



**Abstracting and Indexing Service:** Services include: 1) back-of-the-book indexing in which an index of key words and subjects are created as the last step prior to printing a book; 2) Computer-database indexing in which journal articles are read and the information condensed into a format (short sentences or key words) for inclusion in databases; 3) corporate abstracting in which market or trade information and/or books are read and information pertaining to the business is abstracted into concise summaries.

*Not Eligible for Professional Coverage*

**Accounting Service:** Accountants classify and analyze data and documents of financial transactions in order to prepare financial statements and tax forms. They may also audit books, suggest cost control measures, do analysis work and counsel management on alternative methods of operation. Individuals must not have access to their client's funds.

*Actuarial consultants are not eligible under this class.*

*Not Eligible for Professional Coverage.*

**Adjuster (Public or Independent Claim Adjuster):** An adjuster will examine, investigate, analyze and adjust the loss claims presented to insurance companies by their insureds. Investigations consist of gathering evidence and collecting witness statements or depositions. Independent adjusters may handle claims for all insurance lines and are often hired by companies to handle claims in an area where they do not have enough business to open a branch of staff adjusters. Public adjusters are independent contractors hired by insureds consisting of businesses, homeowners and government agencies. Public adjusters handle fire losses and losses stemming from windstorms, explosions, or business interruption. In addition, they help clients complete claims forms and maximize insurance recovery following a loss.

*Insurance Investigators are not eligible under this class.*

*Public Adjusters are Not Eligible for Professional Coverage*

Note: The Claims Adjuster Exclusion (HBP-102) will be attached to all independent adjuster policies written in this class.

**Administrative/Office Support Services:** Definition: Administrative & Office Support Services perform a wide-range of clerical and administrative duties including word-processing, desktop publishing, data entry, bookkeeping, answering the telephone, posting mail, handling travel arrangements, organizing and retrieving files, creating spreadsheets, presentations and reports, and making appointments. These services may be provided either at the client's place of business or off-site. The targeted applicants provide these services themselves for their clients rather than placing clerical or administrative staff. Exposures: Failure to comply with deadlines, Breach of confidentiality, Mishandling of phone calls/messages, Personal injury (libel, slander, defamation).

**Advertising Specialty Items Sales:** Consists of people who sell promotional items that companies give away to help advertise their business. The individual will often have several catalogues from manufacturers he works with. Items range from inexpensive pencils to clothing to expensive office accessories bearing the company name and logo. Advertising Consultants/Marketing Consultants are not eligible under this class.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies written for this class.

**Answering Service/Voicemail:** The basic function of a telephone answering service is answering incoming calls on a client's line, taking messages, and subsequently relaying the messages to the client. This can be done electronically via voicemail or by having someone answer the phone.

Beyond the basic function, other functions may be performed such as taking appointments, making wake-up calls or other reminder duties, and minor word processing functions for small businesses.

**Antique Gallery/Shop:** Consists of risks specializing in rare, historic, low to high valued items of a particular type or from a particular time period as well as those that have gift shops with a few authentic antiques inter-mingled. Most items are purchased from individuals or from other dealers. Antique dealers act as liquidators and appraisers. Some may hold auctions and many exhibit at trade shows or fairs. The sale/distribution of toys is not eligible under this class.  
Note: Antiques are valued on an Actual Cash Value basis versus a Replacement Cost basis.

**Appraisal Service (non-real estate):** Valuations experts estimate market value or the cost of producing or replacing physical property, determine the worth of property, and forecast the monthly earning power of certain classes of property. Energy consultants are not eligible under this class.

Applicants who authenticate property are not eligible.

We do not insure Business Personal Property that is rare, collectible, or memorabilia.

**Art Gallery/Art Studio:** Art galleries exhibit and sell paintings, drawings, graphics and a variety of other art objects - sculpture, tapestries, photos. Merchandise can range from original works of fine art to mass-produced reproductions. Value of the pieces can vary considerably. Restoration and appraisal may also be included. An art studio is a workplace for an artist to study and create art objects. Ice sculptors are not eligible under this class.

Note: Art is valued on an Actual Cash Value basis versus a Replacement Cost basis.

**Artist Supplies:** Consists of sales of supplies artists use in the process of creating pieces of art. Examples: paint, canvas, easels, pencils, charcoal, paper, etc.

**Association Management Services:** Definition: Association Management Services (also known as Association Management Companies and Executive Director Services) provide administrative and management services to professional and trade associations on a contractual basis, usually to those associations that have grown beyond the size that a volunteer workforce can effectively administer, but are not large enough to justify renting office space and hiring employees. Association management services' duties may involve fundraising, including event planning and coordinating fund drives and mailings, administrative office duties, including bookkeeping, ordering supplies, answering phones etc., and member services and development, including collecting member dues, maintaining membership lists, producing member newsletters and literature, booking speakers, member education and professional development etc. These services free up the association's volunteers to focus on the mission, policies and program strategies of the association.

Exposures:

Breach of confidentiality

Co-mingling of assets – either AMC/client or client/client

Misrepresentation of skills/expertise to clients

Misrepresentation of services provided

Negligent rendering of services

Note: The Payroll Processing Exclusion will be attached to all policies written for this class.

**Auctioneer:** Auctioneers sell goods by means of competitive bidding. They act as a fiduciary for the seller with the capacity to turn assets into cash. The seller consigns or entrusts property or goods for sale to the auctioneer or auction house. The auctioneer has full responsibility for determining and preparing the auction site, inventorying and cataloguing the goods, arranging for advertising, ensuring that the seller has title to the goods, receiving payment from the buyers, and paying the consignor. There must be no commingling of the seller's funds with the auctioneer's personal funds. Ineligible: Real Estate and Livestock auctions. Note: The Personal and Advertising Injury Exclusion (BP 0437) will be attached to all policies.

**Auditor Service:** Definition: Provide audit services of records/ data to verify standards. Professionals usually practice within a specific area of expertise. May include Premium Audit services that look at financial records for insurance companies, underwriters to verify underwriting standards; however, our appetite can include auditing services other than premium auditing services.

Exposures: Reliance on faulty data leading to misinformed management decisions.

Note: The Financial Services Exclusion (HBP-101) will be attached to all policies.

**Background Checking/Screening Service:** Definition: Background checking and screening services are generally responsible for researching the background of either a potential employee or a tenant. Results of their findings may determine whether an employee gets a job or a tenant is eligible to move into a residence. For employers, the background check/screening service may verify the potential employees' previous employment, education, personal references, worker's compensation claims history, credit history, professional license verification, driving record, and criminal history. For landlords, background checking services verify previous residence, credit history, and current employment.

*Target: Those who derive 100% of revenue from either employment or tenant background checks or screening services.*

Exposures:

1. Personal injury
2. Failure to discover required information
3. Release of confidential information to unauthorized personnel
4. Possible violation of Fair Housing statutes (tenant screening services only)

Note: Products liability exclusion will be attached to all policies written for this class.

**Bakeries:** Consists of bakeries where baking is done on the premises. A wide variety of products are offered: breads, cakes, cookies, pies, rolls, doughnuts, dog treats, etc. Some bakeries may also sell decorating materials. Coffee Services are not eligible under this class.

**Balloon Art:** Consists of decorating with balloons including making archways and performing balloon shaping, etc. \*\*If any face painting is performed, refer to the Clowns/Magicians/Entertainers class.

**Barbers:** Services include barber (hair cutting, and beard shaving or trimming) and men's hair styling. Hair dyeing and permanent wave services shall be classified as Beauty Shop.

*Note: Beauticians, Barber, Cosmetologist, and nail Technician Professional Liability is included.*

**Barber Supplies:** Barber suppliers sell barber products, salon supplies, and equipment. Customers include private barber shops, corporate barber shops, and individuals who take care of their own hair care needs. The supplier may call on barbershops to show clients what products they have available and/or may have customers who come on the premises to purchase products. Barber shops and/or tanning beds are not eligible under this class. Note: Products liability exclusion will be attached to all policies written for this class.

**Beauticians:** Services include hairdressing, manicuring, or other cosmetic treatment for both men and women. Spa services are not included and are ineligible under this class. Spa services include body massage (other than face, scalp or hand), hair straightening (other than by cold process), tanning, micro-dermabrasion, acid peels, hair replacement, hair removal (by electrolysis, thermolysis, or any process using radio waves), ear candling, tattooing or permanent make-up applications, ear piercing, body piercing, hydrotherapy and saunas, and body waxing (other than facial).

