



# Digital Agents Appetite Guide

  
**GREAT AMERICAN**  
INSURANCE GROUP

Alternative Distribution

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## OVERVIEW



### Our APIs provide the ability for applicants to:

- Complete an application online
- Get a premium & bind
- Pay online for:



**BOP**



**HomeHQ  
(Micro-BOP)**



**Workers  
Compensation**



## ISO Business Owners (BOP)

### Coverage Form

- BOP Coverage Form BP 00 03
- All risk coverage except what is excluded.



ISO PDF BP  
IN 01 01 06



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00 03 07 13

## BOP - ARTISAN CONTRACTORS

### Contractors are subject to the following eligibility requirements:

- No more than \$1,000,000 of annual payroll
- No work at a height over three stories
- Subcontracted work cannot exceed 25% of annual gross sales
- No General Contractors
- No renting or leasing of equipment to others
- Sales unrelated to installation, service or repair cannot exceed 25% of annual gross sales

ARTISAN CONTRACTOR ELIGIBLE CLASSES	ISO BOP CLASS CODE	SIC CODE	2022 NAICS
Air Conditioning Systems or Equipment Contractor - Dealer or Distributors & Installation, Servicing or Repair	74011 - Office 74021 - Shop	1711	238220
Appliances and Accessories Contractor - Installation or Service or Repair - Commercial (Not including TV or Radio)	74071 - Office 74081 - Shop	1799	238990
Carpentry Contractor - Construction of Residential Property - Not exceeding 3 stories in height (Limited Appetite)	74161 - Office 74171 - Shop	1751	238130
Carpentry Contractor - Interior	74221 - Office 74231 - Shop	7217	238350
Carpet, Rug, Furniture or Upholstery Cleaning Contractor - On customer's premises	74251 - Office 74261 - Shop	1761	561740



## BOP - ARTISAN CONTRACTORS CONTINUED

ARTISAN CONTRACTOR ELIGIBLE CLASSES	ISO BOP CLASS CODE	SIC CODE	2022 NAICS
Ceiling or Wall Installation Contractor - Metal only (Other than Metal see Dry Wall or Carpentry)	74281 - Office 74291 - Shop	1761	238390
Concrete Construction Contractor	74341 - Office 74351 - Shop	1771	238110
Door, Window or Assembled Millwork - Installation Contractor - Metal only (Other than metal see Carpen- try) (Limited Appetite)	74411 - Office 74421 - Shop	1751	238350
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving Contractor	74471 - Office 74481 - Shop	1771	238110
Dry Wall or Wallboard Installation Contractor	74501 - Office 74511 - Shop	1742	238310
Electrical Work - Within Buildings Contractor	74561 - Office 74541 - Shop	1731	238210
Fence Erection Contractors	74591 - Office 74601 - Shop	1799	238990
Floor Covering Installation Contractor - Not Ceramic Tile or Stone	74651 - Office 74661 - Shop	1752	238330
Furniture or Fixtures - Installation in Offices or Stores Contractor	74681 - Office 74691 - Shop	1799	238390
Glass Dealers and Glaziers - Sales and Installation Contractor (Limited Appetite)	74741 - Office 74751 - Shop	1793	238150
Heating or Combined Heating & Air Conditioning Systems or Equipment - Dealers or Distributors & Installation, Servicing or Repair Contractor - No LPG	74771 - Office 74781 - Shop	1711	238220
House Furnishings Installation Contractor	74831 - Office 74841 - Shop	1799	238390
Interior Decorators - Contractor	74861 - Office 74871 - Shop	7389	541410
Janitorial Contractor - Residential Cleaning Service	76221 - Office 76231 - Shop	7349	561720
Landscape Gardening & Lawn Care Services Contractor - No Tree Removal or Excavation	74891 - Office 74901 - Shop	0782	561730



## BOP - ARTISAN CONTRACTORS CONTINUED

ARTISAN CONTRACTOR ELIGIBLE CLASSES	ISO BOP CLASS CODE	SIC CODE	2022 NAICS
Lawn Sprinkler Installation Contractor	74951 - Office 74861 - Shop	1711	238220
Masonry Contractor	75511 - Office 75521 - Shop	1741	238140
Metal Erection Contractor - Decorative or Artistic	75541 - Office 75551 - Shop	1791	238190
Painting Contractor - Exterior - Buildings or Structures - 3 stories or less in height (Limited Appetite)	75601 - Office 75611 - Shop	1721	238320
Painting Contractor - Interior Buildings or Structures	75631 - Office 75641 - Shop	1721	238320
Paper Hanging Contractor	75691 - Office 75701 - Shop	1721	238320
Plastering or Stucco Work Contractor	75751 - Office 75761 - Shop	1742	238310
Plumbing Contractor - Commercial (Not Industrial)	75781 - Office 75791 - Shop	1711	238220
Plumbing Contractor - Residential or Domestic	75811 - Office 75821 - Shop	1711	238220
Refrigeration Systems or Equipment Contractor - Dealers and Distributors & Installation, Servicing or Repair - Commercial	75871 - Office 75881 - Shop	1711	238220
Septic Tank Systems Contractor - Cleaning	75961 - Office 75971 - Shop	7699	562991
Sign Painting or Lettering Contractor - Inside of Building - No Spray Painting	76051 - Office 76061 - Shop	7389	541890
Tile, Stone, Marble Mosaic or Terrazzo Contractor - Interior Work	76111 - Office 76121 - Shop	1743	238340



