

<b>Class of Business or Type of Risk</b>	<b>Line of Coverage</b>	<b>Code</b>
Adult entertainment	All lines except workers' compensation	
Aircraft - antique	All lines except workers' compensation	
Aircraft - chartered	All lines except workers' compensation	
Aircraft - ground operations at a fixed base	All lines except workers' compensation	
Aircraft - passenger liability	Excess liability	17.7
Aircraft applicators - liability including crop damage and chemical drift	Liability	17.7
Airport liability	Liability	17.7
Airport repair operations	Excess liability	17.7
Alarm companies	General liability	17.7
Amusement rides	General liability	17.7
Animal rides, saddle horses, rodeos and horse shows	General liability	17.7
Apartment(s) in building -- see Buildings		
Apartment buildings - pre-1980, or wood frame, or nonsprinkelered	All lines except workers' compensation	
Architects & engineers	E&O	17.5
Armored car services	All lines except workers' compensation	19.4, 21.2
Assisted living homes or centers	All lines except workers' compensation	
ATM operators	E&O	17.6
Attorneys professional liability	Professional liability	17.4
Auto rental firms - short term	Auto physical damage	21.2
Automobile - commercial	Physical damage	21.2
Aviation	Monoline products liability	17.7
Aviation maintenance vehicles	All lines except workers' compensation	19.4, 21.2
Aviation/aircraft	Excess liability	17.7 or use underlying
Balloon - hot air/gas	All lines except workers' compensation	
Bars	Liquor liability	17.1
Boat manufacturing/repair	General liability	17.7
Bridges and tunnels	Inland marine	31
Builder's risk - frame construction	Inland marine	1, 31
Builder's risk - remote locations	Inland marine	1, 31
Building inspectors	Professional liability/E&O	17.6
Buildings - on pilings	Fire and allied lines	1, 2
Buildings - pre-1980	Fire and allied lines	1, 2
Buildings - containing apartment(s) with any other occupancy	Property	1,2
Business interruption	Monoline	2
Cameras	Inland marine	31
Cargo - see Motor truck cargo		
Churches	Abuse & molestation	17.7
Classic/antique autos	Auto physical damage	21.1
Coin dealers	Inland marine	31
Coin-operated devices	Inland marine	31

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Commercial risks	Excess liability	17.7 or use underlying
Computer programmers	General liability, professional liability	17.7, 17.6
Computer repair/service	General liability	17.7
Construction management	Professional liability	17.7, 17.6
Consultants	General liability, professional liability	17.7, 17.6
Contact lenses	Inland marine	31
Contractors of the following types:		
Demolition	Liability	17.7
Environmental	Liability	17.7
Fire suppression - including service and sales	Liability	17.7
General	Liability	17.7
Pile driving	All lines except workers' compensation	
Residential	Liability	17.7
Counseling - see Residential counseling services		
CPAs	E&O	17.6
Custodial care - licensed for under 25, which includes:	General liability, abuse & molestation	17.7
Adult day care centers		
Child day care centers		
Developmentally disabled		
Homes for the aged		
In-home day care		
Residential care centers		
DIC	Inland marine	31
Divers	General liability	17.7
Docks, piers, and wharves - wood frame	Inland marine	31
Drought	Fire and allied lines	2
Earthquake	Monoline (may be combined with flood)	12
Employment practices liability	Monoline liability	17.7
Environmental consulting	Professional liability	17.6
Environmental impairment	Liability	17.7 or 17.3
Excess coverage - personal or commercial	Excess liability	17.7 or use underlying
Explosion	Monoline liability	17.7
Explosive manufacturing, storage, or sales	General liability, fire & allied lines	17.7, 1, 2
Exterminators - pest control	General liability	17.7
Financial advisors	Professional liability	17.6
Fine arts	Inland marine	31
Fire extinguisher sales/service	General liability	17.7
Fire suppression contractors	Professional liability	17.6