*Note: Beauticians, Barber, Cosmetologist, and nail Technician Professional Liability is included.*

**Beauty Supplies:** Beauty suppliers sell beauty products, salon supplies, wigs, and related equipment. Customers include private beauty shops, corporate beauty shops, professional salons, and individuals who take care of their own hair care needs. The supplier may call on beauty shops to show clients what products they have available and/or may have customers who come on premises to purchase products. Salons/Beauty shops and/or tanning beds are not eligible under this class.

Note: Products liability exclusion will be attached to all policies written for this class.

**Billing Service:** Consists of maintaining records and processing claims for payment from businesses for hospitals, clinics, physicians, and individuals. Individuals must not have access to their client's funds.

*Not Eligible for Professional Coverage*

**Book/Magazine Distributor:** Books and magazines are sold through the mail by subscription, sold door to door, distributed to target audiences, sold over the phone, or sold as a result of direct contact on premises. Distributors may also exhibit at trade shows or fairs. Newspaper delivering is eligible under this class. Note: automobiles are not covered business personal property.

*Pre-approved home businesses: Barefoot Books, Bright-Minds - The Critical Thinking Company Good Books & Co. LLC, Nest Family, The Southwestern Company Usborne Books at Home, World Book Inc.*

**Bookbinding:** Binderies turn printed sheets into hardcover and paperback books, catalogues and manuals. Some binderies may specialize in certain types of work; others may do various types of binding. Types of binding include: edition binding, job binding, extra binding, library binding, perfect binding, and mechanical binding. Materials used include: Leather, plastic, cloth, paper, boards, thread, wire rolls, adhesive, inks, paints, varnishes, thinners, solvents, boxes and other packing materials. Depending upon the type of binding, various machines and hand tools may also be used.

**Bookkeeping Service:** Services include reconciling bank statements, recording payroll, billing, accounts receivable and payable transactions, and preparing financial reports for tax or accounting purposes. This class is not to be confused with accounting services which interpret and analyze the records prepared by the bookkeeper. Individuals must not have access to their client's funds.

**Calligraphy:** Calligraphers specialize in artistic, stylized, or elegant handwriting or lettering.

**Camera/Photography Sales or Repair:** This class involves selling and repairing photographic equipment, such as cameras and camera accessories, darkroom equipment, supplies and film. Some may also sell video equipment such as camcorders. Film Developing and printing are usually available via a darkroom or photo finishing laboratory that is set up in the home.

**Candle Sales: Sales of candles that are not made by an individual:** The making of candles and/or the sale/distribution of homemade candles is not eligible under this class.

*\*\*Representatives and distributors of Gold Canyon Candles LLC, NorthernLights at Home, Scentsy, & PartyLite Gifts Inc have been pre-qualified and are eligible operations for this classification.\*\**

Note: Products liability exclusion will be attached to all policies written for this class.

**Candy/Nuts Confections:** Merchandise includes hard sugar candies, creams, jellies, nougats, marshmallows, fudge, caramels, licorice, chocolates, chocolate-coated candies and other novelty candies. Candies are sold on premises, in vending machines, through fund raisers, via mail order, at trade show and fairs. Sales of ice cream, perishable foods and shaved ice vendors are not eligible under this class.

**Car Detailer:** Services include complete cleaning (wash & wax), cleaning the windows inside and outside, polishing the chrome, carpet and upholstery vacuuming and cleaning, engine steam cleaning, cleaning of vinyl tops, leather treatments, tire treatments, etc. Detailing of watercraft is eligible under this class. Car/watercraft painting and sales of automotive /watercraft parts/accessories is not eligible under this class.

**Cell Phone/Pager Sales:** Sales and service of cellular phones, pagers and beepers.

*Ineligible: Sales and service of Life Alert or other health monitoring services.*

**Ceramics:** Individuals make pottery from clay and other minerals, which are fired in a kiln to achieve permanent shape and strength. Merchandise may include: fine china, bone china, porcelain, earthenware, stoneware, sanitary ware, decorative items and artistic pieces. Materials and equipment include: raw materials, mixing equipment, forming equipment, dryers, kilns, glazing equipment, hand tools and decorating supplies.

**Clock or Watch Repair:** These craftsmen have the knowledge and equipment needed for repairing clocks and watches. They may operate a general repair service or specialize in antiques items. The source of their business would be retail customers who contact them, or they may get work sub-contracted from retail shops or other repairmen.

**Magicians, Entertainers:** Individuals provide seasonal or year-round live entertainment for birthday parties, small gatherings, special events, etc. Face painting is eligible under this class. Bands, disc jockeys, talent agents, and booking agents are not eligible under this class. Note: The Abuse or Molestation Exclusion will attach to all policies written for this class.

**Coaching Service:** Definition: Very similar to a management consultant, coaches generally provide advice to executives or private individuals to help them achieve their professional or personal goals. They may act as a mentor or a motivator and help their clients reduce stress, manage their time more efficiently, and improve their general attitude.

Exposures:

1. Negligent advice
2. Revelation of confidential information

Note: The Abuse or Molestation Exclusion will attach to all policies written for this class and this class is not available on an Admitted basis in New Jersey.

**Compliance Consultant:** Definition: Inspect the premises, equipment and operations of clients and/or consult regarding compliance with regulations or widely accepted industry standards. Consultation may involve methods to reach compliance. An example of a regulatory Compliance Consultant would be an OSHA inspector or ADA compliance assessor. An example of a Compliance Consultant for industry standards would be an ISO 9000 auditor/ consultant.

Exposures: Failure to notify client of premises, equipment or operations that do not meet required standards, which may result in fines for the client or further costs for the client to reach compliance.

Decline firms involved with Home Inspection or Building Code inspectors as they often call themselves Compliance Consultants.

*Not Eligible for Professional Coverage*

Note: Products liability exclusion will be attached to all policies written for this class.

Underwriting Guidelines

1. We target only those deriving 100% of receipts from inspections and consulting for the sole purpose of reaching compliance with an authoritative third party.
2. **Decline firms that set or promulgate certification/accreditation standards (e.g. a trade association which sets standards for membership/certification for its members) or enforcement services; we target compliance verification services only.**
3. **Decline firms that sign off on engineering designs and/or architectural plans.**
4. **Decline firms involved with any of the following areas:**
  - a. **Biohazards/environmental/industrial hygiene/hazardous materials/health or sanitation**
  - b. **Mining or MSHA compliance**
  - c. **Home inspection (often call themselves compliance consultants)**
  - d. **Building code inspectors (often call themselves compliance consultants)**
  - e. **Construction or transportation/ trucking industry**
  - f. **Security/Terrorism**
  - g. **Medical/ Healthcare**
  - h. **Sale & Use Tax Consulting**
5. If the applicant is offering Testing Services, please decline.

**Computer Repair:** Individuals have the knowledge and equipment needed for repairing computers. The repair work can be done on premises or on the customer's premises. Avoid Internet Service Providers and those who work on Computer Networks.

**Computer Sales:** This class involves selling computers and computer related equipment consisting of hardware: computer systems (central processing units), internal disk drives, and hard drives; software: computer programs loaded on diskettes or compact discs; peripherals: video monitors, modems, trackballs, mice, numerical keypads, microphones, keyboards, external disk drives, printers, game controls, multimedia speakers, plotting boards for graphics, image reader scanners, surge protectors, headphones and virtual reality equipment; computer accessories: disk files, wrist rests, mouse pads and polarizing filters; printer supplies: tape, ribbon, toner, inkjet refills, and paper; other: periodicals, manuals, books, video game systems and game cartridges. Avoid Internet Service Providers.

**Computer Service Bureau:** Clients provide the service bureau with data that is entered into a computer. The service bureau then compiles the data and creates output in the form of labels, customized letters and/or mailing items. Assembly of mailing kits may also be done. Services may not include credit and background checks. Avoid Internet Service Providers and those who work on Computer Networks.

**Cosmetic Sales (Avon, Mary Kay, etc.):** Cosmetics are displayed, demonstrated and sold directly to the consumer via traveling door-to-door and/or arranging parties, generally in private homes to an individual or a small group. Items commonly offered are cosmetics and skin and hair care products, clothing and novelty items. Medicinal products, wellness products, weight loss products, magnetic items, and Nikken distributors are not eligible under this class.