## BOP - OFFICES

Offices are subject to the following eligibility requirements:

- Buildings cannot exceed 6 stories unless the applicant is the only tenant in the building

OFFICE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Accounting Services - CPAs - Office	63631 63641 - Condo	8721	541211
Accounting Services - Except CPAs - Office	63611 63621 - Condo	8721	541219
Actuarial Consultants - Office	65171 65231 - Condo	6411	524298
Advertising & Related Services - Office	63651 63661 - Condo	7311	541810
Bookkeeping Services - Office	63671 63681 - Condo	8721	541219
Chiropractor - Office	63981 63991 - Condo 03181 - TX 03191 - TX - Condo	8041	621310
Credit Reporting Agencies - Condominium - Office	63721 63731 - Condo	7323	561450
Dentist and Oral Surgeon - Office	63981 63991 - Condo 03221 - TX 03231 - TX - Condo	8021	621210
Engineers or Architects - Consulting - Not engaged in actual construction - Office	63781 63791 - Condo	8711	541330
Financial Planners - Office	65171 65231 - Condo	6282	523940
Graphic Designer	65171 65231 - Condo 03241 - TX 03251 - TX - Condo	7336	541430
Health Maintenance Organizations - Office	63811 63821 - Condo	6324	524114
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Office	63831 63841 - Condo	6411	524298



## BOP - OFFICES CONTINUED

OFFICE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Insurance Agents - Office	63851 63861 - Condo	6411	524210
Interior Decorators - Office Only	63871 63881 - Condo	7389	541410
Lawyers - Office	63921 63931 - Condo	8111	541110
Manufacturers' Representatives - Office	63941 63951 - Condo	8611	813910
Marine Appraisers or Surveyors - Office	63961 63971 - Condo	7389	541990
Medical Offices - Office	63981 63991 - Condo	8011	621111
Mortgage Brokers - Office	65171 65231 - Condo	6163	522310
Notaries - Office	65171 65231 - Condo	7389	541199
Optometrists - Office	63981 63991 - Condo 03281 03291 - TX - Condo	8042	621320
Payroll Accounting Services - Office	64011 64021 - Condo	8721	541214
Physical Therapists - Office	63981 63991 - Condo 03301 - TX 03311 - TX - Condo	8049	621340
Physicians & Surgeons - Office	63981 63991 - Condo 03331 - TX 03341 - TX - Condo	8011	621111
Podiatrists - Office	63981 63991 - Condo 03351 - TX 03361 - TX - Condo	8043	621391





## BOP - OFFICES CONTINUED

OFFICE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Public Relations - Office	65171 65231 - Condo	8743	541820
Real Estate Agents - Office	64061 64071 - Condo	6531	531210
Speech Therapists - Office	63981 63991 - Condo 03371 - TX 03401 - TX - Condo	8049	621340
Stenographic Service - Office	65171 65231 - Condo 03391 - TX 03401 - TX - Condo	7338	561492
Stockbroker - Office	65171 65231 - Condo	7389	541990
Telemarketing & Research Services - Office	65171 65231 - Condo	7389	561422
Ticket Agencies - Other Than Theatrical - Office	64141 64151 - Condo	7999	561599
Ticket Agencies - Theatrical - Office	64161 64171 - Condo	7922	561599
Title Agents - Office	64161 64171 - Condo	6541	541191
Travel Agents - Office	65171 65231 - Condo 03411 - TX 06421 - TX - Condo	4724	561510
Veterinarians Office - Office	64181 64191 - Condo	0742	541940
Water Companies - Office	65111 65161 - Condo	4941	221310



## BOP - RESTAURANTS

Restaurants are subject to the following eligibility requirements:

### Limited Cooking

- Definition: Foods are prepared cold or cooked using appliances which do not admit smoke or grease-laden vapors that require an exhaust system
- No open grilling, deep fat frying, roasting, barbecuing or solid fuel cooking
- No 24-hour operations (open after 11:00 PM)
- Limited coverage for Frame construction - no building coverage, limited contents

### Additional Eligibility Requirements:

- No more than 7,500 square feet in total floor area
- Seating capacity no greater than 75
- With or without table service
- Sales of beer & wine only, no greater than 25% of total sales
- No bar or cocktail lounge
- Catering away from premises not to exceed 10% of total sales
- No seasonal operations (closed for more than 30 consecutive days)
- No food trucks
- No converted dwellings
- No entertainment or play areas

RESTAURANT ELIGIBLE CLASSES - LIMITED COOKING	BOP CLASS CODE	SIC CODE	2022 NAICS
Coffee Bars or Shops	09041	5812	722515
Donut Shops	09101	5461	722515
Ice Cream & Yogurt Stores	09171	5812	722515
Restaurant - Cafes	09011	5812	722511
Restaurant - Concession Stands/Snack Bars	09061	5812	722515
Restaurant - Delicatessens & Sandwich Shops	09081	5812	722513
Restaurant - Drive-ins/Service in Car	09121	5812	722513
Restaurant - Pizza Shops	09211	5812	722511



