

BUSINESS OWNERS PLUS ELIGIBILITY AT A GLANCE



ELIGIBILITY CRITERIA - GENERAL

These criteria apply to all eligible classifications under Business Owners Plus.

CRITERIA	ELIGIBILITY
Policy premium	Up to \$35,000 premium
Square footage per location	Up to 50,000 square feet
Building height	Up to six stories
TIV* per location	Up to \$15 million
Gross sales per location	Up to \$10 million
Vacancy	All buildings >70% occupied

ELIGIBILITY CRITERIA - BY INDUSTRY

In addition to general eligibility, these criteria apply to all eligible classifications under the industry segment.

INDUSTRY	CRITERIA	ELIGIBILITY
Auto service		No towing for hire
Contractor/restaurant	Minimum experience in business	Three years
Contractor	Maximum annual payroll	\$1 million
Contractor	Maximum amount of sub-contracted work	35% of receipts
Restaurant	Maximum amount of liquor sales	75%
Restaurant	Maximum TIV* per location	\$2.5 million

PRIMARY AND SECONDARY CLASSIFICATIONS

AGRICULTURE ELIGIBLE CLASSIFICATIONS - PRIMARY	
Landscape gardening (C)	Pet grooming
Lawncare services (C)	Veterinarian or veterinary hospitals
Nursery - garden (C)	
AGRICULTURE ELIGIBLE CLASSIFICATIONS - SECONDARY**	
Snow and removal - contractor (C)	Tree pruning, dusting, spraying, repairing, trimming or fumigating (C)

Eligible for industry enhancement: Auto repair (A), Car wash (CW), Contractor (C), Restaurant (R), Self-storage (S) and Wholesaler (W)

**TIV (total insured value) = building limit + business personal property limit + business income assumed exposure*

***Secondary classifications - eligible only when incidental to an eligible primary classification*

PRIMARY AND SECONDARY CLASSIFICATIONS

CONTRACTOR ELIGIBLE CLASSIFICATIONS – PRIMARY	
Air conditioning systems or equipment – dealers or distributors and installation, servicing or repair (C, W)	Glass dealers and glaziers (C, W)
Carpentry – construction of residential property not exceeding three stories in height (C)	Heating or combined heating and air conditioning systems or equipment – dealers or distributors and installation, servicing or repair – no liquefied petroleum gas (LPG) equipment sales or work (C)
Carpentry – interior (C)	House furnishings installation (C)
Carpentry – shop only (C)	Masonry (C)
Carpentry NOC (C)	Metal erection – decorative or artistic (C)
Ceiling or wall installation – metal (C)	Metal erection – nonstructural (C)
Communication equipment installation – industrial or commercial (C)	Painting – exterior – buildings or structures – three stories or less in height (C)
Concrete construction (C)	Painting – interior – buildings or structures (C)
Contractors – executive supervisor/superintendents (C)	Painting – shop only (C)
Contractors – subcontracted work – other than construction-related work (C)	Paperhanging (C)
Contractors’ permanent yards – maintenance or storage of equipment or storage of equipment or material (C)	Plastering or stucco work (C)
Door, window or assembled millwork – installation – metal (C)	Plumbing – residential or domestic (C)
Driveway, parking area or sidewalk – paving or repaving (C)	Refrigeration systems or equipment – dealers and distributors and installation, servicing or repair – commercial (C, W)
Drywall or wallboard installation (C)	Roofing – residential (C)
Electrical work – within buildings (C)	Siding installation (C)
Fence erection contractors (C)	Tile, stone, marble, mosaic or terrazzo work – interior construction (C)
Floor covering installation – not ceramic tile or stone (C)	Water softening equipment – installation, servicing or repair (C)
Furniture or fixtures – installation in offices or stores – portable – metal or wood (C)	
CONTRACTOR ELIGIBLE CLASSIFICATIONS – SECONDARY**	
Contractors – subcontracted work – in connection with building construction, reconstruction, erection or repair – one or two family dwellings (C)	Grading of land (C)
Contractors – subcontracted work – in connection with construction, reconstruction, erection or repair – not buildings (C)	Renovating – outside surfaces of buildings (C)
Contractors – subcontracted work – in connection with construction, reconstruction, repair or erection of buildings (C)	Swimming pools – installation, servicing or repair – below ground (C)