Note: Personal and Advertising Injury Exclusion & the Intellectual Property Endorsement will be attached to all policies in this class.

*Pre-qualified Home businesses: Avon, Esther, Lip Ink International, Mary Kay*

**Cost Containment Consultant:** Definition: Specialists in expense reduction such as Outsourcing, Restructuring, Downsizing, Reducing Costs, etc.

Exposures: Negligent advice causing company a business complication or loss

**Court Reporters:** Definition: Responsible for taking accurate report of the information disclosed by plaintiff & claimant in the courthouse, at depositions, arbitrations or mediations for others for a fee. Exposures: Negligent/inaccurate report of the information disclosed in the courthouse Personal Injury (Libel, slander, defamation).

**Crafts:** A crafter has a skill or ability in making items by hand. Many crafters sell their merchandise at trade shows or fairs. It is acceptable for a crafter to place their merchandise in consignment shops as long as they do not operate, or lease space on a regular or continuous basis. The making of and/or sales/distribution of toys as well as the making of candles and/or the sale/distribution of homemade candles is not eligible under this class.

**Damage Appraiser:** Definition: Similar to a claims adjuster, however they generally do not have settlement authority. Damage appraisers are hired by insurance companies to assign a monetary value to the cost to repair a vehicle or property following an accident, and then report this estimate to the insurer. They may handle many different types of vehicles or other property and may provide photography services of damage to an insurance company.

Exposures:

1. Insufficient inspection, failure to detect damage.
2. Failure to report damage to insurer in a timely manner.
3. Inaccurate estimation of damage.
4. Possible property damage.

**Dance Instructors:** Services typically include instruction to individuals and groups for wedding, ballroom, and Latin dancing. Instruction may be private, individual lessons or party and corporate functions.

Notes: Medical Expenses Coverage Exclusion will be attached to all policies in this class.

Note: The Abuse or Molestation Exclusion will attach to all policies written for this class and is not available on an Admitted basis in New Jersey.

**Database Management:** Service of managing data entered into computer to enable access of timely, accurate and cost-effective data.

**Desktop Publishing:** A desktop publisher uses a personal computer and desktop publishing software to provide the services of a layout artist, typesetting service, and even a printer. For the most part, work is done on premises. However, very skilled desktop publishers may get temporary work on-site for companies.

Note: Personal and Advertising Injury Exclusion & the Intellectual Property Endorsement will be attached to all policies in this class.

**Disc Jockeys –** Selects and plays recorded music for an audience. Eligible exposures include Club DJ's and Mobile DJ's who travel with portable sound systems and play recorded music at a variety of events. Bands are not eligible under this class.

Note: The Abuse or Molestation Exclusion will attach to all policies written for this class

Note: Personal and Advertising Injury Exclusion & the Intellectual Property Endorsement will be attached to all policies in this class. (Admitted AL & DC)

**Draftsman:** A draftsman draws plans, designs and/or documents. These individuals excel in drawing systematic representations and dimensional specifications of mechanical and architectural structures. Machinists and architects are not eligible under this class. Unlike a draftsman, an architect will design and determine the structural elements of a building.

**Dry Food Products/Mixes Vendor:** Merchandise includes hot chocolate, cake mixes, and teas. Normally prepackaged products are combined into gift baskets or resold individually. The repackaging, sale, or distribution of dietetic products, infant formulas and milk products are not eligible under this class.

*Pre-qualified Home businesses: A Sandy Clough Tea, Access Ventures (dba Swiss Colony Occasions) Homemade Gourmet Inc., Inspired Aroma Inc., Just Add Guests, Purely Gourmet LLC, Taste of Gourmet, LLC, Taste of Gourmet, Tastefully Simple Inc., UCAN2 Infotainment Inc. (dba UCAN2 Cook), Victorian Epicure Inc., Wildtree Herbs Inc., XanGo LLC*

**Editorial Service/Proofreaders:** Content proofreaders read word-for-word against the original to check for typos, misspellings and so forth. Design proofreaders, in addition to proofing content, proof for design specifications, typographical correctness, improper or excessive hyphenation once copy has been sent to typeset. Copy editors rewrite text, suggest style changes, check for proper grammar and clarity, make corrections, and proofread content. Development editors help authors develop or completely rework ideas and assist throughout the creation of manuscript. Clients include: writers, publishers, first-time authors, business offices, law firms, software houses, etc.

Note: Personal and Advertising Injury Exclusion & the Intellectual Property Endorsement will be attached to all policies in this class.



**Educational Consultant:** Definition: Educational consultants generally perform services such as curriculum development, administrative policy consultation, fund raising, and budget planning.

Exposures: Negligent advice

**Embroidery:** Ornamentation of fabric with needlework. The art can be done by hand or machine. If done in conjunction with other crafts, show as secondary business.

**Employment Agency:** Definition: Third party who places individuals in positions for employers who hire their services. We are targeting those who place individuals in permanent positions. Avoid those who provide temporary staffing services. Ineligible are those who provide staffing for contractors, warehouse workers, those performing clean outs, doctors/nurses, healthcare workers, nannies, and police or security.

Exposures:

1. Placement of inadequate/ unsatisfactory personnel
2. Failure to properly screen a candidate
3. Contingent errors and omissions arising from the acts of temporary personnel placed by the insured
4. Libel, slander, defamation, release of confidential information to unauthorized parties, invasion of privacy.
5. Discrimination and other employment related practices exposures
6. Placement of a candidate into a hostile working environment

Target classes: insurance professionals, sales professionals, information technology professionals, executive/managerial, clerical/ secretarial, data processors, consultants, marketing/ advertising, interior designers, mortgage brokers, real estate.

**Not Eligible for Professional Coverage**

Note: Products liability exclusion will be attached to all policies written for this class.

Ineligible: Hiring or placing those involved in contracting, clean-outs or home rehabs.

**Energy Consultants:** Definition: Consult with clients on how to cut energy costs and conserve energy. We are targeting those providing consulting to non-utility, non-energy generation clients. These are usually either mid-sized to larger business or individual homeowners looking to cut energy costs and become more energy efficient. Exposures: Failure to give proper advice

*Not Eligible for Professional Coverage*

Note: Products liability exclusion will be attached to all policies written for this class.

**Engraver:** Definition: A skilled worker who can inscribe designs or writing onto a surface by carving or etching. Engravers carve, cut or etch into materials.

**Expediting Service:** Definition: Expediting services are involved with completing and filing paperwork, usually for permits, for instance, to secure a building or zoning permit. They may help the applicant save time by physically delivering the paperwork to the appropriate office. They may help expedite the filing process by explaining the application to the plan examiner and following up regularly.

Exposures:

1. Failure to complete necessary paperwork.
2. Failure to secure permit in a timely manner.

**Not Eligible for Professional Coverage**

**Expert Witness Consultants:** This class consists of individuals with a high degree of skill, knowledge, experience, training or education on a certain subject who are called upon to provide testimony. Public speakers are not eligible under this class – quote those risks under the Professional Speakers class.

**Financial Planning:** Financial planners provide advice to clients regarding strategies and actions to achieve financial goals based on an analysis of the personal and financial condition, resources, and capabilities of the client. They may advise a client on investments and better management policies/procedures. The primary objective of a financial planner should be to prepare a financial plan that best suits the client's needs. Discretionary trading authority and/or access to customer's funds are ineligible under this class.

*Not Eligible for Professional Coverage*

Note: The Financial Services Exclusion (HBP-101) will be attached to all policies in this class.

**Floral Arrangement:** Floral arrangers work with cutting tools, wires and Wooden stakes to assemble cut flowers and/or silk or plastic flowers into arrangements in floral foam, clay or Styrofoam. This class may also be used to accommodate individuals who maintain plants in offices. Greenhouses and/or nurseries are not eligible under this class.

**Food Broker:** A food broker arranges for delivery of food from a manufacturer to be delivered to the client. The broker does not physically sell food, have possession of the food or keep an inventory. Soda vending machines are acceptable under this class. Food Distributors are not eligible under this class.

*Pre-qualified Home Businesses: Market Day Gourmet, Two Sisters Gourmet Food Supplements/Vitamins: Merchandise would be similar to that sold in health food stores and may include: vitamins, supplements, herbs, health snack foods, cereals, soy-based products, beverages and sports supplements, etc. Diabetic supplies; medicinal products; wellness products; weight loss products; magnetic items; Herbalife, Nikken and similar related distributors; and pet food/supplements/vitamins are not eligible under this class.*

**Ineligible:** Diabetic supplies; medicinal products; wellness products; weight loss products; magnetic items; Nikken and similar related distributors; and pet food/supplements/vitamins are not eligible under this class.

