfecting & Pest Control Services
Distributor (Durable Goods)	Wholesale Trade	Durable Goods
Distributor (Food/Snack)	Wholesale Trade	Non-Durable Goods
Distributor (Non-Durable Goods)	Wholesale Trade	Non-Durable Goods
Distributor (Pallets)	Wholesale Trade	Durable Goods
Dive Instructor	Services	Services Not Otherwise Classified
Diving Instructor	Services	Services Not Otherwise Classified
Divorce Lawyer	Services	Consulting, Legal & Engineering
DJ	Services	Entertainers & Musicians
Dock	Services	Services Not Otherwise Classified
Doctor	Passenger Transportation (Not For Hire)	Social & Health Services
Document Imaging	Services	Services Not Otherwise Classified
Dog Day Care	Services	Services Not Otherwise Classified
Dog Daycare	Services	Services Not Otherwise Classified
Dog Groomer	Services	Services Not Otherwise Classified
Dog Obedience School	Services	Services Not Otherwise Classified
Dog Sitter	Services	Services Not Otherwise Classified
Dog Walker	Services	Services Not Otherwise Classified
Doggie Day Care	Services	Services Not Otherwise Classified
Doggie Daycare	Services	Services Not Otherwise Classified
Dollar Store	Retail Trade Operations	Other Retail Trade Operations
Donut Shop	Food Services, Restaurants & Pizza Delivery	Restaurants

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
D (continued)		
Donut Shoppe	Food Services, Restaurants & Pizza Delivery	Restaurants
Dozer Services	Construction – Special Trade Contractors	Excavation Work
Drapery Store	Retail Trade Operations	Other Retail Trade Operations
Drapery Cleaner	Services	Dry Cleaning, Laundry & Carpet Cleaning
Drapery Cleaning	Services	Dry Cleaning, Laundry & Carpet Cleaning
Dress Maker	Services	Services Not Otherwise Classified
Dressmaker	Services	Services Not Otherwise Classified
Drive Through Store	Retail Trade Operations	Other Retail Trade Operations
Drive-In Restaurant	Food Services, Restaurants & Pizza Delivery	Restaurants
Drive-In Theater	Services	Services Not Otherwise Classified
Drive Up Restaurant	Food Services, Restaurants & Pizza Delivery	Restaurants
Driveway Layer	Construction – Special Trade Contractors	Concrete & Asphalt Work
Driveway Repair	Construction – Special Trade Contractors	Concrete & Asphalt Work
Driving Instruction	Services	Driving Schools
Driving Instructor	Services	Driving Schools
Driving Range	Services	Services Not Otherwise Classified
Driving School	Services	Driving Schools
Drug Company	Manufacturing	N/A
Drug Store	Retail Trade Operations	Other Retail Trade Operations
Dry Cleaner	Services	Dry Cleaning, Laundry & Carpet Cleaning
Dry Cleaning	Services	Dry Cleaning, Laundry & Carpet Cleaning
Drywall Contractor	Construction – Special Trade Contractors	Drywall, Plastering & Insulation Work
Drywall Installation	Construction – Special Trade Contractors	Drywall, Plastering & Insulation Work
Drywall Installer	Construction – Special Trade Contractors	Drywall, Plastering & Insulation Work
Drywall Repair	Construction – Special Trade Contractors	Drywall, Plastering & Insulation Work
Duct Cleaner	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Duct Cleaning	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Dump Truck Driver (For Hire)	Dirt, Sand & Gravel	N/A
Duplicating Services	Services	Services Not Otherwise Classified
E		
Eatery	Food Services, Restaurants & Pizza Delivery	Restaurants
Educational Consultant	Services	Consulting, Legal & Engineering
Electrical Contractor	Construction – Special Trade Contractors	Electrical Contractor
Electrical Repair	Construction – Special Trade Contractors	Electrical Contractor
Electrical Work	Construction – Special Trade Contractors	Electrical Contractor
Electrician	Construction – Special Trade Contractors	Electrical Contractor
Electrolysis	Passenger Transportation (Not For Hire)	Social & Health Services
Electronics Manufacturing	Manufacturing	N/A
Electronics Repair	Services	Repair Services
Electronics Store	Retail Trade Operations	Other Retail Trade Operations
Elevated Highway	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Emergency Care	Passenger Transportation (Not For Hire)	Social & Health Services
Emissions Testing Facility	Towing Services, Gas Stations & Auto Repair	Gas & Service Stations

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
E (continued)		
Employment Agency	Services	Consulting, Legal & Engineering
Engine Repair (Auto)	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Engineering Services	Services	Consulting, Legal & Engineering
Engineer	Services	Consulting, Legal & Engineering
Engraver	Services	Services Not Otherwise Classified
Engraving	Services	Services Not Otherwise Classified
Entomologist	Services	Services Not Otherwise Classified
Entertainer	Services	Entertainers & Musicians
Entertainment	Services	Entertainers & Musicians
Entertainment Supply Leasing	Retail Trade Operations	Equipment Rental & Leasing
Entertainment Supply Rental	Retail Trade Operations	Equipment Rental & Leasing
Environmental Agency	Passenger Transportation (Not For Hire)	Social & Health Services
Environmental Services	Passenger Transportation (Not For Hire)	Social & Health Services
Equipment Leasing	Retail Trade Operations	Equipment Rental & Leasing
Equipment Rental	Retail Trade Operations	Equipment Rental & Leasing
Escort Vehicle	Services	Escort Vehicles
Estate Planner	Services	Consulting, Legal & Engineering
Estate Planning	Services	Consulting, Legal & Engineering
Event Planner	Services	Consulting, Legal & Engineering
Event Planning	Services	Consulting, Legal & Engineering
Excavation Work	Construction – Special Trade Contractors	Excavation Work
Excavator	Construction – Special Trade Contractors	Excavation Work
Executive Consultant	Services	Consulting, Legal & Engineering
Exercise Equipment Installation	Services	Services Not Otherwise Classified
Exercise Equipment Sales	Retail Trade Operations	Other Retail Trade Operations
Exterminating	Services	Disinfecting & Pest Control Services
Exterminator	Services	Disinfecting & Pest Control Services
Eye Doctor	Passenger Transportation (Not For Hire)	Social & Health Services
F		
Fabric Sales	Retail Trade Operations	Other Retail Trade Operations
Fabric Store	Retail Trade Operations	Other Retail Trade Operations
Fabric Shop	Retail Trade Operations	Other Retail Trade Operations
Fabricator	Manufacturing	N/A
Family Care	Passenger Transportation (Not For Hire)	Social & Health Services
Family Counselor	Passenger Transportation (Not For Hire)	Social & Health Services
Farm Hand	Farming & Livestock	N/A
Farm Equipment Wholesalers	Wholesale Trade	Durable Goods
Farm Produce Hauling (For Hire)	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Farm Production Hauling (For Hire)	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Farmer	Farming & Livestock	N/A
Farming	Farming & Livestock	N/A
Fashion Consultant	Services	Services Not Otherwise Classified
Fashion Designer	Services	Services Not Otherwise Classified

