

## SafePoint Quick Reference Guide

X=Ineligible

<b>*Submit to Underwriting any classification not listed.</b>			
Class of Business	Property CSP	GL Class Code	Notes
Accounting Offices	702	61226	
Apartments - up to 10 units, no mercantile	311	60010	Rate Garden Apartments under 60011. If pools submit to U/W
Apartments - 11 to 30 units, no mercantile	312	60010	Pools require underwriting referral
Apartments - over 30 units, no mercantile	313	60010	Pools require underwriting referral
Apartments - up to 10 units, with mercantile	321	60010	Rate Garden Apartments under 60011
Apartments - up to 11-30 units, with mercantile	322	60010	Pools require underwriting referral
Apartments - over 30 units, with mercantile	323	60010	Pools require underwriting referral
Appliance Stores-All Other (no installation, service, repair)	563	10042	
Appliance Stores-Radios, TVs, (no installation, service, repair)	563	10042	
Architect & Engineers (no oversight, no contract work)	702	61226	
Art Galleries, Art Studios (Excluding Fine Arts)	567	10066 & 10065	
Attorneys	702	66123 & 66122	
Auto Service Stations	0932, 0512	X	Ineligible for General Liability.
Automobile Parts & Supplies Stores	512	X	Ineligible for General Liability.
Automobile Storage - Parking Garages, Bus./Public	931	X	Ineligible for General Liability.
Bakeries	533	10100	
Barber Shops	921	10113	Professional Excl.
Bars and Taverns (no GL)	541	X	Ineligible for General Liability.
Beauty Salon (No Waxing, No Tanning, no Cosmetic Make-up)		10115	
Beverage Stores - non-alcoholic	532	10146	
Bicycle Stores - sales only, no repair	567	10150	(No repair)
Bookbinding and Printers Supplies	4809	51517 & 51516	
Bookstores or Magazines	567	10204 & 10205	
Camera & Photo Equipment Stores	563	10309	
Caterers	0542, 0545	11039	
Ceramics and Pottery Stores	702	18437	Rate as Stores NOC-OTNFP
Chiropractors	702	66561	
Churches (no stain glass, no GL)	900	X	Ineligible for General Liability.
Clothing Stores (10% infant/baby clothing limitation)	520	11226 & 11228	Prohibited: Used Goods
Commercial Condo Associations - mixed occupancy including offices	0431-0434, 0567	62000	
Commercial Condo Associations - Shopping Centers	702	62001	

Commercial Condo Associations - Warehouses	1212, 0567, 0581, 0582	62002	
Computer - Service or Repair	922	91555	Rated based on payroll. Referral GL to Underwriting.
Computer Stores	570	11160	*UL Approved Central Station Alarm system required
Condominium Associations - Residential, no mercantile-10 units	331	62003	Pools & indoor parking rated separately. Refer to U/W.
Condominium Associations - Residential, no mercantile-11-30 units	332	62003	Pools & indoor parking rated separately. Refer to U/W.
Condominium Associations - Residential, no mercantile-Over 30 units	333	62003	Pools & indoor parking rated separately. Refer to U/W.
Condominium Associations - Residential, with mercantile-10 units	341	62003	Pools & indoor parking rated separately. Refer to U/W.
Condominium Associations - Residential, with mercantile-11-30 units	342	62003	Pools & indoor parking rated separately. Refer to U/W.
Condominium Associations - Residential, with mercantile, 30+ units	343	62003	Pools & indoor parking rated separately. Refer to U/W.
Consulting Firms	702	61226	Office Exposure only. No construction work or subs.
Contractor's Storage	567	68706 & 68707	Warehouse storage-private
Costume Stores and Formal Wear	520	12927	
Craft Stores	567	14101	
C-Stores (no 24/7 operations, no gas stations)	532	13673	
Day Cares	1052	X	Ineligible for General Liability.
Direct Mail Advertising (excluding P&AI)	702	702	Rate as offices NOC
Dwellings, LRO Four Family	198	63010	
Dwellings, LRO Single Family	196	63011	
Dwellings, LRO Three Family	198	63012	
Dwellings, LRO Two Family	197	63013	
Employment Agencies (no temp services, premises only)	702	61217	Rate as offices NOC. Premises liability only.
Eyeglass Stores & Optician's Services	567	12539	
Fabric Stores	520	12510	
Fence Dealers (no installation, service, repair)	567	12651	
Florist	570	12841	
Funeral Homes (No Cremation on site)	923	43889	
Furniture Stores (retail, no manufacturing)	564	13351 & 13352	Prohibited: Used Goods
Gardening & Light Farming Supply Stores	567	18435 & 18436	
Gift Shops	567	13506 & 13507	Prohibited: Used Goods
Hardware Stores	563	13716	No installation, service or repair. No subcontract work
Health or Natural Food Stores	532	13720	
Hearing Aid Stores	567	13759	No direct import