## BOP - RESTAURANTS CONTINUED

Restaurants are subject to the following eligibility requirements:

### Fast Food

- Definition: May include limited cooking type appliances & only the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing
- No open broiling or solid fuel cooking
- No 24-hour operations (open after 11:00 PM)
- Limited coverage for Frame construction – no building coverage, limited contents, no open grilling, deep fat frying, roasting, barbecuing or solid fuel cooking

### Additional Eligibility Requirements:

- No more than 7,500 square feet in total floor area
- Seating capacity no greater than 75
- No table service
- Sales of beer & wine only, no greater than 25% of total sales
- No bar or cocktail lounge
- Catering away from premises not to exceed 10% of total sales
- Installation & maintenance of an automatic extinguishing system for cooking equipment
- No seasonal operations (closed for more than 30 consecutive days)
- No food trucks
- No converted dwellings
- No entertainment or play areas

RESTAURANT ELIGIBLE CLASSES - FAST FOOD	BOP CLASS CODE	SIC CODE	2022 NAICS
Restaurant - Fast Food - Cafes	09001	5812	722513
Restaurant - Fast Food - Cafeteria Style - Buffet	09021	5812	722513
Restaurant - Fast Food - Chicken	09031	5812	722513
Restaurant - Fast Food - Concession Stands/Snack Bars	09051	5812	722513
Restaurant - Fast Food - Delicatessens & Sandwich Shops	09071	5812	722513
Restaurant - Fast Food - Donut Shops	09091	5812	722513
Restaurant - Fast Food - Drive-ins/Service in Car	09111	5812	722513
Restaurant - Fast Food - Hamburger/Malt Shops	09151	5812	722513
Restaurant - Fast Food - Hotdog Shops	09161	5812	722513
Restaurant - Fast Food - Oriental Style	09181	5812	722513
Restaurant - Fast Food - Other Ethnic Style	09191	5812	722513
Restaurant - Fast Food - Pizza Shops	09201	5812	722513
Restaurant - Fast Food - Roast Beef	09221	5812	722513
Restaurant - Fast Food - Seafood	09241	5812	722513



## BOP - RESTAURANTS CONTINUED

Restaurants are subject to the following eligibility requirements:

### Casual Dining

- Definition: Serve moderately priced food in a casual atmosphere to patrons who generally order & are served while seated
- Take-out service & the use of a buffet may also be available
- No 24-hour operations (open after 11:00 PM)
- Limited coverage for Frame construction – no building coverage, limited contents, no open grilling, deep fat frying, roasting, barbecuing or solid fuel cooking

### Additional Eligibility Requirements:

- May serve alcoholic beverages, beer, wine, and liquor with sales not exceeding 50% of total sales
- No more than 15,000 square feet in total floor area
- Seating capacity no greater than 150
- Catering away from premises not to exceed 10% of total sales
- No seasonal operations (closed for more than 30 consecutive days)
- Installation & maintenance of an automatic extinguishing system for cooking equipment
- No entertainment or dancing other than incidental music provided by the establishment
- No bar operations during hours when full table service is not available
- No food trucks
- No converted dwellings
- No play areas

RESTAURANT ELIGIBLE CLASSES - CASUAL DINING	BOP CLASS CODE	SIC CODE	2022 NAICS
Restaurant - Casual Dining - Cafes - With no sales of alcoholic beverages	09611	5812	722511
Restaurant - Casual Dining - Cafes - With sales of alcoholic beverages up to 50% of total sales	09621	5812	722511
Restaurant - Casual Dining - Family-style - With no sales of alcoholic beverages	09651	5812	722511
Restaurant - Casual Dining - Family-style - With sales of alcoholic beverages up to 50% of total sales	09661	5812	722511



## BOP - RESTAURANTS CONTINUED

Restaurants are subject to the following eligibility requirements:

### Fine Dining

- Definition: Provide quality food & alcoholic beverages prepared by highly trained chefs & served with great attention to customers
- No 24-hour operations (open after 11:00 PM)
- Limited coverage for Frame construction – no building coverage, limited contents, no open grilling, deep fat frying, roasting, barbecuing or solid fuel cooking

### Additional Eligibility Requirements:

- May serve alcoholic beverages, beer, wine, and liquor with sales not exceeding 50% of total sales
- No more than 15,000 square feet in total floor area
- Seating capacity no greater than 150
- Catering away from premises not to exceed 10% of total sales
- No seasonal operations (closed for more than 30 consecutive days)
- Installation & maintenance of an automatic extinguishing system for cooking equipment
- No entertainment or dancing other than incidental music provided by the establishment
- No bar operations during hours when full table service is not available
- No food trucks
- No converted dwellings
- No play areas

RESTAURANT ELIGIBLE CLASSES - FINE DINING	BOP CLASS CODE	SIC CODE	2022 NAICS
Restaurant - Fine Dining - With no sales of alcoholic beverages	09421	5812	722511
Restaurant - Fine Dining - With sales of alcoholic beverages more than 30% up to 50% of total sales	09441	5812	722511
Restaurant - Fine Dining - With sales of alcoholic beverages up to 30% of total sales	09431	5812	722511