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
F (continued)		
Fast Food Restaurant	Food Services, Restaurants & Pizza Delivery	Restaurants
Fax Services	Services	Services Not Otherwise Classified
Fence Installation	Construction – Special Trade Contractors	Other Trade Contractors
Fence Repair	Construction – Special Trade Contractors	Other Trade Contractors
Fencing (Construction)	Construction – Special Trade Contractors	Other Trade Contractors
Fencing Instruction (Sport)	Services	Services Not Otherwise Classified
Film Developing	Services	Services Not Otherwise Classified
Film Development	Services	Services Not Otherwise Classified
Financial Advisor	Services	Real Estate & Insurance
Financial Consultant	Services	Real Estate & Insurance
Financial Investor	Services	Real Estate & Insurance
Financial Planner	Services	Real Estate & Insurance
Financial Planning	Services	Real Estate & Insurance
Financial Services	Services	Real Estate & Insurance
Fingerprinting Services	Services	Services Not Otherwise Classified
Fire Alarm Installation	Construction – Special Trade Contractors	Other Trade Contractors
Fire Extinguisher Inspector	Services	Services Not Otherwise Classified
Fire Extinguisher Sales	Retail Trade Operations	Other Retail Trade Operations
Firewood Delivery	Landscaping, Snow Plowing & Firewood	N/A
Fish Market	Retail Trade Operations	Food & Grocery Stores
Fisheries	Farming & Livestock	N/A
Fishery	Farming & Livestock	N/A
Fishing Charter	Services	Services Not Otherwise Classified
Fitness Center	Services	Services Not Otherwise Classified
Flight School	Services	Services Not Otherwise Classified
Floor Cleaning	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Floor Installation	Construction – Special Trade Contractors	Flooring
Floor Layer	Construction – Special Trade Contractors	Flooring
Floor Polishing	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Floor Refinishing	Construction – Special Trade Contractors	Flooring
Flooring	Construction – Special Trade Contractors	Flooring
Flooring Contractor	Construction – Special Trade Contractors	Flooring
Floral Design	Retail Trade Operations	Florist
Floriculture Production	Farming & Livestock	N/A
Florist	Retail Trade Operations	Florist
Flower Wholesaler	Wholesale Trade	Non Durable Goods
Food Assistance Program	Food Services, Restaurants & Pizza Delivery	Meals On Wheels
Food Delivery (For Hire)	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery
Food Distributor	Wholesale Trade	Non-Durable Goods
Food Mart	Retail Trade Operations	Food & Grocery Stores
Food Manufacturing	Manufacturing	N/A
Food Mill	Manufacturing	N/A
Food Refinery	Manufacturing	N/A
Food Taxi (For Hire)	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
F (continued)		
Forest Ranger	Services	Services Not Otherwise Classified
Forestry Services	Services	Services Not Otherwise Classified
Formal Wear Rental	Retail Trade Operations	Other Retail Trade Operations
Foster Care Agency	Passenger Transportation (Not For Hire)	Social & Health Services
Foundation Work	Construction – Special Trade Contractors	Concrete & Asphalt Work
Frame Work	Construction – Special Trade Contractors	Carpentry
Framing Contractor	Construction – Special Trade Contractors	Carpentry
Fraternal Organization	Services	Services Not Otherwise Classified
Freight Forwarder	Trucking & Transportation Of Goods	Freight Forwarders
Freight Forwarding	Trucking & Transportation Of Goods	Freight Forwarders
Frozen Food Manufacturing	Manufacturing	N/A
Frozen Foods Wholesaler	Wholesale Trade	Non Durable Goods
Fruit Stand	Retail Trade Operations	Food & Grocery Stores
Fumigating Services	Services	Disinfecting & Pest Control Services
Funeral Director	Services	Funeral Services
Funeral Home	Services	Funeral Services
Funeral Services	Services	Funeral Services
Furnace Installation	Construction – Special Trade Contractors	Heating & Air Conditioning
Furnace Maintenance	Construction – Special Trade Contractors	Heating & Air Conditioning
Furnace Repair	Construction – Special Trade Contractors	Heating & Air Conditioning
Furniture Cleaning (Upholstered)	Services	Dry Cleaning, Laundry & Carpet Cleaning
Furniture Maker	Manufacturing	N/A
Furniture Manufacturing	Manufacturing	N/A
Furniture Mover	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Furniture Rental	Retail Trade Operations	Equipment Rental & Leasing
Furniture Repair	Services	Repair Services
Furniture Retail	Retail Trade Operations	Furniture Stores
Furniture Store	Retail Trade Operations	Furniture Stores
Furniture Wholesaler	Wholesale Trade	Durable Goods
G		
Gambling Casino	Services	Services Not Otherwise Classified
Game Parlor (Casinos)	Services	Services Not Otherwise Classified
Game Preserve	Farming & Livestock	N/A
Gaming Center	Services	Services Not Otherwise Classified
Garage	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Garage Builder	Construction – Builders & General Contractors	Residential Builders
Garbage Removal	Trucking & Transportation Of Goods	Garbage & Trash
Garden Center	Retail Trade Operations	Building Materials & Hardware Stores
Garden Equipment Wholesaler	Wholesale Trade	Durable Goods
Garden Supply Store	Retail Trade Operations	Building Materials & Hardware Stores
Gardener	Landscaping, Snow Plowing & Firewood	N/A
Garment Pressing	Services	Dry Cleaning, Laundry & Carpet Cleaning
Gas Station	Towing Services, Gas Stations & Auto Repair	Gas & Service Stations

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
G (continued)		
General Automotive Repair	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
General Contractor (Commercial)	Construction – Builders & General Contractors	Non-residential & Industrial Builders
General Contractor (Residential)	Construction – Builders & General Contractors	Residential Builders
General Contractor (Roads/Highways)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
General Maintenance	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Geologist	Services	Services Not Otherwise Classified
Geriatric Care Management	Passenger Transportation (Not For Hire)	Social & Health Services
Gift Shop	Retail Trade Operations	Other Retail Trade Operations
Glass Block Installation	Construction – Special Trade Contractors	Masons
Glass Blower	Services	Services Not Otherwise Classified
Glass Installation	Construction – Special Trade Contractors	Glass & Glazing Work
Glass Repair	Construction – Special Trade Contractors	Glass & Glazing Work
Glass Replacement, Automotive	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Glass Work	Construction – Special Trade Contractors	Glass & Glazing Work
Glazer	Construction – Special Trade Contractors	Glass & Glazing Work
Glazing Work	Construction – Special Trade Contractors	Glass & Glazing Work
Go-Kart Facility	Services	Services Not Otherwise Classified
Golf Course	Services	Services Not Otherwise Classified
Golf Instructor	Services	Services Not Otherwise Classified
Gospel Group	Passenger Transportation (Not For Hire)	Entertainers & Musicians
Gospel Singer	Passenger Transportation (Not For Hire)	Entertainers & Musicians
Gourmet Shop	Retail Trade Operations	Food & Grocery Stores
Government Agency	Passenger Transportation (Not For Hire)	Social & Health Services
Government Offices	Passenger Transportation (Not For Hire)	Social & Health Services
Grading, Land	Construction – Special Trade Contractors	Excavation Work
Grain Refinery	Manufacturing	N/A
Graphic Designer	Services	Consulting, Legal & Engineering
Gravel Hauler (For Hire)	Dirt, Sand & Gravel	N/A
Gravel Hauling (For Hire)	Dirt, Sand & Gravel	N/A
Gravel Pit	Services	Services Not Otherwise Classified
Greenhouse	Farming & Livestock	N/A
Greeting Card Manufacturing	Manufacturing	N/A
Greeting Card Store	Retail Trade Operations	Other Retail Trade Operations
Grocer	Retail Trade Operations	Food & Grocery Stores
Grocery Store - Retail	Retail Trade Operations	Food & Grocery Stores
Grocery Wholesaler	Wholesale Trade	Non Durable Goods
Groomer (Pet)	Services	Services Not Otherwise Classified
Ground To Air Transferring	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Guard	Services	Security Guards & Private Investigators
Guard Services	Services	Security Guards & Private Investigators
Gun Range	Services	Services Not Otherwise Classified
Gunsmith	Services	Services Not Otherwise Classified
Gutter Installation and Repair	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
Gym	Services	Services Not Otherwise Classified

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
G (continued)		
Gymnastic Instructor	Services	Services Not Otherwise Classified
Gymnasium	Services	Services Not Otherwise Classified
H		
Hair Design	Services	Personal Care – Beauty & Barber Shops
Hair Dresser	Services	Personal Care – Beauty & Barber Shops
Hair Removal (Permanent)	Passenger Transportation (Not For Hire)	Social & Health Services
Hair Replacement	Passenger Transportation (Not For Hire)	Social & Health Services
Hair Removal (Waxing)	Services	Personal Care – Beauty & Barber Shops
Hair Salon	Services	Personal Care – Beauty & Barber Shops
Hair Stylist	Services	Personal Care – Beauty & Barber Shops
Halls (Party/Reception)	Services	Services Not Otherwise Classified
Handyman	Construction – Special Trade Contractors	Other Trade Contractors
Hardware Store	Retail Trade Operations	Building Materials & Hardware Stores
Hardwood Floor Installation	Construction – Special Trade Contractors	Flooring
Hardwood Floor Refinishing	Construction – Special Trade Contractors	Flooring
Harvesting, Crop	Farming & Livestock	N/A
Hayride Tour	Services	Services Not Otherwise Classified
Head Start Center	Services	Day Care (Child/Adult) Services
Health Club	Services	Services Not Otherwise Classified
Health Food Store	Retail Trade Operations	Food & Grocery Stores
Health Practitioner	Passenger Transportation (Not For Hire)	Social & Health Services
Heating Contractor	Construction – Special Trade Contractors	Heating & Air Conditioning
Heating & Air Contractor	Construction – Special Trade Contractors	Heating & Air Conditioning
Heating & Air Services	Construction – Special Trade Contractors	Heating & Air Conditioning
Heavy Construction	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Heavy Equipment Mechanic	Services	Repair Services
Highway Construction	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Hobby Shop	Retail Trade Operations	Other Retail Trade Operations
Holding Company	Services	Real Estate & Insurance
Home (Elderly/Nursing)	Passenger Transportation (Not For Hire)	Social & Health Services
Home & Garden Store	Retail Trade Operations	Building Materials & Hardware Stores
Home Appliance Leasing	Retail Trade Operations	Equipment Rental & Leasing
Home Appliance Rental	Retail Trade Operations	Equipment Rental & Leasing
Home Builder	Construction – Builders & General Contractors	Residential Builders
Home Center	Retail Trade Operations	Building Materials & Hardware Stores
Home Furnishing Store	Retail Trade Operations	Furniture Stores
Home Health Care	Services	Visiting Nurse
Home Improvement Store	Retail Trade Operations	Building Materials & Hardware Stores
Home Improvement Contractor	Construction – Special Trade Contractors	Other Trade Contractors
Home Inspection Services	Services	Real Estate & Insurance
Home Security Installation	Construction – Special Trade Contractors	Other Trade Contractors
Horse Training	Services	Services Not Otherwise Classified
Horse Back Riding Stable	Services	Services Not Otherwise Classified