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MANUFACTURING ELIGIBLE CLASSIFICATIONS - SECONDARY (NO PRIMARY CLASSIFICATIONS)**

Beer, ale or malt liquor manufacturing - in bottles	Metal works - shop - structural - not load bearing
Beer, ale or malt liquor manufacturing - in cans	Plumbing supplies manufacturing
Beer, ale or malt liquor manufacturing - not bottled or canned	Printing - not-for-profit only
Jewelry manufacturing	Printing - other than not-for-profit
Lamp shade manufacturing	Wigs or hair pieces manufacturing
Lamps or lanterns manufacturing - electric	Wine manufacturing - sparkling
Leather goods manufacturing	Wine manufacturing - still
Lighting fixtures manufacturing	Wood products manufacturing
Liquor manufacturing	Wood turned products manufacturing
Metal works - shop - decorative or artistic	

REAL ESTATE ELIGIBLE CLASSIFICATIONS - PRIMARY

Buildings or premises - bank and other financial institutions (C)	Cemeteries - not-for-profit only
Buildings or premises - bank or office - mercantile or manufacturing - (lessor's risk only) - not for profit only (C)	Cemeteries - other than not-for-profit
Buildings or premises - bank or office - mercantile or manufacturing - (lessor's risk only) - maintained by the insured - not-for-profit only (C)	Condominiums - commercial - bank or mercantile, manufacturing or office (association risk only)
Buildings or premises - bank or office - mercantile or manufacturing - (lessor's risk only) - maintained by the insured - other than not-for-profit (C)	Condominiums - commercial shopping centers (association risk only)
Buildings or premises - bank or office - mercantile or manufacturing - (lessor's risk only) - other than not-for-profit (C)	Mausoleums - not-for-profit only
Buildings or premises - office - not-for-profit only (C)	Mausoleums - other than not-for-profit
Buildings or premises - office - other than not-for-profit (C)	Real estate agents
Buildings or premises - office - premises occupied by employees of the insured - not-for-profit only (C)	Shopping centers - buildings or premises not occupied by the insured (lessor's risk only)
Buildings or premises - office - premises occupied by employees of the insured - other than not-for-profit (C)	Shopping centers - indoor malls - buildings or premises not occupied by the insured (lessor's risk only)

REAL ESTATE ELIGIBLE CLASSIFICATIONS - SECONDARY**

Apartment buildings	Parking - public - shopping centers - maintained by the insured (lessor's risk only)
Apartment buildings - garden	Real estate development property
Dwellings - four-family (lessor's risk only)	Vacant land - not-for-profit only
Dwellings - one-family (lessor's risk only)	Vacant land - other than not-for-profit
Dwellings - three-family (lessor's risk only)	Warehouses - occupied by multiple interests (lessor's risk only)
Dwellings - two-family (lessor's risk only)	Warehouses - occupied by single interest (lessor's risk only)
Parking - public - shopping centers - maintained by lessee (lessor's risk only)	

RESTAURANTS AND RETAIL ELIGIBLE CLASSIFICATIONS - PRIMARY (NO SECONDARY CLASSIFICATIONS)

