New Business Sales Guide
for Agent Access

Agent Access offers a complete online quote and proposal process for your commercial lines business.

One neat, online package for commercial account quotes.

www.emcins.com
EMC’s online quote system makes it simple and easy for you to get an insurance quote for your business customers. You can quote businessowners, property, general liability, inland marine, business auto, businessowners umbrella and, in selected states, workers’ compensation coverage all in one package, and all online.

To get started, select New Business at the top, and then Commercial in the left-hand menu.

The general guidelines listed on the following pages are only a guide. EMC retains final authority regarding the acceptability or rejection of all risks, and agent binding authority rules are in place for all lines and risks. Refer to the Agent Manual on Agent Access for specific rules.

Please note: Online quote does not contain all operations or classes acceptable to EMC. Please contact your branch office underwriter for eligibility guidelines and for quotes of operations not found.
Select either Businessowners Account or Package Account.

From this screen, select:

- Application to complete an application
- Proposal Builder to create a business proposal
- Revise this Account to revise or update a quote
ELIGIBILITY AND CLASSIFICATIONS*

The EMC Choice® Businessowners program is designed to meet the insurance needs of many different types of small business operations.

General Underwriting Guidelines

Management Experience
Experienced management is vital for long-term profit. The most desirable risks for the EMC Choice Businessowners program will have a minimum of three years continuous experience in business.

Loss History
Only risks that present a solid potential for profit will be considered for the EMC Choice Businessowners program. The most desirable risks will have verifiable, profitable experience. Risks should show continuous insurance coverage with a standard market carrier while in business. Loss runs may be requested to validate the loss history.

Financial Stability
The most desirable risks will be financially stable and able to provide (upon request) proof of their ability to address current and future obligations.

Building Age and Maintenance
Buildings and structures must be properly maintained and up-to-date with current building codes and practices. The most desirable risks will have buildings and structures that are less than 35 years old or have undergone renovations of the major systems and structural components.

Underwriting Requirements by Class
A summary of eligibility requirements and classes are listed on the following pages:

- Auto Services
- Convenience Stores
- Mercantile Risks
- Motels
- Offices
- Processing and Service Operations
- Restaurants/Limited Cooking
- Self-Storage Facilities
- Wholesalers and Distributors

* Note: Online quote does not contain all operations or classes acceptable to EMC. Please contact your branch office underwriter for eligibility guidelines and for quotes of operations not found. EMC retains final authority regarding the acceptability or rejection of all risks, and agent binding authority rules are in place for all lines and risks. Refer to the Agent Manual on Agent Access for specific rules.
**MERCANTILE**

The following classes are eligible with the following restrictions:

- $6 million maximum sales/receipts per location
- Maximum 40,000 sq ft per location
- Should only sell new merchandise; sale of used or secondhand merchandise is not eligible

Air Conditioning Equipment: Retail only 85001
Appliance Stores: Household appliances excluding radio and TV 57224
Appliance Stores: Radio and TV 57326
Automobile Accessories Parts and Supplies: Retail only 55313
Bakeries: Retail only, no baking 54606
Bath Accessory Stores 85103
Beauty Supply Stores 85104
Birdseed and Bird Supply Stores 85105
Blanket and Bedding Stores 54606
Beverage Stores: Liquor and wine 59215
Bookbinding and Printing Supplies: Retail only 50812
Books and Magazine Stores: New books or magazines only 59425
Bridal Shops: Full service 56319
Camera or Photographic Equipment: Retail only 59955
Candle Stores 59994
Candy or Confectionary Stores 54446
Catalog/Coupon Redemption 73905
Cellular Telephone Stores: Sale of phones, service and accessories 85106
Ceramics: No shop or instructional, retail only 85002
Cheese and Sausage Specialty Stores 54127
Clothing Retail: Men’s and boys’ hats 50333
Clothing Retail: Haberdashery and men’s furnishings 50333
Clothing Retail: Men’s and boys’ clothing 56114
Clothing Retail: Ladies’ and girls’ clothing 56214
Clothing Retail: Ladies’ undergarments and lingerie 56312
Clothing Retail: Hosiery 56313
Clothing Retail: Ladies’ specialty store 56319
Clothing Retail: Family clothing stores 56325
Clothing Retail: Children’s and infants’ 56413
Clothing Retail: Shoe stores 56613
Clothing Retail: Athletic clothing and apparel 59526
Clothing Retail: Wigs 59993
Coffee, Tea and Spice Stores 54127
Craft Stores: Distributors 50641
Curtain and Drapery Stores 53985
Dairy Products 54516
Delicatessens: Retail only, not restaurant 54116
Department Stores 53127
Drug Stores 59116
Dry Goods Dealers: New goods only 53985
Electrical Lighting Stores 85003
Electrical Lighting Stores 85003
Embroidery Shops 85107
Fabric Stores 56311
Floor Covering Stores: Wood and ceramic only 57134

**AUTO SERVICES**

The following classes are eligible with the following restrictions:

- $6 million maximum sales/receipts per location
- Maximum 40,000 sq ft per location
- Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 25,000 sq ft may also be included
- Primary operations are the repair and service of private passenger vehicles and light trucks
- Incidental watercraft, motorcycle, ATV and farm machinery repair acceptable

Automobile Accessories: Parts and supplies with installation, service or repair 85080
Auto Air Conditioning Repair 85129
Auto Detail 85131
Auto Glass Replacement 85132
Brake and Wheel Alignment Shops 85085
Car Washes: Automatic only 85086
Car Washes: Combined automatic and self service 85087
Diagnostic Centers 85089
Electrical Repair 85090
General Auto Repair: With convenience store and gasoline sales 85091
General Auto Repair: With convenience store sales only 85092
General Auto Repair: Without gasoline or convenience store sales 85093
Muffler Shops 85094
Radiator Repair 85096
Sound Shops: Audio and video components 85097
Tire Sales, Installation and Ignition Services 85098
Transmission Shops 85100
Tune-Up Specialists 85101

**CONVENIENCE STORES**

The following classes are eligible with the following restrictions:

- $6 million maximum sales/receipts per location
- Maximum 40,000 sq ft per location
- Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 25,000 sq ft may also be included
- No automobile service or repair operations (see Auto Services)
- Operations that include auto service or repair should be classified with the appropriate automotive services classification

Convenience Food Stores: Without gasoline sales or restaurant 54136
Convenience Food Stores: With gasoline sales and no restaurant 09321
Convenience Food Stores: Without gasoline sales and with limited cooking (S) 09331
Convenience Food Stores: Without gasoline sales and with fast food (S) 09341
Convenience Food Stores: With gasoline sales and limited cooking (S) 09351
Convenience Food Stores: With gasoline sales and fast food (S) 09361

(S) Classes shown with an (S) have liability rated on sales. To calculate sales for motels, use the total receipts for the motel operations.
### MERCANTILE (continued)