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
H (continued)		
Horseback Riding Stable	Services	Services Not Otherwise Classified
Horticulturalist	Farming & Livestock	N/A
Hospice	Passenger Transportation (Not For Hire)	Social & Health Services
Hospital - Animal	Services	Services Not Otherwise Classified
Hospital - Medical & Mental Health	Passenger Transportation (Not For Hire)	Social & Health Services
Hot Air Balloon Ride	Services	Services Not Otherwise Classified
Hot Dog Stand	Food Services, Restaurants & Pizza Delivery	Prepared Food & Lunch Truck
Hot Tub Dealer	Retail Trade Operations	Other Retail Trade Operations
Hot Tub Rental	Retail Trade Operations	Equipment Rental & Leasing
Hotel Shuttle (Not For Hire)	Passenger Transportation (Not For Hire)	Airport & Hotel Shuttle Services
Hotel – No Shuttle Service Provided	Services	Services Not Otherwise Classified
House Cleaning	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
House Keeper	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
House Leveling	Construction – Special Trade Contractors	Other Trade Contractors
House Painting	Construction – Special Trade Contractors	Painting & Wall Paper Hanging
Household Goods Manufacturing	Manufacturing	N/A
Household Goods Mover	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Household Goods Rental & Leasing	Retail Trade Operations	Equipment Rental & Leasing
Housekeeper	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Housing Contractor	Construction – Builders & General Contractors	Residential Builders
Housing Developer	Construction – Builders & General Contractors	Residential Builders
Housing Program	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Hunter	Farming & Livestock	N/A
Hunting	Farming & Livestock	N/A
HVAC Technician	Construction – Special Trade Contractors	Heating & Air Conditioning
Hypnotist (Entertainment)	Passenger Transportation (Not For Hire)	Entertainers & Musicians
Hypnotist (Medical)	Passenger Transportation (Not For Hire)	Social & Health Services
I		
Ice Cream Cart	Food Services, Restaurants & Pizza Delivery	Ice Cream Vendors
Ice Cream Parlor	Food Services, Restaurants & Pizza Delivery	Restaurants
Ice Cream Sales (From Vehicle)	Food Services, Restaurants & Pizza Delivery	Ice Cream Vendors
Ice Cream Sales (From Location)	Food Services, Restaurants & Pizza Delivery	Restaurants
Ice Cream Stand/Store	Food Services, Restaurants & Pizza Delivery	Restaurants
Ice Cream Truck	Food Services, Restaurants & Pizza Delivery	Ice Cream Vendors
Ice Cream Vendor	Food Services, Restaurants & Pizza Delivery	Ice Cream Vendors
Ice Manufacturing	Manufacturing	N/A
Ice Skating Rink	Services	Services Not Otherwise Classified
Imported Food Store	Retail Trade Operations	Food & Grocery Stores
Importer	Services	Services Not Otherwise Classified
Impound Lot	Towing Services, Gas Stations & Auto Repair	Towing Services
Income Tax Services	Services	Consulting, Legal & Engineering
Industrial Builder	Construction – Builders & General Contractors	Non-residential & Industrial Builders

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
I (continued)		
Industrial Construction	Construction – Builders & General Contractors	Non-residential & Industrial Builders
Industrial Contractor	Construction – Builders & General Contractors	Non-residential & Industrial Builders
Industrial Developer	Construction – Builders & General Contractors	Non-residential & Industrial Builders
Industrial Launderer	Services	Dry Cleaning, Laundry & Carpet Cleaning
Information Retrieval Services	Services	Consulting, Legal & Engineering
Insect Control	Services	Disinfecting & Pest Control Services
Inspector (Home)	Services	Real Estate & Insurance
Insulation Contractor	Construction – Special Trade Contractors	Drywall, Plastering & Insulation Work
Insulation - Installation/Repair	Construction – Special Trade Contractors	Drywall, Plastering & Insulation Work
Insurance – Agent/Broker	Services	Real Estate & Insurance
Insurance Company	Services	Real Estate & Insurance
Insurance Services	Services	Real Estate & Insurance
Interior Decorator	Services	Consulting, Legal & Engineering
Interior Designer	Services	Consulting, Legal & Engineering
Internet Consultant	Services	Consulting, Legal & Engineering
Internet Designer	Services	Consulting, Legal & Engineering
Internet Publisher	Services	Consulting, Legal & Engineering
Interpreter	Services	Services Not Otherwise Classified
Interstate Trucker (Within 300 miles)	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Inventor	Services	Services Not Otherwise Classified
Inventory Services	Services	Consulting, Legal & Engineering
Investigator	Services	Security Guards & Private Investigators
Investment Advisor	Services	Real Estate & Insurance
Investment Counselor	Services	Real Estate & Insurance
Investment Banker	Services	Real Estate & Insurance
Investment Company	Services	Real Estate & Insurance
Investment Firm	Services	Real Estate & Insurance
Invitation Printing	Services	Services Not Otherwise Classified
J		
Janitor	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Janitorial Work	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Jeweler	Retail Trade Operations	Other Retail Trade Operations
Jewelry Appraiser	Services	Services Not Otherwise Classified
Jewelry Repair	Services	Repair Services
Jewelry Store	Retail Trade Operations	Other Retail Trade Operations
Job Training Services	Services	Services Not Otherwise Classified
Juggler	Services	Entertainers & Musicians
Junk Dealer	Retail Trade Operations	Other Retail Trade Operations
Junk Yard	Retail Trade Operations	Other Retail Trade Operations
K		
Karaoke Services/DJ	Services	Entertainers & Musicians

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
K (continued)		
Kennel	Services	Services Not Otherwise Classified
Key Duplicating Shop (Locksmith)	Services	Repair Services
Kiddie Park	Services	Services Not Otherwise Classified
Kids Camp	Services	Day Care (Adult/Child) Services
Kitchen Remodeling	Construction – Special Trade Contractors	Other Trade Contractors
L		
Lab	Services	Services Not Otherwise Classified
Labor Organization	Services	Services Not Otherwise Classified
Labor Unions	Services	Services Not Otherwise Classified
Laboratories	Services	Services Not Otherwise Classified
Laboratory	Services	Services Not Otherwise Classified
Laminating	Services	Services Not Otherwise Classified
Lamination Services	Services	Services Not Otherwise Classified
Land Clearing	Construction – Special Trade Contractors	Excavation Work
Land Grading	Construction – Special Trade Contractors	Excavation Work
Landscape Architect	Landscaping, Snow Plowing & Firewood	N/A
Landscaper	Landscaping, Snow Plowing & Firewood	N/A
Landscaping	Landscaping, Snow Plowing & Firewood	N/A
Laser Vision Center	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Laundromat	Services	Dry Cleaning, Laundry & Carpet Cleaning
Laundry Services	Services	Dry Cleaning, Laundry & Carpet Cleaning
Lawn Care	Landscaping, Snow Plowing & Firewood	N/A
Lawn Fertilization	Landscaping, Snow Plowing & Firewood	N/A
Lawn Maintenance	Landscaping, Snow Plowing & Firewood	N/A
Lawn Mowing	Landscaping, Snow Plowing & Firewood	N/A
Lawyer	Services	Consulting, Legal & Engineering
Learning Center	Services	Services Not Otherwise Classified
Leasing Agent – Home	Services	Real Estate & Insurance
Lecturer	Services	Entertainers/Musicians
Legal Consultant	Services	Consulting, Legal & Engineering
Legal Counsel	Services	Consulting, Legal & Engineering
Lending Institution	Services	Real Estate & Insurance
Letter Delivery	Courier, Mail & Newspaper Delivery	Newspaper & Mail Delivery
Leveling	Construction – Special Trade Contractors	Excavation Work
Libraries	Services	Services Not Otherwise Classified
Library	Services	Services Not Otherwise Classified
Lie Detector Services	Services	Security Guards & Private Investigators
Lighting Consultant	Construction – Special Trade Contractors	Electrical Contractor
Lighting Technician	Construction – Special Trade Contractors	Electrical Contractor
Linen Supply	Services	Dry Cleaning, Laundry & Carpet Cleaning
Liquidation Store	Retail Trade Operations	Other Retail Trade Operations
Liquor Sales	Retail Trade Operations	Other Retail Trade Operations
Liquor Store	Retail Trade Operations	Other Retail Trade Operations