## BOP - RETAIL

RETAIL ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Appliance Stores - Household Small Appliances & Home Furnishings	57224	5722	449210
Appliance Stores - Radio, Television and Phonographic Stores (including parts & supplies)	57326	5064	449210
Automobile Parts & Supplies	55313	5531	441330
Bakeries - Distributor - No baking on premises	50141	5149	424490
Bakeries - Retail - Baking on Premises	71311	5461	311811
Bakeries - Retail - No Baking on Premises	54606	5461	445291
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling)	50171	5087	456120
Bookbinding and Printing Supplies	50812	5943	459410
Candy or Confectionary Stores - Manufacturing or cooking on premises	54457	2064	311340
Candy or Confectionary Stores - No manufacturing or cooking on premises	54457	5441	445292
Ceramics - Retail Only	59999	5099	449129
Clothing or Wearing Apparel - Children's & Infants' Wear	56413	5137	458110
Clothing or Wearing Apparel - Clothing - Ladies' & Girls' (Coats, Suits and Dresses)	56214	5137	458110
Clothing or Wearing Apparel - Clothing - Men's & Boys' (Coats and Suits)	56114	5136	458110
Clothing or Wearing Apparel - Fabric Stores (Including Millinery & Trimmings)	56311	5949	459130
Clothing or Wearing Apparel - Family Clothing Stores	56325	5137	458110
Clothing or Wearing Apparel - Furs (Including Pelts)	56814	5136	458110
Clothing or Wearing Apparel - Haberdashery & Men's Furnishings	56113	5611	458110
Clothing or Wearing Apparel - Hosiery	56313	5136	458110
Clothing or Wearing Apparel - Ladies' Specialty Stores	56319	5136	458110



## BOP - RETAIL CONTINUED

RETAIL ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Clothing or Wearing Apparel - Ladies' Undergarments & Lingerie	56312	5137	458110
Clothing or Wearing Apparel - Leather Products or Hide Stores	56992	5948	458320
Clothing or Wearing Apparel - Men's & Boys' Hats and Caps	50333	5611	458110
Clothing or Wearing Apparel - Sporting Goods & Athletic Apparel	59526	5136	458110
Clothing or Wearing Apparel - Wigs	59993	5136	458110
Computer Stores	57326	5045	449210
Copying & Duplicating Stores	71877	7334	561439
Cosmetic, Hair or Skin Preparation - Retail Only	59991	5087	456120
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	5451	445298
Electrical Lighting Stores	59999	5064	444180
Electronics Stores	57326	5064	449210
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars & Hotel Equipment	50813	5046	423440
Fabric - Stores	56311	5949	459130
Florists	59685	5992	459310
Furniture - Upholstered - Retail Only	57121	5712	449110
Furniture - Wood or Metal - Retail Only	57128	5712	449110
Gardening & Light Farming Supply	59698	5261	444240
Gift Shops	59994	5947	459420
Hobby, Craft or Artists' Supply	59995	5945	459120
Home Furnishing Stores - Bath Accessories, Towels, Window Coverings & Linens	57224	5719	449129
Jewelry - Retail - Costume	59715	5944	458310



## BOP - RETAIL CONTINUED

RETAIL ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Jewelry - Retail - Costume	59715	5944	458310
Music Stores - Pre-recorded	57338	5735	449210
Musical Instrument Stores	57334	5736	459140
Newsstands	59935	5994	459210
Office Machines or Appliances - No Repair	50925	5044	459410
Office Supplies - Stationery or Paper Products	59435	5943	459410
Optical Goods	59954	5995	456130
Paint, Wallpaper or Wallcovering Stores	52322	5231	444120
Painting, Picture or Frame Stores	59999	5719	449129
Pet Stores	59997	5999	459910
Plumbing Supplies & Fixtures	59999	5999	444180
Sewing Machine Stores	57223	5949	459130
Shoe Stores - Children's, Ladies & Men's	56613	5661	458210
Trophy Stores	59996	5999	459999

## BOP - SERVICES

SERVICE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Barber Shops	71332	7241	812111
Beauty Parlors and Hair Styling Salons	71952	7231	812112
Copying and Duplicating Stores	71877	7334	561439
Photoengraving	71888	2796	323120
Printing	71912	2759	323111
Shoe Stores - Repair	71926	7251	811430
Tailoring or Dressmaking Establishments – Custom	71961	5699	315220





## BOP - WHOLESALERS

Wholesalers are subject to the following eligibility requirements:

- No more than 49% of annual gross annual sales may be derived from retail operations
- No more than 49% of the floor area may be open to the public