Antique stores	Health or natural food stores
Appliance stores - household type	Hearing aid stores
Army and navy stores - no ammo sales	Hobby, craft or artists supply stores
Auctions - on premises owned or rented by the insured (W)	Home improvement stores
Automobile parts and supplies stores	Ice cream stores - ISO multi-state
Bakeries - with baking on premises, no deep frying (W)	Internet retailers
Beverage stores - liquor and wine	Jewelry stores or distributors (W)
Beverage stores - soft drinks and beer	Machinery or equipment dealers - yard or garden type
Bicycle stores - sales and servicing	Mail order houses
Books and magazines stores - not-for-profit only	Meat, fish, poultry or seafood stores
Books and magazines stores - other than not-for-profit	Music stores - pre-recorded
Building material dealers - other than secondhand material - ISO multi-state - no lumberyards (W)	Musical instrument stores
Building material dealers - secondhand material - no lumberyard	Newsstands
Camera and photographic equipment stores	Optical goods stores
Candy or confectionery stores	Paint, wallpaper or wallcovering stores
Catalog or premium coupon redemption stores	Painting, picture or frame stores
Caterers	Pet stores
Clothing or wearing apparel stores - not-for-profit only - new items only	Restaurants - bring your own alcohol - with no sale of alcoholic beverages - with table service
Clothing or wearing apparel stores - other than not-for-profit - new items only	Restaurants - bring your own alcohol - with no sale of alcoholic beverages - without table service with seating
Collectibles and memorabilia stores	Restaurants - operated by concessionaires - not-for-profit only
Commissary work - ISO multi-state	Restaurants - operated by concessionaires - other than not-for-profit
Computer stores	Restaurants - with no sale of alcoholic beverages - with table service - other than frame
Concessionaires (R)	Restaurants - with no sale of alcoholic beverages - without seating
Cosmetic, hair or skin preparation stores	Restaurants - with no sale of alcoholic beverages - without table service - with seating
Craft stores	Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - with dance floor
Dairy products or butter and egg stores - not-for-profit only (R)	Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - without dance floor (fine dining only to be written for this class)

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Dairy products or butter and egg stores - other than not-for-profit (R)	Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - with table service
Delicatessens (R)	Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - without table service with seating
Department or discount stores	Shoe stores
Drugstores	Sporting goods or athletic equipment stores
Drugstores - no table or counter service for beverages or food	Stationery or paper products stores
Electronics store	Stores - food or drink - not-for-profit only - (convenience stores not eligible)
Fabric stores	Stores - food or drink - other than not-for-profit
Fence dealers	Stores - no food or drink - not-for-profit only
Floor covering stores	Stores - no food or drink - other than not-for-profit
Florists (W)	Tailor merchants - men or boys - ISO multi-state
Fruit or vegetable dealers	Tailoring or dressmaking establishments - custom
Furniture stores - not-for-profit only - new only	Tie, post or pole yard (W)
Furniture stores - other than not-for-profit - new only	Toy stores
Glass dealers and glaziers (C, W)	Variety stores - not-for-profit only
Gift shops - not-for-profit only	Variety stores - other than not-for-profit
Gift Shops - other than not-for-profit	Vending machine operations - confection, food, beverage or ice
Grocery stores	Vending machine operations - other than food, drink and tobacco
Hardware stores	Video stores

SERVICE ELIGIBLE CLASSIFICATIONS - PRIMARY

Appliances and accessories - installation, servicing or repair - household	Jewelry stores or distributors (W)
Appliances and accessories installation, servicing or repair - commercial	Laundries and dry cleaners - self-service
Art galleries - not-for-profit only	Laundry and dry cleaning or dyeing receiving stations
Art galleries - other than not-for-profit	Laundry and dry-cleaning stores
Auctioneers - livestock - sales conducted away from the insured's premises (W)	Lawyers offices - not-for-profit only
Auctioneers - sales conducted away from the insured's premises	Lawyers offices - other than not-for-profit
Auctions - on premises owned or rented by the insured (W)	Libraries
Automobile quick lubrication services (A)	Locksmiths
Automobile repair or service shops (includes towing operations) (A)	Mailbox or packaging stores
Automobile repair shops - self-service (A)	Mailing or addressing companies