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
L (continued)		
Livestock Farm	Farming & Livestock	N/A
Livestock Hauler (For Hire)	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Livestock Production	Farming & Livestock	N/A
Livestock Wholesaler	Wholesale Trade	Non Durable Goods
Loan Company	Services	Real Estate & Insurance
Local Cartage	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Local Trucking	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Locksmith	Services	Repair Services
Log Transport	Logging, Log Transport & Sawmills	N/A
Logger	Logging, Log Transport & Sawmills	N/A
Logging Industry	Logging, Log Transport & Sawmills	N/A
Lounge	Food Services, Restaurants & Pizza Delivery	Restaurants
Lube/Oil Service Center	Towing Services, Gas Stations & Auto Repair	Gas & Service Stations
Lumber Supply Store	Retail Trade Operations	Building Materials & Hardware Stores
Lumber Yard	Manufacturing	N/A
Lumberjack	Logging, Log Transport & Sawmills	N/A
Lunch Truck/Wagon	Food Services, Restaurants & Pizza Delivery	Prepared Food & Lunch Truck
M		
Machinery Rental & Leasing	Retail Trade Operations	Equipment Rental & Leasing
Magazine Company	Manufacturing	N/A
Magazine Delivery	Courier, Mail & Newspaper Delivery	Newspaper & Mail Delivery
Magazine Sales	Retail Trade Operations	Other Retail Trade Operations
Magazine Stand	Retail Trade Operations	Other Retail Trade Operations
Magician	Services	Entertainers & Musicians
Maid	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Mail Carrier	Courier, Mail & Newspaper Delivery	Newspaper & Mail Delivery
Mail Delivery	Courier, Mail & Newspaper Delivery	Newspaper & Mail Delivery
Mail Man	Courier, Mail & Newspaper Delivery	Newspaper & Mail Delivery
Mailing Service	Services	Services Not Otherwise Classified
Mailman	Courier, Mail & Newspaper Delivery	Newspaper & Mail Delivery
Maintenance Person	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Make-Up Artist	Services	Services Not Otherwise Classified
Mall	Retail Trade Operations	Other Retail Trade Operations
Managerial Firms/Services	Services	Consulting, Legal & Engineering
Management Consulting	Services	Consulting, Legal & Engineering
Manicure	Services	Personal Care – Beauty & Barber Shops
Manicurist	Services	Personal Care – Beauty & Barber Shops
Manufacturer	Manufacturing	N/A
Marina	Services	Services Not Otherwise Classified
Marine Supply – Wholesale	Wholesale Trade	Durable Goods
Marine Supply - Retail	Retail Trade Operations	Other Retail Trade Operations
Marketing Analyst	Services	Consulting, Legal & Engineering
Marketing Consultant	Services	Consulting, Legal & Engineering

<i>Type Of Business The Insured Is Involved In:</i>	<i>Look Under Business Category:</i>	<i>Then Sub Type:</i>
M (continued)		
Marketing Representative	Services	Consulting, Legal & Engineering
Markets – Food	Retail Trade Operations	Food & Grocery Stores
Marriage Counselor	Passenger Transportation (Livery Not For Hire)	Social & Health Services
Martial Arts Instructor	Services	Services Not Otherwise Classified
Martial Arts Studio	Services	Services Not Otherwise Classified
Mason	Construction – Special Trade Contractors	Masons
Masonry Work	Construction – Special Trade Contractors	Masons
Massage Therapist	Services	Services Not Otherwise Classified
Masseur	Services	Services Not Otherwise Classified
Masseuse	Services	Services Not Otherwise Classified
Massotherapist	Services	Services Not Otherwise Classified
Mattress Retailer	Retail Trade Operations	Other Retail Trade Operations
Mausoleum	Services	Services Not Otherwise Classified
Meals On Wheels	Food Services, Restaurants & Pizza Delivery	Meals On Wheels
Meat Market	Retail Trade Operations	Food & Grocery Stores
Meat Packing Plant	Manufacturing	N/A
Mechanic	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Mechanical Engineer	Services	Consulting, Legal & Engineering
Media Consultant	Services	Consulting, Legal & Engineering
Medical – Building/Office/Labs	Passenger Transportation (Not For Hire)	Social & Health Services
Medical Courier	Courier, Mail & Newspaper Delivery	Courier
Medical Equipment Wholesaler	Wholesale Trade	Durable Goods
Mental Health Services	Passenger Transportation (Not For Hire)	Social & Health Services
Mental Hospital	Passenger Transportation (Not For Hire)	Social & Health Services
Metal Work	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
Midwife	Passenger Transportation (Not For Hire)	Social & Health Services
Mill Work – Food/Paper/Material	Manufacturing	N/A
Mill Work - Wood	Logging, Log Transport & Sawmills	N/A
Millwork – Food/Paper/Material	Manufacturing	N/A
Millwork - Wood	Logging, Log Transport & Sawmills	N/A
Mini Mart	Retail Trade Operations	Food & Grocery Stores
Mining	Services	Services Not Otherwise Classified
Minister	Services	Religious Organizations
Miniature Golf Course	Services	Services Not Otherwise Classified
Mission	Services	Religious Organizations
Missionary	Services	Religious Organizations
Mobile Billboard Owner	Services	Services Not Otherwise Classified
Mobile Dog Wash	Services	Services Not Otherwise Classified
Mobile Home Builder or Repair	Construction – Builders & General Contractors	Residential Builders
Mobile Home Manufacturing	Manufacturing	N/A
Mobile Home Park	Services	Services Not Otherwise Classified
Mobile Home Sales	Retail Trade Operations	Other Retail Trade Operations
Mobile Home Toter	Trucking & Transportation Of Goods	Mobile Home Toters
Mobile Pet Groomer	Services	Services Not Otherwise Classified

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
M (continued)		
Model	Services	Entertainers & Musicians
Modeling Agency	Services	Services Not Otherwise Classified
Monasteries	Passenger Transportation (Not For Hire)	Religious Organizations
Monastery	Passenger Transportation (Not For Hire)	Religious Organizations
Money Transfer Services	Services	Services Not Otherwise Classified
Mortgage Broker	Services	Real Estate & Insurance
Mortgage Companies	Services	Real Estate & Insurance
Motel Shuttle (Not For Hire)	Passenger Transportation (Not For Hire)	Airport & Hotel Shuttle Services
Motel – No Shuttle Provided	Services	Services Not Otherwise Classified
Motorcycle Dealer	Retail Trade Operations	Other Retail Trade Operations
Motorcycle Dealership	Retail Trade Operations	Other Retail Trade Operations
Motorcycle Sales	Retail Trade Operations	Other Retail Trade Operations
Mover	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Moving Operations	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Movie Theater	Services	Services Not Otherwise Classified
Motion Picture Company	Services	Services Not Otherwise Classified
Motion Picture Production	Services	Services Not Otherwise Classified
Mowing (Lawn)	Landscaping, Snow Plowing & Firewood	N/A
Mudjacking Contractor	Construction – Special Trade Contractors	Concrete & Asphalt Work
Muffler Repair/Shop	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Museum	Services	Services Not Otherwise Classified
Music Instruction	Services	Services Not Otherwise Classified
Music Store	Retail Trade Operations	Other Retail Trade Operations
Musical Group	Services	Entertainers & Musicians
Musical Instrument Store	Retail Trade Operations	Other Retail Trade Operations
Musician	Services	Entertainers & Musicians
N		
Nail Salon	Services	Personal Care – Beauty & Barber Shops
Nail Technician	Services	Personal Care – Beauty & Barber Shops
Nannies	Services	Services Not Otherwise Classified
Nanny	Services	Services Not Otherwise Classified
Nature Center	Services	Services Not Otherwise Classified
News Paper Company	Manufacturing	N/A
News Stand	Retail Trade Operations	Other Retail Trade Operations
Newspaper Delivery	Courier, Mail & Newspaper Delivery	Newspaper & Mail Delivery
Night Club	Services	Services Not Otherwise Classified
Night Patrol	Services	Security Guards & Private Investigators
Night Watchmen	Services	Security Guards & Private Investigators
Non Business	Non Business	N/A
Non Profit Agency	Passenger Transportation (Not For Hire)	Social & Health Services
Non Profit Group	Passenger Transportation (Not For Hire)	Social & Health Services
Non Profit Organization	Passenger Transportation (Not For Hire)	Social & Health Services