**Food Supplements/Vitamins:** Merchandise would be similar to that sold in health food stores and may include: vitamins, supplements, herbs, health snack foods, cereals, soy-based products, beverages and sports supplements, etc.

**Ineligible:** Diabetic supplies; medicinal products; wellness products; weight loss products; magnetic items;

**Eligible and Pre-qualified:** Representatives and distributors of *Amkey Inc, Amway, CocoaLife LP, ForeverGreen International, FreeLife International, Gano Excel USA Inc, Global Health Trax, Herbalife, Jeunique International Inc, Livinity Inc, Mannatech Inc, MonaVie Inc, NSA, New Vision USA Inc, Oasis LifeSciences, Reliv International Inc, Seaborne LLC, Stem Tech HealthSciences Inc & The Limu Company LLC.*

Note: Products Liability Exclusion will be attached to all policies written for this class.

The Abuse or Molestation Exclusion will attach to all policies written for this class and this class is not available on an Admitted basis in New Jersey.

**Framing:** This class involves enclosing items including photographs, paintings, prints, etc. in a structure to provide support. Exposures: working with delicate materials, such as glass, polished wood, and precious photographs, and thus you have to ensure they do not sustain defects.

**Fund Raising Services:** Definition: Plan, manage, advice, consult or prepare material to raise funds for a charitable organization.

Exposures: Negligent preparation or advice (possibly causing a loss of funds)

**Furniture Refinishers:** Refinishes damaged, worn, or used furniture or new high-grade furniture to specified color for finish, utilizing knowledge of wood properties, finishes, and furniture styling. Smooths surface for finishing, using sandpaper or power sander. Selects and mixes finish ingredients to obtain specified color shade or to match existing finish. Brushes or sprays successive coats of stain, varnish, shellac, lacquer, or paint on work piece. Grains wood or paints wood trim, using graining roller, comb, sponge, or brush. Polishes and waxes finished surfaces. In general, this worker requires extensive knowledge of surface peculiarities and types of finishes required for different applications usually acquired through considerable on-the-job training and experience.

Note: Antiques are valued on an Actual Cash Value basis versus a Replacement Cost basis.

**Games/Puzzles Vendors:** Merchandise includes jigsaw puzzles, board and card games. Often the vendor will create a personalized jigsaw puzzle from a photo provided by a customer. The making of and/or sales/distribution of toys is not eligible under this class.

Note: The products liability exclusion will be attached to all policies in this class.

*Pre-qualified Home businesses: Bright Minds - The Critical Thinking Company at Home, Discovery Toys Inc., Highlights-Jigsaw Toy Factory Ltd.*

**Genealogists:** Genealogy is defined as the, "...study and tracing of family pedigrees." Genealogists research and collect the names of current and ancestral family members to create a family tree for their clients. Beyond birth and death certificates and marriage licenses, genealogists' research includes sources that reveal not only the ancestral ties of a person but also can reveal personal history. For example, typically accessed sources include: family records and oral interviews; church records; census information; probate records; wills; court records; military records; emigration, immigration and naturalization records; school records; tax records; and ship passenger lists.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies written.

**Gift Delivery Service:** Merchandise being delivered may include balloons and gift baskets, which can be filled with specialty items, food, etc. Many times the baskets are customized to fit a client's specific need or to follow a certain theme. Personal services including running errands and shopping or general delivery services such as grocery are not eligible under this class.

Sale/distribution of toys is not eligible under this class.

Note: The products liability exclusion will be attached to all policies in this class.

**Gift Shop:** Gift shops may offer a wide variety of merchandise including novelty items, souvenirs, decorator items, greeting cards, books, stationery, glassware, pictures, and clothing. The items may be handmade or mass-produced. Baseball Card shops, the making of and/or sale/distribution of toys and/or Beanie Babies, as well as the making of candles and/or the sale/distribution of homemade candles are not eligible under this class.

*Pre-qualified Home Businesses: Blessings Unlimited, Christian Gifts Place (TrueVine Embroidery LLC), Claire Murray Home Gallery, Ethnic Impressions, Home & Garden Party Inc., Home Interiors & Gifts Inc. Kirks Folly Design, Living Sculptures Inc., Richmond Direct, The Longaberger Company.*

**Glassware:** Individuals make items from glass including miniature figurines, candy dishes, stained glass and a variety of other decorator items.

**Grant Writing Service:** Definition: Grant writing services are very similar to fund-raising services. They work with non-profit organizations and researchers in order to secure grants to run their operations. One of the services they may provide is consulting with an organization to determine their funding needs. Another service they may offer is researching and identifying possible grant sources. They may also draft letters necessary to obtain a grant, or they may proofread an organization's draft request for errors and offer suggestions for improvement. Exposures: Failure to complete necessary paperwork on time & negligent advice.

**Graphic Artist/Designer:** Graphic artists/designers develop formats for and lay out publications such as newsletters, annual reports, brochures, pamphlets and catalogues. Logos and promotional designs may be created for commercial and retail businesses. The artist/designer will work with the client to decide on type styles, colors and use of photographs or illustrations. Traditionally work was created by hand for use in printed materials. Now the trend is visual design in video format. Computers are widely used to create and manipulate designs.  
*Not Eligible for Professional Coverage*

**Handicrafts:** Items are created by persons skilled in using their hands. Merchandise may include embroidery, tatting, knitting, crocheting, etc. Blacksmiths are eligible under this class. The making of and/or sales/distribution of toys as well as the making of candles and/or the sale/distribution of homemade candles is not eligible under this class.  
Note: Upholsterers have their own class.

**Hearing Aid Sales:** Hearing aid dealers are responsible for the precise fitting of a hearing aid with its ear-mold, for selling and servicing it, and for helping the client to adjust to sound amplification. Hearing aid specialists are in most states licensed under standards of competence and a strict code of ethics.  
*Not Eligible for Professional Coverage*

**Hobby & Model Supplies:** Merchandise is used primarily for entertainment purposes and may consist of scale-model kits of airplanes, automobiles, ships and railroads, along with finishing materials, art materials, handcraft kits, craft tools, radio control equipment and science kits. Some may also sell miniature figurines, coins, stamps, magazines and publications specific to hobbies. Explosives, propellants and/or use of flammable liquids, toys, puppets, and sporting good accessories are not eligible under this class.

**Household Products:** (Fuller Brush, Shaklee, etc.) Salespeople are often part of a pyramid system and sell products door-to-door or via arranged parties in private homes to individuals or small groups. Hardware items, pet supplies, floatation devices for bathtubs/pools and carpet cleaning services are not eligible under this class.

*Pre-qualified Home Businesses: Aerus, LLC (formerly Electrolux, LLC), AtHome America Inc., CUTCO/Vector Marketing Corp., Dr, Leonards Healthcare Corp., Enagic USA Inc., Hy Cite Corp. Krystal Planet Corp., LifeMist HomeProducts LLC., Omegatrend International, Oreck Corp., Our Own Image, Private Quarters, Regal Ware Inc., Quixtar, Rena Ware International Inc, Rexair Inc., Shaklee Corp., Signature HomeStyles, SMC Specialty Merchandise Corp., Southern Living AT HOME, Stanley Home Products, Taste of Home Entertaining, The Fuller Brush Company, The Kirby Co., Thirty-One Gifts, Tristar Enterprises LLC.*

**Human Resource Consultant:** Definition: Human Resources Consultants advise business clients on the employee/employer relationship, including motivation and incentive programs, personnel record keeping, compensation plans, policies and procedures concerning the hiring, termination, conduct, supervision, advancement, discipline, or other treatment of employees, including reviewing and revising employee handbooks or supervisory policy manuals and provide training to their clients management on employment practices issues. Exposures: EPL (brought in as 3rd party in EPL litigation); Personal Injury; Failure to comply with ERISA; Breach of contract/confidentiality; Improper compliance advice; Negligent business practices advice. Note: The Human Resources Consultants Endorsement & Payroll Processing Exclusion will be attached to all classes

**Information Search Retrieval:** Information brokers track down and locate specific information their clients need. Acting as specialized research librarians, they search computer databases and libraries as well as conducting interviews for their clients. Credit reporters, employment placement services, detectives and private investigators hired to follow people are not eligible under this class.