Hobby Stores	567	14101	
Hotels and Motels-with restaurant, up to 10 Units	742	45192	Submit if pools for underwriting referral
Hotels and Motels-with restaurant, 11-30 units	743	45192	Submit if pools for underwriting referral
Hotels and Motels-with restaurant - up to 30 units	744	45192	Submit if pools for underwriting referral
Hotels and Motels-without restaurant, up to 10 units	745	45192	Submit if pools for underwriting referral
Hotels and Motels - without restaurant - 11 to 30 units	746	45192	Submit if pools for underwriting referral
Hotels and Motels - without restaurant - Over 30 units	747	45192	Submit if pools for underwriting referral
Ice Cream Stores, including Yogurt Shops	0532, 0542	14401	
Insurance Agents	702	45334	
Jewelry Stores (excluding Jeweler's Block)	565	14655	
Lamps & Lighting Fixtures Stores	567	18437	Rate as Stores NOC-OTNFP
Laundries and Dry cleaning - Receiving Stations only (no pressing)	520	14733	No dry cleaning on premises
Laundries and Dry Cleaners - self service	913	14731	No 24/7 operations
Lessors Risk - Shopping Centers, Mercantile Buildings	0431-0434, 0581, 0582	67634 & 67635	25,000 SF for parking and 5 stores (parking separate charge)
Lessors Risks - Offices	702	61217	
Lessors Risks - Single Tenant (no manufacturing, no wood)	431	61217	
Lessors Risks - Warehouses (no manufacturing, or wood)	1212	68702 & 68703	687202: Multiple tenants; 68703: Single Tenant
Meat, Fish, Poultry and Seafood Stores	532	15224	
Medical Office	702	66561	
Museum or Historical Societies (premises liability)	657	46426 & 46427	
Office Machine Stores	563	18437	Rate as Stores NOC-OTNFP
Printers - Commercial	0567, 0921	58408 & 58409	Non-Profit and For Profit
Printing or Embroidery (computer generated logos)	4809	58408	Rate as Printing - Not For Profit
Restaurants (no dance floors, live entertainment, liquor)	0542, 0545	16900, 16901, 16902	No alcoholic beverages.
Retail - Metaphysical Shops	567	18437	Rate as Stores NOC-OTNFP
Retail Stores - NOC (no relabel, no repackage, no direct import)	567	18437	
Schools - Trade and Vocational	921	47474	Professional Liability excluded.
Shoe Stores (No Repair)	920	18110	
Specialty Food Stores (no direct import)	567	18437	Rate as Stores NOC-OTNFP
Sporting Goods or Athletic Equipment-Distributors	566	X	GL Ineligible
Sporting Goods or Athletic Equipment - Retail Stores	566	18206	Prohibited: Gun Sales, or Ranges
Supermarket	532	*	<b>*GL referral; 3 year Loss Runs required upfront</b>
Veterinarian Hospitals or Veterinarian Offices	921	99851	Professional Liability excluded.