<table>
<thead>
<tr>
<th>Classification</th>
<th>NAICS Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Floor Covering Stores: Except wood and ceramic</td>
<td>57134</td>
</tr>
<tr>
<td>Florists: Retail only</td>
<td>59685</td>
</tr>
<tr>
<td>Fruit or Vegetable Dealers: Retail only</td>
<td>54315</td>
</tr>
<tr>
<td>Furniture: Retail only, upholstered</td>
<td>57121</td>
</tr>
<tr>
<td>Furniture: Retail only, wood or metal</td>
<td>57128</td>
</tr>
<tr>
<td>Gardening and Light Farming Supply Retail</td>
<td>59698</td>
</tr>
<tr>
<td>Gift Shops</td>
<td>59994</td>
</tr>
<tr>
<td>Glass Dealers and Glaziers: Retail only</td>
<td>57155</td>
</tr>
<tr>
<td>Greeting Card Stores</td>
<td>59994</td>
</tr>
<tr>
<td>Grocery Stores: 4,000-25,000 sq ft</td>
<td>54127</td>
</tr>
<tr>
<td>Grocery Stores: Less than 4,000 sq ft</td>
<td>54136</td>
</tr>
<tr>
<td>Hardware and Tools: Retail only</td>
<td>52512</td>
</tr>
<tr>
<td>Health Food Stores: 4,000-25,000 sq ft</td>
<td>54127</td>
</tr>
<tr>
<td>Health Food Stores: Less than 4,000 sq ft</td>
<td>54136</td>
</tr>
<tr>
<td>Hearing Aid: Retail only</td>
<td>59974</td>
</tr>
<tr>
<td>Hobby/Craft Supply Stores</td>
<td>59995</td>
</tr>
<tr>
<td>Home Furnishings Stores: Other than furniture</td>
<td>57224</td>
</tr>
<tr>
<td>Janitorial Supplies: Retail only</td>
<td>85005</td>
</tr>
<tr>
<td>Jewelry: Retail only, costume jewelry only</td>
<td>59715</td>
</tr>
<tr>
<td>Kitchen Accessory Stores</td>
<td>57224</td>
</tr>
<tr>
<td>Leather and Hide Products: Retail only</td>
<td>56992</td>
</tr>
<tr>
<td>Linens and White Goods Stores</td>
<td>53985</td>
</tr>
<tr>
<td>Luggage Goods: Retail only</td>
<td>85006</td>
</tr>
<tr>
<td>Mail Order Houses: Retail only</td>
<td>85007</td>
</tr>
<tr>
<td>Marble Products: Retail only</td>
<td>85008</td>
</tr>
<tr>
<td>Meat, Fish, Poultry: Retail only</td>
<td>54216</td>
</tr>
<tr>
<td>Music Stores: New prerecorded music only</td>
<td>57338</td>
</tr>
<tr>
<td>Musical Instrument Stores: Incidental repair only</td>
<td>57334</td>
</tr>
<tr>
<td>Newsstands</td>
<td>59935</td>
</tr>
<tr>
<td>Office Machines: No repair, retail only</td>
<td>50925</td>
</tr>
<tr>
<td>Optical Goods: Retail only</td>
<td>59954</td>
</tr>
<tr>
<td>Paint or Wallcovering Stores</td>
<td>52322</td>
</tr>
<tr>
<td>Painting, Picture or Frame Stores</td>
<td>85046</td>
</tr>
<tr>
<td>Paper Products: New only</td>
<td>50928</td>
</tr>
<tr>
<td>Photographic Equipment: Retail only</td>
<td>59955</td>
</tr>
<tr>
<td>Piano and Organ Store</td>
<td>57334</td>
</tr>
<tr>
<td>Picture Frame Stores</td>
<td>85120</td>
</tr>
<tr>
<td>Plumbing Supplies: Retail only</td>
<td>85047</td>
</tr>
<tr>
<td>Pottery Stores</td>
<td>57155</td>
</tr>
<tr>
<td>Record, CD and Cassette Stores: New only</td>
<td>57338</td>
</tr>
<tr>
<td>Refrigeration Equipment: Commercial, retail only</td>
<td>59983</td>
</tr>
<tr>
<td>Sewing Machine Stores</td>
<td>57223</td>
</tr>
<tr>
<td>Shoe Stores: Retail only</td>
<td>56613</td>
</tr>
<tr>
<td>Stationery or Paper Products: Retail only</td>
<td>59435</td>
</tr>
<tr>
<td>Sunglasses Stores</td>
<td>59954</td>
</tr>
<tr>
<td>Supermarkets: 4,000-25,000 sq ft</td>
<td>54127</td>
</tr>
<tr>
<td>Supermarkets: Less than 4,000 sq ft</td>
<td>54136</td>
</tr>
<tr>
<td>Trophy Stores</td>
<td>59996</td>
</tr>
<tr>
<td>Vacuum Cleaner Sales and Service: Retail</td>
<td>57326</td>
</tr>
<tr>
<td>Video Stores: Sales only, no rental</td>
<td>57338</td>
</tr>
<tr>
<td>Wigs: Retail only</td>
<td>59993</td>
</tr>
<tr>
<td>Wine Stores</td>
<td>85128</td>
</tr>
</tbody>
</table>

### MOTELS

The following classes are eligible with the following restrictions:
- $6 million maximum sales/receipts per location
- Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 25,000 sq ft may also be included
- No building can be taller than 3 stories or more than 100 units (no limitation to floor area)
- Food service, if present, must be limited cooking only
- No bar or cocktail lounge
- Pools are allowed (subject to underwriting and separate charge) where applicable
- Risks closed for more than 30 consecutive days (seasonal operations) are ineligible

Motels: With limited cooking food service ($)                                       69161
Motels: Without limited cooking food service ($)                                     69151

(S) Classes shown with an (S) have liability rated on sales.
To calculate sales for motels, use the total receipts for the motel operations.
The following classifications can only be written for a building owner (Lessor’s Risk Only – LRO), where the insured owns the building but does not occupy any part of it. Otherwise, the business operations for the following described classes are not eligible for the EMC Choice Businessowners program:

- Alarm or Security Monitoring Companies  85049
- Banks  85033
- Building and Loan Associations  85054
- Collection Agencies  85057
- Consulting Offices  85035
- Credit Unions  85050
- Detective or Investigative Agencies: Private  85075
- EDP Centers: Office only  85051
- Employment Agencies  85076
- Government Offices  85052
- Inspection Companies  85058
- Insurance Companies  61212
- Manufacturer’s Representatives  85061
- Marine Appraisers or Surveyors  85060
- Medical Office: Outpatient only  85029
- Medical Office: Plastic surgeons  85030
- Post Office  85078
- Property Management  85079
- Real Estate Agents  85063
- Saving and Loan Associations  85056
- Security and Patrol Agencies  85064
- Stock Brokers  85042
- Ticket Agencies: Not theatrical, with or without tour  85041
- Ticket Agencies: Theatrical  85065
- Welfare/Social Organizations  85045

The following classes are eligible for the EMC Choice® Businessowners program as owner occupied (named insured owns and operates the business) and for a building owner (Lessor’s Risk Only – LRO), where the insured owns the building but does not occupy any part of it:

- Accounting Services: Non-CPA, office only  85009 LRO 85010
- Accounting Services: CPA office only  85011 LRO 85012
- Advertising and Related Services: Office only  85013 LRO 85014
- Bookkeeping Services: Office only  85015 LRO 85016
- Commercial Artists: Office only  85034 LRO 85074
- Engineers or Architects: Consulting office  85017 LRO 85018
- Escrow Services: Office only  85068 LRO 85069
- Income Tax Preparation: Office only  85070 LRO 85071
- Insurance Agents: Office only  85019 LRO 85020
- Interior Decorators: Office only  85021 LRO 85022
- Lawyers: Office only  85023 LRO 85024
- Medical Office: Chiropractors  85026 LRO 85081
- Medical Office: Dentists  85109 LRO 85133
- Medical Office: Dermatologists  85110 LRO 85134
- Medical Office: Family practice physicians  85111 LRO 85135
- Medical Office: Gynecologists  85112 LRO 85136
- Medical Office: Not otherwise classified  85025* LRO 85029
- Medical Office: Ophthalmologists  85118 LRO 85138
- Medical Office: Optometrists  8513 LRO 85137
- Medical Office: Orthodontists  85114 LRO 85139
- Medical Office: Pediatricians  85115 LRO 85140
- Medical Office: Podiatrists  85116 LRO 85141
- Medical Office: Psychiatrists  85027 LRO 85083
- Medical Office: Psychologists  85028 LRO 85084
- Medical Office: Urologists  85117 LRO 85142
- Mortgage Brokers  85119
- Office Supply Stores: No repair  50925
- Payroll Accounting Services: Office only  85038 LRO 85039
- Stenographic or Typing Services: Office only  85072 LRO 85073
- Veterinarian’s Office: Small animals only  85043 LRO 85044
SELF-STORAGE FACILITIES

The following classes are eligible with the following restrictions:
• $6 million maximum sales/receipts per location
• Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 25,000 sq ft may also be included
• Eligible risks must have a fence surrounding entire premises
• No building can be taller than 2 stories (no limitation applies to floor area)
• Outdoor storage may not exceed 25% of total receipts per location
• Risks that permit refrigerated cold storage or storage of industrial materials, chemicals, pollutants and waste are ineligible

Appliances and Accessories: Repair and installation 71212
Bakeries: Retail only, with baking on premises 71311
Barber Shops 71332
Beauty Parlors: No tanning booths 71952
Churches: Not operating camps, daycare, school or charitable organizations 41650
Copying and Duplicating Stores: Including photocopying services 71877
Dental Laboratories 71444
Engraving 71842
Funeral Homes or Chapels: No crematoriums 71865
Jewelry: Repair only 71941
Laundry and Dry Cleaners: Petroleum, 1 or 2 pickup stations 09501
Laundry and Dry Cleaners: Synthetic, 1 or 2 pickup stations 09521
Laundry and Dry Cleaners: Self-service, attended only 14731
Laundry and Dry Cleaners: Plants 45678
Laundry Receiving Stations: Pickup stations only 71811
Lithographing 71855
Mail Box Stores: Packing and preparing goods 71837
Mailing or Addressing Companies: Direct mailing 71837
Mailing or Addressing Companies: Compiling service 71837
Mail Box Stores: Packaging services 71837
Nail Salons: No tanning booths 71952
Photo Finishing Lab 57997
Photographers 71899
Photoengraving 71888
Printing: Not otherwise classified 71912
Screen Printing/Silk Screen: Including embroidery, apparel/textiles only 85127
Shoe Stores: Repair only 71926
Tailoring or Dressmaking Establishments: Custom 71961
Television Installation/Repair 71921
Video Stores: Rental only 57338

The following classifications can only be written for a building owner (Lessor’s Risk Only – LRO), where the insured owns the building but does not occupy any part of it. Otherwise, the business operations for the following described classes are not eligible for the EMC Choice® Businessowners program:

Bicycle Shops: Repair and maintenance 59505
Locksmiths 52512

RESTAURANTS/LIMITED COOKING

The following classes are eligible with the following restrictions:
• $6 million maximum sales/receipts per location
• Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 25,000 sq ft may also be included
• Eligible risks must have a fence surrounding entire premises
• No building can be taller than 2 stories (no limitation applies to floor area)
• Outdoor storage may not exceed 25% of total receipts per location
• Risks that permit refrigerated cold storage or storage of industrial materials, chemicals, pollutants and waste are ineligible

Appliances and Accessories: Repair and installation 71212
Bakeries: Retail only, with baking on premises 71311
Barber Shops 71332
Beauty Parlors: No tanning booths 71952
Churches: Not operating camps, daycare, school or charitable organizations 41650
Copying and Duplicating Stores: Including photocopying services 71877
Dental Laboratories 71444
Engraving 71842
Funeral Homes or Chapels: No crematoriums 71865
Jewelry: Repair only 71941
Laundry and Dry Cleaners: Petroleum, 1 or 2 pickup stations 09501
Laundry and Dry Cleaners: Synthetic, 1 or 2 pickup stations 09521
Laundry and Dry Cleaners: Self-service, attended only 14731
Laundry and Dry Cleaners: Plants 45678
Laundry Receiving Stations: Pickup stations only 71811
Lithographing 71855
Mail Box Stores: Packing and preparing goods 71837
Mailing or Addressing Companies: Direct mailing 71837
Mailing or Addressing Companies: Compiling service 71837
Mail Box Stores: Packaging services 71837
Nail Salons: No tanning booths 71952
Photo Finishing Lab 57997
Photographers 71899
Photoengraving 71888
Printing: Not otherwise classified 71912
Screen Printing/Silk Screen: Including embroidery, apparel/textiles only 85127
Shoe Stores: Repair only 71926
Tailoring or Dressmaking Establishments: Custom 71961
Television Installation/Repair 71921
Video Stores: Rental only 57338

The following classifications can only be written for a building owner (Lessor’s Risk Only – LRO), where the insured owns the building but does not occupy any part of it. Otherwise, the business operations for the following described classes are not eligible for the EMC Choice® Businessowners program:

Bicycle Shops: Repair and maintenance 59505
Locksmiths 52512
RESTAURANTS/LIMITED COOKING (continued)

Restaurants/Limited Cooking Take-Out:
No on-premise consumption 85126
Take and Bake Pizza Stores: No cooking 85122

(S) Classes shown with an (S) have liability rated on sales.
To calculate sales for motels, use the total receipts for the motel operations.

WHOLESAVERS AND DISTRIBUTORS

The following classes are eligible with the following restrictions:
• $6 million maximum sales/receipts per location
• Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 25,000 sq ft may also be included
• Maximum 40,000 sq ft per location
• No more than 25% of annual gross sales may be derived from retail operations
• Areas open to the public should be limited to less than 25% of the total floor area
• Eligible classifications do not include manufacturer representatives, contractors or importing operations (products imported by wholesale risk directly overseas)

Appliance Distributors: Household types, radio, TV or CD player 50061  
Appliance Distributors: Household appliance and home furnishings, not otherwise classified 50081  
Automobile Accessories, Parts and Supplies Distributors 50111  
Bakeries Distributors: No baking 50141  
Barber/Beauty Supplies Distributors: No repackaging or relabeling 50171  
Bookbinding and Printing Supplies Distributors 50201  
Clothing Distributors: Men’s and boys’ 50231  
Clothing Distributors: Women’s, children’s, infants’ 50233  
Electrical Equipment Distributors 12391  

Equipment, Fixtures, Supplies Distributor: Office and store equipment 50813  
Equipment, Fixtures, Supplies Distributor: Restaurant, bars and hotel equipment 50813  
Fabric Distributors: Including notions 50321  
Floor Covering Distributors 50351  
Florists: Distributor 50381  
Fruit or Vegetable Distributors 50391  
Gardening and Light Farming Supply Distributors 50471  
Grocery Distributors 50481  
Hardware and Tools Distributors 50501  
Hearing Aid Distributors 50571  
Heating/Air Conditioning Equipment Distributors Only 50581  
Hobby/Craft Supply Distributors 50641  
Jewelry Distributors 50661  
Meat, Fish, Poultry Distributors 50671  
Office Machines or Appliances Distributors: No repair 50691  
Optical Goods Distributors 50721  
Plumbing Supplies Distributors 50741  
Refrigeration Equipment Distributors: Commercial 50711  
Stationery or Paper Products Supply Distributors 50801  

The following classifications can only be written for a building owner (Lessor’s Risk Only – LRO), where the insured owns the building but does not occupy any part of it. Otherwise, the business operations for the following described classes are not eligible for the EMC Choice® Businessowners program:

Collectibles and Memorabilia Distributors 50261  
Janitorial Supplies Distributors 50651  
Tobacco Products Distributors 50821  
Toys Distributors 50901  
Wholesale Distribution: With food 12361  
Wholesale Distribution: Without food 12362
ELIGIBILITY AND CLASSIFICATIONS*

• Total insured values (building + business personal property + time element) per location must be $6 million or less
• When property is quoted, general liability must also be quoted; monoline property is not eligible for internet quote
• Properties located in public protection classes 1 through 8 are eligible; properties in public protection classes 8B, 9 and 10 are ineligible for internet quote
• Only select fire class rate eligible operations/occupancies are eligible; specifically rated (including sprinklered) risks are ineligible for internet quote
• Blanket coverage and reporting form coverage options are not available for internet quote

* Note: Online quote does not contain all operations or classes acceptable to EMC. Please contact your branch office underwriter for eligibility guidelines and for quotes of operations not found. EMC retains final authority regarding the acceptability or rejection of all risks, and agent binding authority rules are in place for all lines and risks. Refer to the Agent Manual on Agent Access for specific rules.

<table>
<thead>
<tr>
<th>INSTITUTIONAL</th>
<th>MERCANTILE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Art Galleries: Non-profit 1051</td>
<td>Delicatessens: Without cooking 0532</td>
</tr>
<tr>
<td>Churches or Other Houses of Worship 0900</td>
<td>Department or Discount Stores 0567</td>
</tr>
<tr>
<td>Offices: Governmental 0701</td>
<td>Electrical Equipment Distributors: Sales or storage with or without repair or service 0563</td>
</tr>
<tr>
<td></td>
<td>Fabric Stores 0520</td>
</tr>
<tr>
<td></td>
<td>Floor Covering Distributors 0567</td>
</tr>
<tr>
<td></td>
<td>Floor Covering Distributors: Including linoleum, vinyl and plastic carpets 0520</td>
</tr>
<tr>
<td></td>
<td>Floor Covering Stores: Carpets 0520</td>
</tr>
<tr>
<td></td>
<td>Floor Covering Stores: Tiles, linoleum or mixed merchandise 0567</td>
</tr>
<tr>
<td></td>
<td>Florists: Greenhouses 0580</td>
</tr>
<tr>
<td></td>
<td>Florists: Sales outlets 0570</td>
</tr>
<tr>
<td></td>
<td>Gift Shops 0567</td>
</tr>
<tr>
<td></td>
<td>Glass Dealers and Glaziers 0567</td>
</tr>
<tr>
<td></td>
<td>Hardware and Tool Distributors 0563</td>
</tr>
<tr>
<td></td>
<td>Hardware Stores 0563</td>
</tr>
<tr>
<td></td>
<td>Health or Natural Food Stores 0532</td>
</tr>
<tr>
<td></td>
<td>Hearing Aid: Distributors or stores 0567</td>
</tr>
<tr>
<td></td>
<td>Heating or Combined Heating and Air Conditioning Equipment: Dealers or distributors with or without installation, servicing or repair, including contractors’ equipment storage 0563</td>
</tr>
<tr>
<td></td>
<td>Hobby, Craft or Artist’s Supply Stores or Distributors 0567</td>
</tr>
<tr>
<td></td>
<td>Home Improvement Stores 0567</td>
</tr>
<tr>
<td></td>
<td>Ice Cream Stores: No cooking 0532</td>
</tr>
<tr>
<td></td>
<td>Janitorial Supplies: Dealers or distributors, including contractors’ storage 0567</td>
</tr>
<tr>
<td></td>
<td>Jewelry Stores or Distributors 0565</td>
</tr>
<tr>
<td></td>
<td>Meat, Fish, Poultry or Seafood Stores 0532</td>
</tr>
<tr>
<td></td>
<td>Medical, Hospital and Surgical Supply Stores 0567</td>
</tr>
<tr>
<td></td>
<td>Mercantile: Multiple occupancy without class code 0564 (Furniture and Home Furnishings Other Than Appliances) occupant, LRO 0581</td>
</tr>
</tbody>
</table>
MERCANTILE (continued)