WHOLESALE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Appliance Stores - Household Small Appliances & Home Furnishings	50081	5064	423620
Appliance Stores - Radio, Television & Phonographic Stores (including parts and supplies)	50061	5064	423620
Automobile Parts & Supplies	50111	5013	441310
Bookbinding & Printing Supplies	50201	5112	424120
Clothing or Wearing Apparel - Children's & Infants' Wear	50231	5137	424350
Clothing or Wearing Apparel - Clothing - Ladies' & Girls' (Coats, Suits, and Dresses)	50231	5137	424350
Clothing or Wearing Apparel - Clothing - Men's & Boys' (Coats and Suits)	50231	5136	424350
Clothing or Wearing Apparel - Fabric Stores (Including Millinery and Trimmings)	50231	5131	424310
Clothing or Wearing Apparel - Family Clothing Stores	50231	5137	424350
Clothing or Wearing Apparel - Furs (Including Pelts)	50231	5137	424350
Clothing or Wearing Apparel - Haberdashery & Men's Furnishings	50231	5136	424350
Clothing or Wearing Apparel - Hosiery	50231	5137	424350
Clothing or Wearing Apparel - Ladies' Specialty Stores	50231	5137	424350
Clothing or Wearing Apparel - Ladies' Undergarments and Lingerie	50231	5137	424350
Clothing or Wearing Apparel - Leather Products or Hide Stores	50231	5136	424990
Clothing or Wearing Apparel - Men's and Boys' Hats & Caps	50231	5136	424350
Clothing or Wearing Apparel - Sporting Goods & Athletic Apparel	50231	5137	424350
Clothing or Wearing Apparel - Wigs	50231	5137	424350
Dairy Products or Butter & Egg Stores (Including Ice Cream)	50481	5143	424430



## BOP - WHOLESALERS CONTINUED

WHOLESALE ELIGIBLE CLASSES	BOP CLASS CODE	SIC CODE	2022 NAICS
Electrical Lighting Stores	50501	5063	423610
Fabric - Stores	50321	5131	424310
Florists	50381	5193	424930
Gardening and Light Farming Supply	50471	5191	424910
Hobby, Craft or Artists' Supply	50641	5092	423920
Jewelry - Retail - Costume	50661	5094	423940
Office Machines or Appliances - No Repair	50691	5044	423420
Office Supplies - Stationery or Paper Products	50801	5112	424120
Optical Goods	50721	5048	423460
Plumbing Supplies and Fixtures	50741	5074	423720
Shoe Stores - Children's, Ladies and Men's	50231	5139	424340



## HomeHQ - ISO Micro Business Owners

### Coverage Form

- Micro-BOP Coverage Form BP 00 04
- Named Perils coverage
- Theft coverage added for Artisan & Retail classes



ISO PDF BP 00  
04 04 20

### HomeHQ is subject to the following eligibility requirements:

- Applicant operates out of their home, cart or kiosk
- No more than 4 employees including the owner
- No more than \$500,000 in sales
- Eligible Classes
  - **Artisan Manufacturing (Retail Sales)**
  - **Direct Retail Sales**
  - **Online Retail Sales**
  - **Services**

## HOMEHQ - ARTISAN MANUFACTURING

ARTISAN MANUFACTURING (RETAIL SALES) ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Baking	78407	5461	311811
Clothing & Accessories	78411	2361	315210
Gifts & Home Décor	78433	Various	Various
Jewelry	78446	3961	339910
Pet Supplies	78463	5199	424990

### HOMEHQ - DIRECT RETAIL SALES

DIRECT RETAIL SALES ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Clothing & Accessories	78412	5963	455219
Cosmetics	78419	5963	456120
Gifts & Home Décor	78434	Various	Various
Grocery Specialties	78438	5411	445298
Jewelry	78444	5963	458310
Pet Supplies	78464	5963	459910
Snacks or Non-alcoholic Drinks	78472	5812	722515

### HOMEHQ - ONLINE RETAIL SALES

ONLINE RETAIL SALES ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Clothing & Accessories	78413	5961	455219
Cosmetics	78420	5961	456120
Gifts & Home Décor	78435	5961	459420
Grocery Specialties	78439	5961	445298
Jewelry	78445	5961	458310
Pet Supplies	78465	5961	459910

### HOMEHQ - SERVICES

SERVICE ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Accounting Services	78400	8721	541219
Appraisal Services	78402	8999	541990
Aquarium Cleaning Services	78403	0752	812910
Artist, Freelance	78405	8999	711510
Building Inspections	78408	7389	541350
Catering	78409	5812	722320



## HOMEHQ - SERVICES CONTINUED

SERVICE ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Clothing Alterations	78410	7219	811490
Coffee Cart Services	78414	5963	722330
Computer Repair	78415	7378	811210
Concession Stand Food Contractor	78416	5812	722310
Data Entry Services	78421	7374	518210
Disc Jockey	78423	7929	711510
Document Preparation Services	78424	7389	561410
Drafting	78425	7389	541340
Editorial Services	78426	7389	561410
Furniture Repair	78431	7641	811420
Genealogy Investigation	78432	7299	812990
GIS & Mapping Services	78436	8713	541360
Graphic Design Services	78437	7336	541430
Hair Services	78440	7231	812112
House Cleaning	78441	7349	561720
House Sitting	78442	7299	812990
Interior Design Services	78443	7389	541410
Job Recruiter	78447	7361	561312
Key Duplication	78448	7699	811490
Language Instruction	78449	8299	611630
Lawn and Yard Maintenance (No pesticide or herbicide applications)	78450	0782	561730
Life/Career Coaching	78451	8299	611430



