

Home Based Business

Eligible Classes

Class	Hazard Group	Class	Hazard Group
Abstracting and Indexing Service *	3	Court Reporter	3
Accounting Service *	3	Crafts – excluding manufacturing/distribution of candles made by individuals	2
Adjuster - Independent Claims Adjuster	2	Damage Appraiser	2
Adjuster - Public Claims Adjuster *	2	Dance Instructors	2
Administrative Support Service	3	Database Management	3
Advertising Agency/Advertising Specialty Items Sales	1	Desktop Publishing	3
Answering Service	3	Draftsmen	3
Antique Gallery Shop	2	Dry Food Products/Mixes Vendor	2
Appraisal Service	3	Editorial Service/Proofreaders	3
Antique Gallery/Art Studio	2	Education Consultant	2
Artists Supplies	2	Embroidery	3
Association Management Service	3	Employment Agency *	1
Auctioneers – Away from insured's premises	2	Energy Consultant *	2
Audit Service (Non-Financial)	3	Engraving	3
Background Checking/Screening Service	2	Event Planner	3
Bakeries	1	Expediting Service	1
Balloon Art	3	Expert Witness Consultant	3
Barber Supplies	2	Financial Planning – exclude discretionary trading authority and/or access to customer funds *	3
Barber	1	Floral Arrangement	2
Beauticians	1	Food Broker	3
Beauty Supplies	2	Food Supplements/Vitamins	1
Billing Service *	3	Fund Raising Services	3
Book/Magazine Distributor	2	Furniture Refinishers	2
Bookbinding	2	Games Puzzles Vendor	2
Bookkeeping Service	3	Genealogists	3
Calligraphy	3	Gift Delivery Service (balloons, gift baskets, etc...)	3
Camera/Photography Sales or Repair	2	Gift Shop – excluding manufacturing/distribution of candles made by individuals	2
Candle Sales, excluding sales of candles made by individuals	2	Glassware	2
Candy/Nut Confections	2	Grant Writing Service	3
Car Detailer	2	Graphic Artist/Designer *	3
Cell Phone/Pager Sales	2	Handicrafts - excluding manufacturing/distribution of candles made by individuals	2
Ceramics	2	Hearing Aid Sales *	2
Clock or Watch Repair	2	Hobby & Model Supplies, excluding explosives & propellants	2
Clowns, Magicians, Entertainers excluding Bands & Disc Jockeys	1	Household Products – (Amway, Fuller Brush, etc...)	2
Coaching Service	3	Human Resource Consultant	2
Compliance Consultant *	1	Information Search Retrieval	3
Computer Repair	1	Insurance Agents *	2
Computer Sales	2	Insurance Inspector	3
Computer Service Bureau	2	Insurance Risk Manager	3
Cosmetic Sales (Avon, Mary Kay, etc...)	2		
Cost Containment Consultant	2		

***Not eligible for Professional Liability coverage:**

Class	Hazard Group	Class	Hazard Group
Interior Decorating	2	Professional Speakers	3
Interior Window Treatments	2	Public Relations Consultant	3
Interpreters	2	Publisher *	3
Inventory Control Specialist	3	Real Estate Agents *	2
Jewelry (Costume)	2	Registered Agent	3
Kitchen Supplies (Tupperware, etc...)	2	Religious Goods *	2
Ladies/Girls Clothing, Accessories *	2	Resume Service	3
Leather Goods *	2	Retail Toy Sales	2
Lingerie	2	Rubber Stamp Business	3
Loan Origination Service *	3	Scrapbooking	2
Locksmith *	2	Secretarial Service *	3
Management Consultant	2	Shoe Repair	3
Market Research *	3	Sign Painting	2
Marketing Consultant	2	Stationary	3
Mediator	3	Statistical Consultant	2
Medical Claims Processing/Transcriptionist *	3	Stenciling	3
Men's/Boy's Clothing Accessories	2	Tailoring, Alterations, Seamstresses	2
Models	3	Tax Preparer	3
Monogramming	3	Taxidermist	3
Mortgage Field Inspection	2	Teachers/Tutors except sports, physical education, industrial or martial arts	1
Musical Instrument Sales/Repair	2	Telecommunications Consultant	2
Newspaper/Magazine/Book Delivery	2	Telemarketing, Telephone Solicitation	3
Notary Public	3	Toner Cartridge Recharging	3
Office Supplies Vendor	2	Training Specialist/Seminar Conductor *	3
Paper Goods	2	Transcribing, Court Reporters	3
Paralegal	3	Translators	3
Pay Telephone Provider	3	Travel Agent	3
Personal Care Products	2	Trophy Sales	2
Personal Fitness Trainer	1	TV/VCR Repair	3
Personal Image Consultant	3	Upholsterer	2
Personalized Books & Gifts	3	Video & Music Sales/Rental *	2
Pet Sitters	1	Videotaping, Dubbing, Editing	2
Photographer	1	Vinyl/Leather Repair	2
Picture Framing	2	Wedding & Party Planners	3
Prepaid Calling Card Vendor, Excluding Sales from Vending Machines	2	Wedding cake and/or Cookie Sales	1
Print Broker	3	Wood Furniture Crafters	3
Printer	3	Wood Products excluding toys and furniture making	2
Professional Organizer	3	Word Processing	3
		Writers/Authors	2

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