Mercantile: Multiple occupancy with class code 0564
(Furniture and Home Furnishings Other Than Appliances) occupant, LRO 0582
Music Stores: Compact discs, DVDs, records and tapes 0570
Music Stores: Sheet music 0567
Musical Instrument Stores 0567
Newsstands 0567
Office Machines or Appliances: Retail or wholesale, no repair 0563
Optical Goods: Distributors and stores 0567
Paint, Wallpaper or Wall Covering Stores 0570
Painting: Picture or frame stores 0570
Paper Products Distributors: Other 0567
Pet Stores 0570
Plumbing Supplies and Fixtures Dealers and Distributors 0563
Refrigeration Systems or Equipment: Dealers and distributors, commercial, sales and storage only, no repair/service/installation 0563
Shoe Stores: No repair 0520
Sporting Goods or Athletic Equipment: Distributors 0566
Sporting Goods or Athletic Equipment: Stores 0566
Stationery or Paper Products Distributors or Stores 0567
Tailor Merchants: Tailoring or dressmaking establishments, custom, with 10 employees or less engaged in custom alterations or custom tailoring of wearing apparel after sale to customer 0520
Video Stores 0570
Window Decorating: Sales and/or storage 0567

OFFICES

Accounting Services 0702
Advertising and Related Services 0702
Bookkeeping Services 0702
Buildings or Premises: Bank and other financial institutions 0702
Buildings or Premises: Office 0702
Carpentry: Contractors office 0702
Ceiling or Wall Installation: Metal, contractors office 0702
Concrete Construction: Contractors office 0702
Driveway, Parking Area or Sidewalk: Paving or repaving, contractors office 0702
Dry Wall or Wallboard Installation: Contractors office 0702
Electrical Contractors: Contractors office 0702

Escrow Agencies 0702
Excavation Contractors: Contractors office 0702
Floor Covering Installation (other than ceramic tile or stone), contractors office 0702
Furniture or Fixtures: Installation in offices or stores, portable, metal or wood, contractors office 0702
Grading of Land: Contractors office 0702
Heating or Combined Heating and Air Conditioning Systems or Equipment: Installation, servicing or repair (no sales or storage), contractors office 0702
House Furnishings Installation: Contractors office 0702
Insurance Agents 0702
Interior Decorators: Office only 0702
Janitorial Services: Contractors office 0702
Landscape Gardening: Contractors office 0702
Lawn Care Services: Contractors office 0702
Lawn Sprinkler Installation: Contractors office 0702
Lawyers Offices 0702
Masonry : Contractors office 0702
Medical Offices 0702
Offices: Non-governmental 0702
Painting: Contractors office 0702
Paperhanging: Contractors office 0702
Payroll Accounting Services 0702
Plastering or Stucco Work: Contractors office 0702
Plumbing: Commercial and industrial, contractors office 0702
Plumbing: Residential or domestic, contractors office 0702
Prefabricated Building Erection: Contractors office 0702
Real Estate Agents 0702
Sheet Metal Work: Outside, contractors office 0702
Sidewall Installation: Contractors office 0702
Telecommunication Service Providers 0702
Ticket Agencies 0702
Tile, Stone, Marble, Mosaic or Terrazzo Work – contractors office 0702
Veterinarian or Veterinary Hospitals: Hospital or office with no stabling or commercial boarding kennels in the building, governmental 0701
Veterinarian or Veterinary Hospitals: Hospital or office with no stabling or commercial boarding kennels in the building, non-governmental 0702
Window Cleaning: Contractors office 0702
Window Decorating: Office 0702
SERVICES

Appliances and Accessories: Installation, service and/or repair only, household type 0922
Barber Shops 0921
Beauty Parlors and Hair Styling Salons 0921
Carpet, Rug or Upholstery Cleaning: Shop only 0912
Copying and Duplicating Services: Retail 0921
Crematories 0921
Dental Laboratories 0921
Diagnostic Testing Laboratories 0921
Formal Wear or Costumes: Rental agencies 0520
Funeral Home or Chapels 0923
Gasoline Stations: Full service, self and full service combined, no repair, LRO 0931
Gasoline Stations: Full service, self and full service combined, limited repair, LRO 0932
Gasoline Stations: Full service, self and full service combined, major engine or body repair, LRO 0933
Gasoline Stations: Self service, LRO 0931
Golf Courses: Miniature, enclosed buildings only 0844
Heating or Combined Heating and Air Conditioning Systems or Equipment: Installation, servicing or repair (no sales or storage) 0922
Laundries and Dry Cleaners: Self-service 0913
Laundries and Dry Cleaning Plants: Commercial laundries 0912
Laundries and Dry Cleaning Plants: Dry Cleaning including dyeing 0911

Laundry and Dry Cleaning or Dyeing Receiving Stations: No pressing 0520
Laundry and Dry Cleaning or Dyeing Receiving Stations: With pressing 0911
Laundry and Dry Cleaning Stores 0913
Laundry Rental Service: No laundry or dry cleaning on premises 0912
Locksmiths 0922
Mail Box or Packaging Stores 0921
Mailing or Addressing Companies 0921
Mausoleums 0921
Nail Salons 0921
Office Machines or Appliances: Installation, inspection, adjustment or repair, no sales or storage 0922
Office Machines or Appliances: Retail or wholesale, with repair 0922
Parking: Public 0931
Pet Grooming 0921
Pet Training 0921
Photo Finishing Laboratories 0921
Photographers 0921
Shoe Repair Shops 0922
Shoe Stores: With repair 0922
Taxidermists 0922
Veterinarian or Veterinary Hospitals: Stabling or commercial boarding kennels in the building with or without hospital or office 0921
OPTIONS

Valuation: Replacement Cost or Actual Cash Value
Building and/or business personal property must be written on either a replacement cost or actual cash value basis.

Deductibles
All property damage rates contemplate a minimum deductible of $500. Higher fixed dollar deductible options available are $1,000, $5,000 and $10,000. In addition, the windstorm or hail and theft perils may be written subject to a separate (increased) fixed dollar deductible, with those deductible options being $1,000, $5,000 and $10,000. A percentage deductible for the windstorm or hail peril is not available.

Inflation Guard
This optional coverage will automatically increase the amount of insurance by a selected percentage. The selected percentage applies proportionally for each day of the policy. Inflation guard percentage increase options available are 2%, 4%, 6%, 8% and 10%.

Time Element Coverage

Business Income (And Extra Expense) Coverage (Form CP0030)
Business Income (Without Extra Expense) Coverage (Form CP0032)
Business income coverage is defined in the forms as the sum of net income (net profit before income taxes) and continuing normal operating expenses, including payroll. Coverage may be written:

- On a coinsurance basis with coinsurance options of 0%, 50%, 60%, 70%, 80%, 90%, 100% or 125%
- On a monthly limit of indemnity basis (coinsurance clause suspended) with recovery limitation options of 1/3, 1/4 or 1/6
- On a maximum period of indemnity basis (coinsurance clause suspended) with coverage applicable for a maximum indemnity period of four months

Extra Expense Coverage
Extra expense insurance covers the necessary additional expenses undertaken to avoid or minimize the interruption of business by continuing business operations, whether at the described premises or elsewhere; or to minimize the interruption of business if the insured cannot continue business operations. Coverage options are 100%-100%-100%, 40%-80%-100% and 35%-70%-100%.

Business Income: Landlord as Additional Insured (Rental Value)
This coverage option addresses the situation where a tenant’s lease requires the tenant to provide insurance for loss of rental value for the benefit of the landlord. Coverage is available on only a coinsurance basis. Coinsurance options are 0%, 50%, 60%, 70%, 80%, 90%, 100% and 125%.

Time Element Coverage Options

Extended Period of Indemnity
The Extended Business Income Additional Coverage of Form CP0030 and Form CP0032 may be extended to cover additional loss of business income beyond 30 days with this optional coverage. This option is available only when business income coverage is written on either a coinsurance basis (except 0%) or monthly limit of indemnity basis. Options are 60, 90, 120, 150 or 180 days.

Ordinary Payroll Exclusion or Limitation
All ordinary payroll expense may be excluded from coverage and from coinsurance provisions of Form CP0030 and Form CP0032; or, coverage of ordinary payroll expense may be limited to 90 or 180 days under Form CP0030 and Form CP0032. This option is available only when business income coverage is written on a coinsurance basis (except 0%). Options are 0, 90 or 180 days.
OPTIONS (continued)

Outdoor Signs
Outdoor signs, whether or not attached to the building, are covered property under Form CP0010 (Building and Personal Property Coverage Form), subject to a limit of $2,500 per sign. When CP7159 (Broadened Property Coverage Extension) is applicable, the $2,500 limit is increased to $10,000. (CP7159 will attach to policies written subject to special causes of loss.) Increased limits may be purchased when the automatic applicable limit is inadequate.

Ordinance or Law—Direct Damage
The following coverages respond to losses that result from the enforcement of ordinances or laws regulating demolition and/or restoration of a building following physical damage to that building by a covered cause of loss.