Note: The Intellectual Property Endorsement will be attached to all policies in this class.

**Insurance Agent:** Insurance agents perform essentially a sales function by arranging for clients to purchase insurance coverage from insurers; agents are given authority to represent the insurers through an agency agreement. A good agent will analyze the needs of a prospective client and will design a proper insurance program for the client. After the insurance is sold, the agent will assist in the service or maintenance of the account, ensure that records are kept accurately, that coverage continues to meet the insured's needs, and participate in billing or claims adjusting activities. Insurance Investigators are not eligible under this class.

*Not Eligible for Professional Coverage*

*Pre-qualified Home Businesses: Tanner Companies, LLC*

**Insurance Inspector:** Definition: Inspect facilities/property for insurance carriers to verify correct evaluation and risk assessment of insured accounts. Our target is those working exclusively on behalf of insurance carriers. Decline those performing field inspection services on behalf of real estate agents, real estate appraisers or private homeowners; our target is those working exclusively for lending institutions.

**We are not writing home inspectors.**

Note: The Insurance Risk Managers Endorsement (HBP-108) will be attached to all policies

**Insurance Risk Manager:** Definition: Identifying and evaluating risk, selecting, implementing, monitoring risk controls. Assist professionals in risk management/loss control while performing their professional services.

Note: The Insurance Risk Managers Endorsement (HBP-108) will be attached to all policies written for this class.

**Interior Decorating:** Interior decorators will coordinate colors, select furniture, floor and wall coverings, and curtain materials. They may also select the lighting and architectural detail such as molding. Furniture distributors and interior designers are not eligible under this class. Unlike interior decorators, interior designers are involved in designing renovations or structural changes to the building. Installation of artwork and stagers are not eligible under this class.

**Interior Window Treatments:** Sales of curtains, drapes, blinds and the hardware that they hang on. Installation of these items is acceptable.

**Interpreters/Translators:** Definition: Interpreting one foreign language to another and/or sign language for others for a fee. Exposures: Personal Injury (libel, slander, defamation, invasion of privacy); Failure to properly translate one language to another; Error in translating and/or using sign language (miscommunication)

**Inventory Control Specialist:** Services include creating and/or maintaining an itemized list and count of goods or materials on hand.

**Jewelry (Costume):** Costume or "fashion" jewelry is made out of base metal that may have filling, electroplating, and overlays. Fake stones set in base metal are considered costume jewelry. Sterling silver is acceptable. Fine jewelry is not eligible under this class because, unlike costume jewelry, fine jewelry is made out of real gold or alloys. Precious stones (i.e. diamonds, rubies, sapphires, etc.) are used. The cost of fine jewelry is significantly higher than that of costume jewelry. *Pre-qualified Home Businesses: Accentz, Bead Retreat Ltd, Bracelet Club, Chu's Pearls LLC, Cookie Lee Inc., Creative Beading Inc., Earth's Elements, F.A.I.T.H. Company, Fifth Avenue Collection Ltd., Latasia & Company, Lia Sophia, Luxe Jewels, M Studio Inc., Michelle Baratta atHome, Premier Designs Inc., Sarah Coventry, Silpada Designs, South main Designs, The Glass Bracelet Inc., Creative Beading Inc., Earth's Elements, F.A.I.T.H. Company, Fifth Avenue Collection Ltd., Latasia & Company, Lia Sophia, Luxe Jewels, M Studio Inc., Michele Baratta atHome, Premier Designs Inc, Sarah Coventry, Silpada Designs, South Main Designs, The Glass Bracelet, Three Girls Who, Touchstone Crystal, Traci Lynn Fashion Jewelry, U Design Jewelry, Vantel Pearls in the Oyster, Yoffi Fine Jewelry.*

**Kitchen Supplies:** (Tupperware, etc.) Salespeople are often part of a pyramid system and sell products door-to-door or via arranged parties in private homes to individuals or small groups. Merchandise may include storage containers, measuring devices, dishes, etc. The making of knives and/or the sale/distribution of knives made by individuals are not eligible under this class.

*Pre-qualified Home Businesses:*

*Demarle at Home Inc., Hurley Industries Inc., Hy Cite Corporation, Kitchen Fare (Regal Ware Inc), Princess House Inc., Saladmaster Inc. (Regal Ware Inc.), Setting Traditions, The Pampered Chef, Tupperware Brands, UCAN2 Infotainment dba UCAN @ Cook!, Victorian Epicure Inc., Vita Craft Corporation.*

**Ladies/Girls Clothing Accessories:** Merchandise consists of clothing for ladies and girls as well as accessory items such as belts, purses, etc.

*Not Eligible for Professional Coverage.*

*Pre-qualified Home Businesses: Angela Moore Inc., Barefoot Parties, Butterfly Worldwide LLC, Chic Pursesanity Inc.*

*Claire Murray Home Gallery, Destinations Fashions, Million Wishes, Nefful U.S.A.*

*Inc, Occasionally Handbags, Purse Party, PURSEnaality Etcetera, Schu La La, The Finest Accessories Inc., Weekenders USA Inc.*

**Lingerie:** Merchandise consists of undergarments, hosiery items, sleepwear, and accessories. Items are displayed, demonstrated, and sold directly to the consumer via mail order catalogues and/or arranging parties, generally in private homes to an individual or a small group. Adult toys are not eligible under this class.

*Pre-qualified Home Businesses: Essential Bodywear, Jeunique International Inc., Jockey Person to Person, Nefful U.S.A. Inc.*

**Leather Goods:** Consists of individuals who manufacture leather items including luggage; briefcases; handbags; purses; wallets, belts; cases for keys, cards, coins, glasses, jewelry and toiletries; and other leather accessories and novelties. The products may be constructed of total or partial-leather content, and may include wood, metal, plastic reinforcements, and hardware. The individual may receive fully tanned leathers from tanneries or may opt to handle the final stages of tanning themselves. Animal/pet accessories are not eligible under this class.

*Not Eligible for Professional Coverage*

**Loan Origination Service:** Loan originators help people put together the paperwork needed to obtain a mortgage. They do not make decisions for the lender, but gather information and prepare documentation to help facilitate the mortgage application process.

*Not Eligible for Professional Coverage*

**Locksmith:** Locksmiths install locks, cut keys, repair and rekey locks, design and install master key and security systems, sell safes, alarms and other security hardware. A locksmith services locking devices.

**Management Consultant:** Definition: Management consultants analyze and propose ways to improve an organization's structure, efficiency, or profits. Firms providing management analysis range in size from a single practitioner to large international organizations employing thousands of consultants. Some specialize in a specific industry while others specialize by type of business function. After obtaining an assignment or contract, management consultants first define the nature and extent of the problem. During this phase, they analyze relevant data, which may include annual revenues, employment, expenditures, etc. and interview managers and employees while observing their operations. The analyst or consultant then develops solutions to the problem. In the course of preparing their recommendations, they take into account the nature of the organization, the relationship it has with others in the industry, and its internal organization and culture. The types of management consultants are wide and varied and some may be addressed more appropriately by other SP classifications defined elsewhere in this guide.

Target Risks: Business Consultants, Executive Coaches

Exposures: Breach of contract; Breach of confidentiality; Negligent advice

Our appetite for this class is broad and includes consultants who consult in the areas of healthcare, accounting, inventory management, general management, etc. Do not decline without fully understanding the risk. For instance, "healthcare" consultants who consult regarding office procedures can be written as a management consultant, but those who provide peer review services for medical professionals would be declined.

Endorsements: Management Consultants Endorsement will be attached to all policies written for this class. If the applicant is providing any human resources and/or marketing consulting, the Human Resources Endorsement and/or Marketing Consultants Endorsement must be added.

**Marketing Consultant:** Definition: Marketing consultants are viewed as marketing experts that firms hire to come up with ideas to help market their products more efficiently as well as provide sales/marketing training to the marketing professionals that are employed by their firm.

Exposures: Libel, slander, defamation of character, Invasion of privacy, Release of confidential information to unauthorized parties, Plagiarism, piracy or misappropriation of ideas, Infringement of copyright, title or slogan.

Endorsements: The Marketing Consultants Endorsement will be attached to all policies in this class. If the applicant is providing any human resources and/or management consulting, the Human Resources Endorsement and/or Management Consultants Endorsement must be added.

