

## HBP ELIGIBLE BUSINESS CLASS DESCRIPTIONS

- 63 - 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.
- 1 - 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.**
- 2 - 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.**
- 71 - 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.

- 3 - 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.**

- 4 - Appraisal Service: 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.**

- 5 - 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 a Actual Cash Value basis versus a Replacement Cost basis.

- 6 - 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.

- 72 - 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.

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

106 - Auditor: Individual who examines, verifies or corrects financial accounts.

7 - 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.**

107 - Balloon Art: Consists of decorating with balloons including making archways and performing balloon shaping, etc.

8 - 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: Selected products liability exclusion will be attached to all policies written for this class.

9 - 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: Selected products liability exclusion will be attached to all policies written for this class.

- 66 - 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.
- 10 - 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.  
\*\*Representatives and distributors of **Barefoot Books, Bright Minds - The Critical Thinking Company, Good Books & Company LLC, NestFamily, The Southwestern Company, Usborne Books at Home & World Book Inc** have been pre-qualified and are eligible operations for this classification.
- 11 - 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.
- 12 - 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.
- 92 - Calligraphy: Calligraphers specialize in artistic, stylized, or elegant handwriting or lettering.
- 73 - 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.

108 - 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, Northern Lights at Home & PartyLite Gifts Inc have been pre-qualified and are eligible operations for this classification.**

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

13 - 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.**

93 - 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.**

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

14 - 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.

74 - 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.

15 - Clowns, 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: This class of business is not available in California, Kansas or New Jersey.

16 - Computer Consultants and Trainers: Computer consultants take a broad view of an organization and its computer needs. They ask people what they want to achieve and explore the possibilities for how a computer can help them accomplish it. Professional advice is given to the client on selecting computer hardware/software and phone systems to fit their needs. The consultant may also train clients on using the computers and program applications. Installation is acceptable. **Development of custom applications and programs is not eligible under this class.**

17 - 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.

94 - 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.

- 18 - 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.**
- 19 - Cosmetic Sales : 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.**  
\*\*Representatives and distributors of **Avon, Esther, Lip Ink International, & Mary Kay** have been pre-qualified and are eligible operations for this classification.

Note: The Intellectual Property Hazard and Personal and Advertising Injury Exclusions will be attached to all policies written for this class.

- 20 - 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.**
- 110 - Database Management: Service of managing data entered into computer to enable access of timely, accurate and cost-effective data.
- 21 - 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: The Personal and Advertising Injury Exclusion and the Intellectual Property Hazard Exclusion will be attached to all policies written for this class.

22 - 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.**

122 - 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.**

**\*\*Representatives and distributors of 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, Tastefully Simple Inc, UCAN2 Infotainment Inc dba UCAN2 Cook!, Victorian Epicure Inc, Wildtree Herbs Inc & XanGo LLC have been pre-qualified and are eligible operations for this classification.**

64 - 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: The Personal and Advertising Injury Exclusion and the Intellectual Property Hazard Exclusion will be attached to all policies written for this class.

111 - 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.

23 - Engraver: Engravers carve, cut or etch into materials.

- 24 - 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.**
- 25 - 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.**
- 26 - 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.**
- 27 - 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.**  
**\*\*Representatives and distributors of Market Day Gourmet & Two Sisters Gourmet have been pre-qualified and are eligible operations for this classification.**
- 28 - 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.**  
**\*\*Representatives and distributors of Amkey Inc, CocoaLife LP, ForeverGreen International, FreeLife International, Gano Excel USA Inc, Global Health Trax, 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** have been pre-qualified and are eligible operations for this classification.

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

126 – 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.**

123- 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.**

**\*\*Representatives and distributors of Bright Minds – The Critical Thinking Company at Home, Discovery Toys Inc & Highlights-Jigsaw Toy Factory Ltd** have been pre-qualified and are eligible operations for this classification.

Note: The selected products liability exclusion will be attached to all policies written for this class.

- 30 - 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 selected products liability exclusion will be attached to all policies written for this class.

- 31 - 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.**

**\*\*Representatives and distributors of Blessings Unlimited, Christian Gifts Place (TrueVine Embroidery LLC), Claire Murray Home Gallery, Ethnic Expressions, Home & Garden Party Inc, Home Interiors & Gifts Inc, Kirks Folly Design, Living Sculptures Inc, Richmond Direct & The Longaberger Company have been pre-qualified and are eligible operations for this classification.**

- 32 - Glassware: Individuals make items from glass including miniature figurines, candy dishes, stained glass and a variety of other decorator items.
- 33 - 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.
- 34 - 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 are placed under class 100.

75 - Hearing Aid Sales: Hearing aid dealers are responsible for the precise fitting of a hearing aid with its earmold, 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.

35 - 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.**

36 - Household Products: Salespeople are often part of a network marketing 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.**

**\*\*Representatives and distributors of Aerus LLC (formerly Electrolux LLC), Inc, AtHome America Inc, CUTCO/Vector Marketing Corporation, Dr Leonard's Healthcare Corporation, Enagic USA Inc, Hy Cite Corporation, Krystal Planet Corp, LifeMist Home Products LLC, Omegatrend International, Oreck Corporation, Our Own Image, Private Quarters, Regal Ware Inc, Quixtar, Rena Ware International Inc, Rexair Inc, Signature HomeStyles, SMC Specialty Merchandise Corp Southern Living AT HOME, Stanley Home Products, Taste of Home Entertaining, The Fuller Brush Company, The Kirby Company, Thirty-One Gifts & Tristar Enterprises LLC have been pre-qualified and are eligible operations for this classification.**

65 - 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 Hazard Exclusion will be attached to all policies written for this class.

76 - 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.**

\*\*Representatives and distributors of **Tanner Companies LLC** have been pre-qualified and are eligible operations for this classification.