• Coverage A—Loss to the Undamaged Portion of the Building
  The undamaged portion of a building will suffer a loss in value if an ordinance or law requires demolition following direct physical loss to another part of the building. Coverage A covers the loss in value of the undamaged portion of the building, but does not cover the demolition costs. Coverage A is not subject to a separate limit of insurance and does not increase the limit of insurance on the building. When coverage A is applicable, the limit of insurance on the building covers both the physical damage to the building and the loss in value of the undamaged portion of the building.

• Coverage B—Demolition Cost
  Coverage B covers the costs to demolish the undamaged portions of the building.

• Coverage C—Increased Cost of Construction
  Coverage C covers the increased expenses to repair, replace, reconstruct or remodel the damaged or undamaged parts of the building following physical loss or damage so that it complies with current building, zoning or land use laws or ordinances.

  Individual limits of insurance apply to coverage B and/or coverage C; or coverages B and C may be written subject to one combined limit of insurance. When written subject to individual limits, coverage B is subject to a maximum limit of $250,000 and coverage C is subject to a maximum limit of $750,000. When coverages B and C are written subject to one combined limit of insurance, the maximum limit is $1,000,000.

Utility Services—Direct Damage
Property damage coverage may be extended to cover loss of or damage to covered property on the described premises resulting from the failure of utility service relating to:

• Properties providing water, communication and power supply services
• Overhead power transmission and communication lines

Utility Services—Time Element
Time element coverage may be extended to cover loss at the described premises resulting from the failure of utility services resulting from the failure of utility service relating to:

• Properties providing water, communication and/or power supply services
• Overhead power transmission and/or overhead communication lines

Mine Subsidence
This optional coverage is available in only the states of IL, IN and KY. Within each of these states, the state’s applicable Mine Subsidence Act has designated specific counties in which this coverage is mandatory unless the coverage has been waived in writing by the policyholder. Maximum limits available are:

• $350,000—Illinois
• $200,000—Indiana
• $100,000—Kentucky
GENERAL LIABILITY

ELIGIBILITY AND CLASSIFICATIONS*

Two types of packages are available: Commercial Package and Contractor Package. (Contractor not available in all states.)

Depending on the state and classification, business auto and workers’ compensation may also be available.

• A separate classification table is attached for each type of package
• A separate schedule of optional coverages is attached for each package option
• “A” rated classes are not available
• Contractor Package: Only classes eligible for the Small Contractors program are available
• Commercial Package and Contractor Package codes cannot be used on the same quote
• Only one state can be rated per quote
• The rules of the state being quoted apply

* Note: Online quote does not contain all operations or classes acceptable to EMC. Please contact your branch office underwriter for eligibility guidelines and for quotes of operations not found. EMC retains final authority regarding the acceptability or rejection of all risks, and agent binding authority rules are in place for all lines and risks. Refer to the Agent Manual on Agent Access for specific rules.

MERCANTILE

<table>
<thead>
<tr>
<th>Category</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cosmetic, Hair or Skin Preparation Stores</td>
<td>11234</td>
</tr>
<tr>
<td>Variety Stores: NFP</td>
<td>18912</td>
</tr>
<tr>
<td>Variety Stores: Other than NFP</td>
<td>18911</td>
</tr>
<tr>
<td>Air Conditioning Equipment: Dealers/Distributors only</td>
<td>10010</td>
</tr>
<tr>
<td>Appliance Distributors: Household type</td>
<td>10040</td>
</tr>
<tr>
<td>Appliance Distributors: Household type, radio, TV or CD players</td>
<td>10040</td>
</tr>
<tr>
<td>Appliance Stores: Household type</td>
<td>10042</td>
</tr>
<tr>
<td>Automobile Parts and Supplies Distributors</td>
<td>10070</td>
</tr>
<tr>
<td>Automobile Parts and Supplies Stores</td>
<td>10071</td>
</tr>
<tr>
<td>Barber or Beauty Shop Supplies Distributors</td>
<td>10111</td>
</tr>
<tr>
<td>Beverage Distributors: Alcoholic other than beer</td>
<td>10140</td>
</tr>
<tr>
<td>Beverage Distributors: Nonalcoholic and beer</td>
<td>10141</td>
</tr>
<tr>
<td>Book and Magazines Stores: NFP</td>
<td>10205</td>
</tr>
<tr>
<td>Book and Magazines Stores: Other than NFP</td>
<td>10204</td>
</tr>
<tr>
<td>Camera and Photographic Equipment Stores</td>
<td>10309</td>
</tr>
<tr>
<td>Candy or Confectionery Stores</td>
<td>10352</td>
</tr>
<tr>
<td>Clothing or Wearing Apparel Distributors</td>
<td>11126</td>
</tr>
<tr>
<td>Clothing or Wearing Apparel Stores: NOC, NFP</td>
<td>11128</td>
</tr>
<tr>
<td>Clothing or Wearing Apparel Stores: NOC, Other than NFP</td>
<td>11127</td>
</tr>
<tr>
<td>Condominiums: Commercial Shopping Centers (association risk only)</td>
<td>62001</td>
</tr>
<tr>
<td>Condominiums: Commercial Warehouses Manufacturer Private (association risk only)</td>
<td>62002</td>
</tr>
<tr>
<td>Condos: Commercial, bank or mercantile, manufacturing or office (association risk only)</td>
<td>62000</td>
</tr>
<tr>
<td>Dairy Products or Butter and Egg Stores: NFP</td>
<td>11259</td>
</tr>
<tr>
<td>Dairy Products or Butter and Egg Stores: Other than NFP</td>
<td>11258</td>
</tr>
</tbody>
</table>