**Market Research:** Services consists of interviewing different publics to obtain their opinion. Information is gathered by interviews conducted in person, over the telephone, or through direct mail surveys. Other facts include opinion polling, consumer behavior research, computer software services, product testing and field audits. Organizations utilize a market research firm because they want to determine how to sell their product more effectively or how to better present their services to consumers, thus increasing sales. Public relations, product development consulting, marketing consultants and advertising consultants are not eligible under this class.

*Not Eligible for Professional Coverage*



**Manufacturers Representative** – sell goods produced by manufacturers to wholesalers, retailers and other buyers. They may work for one or several manufacturers and sell either one product or a line of products. Activities include developing sales leads, presenting and demonstrating products to perspective buyers, negotiating sales and closing sales. They usually earn a commission based on the amount of products they sell.

Decline those who represent manufacturers who are solely based outside of the U.S.

Note: Products liability exclusion will be attached to all policies written for this class.

*Not Eligible for Professional Coverage (Admitted AL & DC)*

**Mediators:** Definition: An independent and impartial 3rd party, the mediator, contemplates the arguments of parties to a dispute and attempts to facilitate a mutually acceptable settlement resolution. They are instrumental in developing an expedited claims process giving parties the opportunity to find their own solution to the dispute rather than having a decision imposed on them in court. They could be described as a Certified or Court-Appointed mediator.

Exposures: Lack of impartiality, bias (displaying favoritism to one party), Exceeding authority (failure to abide by a damages limitation in a contract between parties to a dispute), Breach of fiduciary duty (when the mediator may be charged with holding funds in escrow: i.e. divorce matter)

Verify that the applicant has formal procedures for dealing with a situation that presents conflict of interest between the parties to a mediated matter.

**Medical Claims Processing:** Many hospitals and doctors have turned the task of filing claims over to the patient. Instead of dealing with the hassles and red tape of filing themselves, growing numbers of people are turning to claims processing services to file their medical claims for them. The claims processor fills out and submits claims to the appropriate medical and dental insurance companies to make sure his or her clients get paid the benefits they are due. Individuals may not have access to their client's funds.

*Not Eligible for Professional Coverage*

Note: Products liability exclusion will be attached to all policies written for this class.

**Mens/Boys Clothing, Accessories:** Merchandise consists of clothing for men and boys as well as accessory items such as belts, hats, etc.

*Pre-qualified Home Businesses: Neff U.S.A. Inc*

**Models:** A model is an individual who serves as a subject for an artist or photographer. The modeling industry can be broken down into two broad categories: fashion modeling and commercial modeling. The former promotes fashion and beauty, and the latter promotes products and services of all kinds. Models may be used for fashion shows or to demonstrate products in showrooms or at trade shows. Or they may be photographed or sketched for catalogs, advertisements, editorials, etc. Modeling agencies are not eligible under this class.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies in this class.

**Monogramming:** Act of marking with a design composed of one or more letters, typically the initials of a name, used as an identifying mark. The monogram can be sewn onto fabric by hand or by machine or engraved onto metals. If done in conjunction with other crafts, show as secondary business.

**Mortgage Field Inspector:** Definition: Mortgage field inspectors are hired by lending institutions to verify occupancy or physical condition of a building in cases of delinquent accounts. They may either perform a drive-by inspection or may physically go onto the property to perform the inspection and perform routine maintenance, similar to the services of a property manager.

Exposures:

1. Failure to detect occupancy; 2. Loss of property value; 3. General administrative errors; 4. Property damage

Underwriting Guidelines:

Decline those performing field inspection services on behalf of real estate agents, real estate appraisers or private homeowners; our target is those working exclusively for lending institutions.

**We are not writing home inspectors.**

Note: Products liability exclusion will be attached to all policies written for this class.

**Musical Instrument Sales/Repair:** Consists of selling instruments and related equipment. In addition, some may sell tapes, records, sheet music, etc. and offer repair services. If giving lessons, refer to Teacher/Tutor class.

**Newspaper/Magazine/Book Delivery:** Merchandise being delivered may include newspapers, magazines and books. Insured may work as an independent contractor for a variety of businesses including newspaper companies, advertising companies and book stores.

**Notaries:** An individual legally empowered to witness and certify the validity of documents and to take affidavits, depositions, and protests of negotiable paper.

**Office Supplies Vendor:** Merchandise includes a variety of office related materials ranging from pens, pencils, paper, folders, staplers, staples and envelopes to chairs, desks and lights. Products may be sold to businesses door to door or on premises.

**Office NOC:** General home office risk not otherwise classified in the definitions. Every effort should be made to fit the business into a more specific classification.

**Paper Goods:** Consists of selling a variety of paper products, notebooks, pens and pencils, envelopes, greeting cards, paper plates, etc.

**Paralegal:** Definition: A person qualified through education, training or work experience who is employed or retained by a lawyer, law office, corporation, governmental agency or other entity who performs specifically delegated substantive legal work for which a lawyer is responsible. Target: Paralegals providing services directly to an attorney or working for a law firm in the following areas: Litigation Support, Document Reviews, Trial Preparation, Deposition Digesting, Legal Research.

Our target risk should be “free-lance” paralegals. All other paralegals will likely be covered under the lawyer’s Errors and Omissions Policy. Certificates and Organizations: Paralegal Certificate from an accredited Paralegal Institute. National Federation of Paralegal Associations (NFPA), National Association of Legal Assistants(NALA).

*Exposures:* Errors and omissions regarding failure to process legal documents. Unauthorized Practice of Law (application of the professional judgment of the lawyer in solving clients’ legal problems). There is a substantial amount of overlap between the practice of law & various other professions where clients are represented by agents. These professions include real estate, banking, accounting, and insurance. A growing number of independent paralegals are offering services which have traditionally been offered only by lawyers and their employee paralegals, and any documents may now be drafted by computer assisted drafting libraries, where the clients are asked a series of questions posed by the software in order to construct the legal documents.

**Pay Telephone Provider:** Pay telephone providers install and service pay phones; similar to people who have vending machine routes for candy or cigarettes.

**Personal Care Products:** Personal Care products are sold through the mail via catalogues, sold door to door, distributed to target audiences, sold over the phone, or sold as a result of direct contact on premises. Individuals may also exhibit at trade shows or fairs. Soap makers are eligible under this class. Medicinal products, wellness products, weight loss products, and magnetic items are not eligible under this class.

Note: The Products Liability Exclusion will be attached to all policies in this class.

Note: The BP-13 Tanning Exclusion will be attached to all policies in this class.

Note: The Intellectual Property Endorsement will be attached to all policies in this class

*Pre-qualified Home Businesses: Acara, Aihu Inc, Arbonne International, Avalla, Avon Products Inc., BeautiControl Inc., Country Bunny Bath & Body, Daisy Blue Naturals, Dudley Products Inc., Henry Beautiful, Imagine It All, Jafra Cosmetics International Inc., Jeunique International Inc., Kara Vita LLC, Kiotis, Lady Emily, L'Bri Pure N'Natural, Livinity Inc., Mary Kay Inc, Nature's of Scandinavia, New Vision USA Inc., Noevir USA Inc, Nouveau Cosmeceuticals LLC, Nu Skin Enterprises, NuVANTE, Oriflams Cosmetics, Pharmamex (Division of Nu Skin Enterprises), Pink Papaya LLC, Pola Inc, Premier Pigments, Self Indulgence, SeneGence International, Sensaria Natural Bodycare Inc., Share the Wealth, Spa Style, Succendo, SwissJust, Tarrah Cosmetics Inc., Terrageena Inc., The Body Shop at Home, The Happy Soul, Viviane Woodard, Zermat International LLC*

**Personal Fitness Trainer:** Consists of individuals who specialize in fitness program counseling and, in some cases, nutritional counseling. The trainer will develop an exercise routine based upon the individual client's needs to make it possible for the client to achieve weight loss, increase cardiovascular endurance, modify body composition, increase strength and/or flexibility or all of the above. The exercise routine may consist of aerobic workouts, weight lifting, stretching, yoga, walking, running, etc. Instruction is provided to the client so that the exercises are performed properly to avoid physical injury. Trainers who sell medicinal products, wellness products, weight loss products, magnetic items, Herbalife, Nikken and similar related distributors are not eligible under this class. Any training involving aquatic events are ineligible.

Note: The Abuse or Molestation Exclusion will attach to all policies written for this class.