## HOMEHQ - SERVICES CONTINUED

SERVICE ELIGIBLE CLASSES	CLASS CODE	SIC CODE	2022 NAICS
Locksmith	78453	7699	561622
Makeup Services	78454	7231	812112
Marketing & Social Media Services	78455	7311	541810
Music Lessons	78457	8299	611610
Office Machine Repair	78458	7629	811212
Personal Concierge/Assistant	78459	7299	812990
Personal Organization	78460	7299	812990
Personal Shopping	78461	7299	812990
Pet Grooming	78462	0752	812910
Pet Walking & Sitting	78466	0752	812910
Photo Booth Rental	78467	7999	812990
Resumé Writing Services	78470	7389	561410
Shoe Shine & Repair	78471	7251	812990
Taxidermist	78474	8999	711510
Translation or Interpretation Services	78475	7389	541930
Tutoring & Exam Prep	78477	8299	611690
Watch & Jewelry Repair	78478	7631	811490
Wedding Officiant	78479	7299	561990
Window Display Decorating	78480	7311	541810
Writing, Freelance	78481	8999	711510



## **WORKERS COMPENSATION**

**Workers Compensation eligibility generally follows the BOP & HomeHQ class eligibility**

- Some contractor classes are subject to review of height exposures

**Coverage is available countrywide (except monopolistic exposures)**

- Stop-Gap coverage can be added by request



Alternative Distribution

**Workers Comp' Class Codes**



Alternative Distribution



## Workers Comp' Class Codes

CA	NCCI	DE	PA	MI	NJ	NY	TX	Description
<b>Artisan Contractors</b>								
5348	5348	668	668	5348	5348	5348	5348	Ceramic Tile, Indoor Stone, Marble, or Mosaic Work
5187/5183	5183	663	663	5183	5183	5183	5183	PLUMBING — shop and outside — gas, steam, hot water or other pipe fittings installation, including house connections installation
5187/5183	5537	648	648	5437	5437	5429	5437	HEATING AND AIR CONDITIONING EQUIPMENT — installation, service and repair — shop and outside
5140/5190	5190	661	661	5190	5190	5190	5190	ELECTRICAL WIRING — within buildings — including installation or repair of fixtures or appliances — shop and outside
42	42	12	12	42	42	42	42	LANDSCAPE GARDENING — all operations
9008	9014	971	971	9015	9014	9030	9014	Janitorial/commercial cleaning (no window washing)
7605	7605	660	660	5191	7605	5191	7600	Alarm installation (burglar/fire/security)
5146	5437	648	648	5437	5437	5429	5437	Cabinet Installation/Interior Trim
<b>Automotive</b>								
8389	8380	815	815	8395	8397	8391	8391	Automobile Or Truck Repair Facilities with No Retail Gasoline Sales
8387	8380	815	815	8395	8397	8391	8387	AUTOMOBILE OR TRUCK OIL AND FLUID REPLACEMENT SERVICE FACILITIES
8046	8046	934	934	8046	8046	8046	8391	Auto parts store
<b>Education</b>								
8868/9101	8868/9101	965	965	8868/9101	8868/9101	8868/9101	8868/9101	Colleges Or Schools--Private--Not Automobile Schools
9059	8869	891	891	8868	8868	8868	8868	Day Care Centers--Child--Not Residential Care Facilities-- All Employees

## Workers Comp' Class Codes

CA	NCCI	DE	PA	MI	NJ	NY	TX	Description
<b>Financial Services</b>								
8743	8742	951	951	8742	8742	8742	8742	Mortgage Brokers (no direct lending)--All Employees-- Including Clerical Office Employees And Outside Salespersons
8749	8810	988	988	8810	8810	8810	8810	Mortgage Bankers (direct lending) - All Employees - Including Clerical Office Employees And Outside Salespersons
8801	8810	988	988	8810	8810	8810	8810	Credit Unions--All Employees-- Including Clerical Office Employees And Outside Salespersons
8808	8855	988	988	7380	7380	7380	7380	Banks--All Employees--Including Appraisers, Bank Guards And Attendants, Field Auditors, Office Machine Repair, Clerical Office Employees, And Salespersons
8808	8810	988	988	8810	8810	8810	8810	Savings Institutions
8808	8810	988	988	8810	8810	8810	8810	Consumer lending/Credit card Issuing
<b>Habitational/Hospitality</b>								
9050	9052	973	973	9052	9052	9052	9052	Hotel/ Motel/ Bed and Breakfast Inns
9060	9060	944	944	9060	9060	9060	9060	Clubs--Country Or Golf
8740/9011	9012	880	880	9015	9015	9028	9015	Property Management/ Apartment / Condominium Complex ( 4 or more units) Operation (not homeowners association)
8740/9015	9012/ 9015	971	971	9015	9015	9028/ 9026	9015	Building operations/Property Management (less than 3 units)
8740/9007	9012	880	880	9015	9015	9027	9032	Apartment Or Condominium Complex Operation For Seniors -- Age Restricted— age restricted