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Barber shops	Manufacturers' representatives
Beauty parlors and hair styling salons	Medical offices
Car washes - other than self-service (CW)	Nail salons
Car washes - self-service (CW)	Office machines or appliances - installation, inspection, adjustment or repair (C)
Carpet, rug or upholstery cleaning - shop only - no care, custody, control	Photo finishing laboratories
Carpet, rug, furniture or upholstery cleaning - on customers' premises - no care, custody, control	Photographers
Cleaning - outside surfaces of buildings (C)	Piano tuning
Computer data processing - operations	Political campaign headquarters or offices
Computer data processing - time sharing	Professional and trade associations - no buildings or premises owned or leased except as offices - not-for-profit only
Computer service or repair	Professional and trade associations - no buildings or premises owned or leased except as offices - other than not for profit
Concessionaires - checkroom, shoeshine or toilet concessions in hotels, restaurants, railroad stations, etc.	Refrigeration systems or equipment - dealers and distributors and installation, servicing or repair - commercial (C, W)
Copying and duplicating services - retail	Recording studios (C)
Dental laboratories	Septic tank systems - cleaning (C)
Diagnostic testing laboratories - ISO multi-state	Shoe repair shops
Draftsmen (C)	Sign erection, installation or repair (C)
Engineers or architects - consulting - not engaged in actual construction	Sign painting or lettering - inside of buildings (C)
Event, party or wedding planners	Sign painting or lettering - on buildings or structures - less than two stories (C)
Floor waxing	Surveyors - land - not engaged in actual construction (C)
Formal wear or costumes - rented to others	Taxidermists
Funeral homes or chapels	Television or radio receiving set installation or repair
Furniture or woodwork stripping, refinishing or repairing - shop only	Ticket agencies
Glass dealers and glaziers (C, W)	Upholstering
Health care facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - not-for-profit only	Upholstering - shop only
Health care facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - other than not-for-profit	Washing machines, dryers or ironers - coin meter type
Inspection and appraisal companies - inspecting for insurance or valuation purposes (C)	Website designers
Insurance agents - excluding professional liability	Window cleaning - two stories or less (C)
Interior decorators - excluding professional liability (C)	Window decorating (C)
Janitorial services (C)	

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SERVICE ELIGIBLE CLASSIFICATIONS - SECONDARY**

Amusement devices	Sales or service organizations
Parking - private	Sun tanning salons
Parking - public - not open air	Swimming pools
Parking - public - open air - ISO multi-state	

TRANSPORTATION ELIGIBLE CLASSIFICATIONS - PRIMARY

Warehouses (S)	Warehouses - mini-warehouses (S)
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TRANSPORTATION ELIGIBLE CLASSIFICATIONS - SECONDARY**

Warehouses - occupied by multiple interests (lessor's risk only)	Warehouses - private - other than not-for-profit (S)
Warehouses - private - not-for-profit only (S)	

WHOLESALE ELIGIBLE CLASSIFICATIONS - PRIMARY (NO SECONDARY CLASSIFICATIONS)

Air conditioning equipment - dealers or distributors only (C, W)	Fruit or vegetable distributors (W)
Appliance distributors - household type (W)	Grocery distributors (W)
Automobile parts and supplies distributors (W)	Hardware and tool distributors (W)
Barber or beauty shop supplies distributors (W)	Heating or combined heating and air conditioning equipment - dealers or distributors only (W)
Beverage distributors - alcoholic other than beer (W)	Janitorial supplies - dealers or distributors (W)
Beverage distributors - nonalcoholic and beer (W)	Jewelry stores or distributors (W)
Building material dealers - other than secondhand material - ISO multi-state - no lumberyards (W)	Meat, fish, poultry or seafood - distributors (W)
Building material distributors - no lumberyards (W)	Medical, hospital and surgical supply stores - ISO multi-state (W)
Clothing or wearing apparel distributors (W)	Metal dealers or distributors - nonstructural (W)
Distributors - food or drink - NOC (W)	Paper products distributors (W)
Distributors - no food or drink - NOC (W)	Plumbing supplies and fixtures dealers and distributors (W)
Electrical equipment distributors (W)	Refrigeration equipment - dealers and distributors only - commercial (W)
Equipment, fixtures or supplies - for bars, hotels, offices, restaurants or stores - distributors (W)	Sporting goods or athletic equipment distributors (W)
Floor covering distributors (W)	Telecommunication equipment providers (W)
Florists (W)	Tie, post or pole yard (W)

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