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
N (continued)		
Non Residential Builder	Construction – Builders & General Contractors	Non-residential & Industrial Builders
Non Residential Contractor	Construction – Builders & General Contractors	Non-residential & Industrial Builders
Non Residential Developer	Construction – Builders & General Contractors	Non-residential & Industrial Builders
Notary Public	Services	Services Not Otherwise Classified
Novelty Store	Retail Trade Operations	Other Retail Trade Operations
Nurseries (Child/Infant)	Services	Day Care (Child/Adult) Services
Nurseries (Flower/Garden)	Farming & Livestock	N/A
Nursery School	Services	Day Care (Child/Adult) Services
Nursery (Flower/Garden)	Farming & Livestock	N/A
Nurse (Except Visiting Nurses)	Passenger Transportation (Not For Hire)	Social & Health Services
Nurse (Visiting)	Passenger Transportation (Not For Hire)	Visiting Nurse
Nursing Home	Passenger Transportation (Not For Hire)	Social & Health Services
O		
OB GYN	Passenger Transportation (Not For Hire)	Social & Health Services
Obedience School (Animal)	Services	Services Not Otherwise Classified
Observatory	Services	Services Not Otherwise Classified
Obstetrician	Passenger Transportation (Not For Hire)	Social & Health Services
Occupational Health Services	Passenger Transportation (Not For Hire)	Social & Health Services
Occupational Therapist	Passenger Transportation (Not For Hire)	Social & Health Services
Office Building	Services	Services Not Otherwise Classified
Office Cleaning	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Office Equipment/Supply Retail	Retail Trade Operations	Other Retail Trade Operations
Office Equipment/Supply Wholesaler	Wholesale Trade	Durable Goods
Oil Change Service Center	Towing Services, Gas Stations & Auto Repair	Gas & Service Stations
Optometrist	Passenger Transportation (Not For Hire)	Social & Health Services
Optometry	Passenger Transportation (Not For Hire)	Social & Health Services
Orchard	Farming & Livestock	N/A
Organ Delivery	Courier, Mail & Newspaper Delivery	Courier
Organ Transportation	Courier, Mail & Newspaper Delivery	Courier
Organic Food Store	Retail Trade Operations	Food & Grocery Stores
Oriental Rug Dealer	Retail Trade Operations	Other Retail Trade Operations
Out Of State Contractor	Construction – Special Trade Contractors	Out Of State Contractors
Outreach Program	Passenger Transportation (Not For Hire)	Social & Health Services
Over The Road Trucker	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Oversized Load Hauling	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Owner/Operator	Trucking & Transportation Of Goods	Owner/Operator
P		
Package Delivery	Courier, Mail & Newspaper Delivery	Newspaper & Mail Delivery
Packaging Services	Services	Services Not Otherwise Classified
Packing Services	Services	Services Not Otherwise Classified
Pain Management	Passenger Transportation (Not For Hire)	Social & Health Services

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
P (continued)		
Paint Shop, Automotive	Towing Services, Gas Stations & Auto Repair	Body Shops
Paint Store	Retail Trade Operations	Building Materials & Hardware Stores
Paint Wholesaler	Wholesale Trade	Non Durable Goods
Paintball Services	Services	Services Not Otherwise Classified
Painter – House	Construction – Special Trade Contractors	Painting & Wall Paper Hanging
Painter – Artist	Services	Services Not Otherwise Classified
Painting Contractor	Construction – Special Trade Contractors	Painting & Wall Paper Hanging
Pallet Distributor	Wholesale Trade	Durable Goods
Paper Mill	Manufacturing	N/A
Paper Shredding	Services	Services Not Otherwise Classified
Parking Garage/Lot	Towing Services, Gas Stations & Auto Repair	Towing
Park	Services	Services Not Otherwise Classified
Park - Amusement	Services	Services Not Otherwise Classified
Park - Theme	Services	Services Not Otherwise Classified
Park - Water	Services	Services Not Otherwise Classified
Parole Office/Officer	Services	Services Not Otherwise Classified
Parts Wholesaler	Wholesale Trade	Durable Goods
Party Center	Services	Services Not Otherwise Classified
Party Planning Services	Services	Services Not Otherwise Classified
Party Store	Retail Trade Operations	Other Retail Trade Operations
Party Supply Rental & Leasing	Retail Trade Operations	Equipment Rental & Leasing
Party Supply Store	Retail Trade Operations	Other Retail Trade Operations
Patent Attorney	Services	Consulting, Legal & Engineering
Patio & Deck Builder	Construction – Builders & General Contractors	Residential Builders
Patio Enclosure Builder	Construction – Builders & General Contractors	Residential Builders
Patrolmen	Services	Security Guards & Private Investigators
Paving Contractor	Construction – Special Trade Contractors	Concrete & Asphalt Work
Payroll Preparation	Services	Consulting, Legal & Engineering
Pedicurist	Services	Personal Care – Beauty & Barber Shops
Performance Artist	Services	Entertainers & Musicians
Performer	Services	Entertainers & Musicians
Personal Trainer	Services	Services Not Otherwise Classified
Personal Use Only	Non Business	N/A
Personnel Agency	Services	Consulting, Legal & Engineering
Personnel Services	Services	Consulting, Legal & Engineering
Pest Control	Services	Disinfecting & Pest Control Services
Pet Cemetery	Services	Services Not Otherwise Classified
Pet Groomer	Services	Services Not Otherwise Classified
Pet Grooming	Services	Services Not Otherwise Classified
Pet Shop	Retail Trade Operations	Other Retail Trade Operations
Pet Store	Retail Trade Operations	Other Retail Trade Operations
Pet Supply Store	Retail Trade Operations	Other Retail Trade Operations
Pharmaceutical Manufacturers	Manufacturing	N/A
Pharmaceutical Sales	Retail Trade Operations	Other Retail Trade Operations

<i>Type Of Business The Insured Is Involved In:</i>	<i>Look Under Business Category:</i>	<i>Then Sub Type:</i>
P (continued)		
Pharmacy	Retail Trade Operations	Other Retail Trade Operations
Photo Finishing	Services	Services Not Otherwise Classified
Photo Studio	Services	Services Not Otherwise Classified
Photocopy Services	Services	Services Not Otherwise Classified
Photographer	Services	Services Not Otherwise Classified
Physical Therapist	Passenger Transportation (Not For Hire)	Social & Health Services
Physician	Passenger Transportation (Not For Hire)	Social & Health Services
PI	Services	Security Guards & Private Investigators
Piano Mover	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Piano Sales	Retail Trade Operations	Other Retail Trade Operations
Piano Tuning	Services	Repair Services
Picture Framing	Services	Services Not Otherwise Classified
Pilot	Services	Services Not Otherwise Classified
Pipe Fitter	Construction – Special Trade Contractors	Plumbing
Pipeline Installation (Public)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Pizza Delivery	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery
Pizza Parlor	Food Services, Restaurants & Pizza Delivery	Restaurants
Pizza Restaurant w/ Delivery	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery
Pizzeria	Food Services, Restaurants & Pizza Delivery	Restaurants
Planetarium	Services	Services Not Otherwise Classified
Planing Mill	Logging, Log Transport & Sawmills	N/A
Planner, Event	Services	Consulting, Legal & Engineering
Plaster Work	Construction – Special Trade Contractors	Drywall, Plastering & Insulation Work
Plasterer	Construction – Special Trade Contractors	Drywall, Plastering & Insulation Work
Plastering Contractor	Construction – Special Trade Contractors	Drywall, Plastering & Insulation Work
Plastic Manufacturing	Manufacturing	N/A
Plating	Services	Services Not Otherwise Classified
Playground	Services	Services Not Otherwise Classified
Playground Equipment Sales	Retail Trade Operations	Other Retail Trade Operations
Plowing (Crops)	Farming & Livestock	N/A
Plowing (Snow)	Landscaping, Snow Plowing & Firewood Delivery	N/A
Plumber	Construction – Special Trade Contractors	Plumbing
Plumbing	Construction – Special Trade Contractors	Plumbing
Plumbing Contractor	Construction – Special Trade Contractors	Plumbing
Polygraph Services	Services	Security Guards & Private Investigators
Pool Cleaner	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Pool Hall	Services	Services Not Otherwise Classified
Popcorn Stand	Retail Trade Operations	Food & Grocery Stores
Portrait Studios	Services	Services Not Otherwise Classified
Postman	Courier, Mail & Newspaper Delivery	Newspaper & Mail Delivery
Pottery Store	Retail Trade Operations	Other Retail Trade Operations
Pottery Studio	Retail Trade Operations	Other Retail Trade Operations
Poultry Farmer	Farming & Livestock	N/A