37 - 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.**

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

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

38 - 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 is 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.

\*\*Representatives and distributors of **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, Michele Baratta atHome, Premier Designs Inc, Sarah Coventry, Silpada Designs, South Main Designs, The Glass Bracelet, Three Girls Who, Touchstone Crystal LP, Traci Lynn Fashion Jewelry, U Design Jewelry, Vantel Pearls in the Oyster & Yoffi Fine Jewelry have been pre-qualified and are eligible operations for this classification.

- 39 - 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.**

**\*\*Representatives and distributors of Demarle at Home Inc, Hurley Industries Inc, Hy Cite Corporation, Kitchen Fair (Regal Ware Inc), Princess House Inc, Saladmaster Inc (Regal Ware Inc), Setting Traditions, The Pampered Chef, Tupperware Brands, UCAN2 Infotainment Inc dba UCAN2 Cook!, Victorian Epicure Inc, & Vita Craft Corporation** have been pre-qualified and are eligible operations for this classification.

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

**\*\*Representatives and distributors of Angela Moore Inc, Barefoot Parties, Butterfly Worldwide LLC, Chic Purses Inc, Claire Murray Home Gallery, Destinations Fashions, Million Wishes, Nefful U.S.A. Inc, Occasionally Handbags, Purse Party, PURSEnality Etcetera, Schu La La, The Finest Accessories Inc, & Weekenders USA Inc** have been pre-qualified and are eligible operations for this classification.

- 41 - 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.**

**\*\*Representatives and distributors of Essential Bodywear, Jeunique International Inc, Jockey Person to Person & Nefful U.S.A. Inc,** have been pre-qualified and are eligible operations for this classification.

- 42 - 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.**
- 77 - 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.
- 78 - 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.
- 79 - 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.**

Note: The Intellectual Property Hazard Exclusion will be applied to all policies written for this class.

- 67 - 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.

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

\*\*Representatives and distributors of **Nefful U.S.A. Inc** have been pre-qualified and are eligible operations for this classification.

103 - 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 written for this class.

113 - 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.

80 - 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.

124 - 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.

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

96 - 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.

125 - 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.

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

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

45 - 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, magnetic items, and Herbalife, Nikken and similar related distributors are not eligible under this class.**

**\*\*Representatives and distributors of Acara, Aihu Inc, Arbonne International, Avalla, Avon Products Inc, BeautiControl Inc, Country Bunny Bath and 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, Pharmanex (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 have been pre-qualified and are eligible operations for this classification.**

Note: the Intellectual Property Hazard Exclusion and the Selected Products Liability Exclusion will be attached to all policies written for this class.

97 - 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, swimming, 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.**

Note: this class of business is not available in California, Kansas or New Jersey.

82 - 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.

46 - 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.

**\*\*Representatives and distributors of Cooksey Keepsakes have been pre-qualified and are eligible operations for this classification.**

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

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

47 - 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: The Personal and Advertising Injury Exclusion and the Intellectual Property Hazard Exclusion will be attached to all policies written for this class.

68 - 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 resorting 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.**

104 - 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 written for this class.

48 - 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 written for this class.

- 83 - 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 effect their rights to property. **Property management, land brokers and tenant screening are not eligible under this class.**  
\*\*Representatives and distributors of **Avalar Real Estate & Mortgage Network** have been pre-qualified and are eligible operations for this classification.
- 49 - Religious Goods: Refer to Gift Shop. Merchandise is religious in content.  
\*\*Representatives and distributors of **Good Books & Company LLC** have been pre-qualified and are eligible operations for this classification.
- 84 - 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. **Recruiters are not eligible under this class.**
- 69 - 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.  
\*\*Representatives and distributors of **Stampin' Up** have been pre-qualified and are eligible operations for this classification.

127 - 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.

**\*\*Representatives and distributors of Close to My Heart & Creative Memories have been pre-qualified and are eligible operations for this classification.**

51 - Secretarial Service: Services include: handling correspondence, filing, mailings and other clerical work.

128 - Seed Sales: Merchandise includes various types of seeds including flowers, fruits, vegetables, herbs and other plant seeds. Seeds are often repackaged and sold in gift baskets. A seed salesperson will sometimes attend horticultural/gardening shows to sell their merchandise.

**\*\*Representatives and distributors of The Happy Gardener have been pre-qualified and are eligible operations for this classification.**

52 - 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.

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

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

**\*\*Representatives and distributors of Phoenix Trading have been pre-qualified and are eligible operations for this classification.**

119 - 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

54 - 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.

120 - 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.

98 - 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.

70 - 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: This class of business is not available in California, Kansas or New Jersey.

55 - 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 written for this class.

85 - Telephone 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.

86 - 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.

56 - 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 written for this class.

87 - 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.

105 - 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.

**\*\*Representatives and distributors of Pro Monde Travel & Travel Reaction have been pre-qualified and are eligible operations for this classification.**

57 - 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.

99 - 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.

100 - 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.**

88 - 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.

58 - 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 written for this class.

129 - 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.

121 - Website Designer: Individual who designs websites, including a homepage, for individuals or businesses. The designer works with the customer on the layout, style, colors, use of photographs and illustrations in order to create the pages to their specifications.

89 - 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.**

- 59 - 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.**
- 90 - Windshield Repair: Consists of repairing all type of damages to windshields including cracks, rock damage, and scratches. Additional services are often available as well: plate glass repair, headlight and tail light repair, and glass cleaning. Potential insureds include Glas-Weld and Glass Technology technicians.
- 60 - 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.**
- 61 - Word Processing: Consists of entering data using a word processor that produces typewritten documents by use of automated typewriters and electronic text-editing equipment.
- 62 - 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 are not eligible under this class.**

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