Delicatessens | 11288
Department or Discount Stores | 12356
Electrical Equipment Distributors: NOC | 12391
Fabric Stores | 12510
Floor Covering Distributors | 12797
Floor Covering Stores | 12805
Florists | 12841
Gift Shops: NFP, NOC | 13507
Glass Dealers and Glaziers | 13590
Hardware and Tool Distributors | 13715
Hardware Stores | 13716
Health or Natural Food Stores | 13720
Hearing Aid Stores | 13759
Heating or Combined Heating and Air Conditioning Equipment: Dealers/Distributors Only | 13930
Hobby, Craft or Artists’ Supply Store | 14101
Home Improvement Stores | 14279
Ice Cream Stores | 14401
Janitorial Supplies: Dealers and Distributors | 14527
Jewelry Stores or Distributors | 14655
Meat, Fish, Poultry or Seafood Stores | 15224
Medical, Hospital and Surgical Supply Stores | 15314
Music Stores: Prerecorded | 16676
Musical Instrument Stores | 15538
Newsstands | 15608
Optical Goods Stores | 15839
<table>
<thead>
<tr>
<th>MERCANTILE (continued)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Paint, Wallpaper or Wall Covering Stores</td>
<td>15991</td>
</tr>
<tr>
<td>Painting: Picture or frame store</td>
<td>15993</td>
</tr>
<tr>
<td>Paper Products Distributors</td>
<td>16005</td>
</tr>
<tr>
<td>Pet Stores</td>
<td>16403</td>
</tr>
<tr>
<td>Plumbing Supplies and Fixtures Dealers and Distributors</td>
<td>16527</td>
</tr>
<tr>
<td>Refrigeration Equipment: Dealers and distributors only, commercial</td>
<td>16705</td>
</tr>
<tr>
<td>Shoe Stores</td>
<td>18110</td>
</tr>
<tr>
<td>Shopping Centers: Building or Premises not occupied by insured</td>
<td>67635</td>
</tr>
<tr>
<td>Shopping Centers: Indoor malls, building or premises not occupied by insured</td>
<td>67634</td>
</tr>
<tr>
<td>Sporting Goods or Athletic Equipment Distributors</td>
<td>18205</td>
</tr>
<tr>
<td>Sporting Goods or Athletic Equipment Stores</td>
<td>18206</td>
</tr>
<tr>
<td>Stationery or Paper Products Stores</td>
<td>18335</td>
</tr>
<tr>
<td>Telecommunication Equipment Providers</td>
<td>68439</td>
</tr>
<tr>
<td>Variety Stores: NFP</td>
<td>18912</td>
</tr>
<tr>
<td>Variety Stores: Other than NFP</td>
<td>18911</td>
</tr>
<tr>
<td>Video Stores</td>
<td>18920</td>
</tr>
<tr>
<td>Window Decorating</td>
<td>49840</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OFFICES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting Services</td>
<td>61226</td>
</tr>
<tr>
<td>Advertising and Related Services</td>
<td>61226</td>
</tr>
<tr>
<td>Bookkeeping Services</td>
<td>61226</td>
</tr>
<tr>
<td>Buildings or Premises: Bank/Office, merchant/manufacturing (LRO), NFP</td>
<td>61218</td>
</tr>
<tr>
<td>Buildings or Premises: Bank/Office, merchant/Manufacturing (LRO), other than NFP</td>
<td>61217</td>
</tr>
<tr>
<td>Buildings or Premises: Off-premises, occupied by employee of insured, NFP</td>
<td>61225</td>
</tr>
<tr>
<td>Buildings or Premises: Off-premises, occupied by employee of insured, other than NFP</td>
<td>61224</td>
</tr>
<tr>
<td>Buildings or Premises: Bank and other financial institutions</td>
<td>61223</td>
</tr>
<tr>
<td>Buildings or Premises: Bank/Office, merchant/Manufacturing (LRO), NFP</td>
<td>61216</td>
</tr>
<tr>
<td>Buildings or Premises – Bank/Office, merchant/Manufacturing (LRO), other than NFP</td>
<td>61212</td>
</tr>
<tr>
<td>Buildings or Premises: Office, NOC, NFP</td>
<td>61227</td>
</tr>
<tr>
<td>Buildings or Premises: Office, NOC, other than NFP</td>
<td>61226</td>
</tr>
<tr>
<td>Escrow Agencies: Other than real estate</td>
<td>61223</td>
</tr>
<tr>
<td>Escrow Agencies: Real estate</td>
<td>61223</td>
</tr>
<tr>
<td>Insurance Agents</td>
<td>45334</td>
</tr>
<tr>
<td>Lawyers Offices: NFP</td>
<td>66123</td>
</tr>
<tr>
<td>Lawyers Offices: Other than NFP</td>
<td>66122</td>
</tr>
<tr>
<td>Medical Offices</td>
<td>66561</td>
</tr>
<tr>
<td>Payroll Accounting Services</td>
<td>61226</td>
</tr>
<tr>
<td>Real Estate Agents</td>
<td>47050</td>
</tr>
<tr>
<td>Ticket Agencies</td>
<td>68439</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INSTITUTIONAL</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Art Galleries: Not-for-Profit</td>
<td>10066</td>
</tr>
<tr>
<td>Art Galleries: Other than not-for-profit</td>
<td>10065</td>
</tr>
<tr>
<td>Churches or Other Houses of Worship</td>
<td>41650</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SERVICES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Barber Shops</td>
<td>10113</td>
</tr>
<tr>
<td>Beauty Parlors and Hair Styling Salons</td>
<td>10115</td>
</tr>
<tr>
<td>Carpet, Rug or Upholstery Cleaning - Shop Only</td>
<td>11007</td>
</tr>
<tr>
<td>Copying And Duplicating Services – Retail</td>
<td>11222</td>
</tr>
<tr>
<td>Crematories: NFP</td>
<td>41604</td>
</tr>
<tr>
<td>Crematories: Other than NFP</td>
<td>41603</td>
</tr>
<tr>
<td>Dental Laboratories</td>
<td>12014</td>
</tr>
<tr>
<td>Diagnostic Testing Laboratories</td>
<td>46112</td>
</tr>
<tr>
<td>Formal Wear or Costumes: Rented to others</td>
<td>12927</td>
</tr>
<tr>
<td>Funeral Home or Chapels</td>
<td>43889</td>
</tr>
<tr>
<td>Gasoline or Oil Supply Stations: Retail (LRO)</td>
<td>44009</td>
</tr>
<tr>
<td>Golf Courses: Miniature</td>
<td>44069</td>
</tr>
<tr>
<td>Laundries and Dry Cleaners: Self-Service</td>
<td>14731</td>
</tr>
<tr>
<td>Laundries and Dry Cleaning Plants</td>
<td>45678</td>
</tr>
<tr>
<td>Laundry and Dry Cleaning or Dyeing Receiving Stations</td>
<td>14732</td>
</tr>
<tr>
<td>Laundry and Dry Cleaning Stores</td>
<td>14733</td>
</tr>
<tr>
<td>Laundry Rental Service</td>
<td>14734</td>
</tr>
<tr>
<td>Locksmiths</td>
<td>14913</td>
</tr>
<tr>
<td>Mail Box or Packaging Stores</td>
<td>15070</td>
</tr>
<tr>
<td>Mailing or Addressing Companies</td>
<td>45937</td>
</tr>
<tr>
<td>Mausoleums: NFP</td>
<td>46005</td>
</tr>
<tr>
<td>Mausoleums: Other than NFP</td>
<td>46005</td>
</tr>
<tr>
<td>Nail Salons</td>
<td>15600</td>
</tr>
<tr>
<td>Parking: Public, not open air</td>
<td>46603</td>
</tr>
<tr>
<td>Parking: Public, open air</td>
<td>46604</td>
</tr>
<tr>
<td>Parking: Public, shopping centers maintained by insured (LRO)</td>
<td>46607</td>
</tr>
<tr>
<td>Parking: Public, shopping centers maintained by lessee (LRO)</td>
<td>46606</td>
</tr>
<tr>
<td>Pet Grooming</td>
<td>16402</td>
</tr>
<tr>
<td>Pet Training</td>
<td>16404</td>
</tr>
<tr>
<td>Photo Finishing Laboratories</td>
<td>57997</td>
</tr>
<tr>
<td>Photographers</td>
<td>16471</td>
</tr>
<tr>
<td>Shoe Repair Shops</td>
<td>18109</td>
</tr>
<tr>
<td>Tailor Merchants: Men and Boys</td>
<td>18506</td>
</tr>
<tr>
<td>Tailoring or Dressmaking Establishments: Custom</td>
<td>18507</td>
</tr>
<tr>
<td>Taxidermists</td>
<td>49005</td>
</tr>
<tr>
<td>Veterinarian or Veterinary Hospitals</td>
<td>99851</td>
</tr>
<tr>
<td>Warehouses: Private, other than NFP</td>
<td></td>
</tr>
</tbody>
</table>
OPTIONS

**Coverage for Injury to Co-workers and/or Your Other Volunteer Workers**

Liability protection for bodily injury or personal and advertising injury to co-employees or your other volunteer workers may be added to a Commercial General Liability Coverage Form. The coverage is available to volunteer workers only while performing duties related to the conduct of your business, or employees while acting in the scope of their employment, in covered positions listed in the endorsement.

**Employee Benefits Liability Coverage**

This endorsement may be attached to the commercial general liability coverage form to provide coverage against claims for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefit program. The coverage under the endorsement is provided on a claims-made basis.

COMMERCIAL PACKAGE ADDITIONAL INSUREDs

- **CG7501** Additional Insured: Designated Person or Organization Vicarious Liability
- **CG2015** Additional Insured: Vendors
- **CG7582** Blanket Additional Insured: Vendors
- **CG2011** Additional Insured: Managers or Lessors of Premises
- **CG2028** Additional Insured: Lessor of Leased Equipment
- **CG2029** Additional Insured: Grantor of Franchise
- **CG2032** Additional Insured: Engineers, Architects or Surveyors Not Engaged by the Named Insured

CG7191 COMMERCIAL GENERAL LIABILITY AMENDMENT HIGHLIGHTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newly Formed or Acquired Organizations</td>
<td>After the effective date of this policy for up to 180 days after acquisition</td>
</tr>
<tr>
<td>Subsidiaries as Insureds</td>
<td>When you own 50% of the voting stock on the effective date of this policy</td>
</tr>
<tr>
<td>Supplementary Payments</td>
<td>$3,000 bail bonds/$350 per day reasonable expenses</td>
</tr>
<tr>
<td>Medical Payments Claims</td>
<td>3-year reporting</td>
</tr>
<tr>
<td>Fire, Lightning or Explosion Damage</td>
<td>Expanded definition</td>
</tr>
<tr>
<td>Nonowned Watercraft</td>
<td>Under 51 ft</td>
</tr>
<tr>
<td>Property Damage-Elevators</td>
<td>Amendment of exclusions regarding elevators</td>
</tr>
<tr>
<td>Mental Anguish</td>
<td>Included in definition of bodily injury</td>
</tr>
<tr>
<td>Duties in the Event of Occurrence, Offense, Claim or Suit</td>
<td>Yes</td>
</tr>
<tr>
<td>Unintentional Failure to Disclose</td>
<td>Yes</td>
</tr>
<tr>
<td>Liberalization</td>
<td>Automatic revisions</td>
</tr>
</tbody>
</table>
INLAND MARINE

ELIGIBILITY AND AVAILABLE CLASSES*

Contractors Equipment
• The total limit for all scheduled items must be $100,000 or less, no one item over $50,000
• The limit for blanket small tools coverage must be $10,000 or less, no one item over $2,000

Installation Floater
• Limit must be $100,000 or less
• Average length of job must be 90 days or less
• Annual installation receipts must be $3.5 million or less

Computer Coverage
• The total value (hardware + programs, applications, media) per location must be $50,000 or less

INLAND MARINE OPTIONS

Deductible
All inland marine rates contemplate a minimum deductible of $500. A higher fixed dollar deductible option of $1,000 is available for contractors equipment, installation floater and computer coverage.