**Personal Image Consultants:** Personal Image Consultants offer services to improve their client's image to enhance lifestyle or career options. The consultant offers advice regarding style and clothing choices. While not performing beauty or cosmetology services they will conduct a color analysis of hair, skin tone, and eye color to recommend appropriate clothing and beauty choices. Frequently consultants will accompany their clients on shopping trips.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies in this class.

**Personalized Books & Gifts:** Personalized books and novelty items are popular gifts. Examples include coffee mugs, buttons, shirts and books. They are often sold at trade shows, fairs, festivals, etc. The items can be personalized with a name, birth date, photo, etc.

**Pet Sitters:** Eligible services provided include pet sitting; pet walking; poop scooping services associated with sitting or walking; and transportation of animals as included in the pet sitting service. Sitters will feed, exercise and otherwise care for animals belonging to others. They may take the animals to scheduled veterinary appointments. Sitting durations may be days, weeks or longer comprised of short frequent visits to or overnight stays in the customer's residence. Ineligible services include house sitting independent of pet sitting; pet grooming; pet boarding; "doggie day care"; and poop scooping businesses independent of pet sitting. **Pet sitting from the insured's residence is NOT eligible-this includes boarding/kenneling pets at the insured's residence.**

**Photographer/Photography Studio:** Consists of taking and printing photographs; as well as scheduling appointments, advertising, arranging props, and setting up lighting and backdrops. Photographers may specialize in portraits, group pictures, or still-life pictures. Today's photographers are no longer confined to studios; they often transport their studios outdoors, carrying lights, backdrops, cameras, and a multitude of lenses and film wherever their work calls them.

*Pre-qualified Home Businesses: Cooksey Keepsakes*

**Picture Framing:** This class involves enclosing items including photographs, paintings, prints, etc. in a structure to provide support.

**Prepaid Calling Card Vendor:** Sales of prepaid calling cards. Sales of calling cards from vending machines are not eligible under this class of business.

**Print Brokers:** Definition: A print broker is an independent middleman who contracts to sell printed matter, but who does not actually engage in the printing process to produce the printed matter to be sold. Instead, a printer broker purchases the printed matter from a printer or from another print broker for resale to the print broker's customers. A print broker will also help integrate the manufacturing process if the print job requires several specialized manufacturers. Additionally, a print broker should be knowledgeable about the printing process so that he/she can assist the customer in developing specifications for the print job. Generally, a print broker is employed for large, complex print jobs, usually in excess of \$10,000. A person may act as a print broker for certain contracts even if that person engages in the actual print process for other contracts. Some print brokers may also act as distributors for the finished product. Exposures: Misrepresentation of capabilities, expertise, or markets; Breach of confidentiality, Missing deadlines; Negligent selection of printer; Inaccurate price quotation; Mistake in relaying customers specifications.

Note: Reprinting Cost Exclusion (HBP-104) will be attached to all policies written for this class.

Note: HBP-114 The Intellectual Property Endorsement will be attached to all policies in this class.

**Printer:** The major product groups in the industry include publications (catalogues, directories, magazines, newspaper magazine supplements and comics); printed advertising (display advertisements, direct mail pieces, pre-printed newspaper advertising inserts, etc.); packaging materials (labels, printed rolls and overwraps); financial and legal work; and general printed products (social printing, playing cards, tickets, maps, etc.). The major printing processes include letterpress, lithography, intaglio and flexography.

Note: Reprinting Cost Exclusion (HBP-104) and the Personal and Advertising Injury Exclusion will be attached to all policies written for this class.

Note: HBP-114 The Intellectual Property Endorsement will be attached to all policies in this class

Note: BP 0437 Personal & Advertising Injury Exclusion will be attached to all policies in this class.

**Professional Organizer:** Professional organizers help to organize everything from paper flow to patient flow, from desktops to filing cabinets, from bookshelves to closets to computer files.

- 1) Space planning involves setting up and laying out a home or office so people can get the maximum and most efficient use of the space they have, taking into consideration such things as lighting, traffic patterns, noise and comfort needs.
  - 2) Time management involves assisting clients to set goals, develop action steps, define priorities, and schedule and delegate tasks and activities.
  - 3) Paper management involves helping people know how to respond and what to do with incoming material and setting up filing and retrieval systems so people can find things when they need them.
  - 4) Clutter control involves restoring a sense of order and preventing the further accumulation of clutter.
  - 5) Closet/storage design involves designing and organizing closet and storage space.
- Health care consultants; management consultants; moving services; courier services, event planners, booking agents, travel agents, cleaning services, and personal services that including running errands and shopping are not eligible under this class.

**Professional Speakers:** Professional speakers are qualified experts who have speaking experience and use their presentation skills to train, lecture, inspire, motivate, entertain --- communicate a myriad of topics. These individuals speak at meetings, conferences, conventions, trade shows, seminars, etc. Management consultants are not eligible under this class.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies in this class.

**Public Relations Consultant:** Definition: Firms that may use media/print to persuade a particular group to support their client. Exposures: Libel, slander, defamation of character, invasion of privacy, release of confidential information to unauthorized parties, Plagiarism, piracy or misappropriation of ideas, infringement of copyright, title or slogan.

**Publisher:** A publisher prepares and issues printed material for public distribution or sale. Related functions include: preparing manuscripts for typesetter, supervising the book manufacturing process, marketing and publicizing, processing orders, warehousing and shipping.

Note: The Intellectual Property Hazard Exclusion will be attached to all policies in this class.

*Not Eligible for Professional Coverage*

**Real Estate Agent:** A real estate agent brings together buyers and sellers to produce the transfer of real property (land or buildings or both) under terms acceptable to both parties. Agents have a duty to their clients to understand every aspect of the transaction and to inform the buyer and seller of all material facts that may affect their rights to property. Property management, land brokers and tenant screening are not eligible under this class.

*Not Eligible for Professional Coverage*

*Pre-qualified Home Businesses: Avaral Real Estate, Mortgage Network*

**Registered Agent:** Definition: Registered agents serve as a liaison between newly formed corporations and government officials in the state of incorporation. They are required by law to maintain a physical address in the state of incorporation, and receive legal process notices on their clients' behalf. They are also responsible for helping corporations become incorporated or form an LLC, as the case may be. They do this by filing all necessary paperwork and articles of incorporation required by the state. They also provide advice regarding the incorporation process. Another service registered agents may perform is a name search to determine if a corporate name is available or is in use by another corporation.

Exposures:

1. Failure to complete necessary paperwork.
2. Negligence conducting corporate name searches.
3. Failure to serve legal process in a timely manner. Note: once the registered agent is served, the corporation is considered served. If the registered agent does not then serve the process to the corporation, there is a risk of a default judgment against the corporation for failure to respond.

**Religious Goods:** Refer to Gift Shop. Merchandise is religious in content.

*Not Eligible for Professional Coverage*

*Pre-qualified Home Businesses: Goods Books & Company LLC*

**Resume Service:** Resume writers work with their clients to develop and write their resumes and then organize the information into an attractive, professional looking document. The resume writer begins by interviewing a client about their background, skills, accomplishments, strengths, and weaknesses and how and to whom they want to present themselves. The writer then organizes the information into a concise and attractive format that highlights the client's most noteworthy accomplishments and skills. The resume writer may also provide additional assistance by writing a cover letter, designing letterhead so every accompanying document appears to be a matched set. Some may even mass mail resume materials to prospective employers. "Head-Hunters" are not eligible under this class.

**Retail Toy Sales:** Retail sales of toys. Wholesale distribution and manufacture of toys are Ineligible operations.

\*\*Representatives and distributors of Discovery Toys, Inc. and Highlights – Jigsaw Toy Factory, Ltd have been pre-qualified and are eligible operations for this classification.

*Ineligible: Any sale of collectable items such as baseball cards.*

**Rubber Stamp Business:** Rubber stamps are made and sold through mail order catalogues, trade shows and fairs, and in specialty stores. People adorn envelopes and stationery with rubber stamp impressions of animals, moon, stars, and an endless variety of designs. Using an embossing powder, raised impressions can be created. Metallic and glow-in -the-dark inks in addition to the customary red and black inks are available in office supply stores. Businesses utilize rubber stamps for dating incoming mail, applying countersignatures, etc.

**Scrapbooking:** Services include pasting newspaper clippings, magazine articles, photos, usually personal, or other memorabilia into custom-decorated albums, or scrapbooks. A scrap booker may work for a multi-level marketing enterprise or independently. A scrap booker may also use various software to create digital scrap books for their clients.