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
P (continued)		
Power Liner Installation (Public)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Prepared Food Truck	Food Services, Restaurants & Pizza Delivery	Prepared Food & Lunch Truck
Preschool	Services	Day Care (Child/Adult) Services
Pressure Washing	Construction – Special Trade Contractors	Other Trade Contractors
Printer	Manufacturing	N/A
Printing Company	Manufacturing	N/A
Private Investigator	Services	Security Guards & Private Investigators
Produce Farmer	Farming & Livestock	N/A
Produce Market	Retail Trade Operations	Food & Grocery Stores
Produce Stand	Retail Trade Operations	Food & Grocery Stores
Professional Organization	Services	Services Not Otherwise Classified
Property Maintenance	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Psychiatric Hospitals	Passenger Transportation (Not For Hire)	Social & Health Services
Psychiatrists	Passenger Transportation (Not For Hire)	Social & Health Services
Psychic	Services	Services Not Otherwise Classified
Psychologist	Passenger Transportation (Not For Hire)	Social & Health Services
Pub	Food Services, Restaurants & Pizza Delivery	Restaurants
Public Accounting	Services	Consulting, Legal & Engineering
Public Relations	Services	Consulting, Legal & Engineering
Public Utility Installation	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Publisher	Manufacturing	N/A
Pulp Mill	Manufacturing	N/A
Pulpwood Camp	Logging, Log Transport & Sawmills	N/A
Pulpwood Hauling	Logging, Log Transport & Sawmills	N/A
Q		
Quarry	Services	Services Not Otherwise Classified
Quarry Hauling	Trucking & Transportation of Goods	Other For-Hire Trucking Operations
R		
Race Car Driver (not insuring race car)	Services	Services Not Otherwise Classified
Race Track	Services	Services Not Otherwise Classified
Racquet Ball Club	Services	Services Not Otherwise Classified
Radiator Services	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Radio Station	Services	Services Not Otherwise Classified
Ranch Hand	Farming & Livestock	N/A
Ranch	Farming & Livestock	N/A
Rancher	Farming & Livestock	N/A
Ranger (Forest)	Services	Services Not Otherwise Classified
Real Estate Agent	Services	Real Estate & Insurance
Real Estate Agency	Services	Real Estate & Insurance
Realtor	Services	Real Estate & Insurance
Record Store	Retail Trade Operations	Other Retail Trade Operations

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
R (continued)		
Recording Studio	Services	Services Not Otherwise Classified
Recreation Center	Services	Services Not Otherwise Classified
Recycling Center	Trucking & Transportation Of Goods	Scrap Metal, Scrap Auto & Recycling Services
Recycling Services	Trucking & Transportation Of Goods	Scrap Metal, Scrap Auto & Recycling Services
Refinery, Grain	Manufacturing	N/A
Rehabilitation Center	Passenger Transportation (Not For Hire)	Social & Health Services
Religious Organization	Services	Religious Organizations
Removal (Animal)	Services	Disinfecting & Pest Control Services
Removal (Debris)	Trucking & Transportation Of Goods	Debris Removal
Removal (Garbage)	Trucking & Transportation Of Goods	Garbage & Trash
Renovations, Home	Construction – Builders & General Contractors	Residential Builders
Rental & Leasing (Equipment)	Retail Trade Operations	Equipment Rental & Leasing
Rental & Leasing (Housing/Apartments)	Services	Real Estate & Insurance
Rental (Video)	Services	Services Not Otherwise Classified
Rental Office	Services	Real Estate & Insurance
Repair Services	Services	Repair Services
Repair Services (Auto Body)	Towing Services, Gas Stations & Auto Repair	Body Shops
Repair Services (Auto Mechanical)	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Repair Services (Asphalt & Concrete)	Construction – Special Trade Contractors	Concrete & Asphalt Work
Repair Services (Heating & Air)	Construction – Special Trade Contractors	Heating & Air Conditioning
Repossessing Services	Towing Services, Gas Stations & Auto Repair	Towing Services
Repossession Work – Auto	Towing Services, Gas Stations & Auto Repair	Towing Services
Research Company	Services	Consulting, Legal & Engineering
Research Organization	Services	Consulting, Legal & Engineering
Residential Builder	Construction – Builders & General Contractors	Residential Builders
Residential Care	Passenger Transportation (Not For Hire)	Social & Health Services
Residential Construction	Construction – Builders & General Contractors	Residential Builders
Residential Contractor	Construction – Builders & General Contractors	Residential Builders
Residential Developer	Construction – Builders & General Contractors	Residential Builders
Restaurant Delivery	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery
Restaurant - Dine In	Food Services, Restaurants & Pizza Delivery	Restaurants
Restoration (Art)	Services	Services Not Otherwise Classified
Restoration (Building)	Construction – Special Trade Contractors	Other Trade Contractors
Retirement Community	Passenger Transportation (Not For Hire)	Social & Health Services
Riding Stable	Services	Services Not Otherwise Classified
Roach Coach	Food Services, Restaurants & Pizza Delivery	Prepared Food & Lunch Truck
Road Construction	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Roadside Food Stand	Retail Trade Operations	Food & Grocery Stores
Roadside Repair	Towing Services, Gas Stations & Auto Repair	Towing Services
Roadside Service	Towing Services, Gas Stations & Auto Repair	Towing Services
Rock Band	Services	Entertainers & Musicians
Rock Hauling (for-hire)	Trucking & Transportation of Goods	Dirt, Sand & Gravel
Rock Quarry	Services	Services Not Otherwise Classified
Roofer	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
R (continued)		
Roofing	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
Roofing Contractor	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
Rubbish Collection	Trucking & Transportation Of Goods	Garbage & Trash
Rug Cleaner	Services	Dry Cleaning, Laundry & Carpet Cleaning
Rug Cleaning	Services	Dry Cleaning, Laundry & Carpet Cleaning
Rust Proofing	Towing Services, Gas Stations & Auto Repair	Body Shops
Rustproofing	Towing Services, Gas Stations & Auto Repair	Body Shops
RV Dealer	Retail Trade Operations	Other Retail Trade Operations
RV Dealership	Retail Trade Operations	Other Retail Trade Operations
RV Park	Services	Services Not Otherwise Classified
RV Sales	Retail Trade Operations	Other Retail Trade Operations
S		
Saddlery	Services	Services Not Otherwise Classified
Sales Representatives	Services	Consulting, Legal & Engineering
Salon, Beauty	Services	Personal Care – Beauty & Barber Shops
Saloon – Bar	Food Services, Restaurants & Pizza Delivery	Restaurants
Salvage Work	Trucking & Transportation Of Goods	Scrap Metal, Scrap Auto & Recycling Services
Salvaged Auto Hauler	Trucking & Transportation Of Goods	Scrap Metal, Scrap Auto & Recycling Services
Sand & Gravel	Dirt, Sand & Gravel	N/A
Sand And Gravel	Dirt, Sand & Gravel	N/A
Sand Blasting	Construction – Special Trade Contractors	Other Trade Contractors
Sand Hauler (For Hire)	Dirt, Sand & Gravel	N/A
Sand Hauling (For Hire)	Dirt, Sand & Gravel	N/A
Sandblasting Services	Construction – Special Trade Contractors	Other Trade Contractors
Sandwich Shop w/ Delivery	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery
Sandwich Shop w/ No Delivery	Food Services, Restaurants & Pizza Delivery	Restaurants
Sanitation Services	Services	Disinfecting & Pest Control Services
Satellite TV Installation	Construction – Special Trade Contractors	Other Trade Contractors
Satellite Dish Installation	Construction – Special Trade Contractors	Other Trade Contractors
Savings & Loan	Services	Real Estate & Insurance
Savings Institution	Services	Real Estate & Insurance
Sawmill	Logging, Log Transport & Sawmills	N/A
School	Services	Services Not Otherwise Classified
Scrap Auto Hauler	Trucking & Transportation Of Goods	Scrap Metal, Scrap Auto & Recycling Services
Scrap Metal Hauler	Trucking & Transportation Of Goods	Scrap Metal, Scrap Auto & Recycling Services
Sculptor	Services	Services Not Otherwise Classified
Seamstress	Services	Services Not Otherwise Classified
Secretarial Services	Services	Consulting, Legal & Engineering
Security Broker	Services	Real Estate & Insurance
Security Dealer	Services	Real Estate & Insurance
Security Guard	Services	Security Guards & Private Investigators
Security Services	Services	Consulting, Legal & Engineering
Security System Installation	Construction – Special Trade Contractors	Other Trade Contractors