Coinsurance
Coinsurance provisions apply to contractors equipment, installation floater and computer coverage. Coinsurance options are 80%, 90% and 100%.

* Note: Online quote does not contain all operations or classes acceptable to EMC. Please contact your branch office underwriter for eligibility guidelines and for quotes of operations not found. EMC retains final authority regarding the acceptability or rejection of all risks, and agent binding authority rules are in place for all lines and risks. Refer to the Agent Manual on Agent Access for specific rules.
BUSINESS AUTO

ELIGIBILITY DETERMINED BY STATE AND CLASS*

Available options include:
• Hired and nonowned auto coverage
• Drive other car
• Rental reimbursement
• Tapes, records and discs coverage

CA7270 COMMERCIAL AUTO AMENDMENT HIGHLIGHTS

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blanket Additional Insured</td>
<td>Written agreement</td>
</tr>
<tr>
<td>Newly Formed or Acquired Organizations</td>
<td>After the effective date of this policy for up to 180 days after acquisition</td>
</tr>
<tr>
<td>Subsidiaries as Insureds</td>
<td>When you own 50% of the voting stock on the effective date of this policy</td>
</tr>
<tr>
<td>Coverage Extensions—Supplementary Payments</td>
<td>$3,000 bail bonds/$350 per day reasonable expenses</td>
</tr>
<tr>
<td>Towing</td>
<td>$100 private passenger type/$500 other than private passenger type</td>
</tr>
<tr>
<td>Transportation Expense/For Total Theft</td>
<td>$75 per day/$1,000 cap</td>
</tr>
<tr>
<td>Hired Auto Physical Damage</td>
<td>$50,000 cap</td>
</tr>
<tr>
<td>Personal Property of Others</td>
<td>$500 limit</td>
</tr>
<tr>
<td>Airbag</td>
<td>Mechanical breakdown</td>
</tr>
<tr>
<td>Loss of Two or More Covered Autos Same Accident</td>
<td>One deductible</td>
</tr>
<tr>
<td>Waiver of Deductible—Glass Repair or Replacement</td>
<td>No deductible</td>
</tr>
<tr>
<td>Business Auto Conditions/Duties in Event of Accident</td>
<td>Yes</td>
</tr>
<tr>
<td>Business Auto Conditions/Unintentional Failure to Disclose</td>
<td>Yes</td>
</tr>
<tr>
<td>Mental Anguish</td>
<td>Included in definition of bodily injury</td>
</tr>
<tr>
<td>Liberalization</td>
<td>Automatic revisions</td>
</tr>
</tbody>
</table>

* Note: Online quote does not contain all operations or classes acceptable to EMC. Please contact your branch office underwriter for eligibility guidelines and for quotes of operations not found. EMC retains final authority regarding the acceptability or rejection of all risks, and agent binding authority rules are in place for all lines and risks. Refer to the Agent Manual on Agent Access for specific rules.
Workers’ compensation classes may not be available in all states, or may not be available on internet quote. Contact your underwriter for specific eligibility questions and quote assistance. Workers’ compensation eligibility is determined by state and class.

**Attorney:** All employees and clerical, messengers 8820

**Automobile Storage Garage:** Parking lot or parking station, valet service, cashiers or counter personnel and drivers 8392

**Barbershop, Beauty Parlor or Hair Styling Salon** 9586

**Beer or Ale Dealer:** Wholesale and Drivers 7390

**Building Material Dealer:** New materials only, store employees 8058

**Buildings:** All other employees 9015

**Buildings:** Professional employees, property manager, leasing agent and SC 9012

**Carpentry:** Detached 1- or 2-family dwellings 5645

**Carpentry:** Dwellings, 3 stories or less 5651

**Carpentry:** Installation of cabinet work or interior trim 5437

**Carpentry:** NOC 5403

**Ceiling Installation** 5020

**Cemetery Operations and Drivers** 9220

**Concrete Construction:** NOC 5213

**Concrete or Cement Work:** Floors, driveways, yards, or sidewalks and drivers 5221

**Concrete Work:** Incidental to the construction of private residence 5211

**Contractor:** Project Manager, construction executive, construction manager or construction superintendent 5606

**Dental Laboratory** 4692

**Door, Door Frame or Sash Erection:** Metal or Covered 5102

**Dressmaking or Tailoring:** Custom exclusively 2503

**Drivers, Chauffeurs and Their Helpers NOC:** Commercial 7380

**Electrical Apparatus Installation or Repair, Drivers** 5190

**Electrical Wiring:** Within buildings and drivers 5190

**Excavation and Drivers NOC** 6217

**Exterior Waterproofing** 6217

**Floor Covering Installation:** Resilient flooring, carpet and laminate flooring 5478

**Florist Store and Drivers** 8001

**Funeral Homes** 9620

**Furniture or Fixtures Installation** 5146

**Glass Merchant** 4130

**Glazier:** Away from Shop and Drivers 5462

**Heating, Ventilation, Air-Conditioning and Refrigeration Systems:** Installation, service and repair, shop, yard and drivers 5537

**Hospital:** Veterinary and Drivers 8831

**House Furnishings Installation NOC and Upholstering** 9521

**Household Appliances:** Installation, service or repair and D 9519

**Janitorial Services by Contractors:** No window cleaning above ground level and drivers 9014

**Landscape Gardening and Drivers** 5443

**Lathing and Drivers** 5443

**Laundry NOC and Route Supervisors, Drivers** 2585

**Laundry Store Retail and RS, S, D** 2589

**Lumberyard New Materials Only:** All other employees and yard, warehouse, drivers 8232

**Mailing or Addressing Company and Clerical** 8800

**Masonry NOC** 5022

**Mini Golf Course:** Amusement park or exhibition operation and drivers 9016

**Office Machine Installation, Inspection, Service or Repair** 5191

**Painting or Paperhanging NOC and Shop Operations, Drivers** 5474

**Paper Hanging and Drivers** 5491

**Park NOC:** All employees and drivers 9102

**Photographer:** All employees and C, S, D 4361

**Physician and Clerical** 8832

**Plastering NOC and Drivers** 5480

**Plumbers Supplies Dealer and Drivers** 8111

**Plumbing NOC and Drivers** 5183

**Quick Printing** 8015

**Residential Cleaning Services by Contractor:** Inside 0917

**Salespersons, Collectors or Messengers:** Outside 8742

**Store:** Auto Parts & Accessories NOC & Drivers 8046

**Store:** Book, record, CD, software, video or audio cassette 8072

**Store:** Clothing, wearing apparel or dry goods, retail 8008

**Store:** Clothing, wearing apparel or dry goods, wholesale 8032

**Store:** Department, retail 8039

**Store:** Furniture and drivers 8044

**Store:** Grocery, retail 8006

**Store:** Hardware 8010

**Store:** Jewelry 8013

**Store:** Meat, fish or poultry, retail 8031

**Store:** Retail NOC 8017

**Store:** Wholesale NOC 8018

**Street Cleaning and Drivers** 9402

**Street or Road Construction:** Subsurfaces work and drivers 5507

**Taxidermist** 9600

**Telephone or Telegraph Company:** Office or exchange employees and clerical 8901

**Wallboard Installation within Buildings and Drivers** 5445
The EMC Small Contractors classes may not be available in all states, or may not be available on internet quote. Contact your underwriter for specific eligibility questions and quote assistance.

- Contractor Package—only classes eligible for the Small Contractors Program are available
- Commercial Package and Contractor Package codes cannot be used on the same quote
- Only one state can be rated per quote
- The rules of the state being quoted apply

ELIGIBILITY REQUIREMENTS

Eligible contracting risks are shown on the following page. No other risks are eligible for this program. The following additional eligibility rules apply:

- Annual payroll may not exceed $750,000
- No more than 25% of the contractor’s gross receipts may be derived from sublet or subcontracted business. When the sublet or subcontracted business falls within this percentage, each such subcontractor must have GL coverages and limits at least equal to those of the contractor to be included in these rates. Refer all exceptions to the company prior to quoting or binding.
- The risk must not operate at a height over 3 stories or 36 feet
- Risks using cranes are ineligible
- Risks engaged (whether done by the insured or by a subcontractor) in roofing, tunneling, sewer work, road work, demolition, blasting, high-pressure boiler work, LPG work, asbestos-related work, high-tech work, refinery work, chemical plant work, power plant work, airport or hospital construction or repair, dam construction or repair, any pollution clean-up or testing are not eligible
- Risk must have been in business at least 3 years
- Risks which rent or lease equipment to others, with or without operators, are not eligible for this rating program
- Building and business personal property coverage must be included if under the same ownership and both are eligible; if they are under separate ownership, business personal property may be insured, but building may not
- Only buildings occupied principally by contractors for office, shop, storage and open yard exposures are eligible; any other occupancy is not eligible
- Physical condition of the applicant’s plant and equipment must be above average
<table>
<thead>
<tr>
<th>GENERAL LIABILITY</th>
<th>PROPERTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Air Conditioning System or Equipment: Dealers and distributors, installation, service and repair 87600</td>
<td>Carpentry: Contractors storage 0567</td>
</tr>
<tr>
<td>Appliance and Accessories: Installation, service and Repair, household 87601</td>
<td>Ceiling or Wall Installation: Metal, contractors storage 0567</td>
</tr>
<tr>
<td>Carpentry: NOC, commercial and residential over 3 stories 87604</td>
<td>Concrete Construction: Contractors storage 0563</td>
</tr>
<tr>
<td>Carpentry: Interior 87603</td>
<td>Door, Window or Assembled Millwork: Installation, metal or wood 0567</td>
</tr>
<tr>
<td>Carpentry Construction: Residential, 3 stories or less 87602</td>
<td>Driveway, Parking Area or Sidewalk: Paving or repaving, contractor storage 0567</td>
</tr>
<tr>
<td>Carpet, Rug or Furniture or Upholstery: Cleaning on customer premises 87640</td>
<td>Dry Wall or Wallboard Installation: Contractor storage 0567</td>
</tr>
<tr>
<td>Ceiling or Wall Installation: Metal 87605</td>
<td>Electrical Contractors: Contractor storage 0563</td>
</tr>
<tr>
<td>Communication Equipment Installation 87636</td>
<td>Excavation Contractors: Contractor storage 0567</td>
</tr>
<tr>
<td>Concrete Construction 87606</td>
<td>Floor Covering Installation (other than ceramic tile or stone): Contractor storage 0567</td>
</tr>
<tr>
<td>Contractor: Executive supervisor 87639</td>
<td>Furniture or Fixtures: Installation in offices or stores, portable-metal or wood, contractors storage, without furniture 0567</td>
</tr>
<tr>
<td>Door, Window or Assembled Millwork: Installation, metal 87601</td>
<td>Furniture or Fixtures: Installation in offices or stores, portable-metal or wood, contractors storage, with furniture 0564</td>
</tr>
<tr>
<td>Driveway, Parking Area or Sidewalk: Paving or repaving 87609</td>
<td>Grading of Land: Contractor storage 0567</td>
</tr>
<tr>
<td>Dry Wall or Wallboard Installation 87610</td>
<td>House Furnishings Installation: Contractor storage 0564</td>
</tr>
<tr>
<td>Electrical Work: Within buildings 87611</td>
<td>Janitorial Services: Contractor storage 0567</td>
</tr>
<tr>
<td>Excavation 87612</td>
<td>Landscape Gardening: Contractor storage 0567</td>
</tr>
<tr>
<td>Fence Erection Contractors 87613</td>
<td>Lawn Care Services: Contractor storage 0567</td>
</tr>
<tr>
<td>Floor Covering Installation: Not ceramic tile or stone 87614</td>
<td>Lawn Sprinkler Installation: Contractor storage 0563</td>
</tr>
<tr>
<td>Furniture or Fixtures Installation-In office or stores, portable 87641</td>
<td>Masonry: Contractor storage 0567</td>
</tr>
<tr>
<td>Grading of Land 87616</td>
<td>Painting: Contractor storage 0570</td>
</tr>
<tr>
<td>Heating or Combined Heating and Air Conditioning Equipment: Dealers and distributors, installation, service and repair, no LPG 87617</td>
<td>Paperhanging: Contractor storage 0567</td>
</tr>
<tr>
<td>House Furnishings Installation: NOC 87619</td>
<td>Plastering or Stucco Work: Contractor storage 0567</td>
</tr>
<tr>
<td>Interior Decorators 87620</td>
<td>Plumbing: Commercial and industrial, contractor storage 0563</td>
</tr>
<tr>
<td>Janitorial Services 87621</td>
<td>Plumbing: Residential or domestic, contractor storage 0563</td>
</tr>
<tr>
<td>Landscape Gardening 87622</td>
<td>Prefabricated Building Erection: Contractor storage 0567</td>
</tr>
<tr>
<td>Lawn Care Services 87743</td>
<td>Septic Tank Systems: Cleaning, installation, servicing or repair, contractor repair 0567</td>
</tr>
<tr>
<td>Lawn Sprinkler Installation 87744</td>
<td>Sheet Metal Work: Outside, contractor storage 0567</td>
</tr>
<tr>
<td>Masonry 87623</td>
<td>Siding Installation: Contractor storage (including wood siding) 0567</td>
</tr>
<tr>
<td>Office Machines or Appliances: Installation, inspection, adjustment, repair 87624</td>
<td>Tile, Stone, Marble, Mosaic or Terrazzo Work: Contractor storage 0567</td>
</tr>
<tr>
<td>Painting: Exterior buildings or structures, 3 stories or less in height, NOC 87625</td>
<td>Window Cleaning: Contractor storage 0567</td>
</tr>
<tr>
<td>Painting: Interior, buildings or structures 87626</td>
<td>Carpet, Rug, Furniture or Upholstery Cleaning: Storage of cleaning equipment and supplies 0567</td>
</tr>
<tr>
<td>Paperhanging 87627</td>
<td>Communication Equipment Installation: Industrial or commercial, repair only with no sales or storage 0922</td>
</tr>
<tr>
<td>Plastering or Stucco Work: No EIFS/DEFS 87628</td>
<td>Air Conditioning Systems or Equipment: Installation, servicing or repair, no sales or storage 0922</td>
</tr>
<tr>
<td>Plumbing: Commercial and industrial 87629</td>
<td>Plumbing: Residential or domestic 87630</td>
</tr>
<tr>
<td>Plumbing: Residential or domestic 87630</td>
<td>Prefabricated Building Erection 87631</td>
</tr>
<tr>
<td>Sheet Metal Work: Outside 87632</td>
<td>Sheet Metal Work: Outside 87632</td>
</tr>
<tr>
<td>Siding Installation 87633</td>
<td>Siding Installation 87633</td>
</tr>
<tr>
<td>Tile, Stone, Marble, Mosaic or Terrazzo Work Interior Construction 87635</td>
<td>Tile, Stone, Marble, Mosaic or Terrazzo Work 87635</td>
</tr>
</tbody>
</table>
## GENERAL LIABILITY OPTIONS

**Coverage for Injury to Coworkers and/or Your Other Volunteer Workers**
Liability protection for bodily injury or personal and advertising injury to coworkers or your other volunteer workers may be added to a commercial general liability coverage form. The coverage is available to volunteer workers only while performing duties related to the conduct of your business, or employees while acting in the scope of their employment, in covered positions listed in the endorsement.

**Employee Benefits Liability Coverage**
This endorsement may be attached to the commercial general liability coverage form to provide coverage against claims for damages because of the insured’s negligent acts, errors or omissions committed in the administration of an employee benefit program. The coverage under the endorsement is provided on a claims-made basis.

**Contractors Extended Property Damage**
This endorsement was developed primarily for use with the Contractors Liability program. The endorsement provides coverage for property of others in the insured’s care, custody or control subject to a limit of $5,000 per occurrence and $25,000 aggregate. A $250 per claim deductible applies.

**Per Location Aggregate Limits**
To extend the general liability policy’s general aggregate limit to apply separately to each of the insured’s locations.

**Per Project Aggregate Limits**
To extend the general liability policy’s general aggregate limit to apply separately to each of the insured’s projects that are away from a premises owned or rented by an insured.

**Contractors E&O**
The contractor’s errors and omissions Liability endorsement provides coverage for claims resulting from the insured’s negligent act, error or omission, or from a defect in material or product sold or installed by the insured.

## CONTRACTOR ADDITIONAL INSURED ENDORSEMENTS

<table>
<thead>
<tr>
<th>Endorsement Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CG7400</td>
<td>Additional Insured: Owners, lessees or contractors, scheduled person or organization, vicarious liability</td>
</tr>
<tr>
<td>CG7402</td>
<td>Blanket Additional Insured: Construction contracts, vicarious liability</td>
</tr>
<tr>
<td>CG2010</td>
<td>Additional Insured Owners, Lessees or Contractors Scheduled Person or Organization</td>
</tr>
<tr>
<td>CG7174</td>
<td>Blanket Additional Insured: Construction contracts</td>
</tr>
<tr>
<td>CG7501</td>
<td>Additional Insured: Designated person or organization vicarious liability</td>
</tr>
<tr>
<td>CG2011</td>
<td>Additional Insured: Managers or lessors of premises</td>
</tr>
<tr>
<td>CG2028</td>
<td>Additional Insured: Lessor of leased equipment</td>
</tr>
<tr>
<td>CG2032</td>
<td>Additional Insured: Engineers, architects or surveyors not engaged by the named insured</td>
</tr>
<tr>
<td>CG2404</td>
<td>Waiver of Transfer of Rights of Recovery Against Others to Us</td>
</tr>
<tr>
<td>CG7555</td>
<td>Blanket Waiver of Subrogation When Required in a Written Contract or Agreement</td>
</tr>
</tbody>
</table>