*Pre-qualified Home Businesses: Close to My Heart, Creative Memories*

**Secretarial Service:** A secretary has many administrative duties. Traditionally, these duties were mostly related to correspondence, such as the typing out of letters, maintaining files of paper documents, etc. The advent of word processing significantly reduced the time that such duties require, with the result that many new tasks have come under the purview of the secretary. These might include managing budgets and doing bookkeeping, and making travel arrangements. Secretaries might manage all the administrative details of running a high-level conference or arrange the catering for a typical lunch meeting. Often executives will ask their assistant to take the minutes at meetings and prepare meeting documents for review. Services include: handling correspondence, filing, mailings and other clerical work.

Not Eligible for Professional Coverage

**Shoe Repair:** Consists of shoe repair, shoe dying, sneaker rebuilding, filling orthopedic shoe prescriptions, repair of orthopedic devices, handbag and luggage repair, zipper repair or replacement, and leather coat and jacket alterations and repair. Materials used in this business include: heavy-duty sewing machines, automatic shoe buffers, leathers, threads, plastic and rubber heels and soles, nails and tacks, hammers, knives, shoe polishes, rags, glues, foot measuring equipment, chairs, etc.

**Sign Painting:** Consists of individuals who specialize in the act of painting signs. Installation of signs is not acceptable under this class.

- ✓ No rigging work or use of cranes
- ✓ No exterior operations on buildings over 4 stories or exterior work above 50 ft. from ground level.

**Stationery:** Consists of selling a variety of writing products such as notebooks, pens and pencils, envelopes, greeting cards, etc.

**Statistical Consultant:** is a professional who provides statistical and research advice and guidance to clients in fields such as business medicine, psychology, law, industry, etc., The role of the statistical consultant varies from project to project, and can include any or all of the following: design of experiments and research studies; determination of adequate sample size to detect a hypothesized effect; determination of an adequate sampling procedure for a study, survey or experiment; supervision of data collection to ensure elements of the population are being sampled correctly; statistical analyses (e.g., analysis of variance, regression, etc.) of obtained data to address research hypotheses; the write-up of statistical results for professional conferences or other presentations. Many universities run statistical consulting services for researchers and students within their institution, and some also offer external consulting on commercial terms

**Stenciling:** To mark with by using a sheet, of plastic or cardboard, in which a desired lettering or design has been cut so that ink or paint applied to the sheet will reproduce the pattern on the surface beneath

**Tailoring, Alterations, Seamstresses:** Tailors make, alter, and repair articles of clothing. A tailor will alter clothing so that it fits a person better. A seamstress makes a living by sewing. In addition to altering, zippers may be replaced or repaired, and buttons may be attached.

**Tax Preparation:** Service provided by an accountant or bookkeeper who specializes in preparing tax documents for individuals or businesses. Individuals must not have access to their client's funds.

**Taxidermist:** Consists of individuals who specialize in the art of preparing, stuffing, and mounting the skins of animals, especially vertebrates, in order to give a semblance of the living animal.

**Teachers/Tutors:** A teacher will give instructions to and impart knowledge or skill to students. A tutor is a private teacher who gives additional, special, or remedial instruction. Teaching/tutoring of sports, physical education, industrial or martial arts is not eligible under this class. Management consultants, safety consultants, health care consultants, and professional speakers are not eligible under this class.

Note: The Abuse or Molestation Exclusion will attach to all policies written for this class.



**Telecommunications Consultant:** Advise companies on the telephone, video, and data communications equipment best suited to their needs.

Note: Products liability exclusion will be attached to all policies written for this class.

**Telemarketing, Telephone Solicitation:** Consists of utilizing the telephone to market products and/or solicit sales or contributions. Individual may not have access to their client's funds.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies in this class.

**Toner Cartridge Recharging:** This business has evolved due the computerization of society and the resultant growth in laser printers. The printers and some copiers have toner cartridges that are recharged and re-used, rather than disposed of. In addition to recharging toner cartridges, printer ribbons may be recycled and minor repairs may be performed on printers and copiers.

**Training Specialist/Seminar Conductor:** Definition: Provide classroom instruction that could involve how to perform certain functions (i.e. train people to use computers, word processing equip.) The training of bartenders or anyone in the alcohol field is not eligible and should be referred to our Commercial team.

Exposures: Negligent teaching, failure to properly instruct

*Not Eligible for Professional Coverage*

**Transcribing, Court Reporters:** Transcribing involves writing or typing out from shorthand or an electronic recording medium. A court reporter will record depositions and contents of trials. The information recorded is then transcribed into documents.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies in this class.

**Translator:** A translator's task is to interpret, to explain, to put into simpler terms, to express in another language, and/or to convert from one form or style to another. The information may be written or verbal.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies written for this class.

**Travel Agent:** Travel agents arrange business and vacation travel for clients. The most common forms of arrangements made are for airline, train, ship and bus travel. Additionally, travel agents often make ancillary arrangements including booking hotel rooms, entertainment, or the rental of cars, boats or airplanes. Travel agents also may book prepackaged tours, put together by a tour company. Underwriting Guidelines: Confirm no organization or guiding of tours.

Note: The Travel Agents Exclusion (HBP-103) will be attached to all policies written for this class.

**Trophy Sales:** A trophy symbolizes a victory or achievement and is often mounted or preserved as a memento. Trophies oftentimes identify the recipient by including engraved nameplates.

**TV/VCR Repair:** Individuals have the knowledge and equipment needed for repairing TV's and VCR's. The repair work can be done on premises or on the customer's premises.

**Upholsterer:** Consists of individuals whose business is to recondition sofas, chairs and other upholstered furniture. Other services may include repair to or replacement of fabrics, springs, cushions, webbing, and other items that are worn or damaged. They will occasionally perform furniture refinishing. Furniture refinishing alone is not eligible under this class.

**Video & Music Sales/Rental:** Consists of renting and selling videotapes, records, cassette tapes and compact disks. Merchandise is also likely to include blank cassette and video tapes, video game cartridges, novelty posters and T-shirts.

*Not Eligible for Professional Coverage.*

**Videotaping, Dubbing, Editing:** Consists of making copies of audio and/or video tapes for customers, inserting new sounds into a film or tape, and putting together component parts of a film or tape by cutting, combining and splicing. Producers of television programs, commercials, films are not eligible under this class.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies in this class.

**Vinyl/Leather Repair:** Consists of repairing all types of damage to vinyl and leather goods. Individual will often use commercially available repair kits to repair damage at a customer's residence or vehicle. Additional services may include oiling, treatment or maintenance of leather/vinyl products.

**Wedding & Party Planners:** Wedding /Party Planners may also be referred to as consultants or coordinators. They work with a client to determine exactly what is desired and to establish a budget. The planner will coordinate everything from finding a facility, negotiating contracts, to overseeing florists, photographers, videographers, caterers, travel agents, musicians, and disk jockeys. The planner may not rent or coordinate use of his or her own business personal property, do catering themselves, etc. Event planners and catering services are not eligible under this class.

**Wedding Cake and/or Cookie Sales:** Consists of baking wedding cakes and/or cookies on premises. Delivery service is often available. Coffee Services are not eligible under this class. Decline any risk that packages or repackages food under their own label or sells over the internet.

**Wooden Furniture Crafters:** Eligible risks craft and assemble wooden household furniture. Adirondack chairs and picnic tables are good examples of eligible furniture. Ineligible furniture includes upholstered furniture and infant furniture including but not limited to cribs, cradles, changing tables, furniture found in a nursery, and playpens.

Note: The Products Liability Exclusion will be attached to all policies in this class.

**Wood Products:** Individuals make a variety of items out of wood and will oftentimes sell them at trade shows and fairs. Cabinetmakers are eligible under this class as long as they do not install. Toy and furniture manufacturing is not eligible under this class.

**Word Processing:** Consists of entering data using a word processor that produces typewritten documents by use of automated typewriters and electronic text-editing equipment.

**Writers/Authors:** Writers/authors practice writing as a profession. Written materials such as articles and books are produced. Technical writers and grant writers are eligible under this class as long as they do not receive and/or distribute funds. Marketing/advertising consultants and Bloggers are not eligible under this class.

Note: The Personal and Advertising Injury Exclusion will be attached to all policies.

Note: The Intellectual Property Endorsement will be attached to all policies in this class

Ineligible: Internet Bloggers