## Workers Comp' Class Code

CA	NCCI	DE	PA	MI	NJ	NY	TX	Description
<b>Healthcare</b>								
8834	8832	957	957	8832	8832	8832	8832	Physicians' Practices And Outpatient Clinics
8839	8832	957	957	8832	8832	8832	8832	Dentists And Dental Surgeons
4692	4692	489	489	4692	4692	4692	4692	Dental Laboratories--Including Foundry Or Casting Operations
8834	8832	957	957	8832	8832	8832	8832	Optometry
8831	8831	959	959	8831	8831	8831	8831	Hospitals--Veterinary
8834	8832	957	957	8832	8832	8832	8832	Medical labs
<b>Manufacturing</b>								
2002	2002	105	105	2016	2002	2002	2003	Macaroni, Pasta, Noodle Mfg.
2003	2003	105	105	2003	2003	2003	2003	Cracker, Cakes/pastries, or Tortilla Mfg.
2116	2143	113	113	2143	2143	2143	2157	Fruit Juice Or Concentrate Mfg.
2571	2501	163	163	2501	2571	2571	2501	Pillow, Quilt Comforter Or Cushion Mfg.--No Mattress Or Box Spring Mfg.
2660	2660	204	204	2660	2660	2660	2688	Boot Or Shoe Manufacturing Or Repairing
2683	2683	205	205	2683	2683	2683	2683	Bag Mfg.--Traveling Bags Or Hand Luggage
2688	2688	205	205	2688	2688	2688	2688	Leather Goods Mfg.--N.o.c.
2790	2790	441	441	2790	2790	2790	2790	Pattern Or Model Mfg.--Metal, Plastic Or Wood
2840	2881	311	311	2881	2881	2881	2881	Picture Frame Assembly-- Wood Or Metal / Picture Or Artwork Framing
2881	2881	319	319	2881	2881	2881	2881	Furniture Assembling--Other Than Metal-- Including Finishing, Except In Connection/Furniture-- Upholstering / Coffin Or Casket Mfg. Or Assembling-- Wood
3180	3180	445	445	3179	3193	3190	3179	Fixtures Or Lamp Mfg. Or Assembly-- Metal--Electric Or Gas

## Workers Comp' Class Codes

CA	NCCI	DE	PA	MI	NJ	NY	TX	Description
<b>Manufacturing</b>								
3383	3383	458	458	3383	3383	3383	3383	Jewelry Mfg.--Including Foundry Operations / Clock Mfg.-- Including Foundry/Operations / Watch Mfg.--Including Foundry Operations / Trophy Mfg.
3568	3179	473	473	3179	3179	3179	3179	Electronics Industry: Electrical Connector Mfg.
3572	3685	487	487	3685	3685	3685	3685	Electronics Industry: Medical Instrument Mfg.-- Electronic-- Diagnostic Or Treatment
3574	3574	483	483	3574	3574/ 3561	3574/ 3561	3574	Machine Mfg.--Office Or Sewing--N.o.c.
3643	3643	474	474	3643	3643	3643	3643	Electronics Industry: Electric Power Or Transmission Equipment Mfg.--N.o.c. / Electronics Industry: Electric Control Panel Or Switchgear Mfg.
3651	3681	473	473	3681	3681	3681	3681	Electronics Industry: Electrical Wire Harness Mfg.
3681	3574	483	483	3574	3574	3574	3574	Instrument Mfg.-- Electronic - Professional Or Scientific / Computer Or / Computer Peripheral Equipment Mfg. / Telecommunications Equipment Mfg. / Audio/Visual Electronic Products Mfg.
3682	3685	487	487	3685	3685	3685	3685	Instrument Mfg. - Non-Electrical - Scientific Or Medical
3683	3681	485	485	3681	3681	3681	3681	Speaker Mfg.
4250	4250	255	255	4250	4250	4250	4250	Paper Coating Or Laminating / Computer Printing Ribbon Mfg. Or Refurbishing
4250	4250	263	263	4250	4250	4250	4250	Paper Oiling, Paraffining, Parchmentizing or Waxing
4251	4251	265	265	4251	4251	4251	4279	Envelope Mfg.
4299	4299	281	281	4299	4299	4299	4299	Printing

## Workers Comp' Class Code

CA	NCCI	DE	PA	MI	NJ	NY	TX	Description
<b>Manufacturing</b>								
4432	4432	459	459	3574	4432	4432	4432	Pen Or Mechanical Pencil Mfg.
4623	4611	571	571	4611	4611	4611	4611	Cosmetic, Personal Care Or Perfumery Products Mfg.-- Production Or Packaging-- Not Manufacturing Ingredients
4922	4431	487	487	4923	4431	4923	4923	Magnetic Tape Mfg.
<b>Professional/Services</b>								
8822	8723	984	984	8810	8810	8810	8810	Insurance Agencies
8803	8803	962	962	8803	8803	8803	8803	Auditors, Accountants, Factory Cost Or Office Systematizers--All Employee
8803	8810	962	962	8810	8860	8810	8810	Accounting firm
8820	8820	956	956	8820	8820	8820	8820	Attorneys--All Employees
8741	8721	951	952	8742	8742	8742	8742	Real Estate Agencies--All Employees
8601	8601	905	905	8601	8601	8601	8601	Engineers--Consulting-- Mechanical, Civil, Electrical And Mining Engineers And Architects--Not Engaged In Actual Construction Or Operation And Outside Salespersons
8601	8603	955	955	8603	8603	8603	8601	Architectural or Engineering Firm - Clerical
8810	8810	953	953	8810	8810	8810	8810	Clerical Office Employees
8859	8810	953	953	8810	8810	8810	8810	Computer Programming, Software Development, web designers
8859	8803	953	953	8803	8810	8803	8803	Computer System Designers Or Programmers: Traveling
9586	9586	977	977	9586	9586	9586	9586	Barber Shops, Hair Styling and Personal Salons and Personal Appearance Services — all employees