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Flood	Monoline (may be combined with quake)	31
Food-borne illness	General liability	17.7
Furs	Inland marine	31
Garage - auto repair (Hazard II)	Liability on garage form	19.4
Garage keepers legal liability	GKLL	17.7
Gold mines	Crime	2
Greenhouses	Fire and allied lines (wind & hail)	2
Guide, lodge, or outfitter - airstrips	All lines except workers' compensation	
Guides, lodges, or outfitters - aircraft hull or liability	Liability & hull	22.1
Guides, outfitters, or lodges - remote	General liability	17.7
Habitational (see also Buildings)	Fire and allied lines	1, 2
Hanger keepers	Monoline liability	17.7
Hay in the open or barns - when value exceeds \$25,000 in each stack or barn.	Fire and allied lines	1, 2
Hazardous materials hauling	All lines except workers' compensation	
Helicopters	All lines except workers' compensation	22.1
Hired & nonowned auto	Monoline	19.4
Home health care	Liability	17.7
Homeowners - valued at \$2 million or higher	Homeowners	4
Homeowners - with past losses	Homeowners	4
In-home bed and breakfast	General liability	17.7
In-home day care	General liability	17.7
Internet services	E&O	17.6
Jewelry	Inland marine	31
Kidnap/ransom	Crime	2
Leased motor homes	Auto physical damage	21.2
Liquor liability	Monoline liability	17.1
Luxury autos	Auto physical damage	21.1, 21.2
Marine, ocean	Monoline P&I	8
Marine surveyors	General liability, professional liability	17.7, 17.6
Medical malpractice	Liability	11
Mining	General liability	17.7
Mold consultants	Liability	17.7, 17.6
Mortgage protection/impairment	General liability	17.7
Motor truck cargo - values \$100,000 or more	Inland marine	31
Motor truck cargo - haul road or trans Canada	Inland marine	31
Motor truck cargo - contractors equipment or perishables	Inland marine	31
New ventures - less than three years experience	General liability, professional, D&O	17.7, 17.6
Nonprofit - financially distressed	Professional liability, D&O	17.7, 17.6
Nonprofit - public media	Professional liability, D&O	17.7, 17.6
Nursing homes	General liability	17.7
Ocean marine	Monoline P&I	8

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Oil or gas field services	General liability	17.7
P&I -- see Ocean marine		
Personal lines	Excess liability	17.7
Plastic manufacturers and sales	Fire and allied lines	1, 2
Police professional liability	Professional liability	17.6
Police protective liability- false arrest, personal injury	Monoline liability	17.6
Pollution/contamination	Monoline liability	17.3
Polyurethane-insulated buildings	Fire and allied lines	1, 2
Products and completed operations	Monoline liability	17.7
Property management	Professional liability	17.6
Public officials	Professional liability	17.6
Racing autos	Auto physical damage	21.2
Railroad protective	Monoline liability	17.7
Railroads	General liability, fire & allied lines	17.7, 1, 2
Real estate appraisers	E&O	17.6
Real estate developers	Professional liability/E&O	17.6
Real estate managers	Professional liability/E&O	17.6
Remote sites accessible only by air or water	Fire and allied lines, inland marine (BR/COC only), package policy	1, 2, 31, 5/4
Residential counseling services (i.e., alcohol abuse counseling)	General liability, professional liability	17.7, 17.6
RV (incl ATVs and boats) dealers	Garage, general liability	17.7
Sawmills	Fire and allied lines	1, 2
School boards	Professional liability	17.6
Security guards	Monoline liability	17.7
Ski-lifts and tows	Monoline liability	17.7
Snowmobile dealers	Monoline liability	17.7
Special auto bodies	Auto physical damage	21.1, 21.2
Spectator liability	General liability	17.7
Taverns	Liquor liability	17.1
Taxicabs	Physical damage only	21.2
Travel agents	Professional liability/E&O	17.6
Unprotected risks (class 8, 9, or 10) - over \$1 million	Fire and allied lines, inland marine	1, 2, 31
Village corporations	Professional liability, D&O	17.6, 17.7
Welding shops	General liability, fire & allied lines	17.7, 1, 2
Wood handlers	Fire and allied lines	1, 2