

Class of Business or Type of Risk	Line of Coverage	Code
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	22 or 17
Aircraft applicators - liability including crop damage and chemical drift	Liability	17
Airport liability	Liability	17
Airport repair operations	Excess liability	17
Alarm companies	General liability	17
Amusement rides	General liability	17
Animal rides, saddle horses, rodeos and horse shows	General liability	17
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
Armored car services	All lines except workers' compensation	
Assisted living homes or centers	All lines except workers' compensation	
ATM operators	E&O	17
Attorneys professional liability	Professional liability	17
Auto rental firms - short term	Auto physical damage	21.2
Automobile - commercial	Physical damage	21.2
Aviation	Monoline products liability	18
Aviation maintenance vehicles	All lines except workers' compensation	
Aviation/aircraft	Excess liability	17 or use underlying
Balloon - hot air/gas	All lines except workers' compensation	
Bars	Liquor liability	17
Boat manufacturing/repair	General liability	17
Bridges and tunnels	Inland marine	9
Builder's risk - frame construction	Inland marine	1, 9
Builder's risk - remote locations	Inland marine	1, 9
Building inspectors	Professional liability/E&O	17
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

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Business interruption	Monoline	2
Cameras	Inland marine	9
Cargo - see Motor truck cargo		
Churches	Abuse & molestation	17
Classic/antique autos	Auto physical damage	21.1
Coin dealers	Inland marine	9
Coin-operated devices	Inland marine	9
Commercial risks	Excess liability	17 or use underlying
Computer programmers	General liability, professional liability	17
Computer repair/service	General liability	17
Construction management	Professional liability	17
Consultants	General liability, professional liability	17
Contact lenses	Inland marine	9
Contractors of the following types:		
Demolition	Liability	17
Environmental	Liability	17
Fire suppression - including service and sales	Liability	17
General	Liability	17
Pile driving	All lines except workers' compensation	
Residential	Liability	17
Counseling - see Residential counseling services		
CPAs	E&O	17
Crane rental, with or without operators [see also Riggers liability below]	General liability	17
Custodial care - licensed for under 25, which includes:	General liability, abuse & molestation	17
Adult day care centers		
Child day care centers		
Developmentally disabled		
Homes for the aged		
In-home day care		
Residential care centers		
DIC other than earthquake & flood	Inland marine	9
Divers	General liability	17
Docks, piers, and wharves - wood frame	Inland marine	9

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Drought	Fire and allied lines	2
Earthquake	Monoline (may be combined with flood)	12
Employment practices liability	Monoline liability	17
Environmental consulting	Professional liability	17
Environmental impairment	Liability	17
Excess coverage - personal or commercial	Excess liability	17 or use underlying
Explosion	Monoline liability	17
Explosive manufacturing, storage, or sales	General liability, fire & allied lines	17
Exterminators - pest control	General liability	17
Financial advisors	Professional liability	17
Fine arts	Inland marine	9
Fire extinguisher sales/service	General liability	17
Fire suppression contractors	Professional liability	17
Flood	Monoline (may be combined with quake)	23
Food-borne illness	General liability	17
Furs	Inland marine	9
Garage - auto repair (Hazard II)	Liability on garage form	19.4
Garage keepers legal liability	GKLL	19.4
Gold mines	Crime	2, 33
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
Guides, outfitters, or lodges - remote	General liability	17
Habitational (see also Buildings)	Fire and allied lines	1, 2
Hanger keepers	Monoline liability	17
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	
Hired & nonowned auto	Monoline	19.4
Home health care	Liability	17
Homeowners - valued at \$2 million or higher	Homeowners	4
Homeowners - with past losses	Homeowners	4
In-home bed and breakfast	General liability	17

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In-home day care	General liability	17
Internet services	E&O	17
Jewelry	Inland marine	9
Kidnap/ransom	Crime	33
Leased motor homes	Auto physical damage	21.2
Liquor liability	Monoline liability	17
Luxury autos	Auto physical damage	21.1
Managed care	Professional liability/E&O	17
Marine, ocean	Monoline P&I	8
Marine surveyors	General liability, professional liability	17
Medical malpractice	Liability	11
Mining	General liability	17
Mold consultants	Liability	17
Mortgage protection/impairment	General liability	17
Motor truck cargo - values \$100,000 or more	Inland marine	9
Motor truck cargo - haul road or trans Canada	Inland marine	9
Motor truck cargo - contractors equipment or perishables	Inland marine	9
New ventures - less than three years experience	General liability, professional, D&O	17
Nonprofit - financially distressed	Professional liability, D&O	17
Nonprofit - public media	Professional liability, D&O	17
Nursing homes	General liability	17
Ocean marine	Monoline P&I	8
Oil or gas field services	General liability	17
Oil pipeline and offshore loading facility	Package (GL incl. pollution, property), excess	5.1, 5.2, 17
P&I -- see Ocean marine		
Personal lines	Excess liability	17
Plastic manufacturers and sales	Fire and allied lines	1, 2
Police professional liability	Professional liability	17
Police protective liability- false arrest, personal injury	Monoline liability	17
Pollution/contamination	Monoline liability	17
Polyurethane-insulated buildings	Fire and allied lines	1, 2
Products and completed operations	Monoline liability	17
Property management	Professional liability	17
Public officials	Professional liability	17

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Racing autos	Auto physical damage	21.2
Railroad protective	Monoline liability	17
Railroads	General liability, fire & allied lines	17, 1, 2
Real estate appraisers	E&O	17
Real estate developers	General liability, professional liability/E&O	17
Real estate managers	General liability	17
Remote sites accessible only by air or water	Fire and allied lines, inland marine (BR/COC only), package policy	1,2,9,3/4/5.1&5.2
Residential counseling services (i.e., alcohol abuse counseling)	General liability, professional liability	17
Riggers liability (on hook coverage)	General liability, inland marine	17, 9
RV (incl ATVs and boats) dealers	Garage, general liability	19.4, 17
Sawmills	Fire and allied lines	1, 2
School boards	Professional liability	17
Security guards	Monoline liability	17
Ski-lifts and tows	Monoline liability	17
Snowmobile dealers	Monoline liability	17
Special auto bodies	Auto physical damage	21.1, 21.2
Spectator liability	General liability	17
Taverns	Liquor liability	17
Taxicabs	Physical damage only	21.2
Terrorism coverage	Monoline	
Travel agents	Professional liability/E&O	17
Unprotected risks (class 8, 9, or 10) - over \$1 million	Fire and allied lines, inland marine	1, 2, 9
Village corporations	Professional liability, D&O	17
Welding shops	General liability, fire & allied lines	17
Wood handlers	Fire and allied lines	1, 2