CA	NCCI	DE	PA	MI	NJ	NY	TX	Description
<b>Professional/Services</b>								
7607	4360	928	928	4360	4360	4360	4360	Video Post Production - Computer Or Electronic - All Employees
4297								Graphic Design and Electronic Pre-Press — all operations — including Clerical Office Employees
8742	8742	951	951	8742	8742	8742	8742	Salespersons — Outside
8810	8871	953	953	8810	8810	8871	8810	Clerical Telecommuter employees
4361	4361	928	928	4361	4361	4361	4361	Photographer (All Employees) (Portrait)
<b>Retail</b>								
2003	2003	918	918	2003	2003	2003	2003	Retail Bakery
8078	8006	917	917	8006	8006	8006	8006	Sandwich Shop
9079	9083	897	897	9058	9079	9072	9079	Restaurant - Fastfood
9079	9082/ 9084	9075	9075	9058	9079	9071	9079	Restaurant - casual/family
9079	9082/ 9084	9075	9075	9058	9079	9071	9079	Restaurant - fine dining
9079	9082	975	975	9058	9079	9071	9079	Concessionaries
8078	8006	928	928	8006	8006	8006	8006	Beverage Preparation (coffee, tea, juice...)
8078	8006	928	928	8006	8006	8006	8006	Ice Cream/Yogurt Shops
9079	9083	918	918	9058	9079	9072	9079	Doughnut shop (cook and serve food on premise)
9079	9082	898	898	9058	9079	9071	9079	Caterer
9079	9083	897	897	9058	9079	9072	9079	Cafeterias, Grill Buffets, and Buffets
9079	9083	897	897	9058	9079	9072	9079	Mobile Food Service
8001	8001	919	919	8001	8001	8001	8017	Stores--Florists
8008	8008	916	916	8008	8008	8008	8008	Stores--Clothing, Wearing Apparel Or Dry Goods--Retail--Including Alteration Department
8013	8013	920	920	8013	8013	8013	8013	Stores--Eyewear--Wholesale Or Retail / Stores -- Jewelry--Wholesale Or Retail

## Workers Comp' Class Code

CA	NCCI	DE	PA	MI	NJ	NY	TX	Description
<b>Retail</b>								
8015	8044	921	921	8044	8044	8044	8044	Stores--Furniture--Wholesale Or Retail / Stores -- Jewelry-- Wholesale Or Retail
8017	8010	925	925	8010	8010	7998	8017	Stores--Hardware--Retail / Towel Or Toilet Supply Companies
8019	8015	932	932	8015	8017	8012	8017	Printing, Publishing, And Duplicating: Printing - Quick Printing Or Photocopying
8032	8032	916	916	8032	8032	8032	8032	Stores--Clothing, Wearing Apparel Or / Dry Goods-- Wholesale
8039	8039	914	914	8039	8039	8039	8039	Stores--Department Stores-- Retail
8071	8072	928	928	8017	8017	8072	8017	Stores--Books--Retail
2589	2589	142	142	2585	2585	2590	2583	Dry Cleaning Or Laundry--Retail
8006	8006	917	917	8006	8753	8006	8006	Stores - Grocery - Retail (Embroker definition)
8017	8017	928	928	8017	8017	8017	8017	Cosmetics
8008	8008	916	916	8008	8008	8008	8008	Shoes
8062	8017	925	925	8017	8017	8017	8017	Computers
8064	8017	928	928	8017	8017	8017	8017	Office Supplies
8064	8017	928	928	8017	8017	8017	8017	Art supplies
8017	8017	928	928	8017	8017	8017	8017	Gift, stationary or card stores
8017	8017	928	928	8017	8017	8017	8017	Toys
8070	8072	928	928	8017	8017	8017	8017	Records, video or recorded media
8017	8017	928	928	8017	8017	8017	8017	Kitchen or cookware stores
8017	8017	928	928	8017	8017	8017	8017	Musical Instruments (not pianos or organs)
8062	8072	928	928	8017	8017	8072	8017	Software
8006	8006	917	917	8006	8006	8006	8006	Coffee, Tea or Spice Stores (can be restaurant)
8078	8017	928	928	8006	8006	8006	8006	Ice Cream, Yogurt and Smoothie Stores (can be restaurant)
8006	8006	917	917	8006	8006	8006	8006	Dairy Product Stores / Delicatessens / Fruit and Vegetable Stores



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