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
S (continued)		
Security Trader	Services	Real Estate & Insurance
Security Underwriter	Services	Real Estate & Insurance
Senior Center	Passenger Transportation (Not For Hire)	Social & Health Services
Septic Cleaning	Trucking & Transportation Of Goods	Septic Debris Removal
Septic Debris Removal	Trucking & Transportation Of Goods	Septic Debris Removal
Septic Tank Installation	Construction – Special Trade Contractors	Plumbing
Service Station	Towing	Gas & Service Stations
Sewer Cleaner	Trucking & Transportation Of Goods	Septic Debris Removal
Sewer Cleaning	Trucking & Transportation Of Goods	Septic Debris Removal
Sewer Line Installation (Public)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Sheet Metal Contractor	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
Sheet Metal Installer/Installation	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
Sheet Metal Repairman	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
Shelter	Passenger Transportation (Not For Hire)	Social & Health Services
Shipping Services	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Shoe Repair	Services	Repair Services
Shoe Store	Retail Trade Operations	Other Retail Trade Operations
Shopping Center	Retail Trade Operations	Other Retail Trade Operations
Shopping Mall	Retail Trade Operations	Other Retail Trade Operations
Shredding Services	Services	Services Not Otherwise Classified
Shrine	Passenger Transportation (Not For Hire)	Religious Organizations
Sidewalk Installation (Private)	Construction – Special Trade Contractors	Concrete & Asphalt Work
Sidewalk Installation (Public)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Siding Installation	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
Siding Repair	Construction – Special Trade Contractors	Roofing, Siding & Sheet Metal Work
Sign Company	Services	Services Not Otherwise Classified
Singer	Services	Entertainers & Musicians
Singing Telegram	Services	Entertainers & Musicians
Skate Park	Services	Services Not Otherwise Classified
Skateboard Park	Services	Services Not Otherwise Classified
Skating Rink	Services	Services Not Otherwise Classified
Ski Instructor	Services	Services Not Otherwise Classified
Ski Resort	Services	Services Not Otherwise Classified
Slab Work (Concrete/Asphalt)	Construction – Special Trade Contractors	Concrete & Asphalt Work
Snow Plowing	Landscaping, Snow Plowing & Firewood	N/A
Snow Removal	Landscaping, Snow Plowing & Firewood	N/A
Snowmobile Dealer	Retail Trade Operations	Other Retail Trade Operations
Social Worker	Passenger Transportation (Not For Hire)	Social & Health Services
Social Services	Passenger Transportation (Not For Hire)	Social & Health Services
Social Service Agency	Passenger Transportation (Not For Hire)	Social & Health Services
Social Service Organization	Passenger Transportation (Not For Hire)	Social & Health Services
Soil Preparation Services	Farming & Livestock	N/A
Souvenir Shop	Retail Trade Operations	Other Retail Trade Operations
Spa	Services	Personal Care – Beauty & Barber Shops

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
S (continued)		
Specialty Food Store	Retail Trade Operations	Food & Grocery Stores
Speech Pathologist	Services	Services Not Otherwise Classified
Sporting Goods Store	Retail Trade Operations	Other Retail Trade Operations
Sports Arena	Services	Services Not Otherwise Classified
Sports Bar	Food Services, Restaurants & Pizza Delivery	Restaurants
Sports Medicine	Passenger Transportation (Not For Hire)	Social & Health Services
Spot Welding	Construction – Special Trade Contractors	Other Trade Contractors
Sprinkler Installation	Construction – Special Trade Contractors	Plumbing
Stables (Horse)	Services	Services Not Otherwise Classified
Stadium	Services	Services Not Otherwise Classified
Stage Performer	Services	Entertainers & Musicians
Steam Cleaner	Services	Dry Cleaning, Laundry & Carpet Cleaning
Steam Cleaning	Services	Dry Cleaning, Laundry & Carpet Cleaning
Stenographer	Services	Services Not Otherwise Classified
Stock Broker	Services	Real Estate & Insurance
Stone Mason	Construction – Special Trade Contractors	Masons
Stone Setting	Construction – Special Trade Contractors	Masons
Stone Work	Construction – Special Trade Contractors	Masons
Storage Facility	Services	Services Not Otherwise Classified
Store	Retail Trade Operations	Other Retail Trade Operations
Street Construction	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Street Sweeper	Construction – Special Trade Contractors	Other Trade Contractors
Street Sweeping	Construction – Special Trade Contractors	Other Trade Contractors
Stylist	Services	Personal Care – Beauty & Barber Shops
Sub Shop with Delivery	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery
Sub Shop - No Delivery	Food Services, Restaurants & Pizza Delivery	Restaurants
Sub Truck	Food Services, Restaurants & Pizza Delivery	Prepared Food & Lunch Truck
Supermarket	Retail Trade Operations	Food & Grocery Stores
Support Group	Passenger Transportation (Not For Hire)	Social & Health Services
Surveying	Services	Consulting, Legal & Engineering
Surveying Services	Services	Consulting, Legal & Engineering
Surveyor (construction)	Construction – Special Trade Contractors	Other Trade Contractors
Sweeping Services	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Swimming Instruction	Services	Services Not Otherwise Classified
Swimming Pool Cleaning	Services	Services Not Otherwise Classified
Synagogue	Passenger Transportation (Not For Hire)	Religious Organizations
System Analyst	Services	Consulting, Legal & Engineering
T		
Table & Chair Rental	Retail Trade Operations	Equipment Rental & Leasing
Tailor	Services	Services Not Otherwise Classified
Tailoring	Services	Services Not Otherwise Classified
Take-Out Taxi	Food Services, Restaurants & Pizza Delivery	Pizza & Restaurant Delivery

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
T (continued)		
Talent Agent	Services	Services Not Otherwise Classified
Talent Management	Services	Services Not Otherwise Classified
Tanning Salon	Services	Personal Care – Beauty & Barber Shops
Tattoo Artist	Services	Services Not Otherwise Classified
Tattooing	Services	Services Not Otherwise Classified
Tavern	Food Services, Restaurants & Pizza Delivery	Restaurants
Tax Preparation	Services	Consulting, Legal & Engineering
Tax Preparer	Services	Consulting, Legal & Engineering
Tax Return Preparation	Services	Consulting, Legal & Engineering
Taxi (Amish)	Passenger Transportation (Not For Hire)	Amish Taxis
Taxidermist	Services	Services Not Otherwise Classified
Telemarketing Company	Services	Consulting, Legal & Engineering
Telephone Answering Service	Services	Services Not Otherwise Classified
Telephone Line Installation (Public)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Television Station	Services	Services Not Otherwise Classified
Temp Agency	Services	Consulting, Legal & Engineering
Temp Services	Services	Consulting, Legal & Engineering
Temple	Passenger Transportation (Not For Hire)	Religious Organizations
Tennis Court	Services	Services Not Otherwise Classified
Tent Rental	Retail Trade Operations	Equipment Rental & Leasing
Tent Repair	Services	Repair Services
Termite Control	Services	Disinfecting & Pest Control Services
Textile Mill	Manufacturing	N/A
Theater	Services	Services Not Otherwise Classified
Theme Park	Services	Services Not Otherwise Classified
Thrift Shop	Retail Trade Operations	Other Retail Trade Operations
Thrift Store	Retail Trade Operations	Other Retail Trade Operations
Ticket Sales	Retail Trade Operations	Other Retail Trade Operations
Tile Installation	Construction – Special Trade Contractors	Flooring
Tile Laying	Construction – Special Trade Contractors	Flooring
Tile Layer	Construction – Special Trade Contractors	Flooring
Tile Repair	Construction – Special Trade Contractors	Flooring
Tinting Services – Auto	Towing Services, Gas Stations & Auto Repair	Body Shops
Tire Manufacturing	Manufacturing	N/A
Tire Repair and Re-treading	Services	Repair Services
Tire Sales - Retail	Retail Trade	Other Retail Trade Operations
Tire Wholesaler	Wholesale Trade	Durable Goods
Title Agent	Services	Real Estate & Insurance
Title Company	Services	Real Estate & Insurance
Tobacco Company	Manufacturing	N/A
Tobacco Manufacturing	Manufacturing	N/A
Tobacco Store	Retail Trade Operations	Other Retail Trade Operations
Tool Maker	Manufacturing	N/A
Tool Rental & Leasing Company	Retail Trade Operations	Equipment Rental & Leasing
Towing	Towing Services, Gas Stations & Auto Repair	Towing Services
Toy Manufacturing	Manufacturing	N/A

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
T (continued)		
Toy Store	Retail Trade Operations	Other Retail Trade Operations
Trailer Park	Services	Services Not Otherwise Classified
Translator	Services	Services Not Otherwise Classified
Transmission Repair	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Transmission Shop	Towing Services, Gas Stations & Auto Repair	Auto Repair & Maintenance
Transportation (passenger not for hire)	Passenger Transportation (Not For Hire)	Other Passenger Transportation (Not For Hire)
Transportation (cargo)	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Trapper	Farming & Livestock	N/A
Trash Removal	Trucking & Transportation Of Goods	Garbage & Trash
Travel Agent	Services	Services Not Otherwise Classified
Travel Agency	Services	Services Not Otherwise Classified
Tree Removal	Landscaping, Snow Plowing & Firewood	N/A
Tree Service	Landscaping, Snow Plowing & Firewood	N/A
Tree Trimmer	Landscaping, Snow Plowing & Firewood	N/A
Tree Trimming	Landscaping, Snow Plowing & Firewood	N/A
Trophy Shop	Retail Trade Operations	Other Retail Trade Operations
Tropical Fish Store	Retail Trade Operations	Other Retail Trade Operations
Truck Dealer	Retail Trade Operations	Auto Dealers
Truck Dealership	Retail Trade Operations	Auto Dealers
Truck Sales	Retail Trade Operations	Auto Dealers
Trucker	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Trust Company	Services	Real Estate & Insurance
Trust Services	Services	Real Estate & Insurance
Tuck Pointing Contractor	Construction – Special Trade Contractors	Masons
Tune Up Services	Towing Services, Gas Stations & Auto Repair	Gas & Service Stations
Tunnel Construction	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Tupperware Sales	Retail Trade Operations	Other Retail Trade Operations
Tuxedo Rental	Retail Trade Operations	Other Retail Trade Operations
U		
Ultrasound Services	Passenger Transportation (Not For Hire)	Social & Health Services
Ultrasound Technician	Passenger Transportation (Not For Hire)	Social & Health Services
Uniform Supply Services	Services	Dry Cleaning, Laundry & Carpet Cleaning
University	Services	Services Not Otherwise Classified
Upholstery Cleaning	Services	Dry Cleaning, Laundry & Carpet Cleaning
Upholstery Repair	Services	Repair Services
Urban Development	Services	Services Not Otherwise Classified
Urgent Care (no passenger transport)	Passenger Transportation (Not For Hire)	Social & Health Services
Used Book Store	Retail Trade Operations	Other Retail Trade Operations
Used Car Dealer	Retail Trade Operations	Auto Dealers
Used Car Dealership	Retail Trade Operations	Auto Dealers
Used Car Sales	Retail Trade Operations	Auto Dealers
Used Car Lot	Retail Trade Operations	Auto Dealers
Used Merchandise Stores	Retail Trade Operations	Other Retail Trade Operations

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
U (continued)		
Utility Installation (Public)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
V		
Vegetable Stand	Retail Trade Operations	Food & Grocery Stores
Vending Machine Operator	Services	Services Not Otherwise Classified
Vending Machine Services	Services	Services Not Otherwise Classified
Vending Machine Supplier	Services	Services Not Otherwise Classified
Ventilation Services	Construction – Special Trade Contractors	Heating & Air Conditioning
Veterinarian	Services	Services Not Otherwise Classified
Video Game Store	Retail Trade Operations	Other Retail Trade Operations
Video Rental	Retail Trade Operations	Other Retail Trade Operations
Video Sales	Retail Trade Operations	Other Retail Trade Operations
Video Taping Services	Services	Services Not Otherwise Classified
Vintage Clothing Store	Retail Trade Operations	Other Retail Trade Operations
Visiting Nurse	Passenger Transportation (Not For Hire)	Visiting Nurse
Visitor Center	Passenger Transportation (Not For Hire)	Services Not Otherwise Classified
Vitamin Store	Retail Trade Operations	Food & Grocery Stores
Vocational School	Services	Services Not Otherwise Classified
Volunteer Fireman	Services	Services Not Otherwise Classified
Volunteer Organization	Passenger Transportation (Not For Hire)	Social & Health Services
W		
Wall Paper Hanger	Construction – Special Trade Contractors	Painting & Wall Paper Hanging
Wall Paper Hanging	Construction – Special Trade Contractors	Painting & Wall Paper Hanging
Wallpaper Hanger	Construction – Special Trade Contractors	Painting & Wall Paper Hanging
Wallpaper Hanging	Construction – Special Trade Contractors	Painting & Wall Paper Hanging
Washing Machine Repair	Services	Repair Services
Watch Repair	Services	Repair Services
Water Line Installation (Public)	Construction – Builders & General Contractors	Heavy Construction – Road & Utilities
Water Park	Services	Services Not Otherwise Classified
Water Slides	Services	Services Not Otherwise Classified
Waterproofing	Construction – Special Trade Contractors	Other Trade Contractors
Wedding Consultant	Services	Consulting, Legal & Engineering
Wedding Planner	Services	Consulting, Legal & Engineering
Weight Control Center	Services	Services Not Otherwise Classified
Weight Loss Center	Services	Services Not Otherwise Classified
Welder	Construction – Special Trade Contractors	Other Trade Contractors
Welding	Construction – Special Trade Contractors	Other Trade Contractors
Welfare Office	Passenger Transportation (Not For Hire)	Social & Health Services
White Water Rafting Tour	Passenger Transportation (Not For Hire)	Other (Livery Not For Hire)
Wholesale Sales - Durable Goods	Wholesale Trade	Durable Goods
Wholesale Sales - Non Durable Goods	Wholesale Trade	Durable Goods

Type Of Business The Insured Is Involved In:	Look Under Business Category:	Then Sub Type:
W (continued)		
Wholesale Stores - Durable Goods	Wholesale Trade	Non Durable Goods
Wholesale Stores - Non Durable Goods	Wholesale Trade	Non Durable Goods
Wide Load Hauler	Trucking & Transportation Of Goods	Other For-Hire Trucking Operations
Window Cleaner/Cleaning	Construction – Special Trade Contractors	Janitorial & Building Maintenance Services
Window Installation	Construction – Special Trade Contractors	Glass & Glazing Work
Window Repair (Auto)	Towing Services, Gas Stations & Auto Repair	Body Shops
Window Repair (Not Auto)	Construction – Special Trade Contractors	Glass & Glazing Work
Window Tinting	Towing Services, Gas Stations & Auto Repair	Body Shops
Winery	Manufacturing	N/A
Wood Worker	Construction – Special Trade Contractors	Carpentry
Wrecking Crew - Demolition	Construction – Special Trade Contractors	Other Trade Contractors
Wrecker Service	Towing Services, Gas Stations & Auto Repair	Towing Services
Writer	Services	Services Not Otherwise Classified
X		
X-Ray Lab	Passenger Transportation (Not For Hire)	Social & Health Services
Y		
Yacht Charter	Services	Services Not Otherwise Classified
Yard Equipment Rental & Leasing Company	Retail Trade Operations	Equipment Rental & Leasing
Yoga Instructor	Services	Services Not Otherwise Classified
Youth Center	Passenger Transportation (Not For Hire)	Social & Health Services
Z		
Zoo/Zoological Garden	Services	Services Not Otherwise Classified