

Foremost® offers you an **easy-to-use Appetite Guide** for small business customer classifications. This guide is here to assist you in selling; making it easy and convenient for you to do business with Foremost.

How to search in this pdf document?

- Type in the SIC code, class, program name, code or description in the Find or Search box above. (Your version may have a binoculars icon that you need to click.)
- The function will automatically take you to the first reference of the designated word or number you typed into the search box. The search item will be highlighted.
- If a search item does not exist in the pdf, a window will appear that says “No matches were found.”
- If that’s not what you are looking for, or if there is more than one instance of the word, hit the return button and the function will take you to the next instance of the designated word or number you typed in the search box.
- For example:

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
87191	8219	I	Accounting School		•	•	•
86412	8641	I	Alumni Associations		•	•	•
86991	8699	I	Art Councils		•	•	•
84121	8412	I	Art Galleries		•	•	•
82191	8249	I	Art Schools		•	•	•

Note: Instructions may vary depending on your version of Acrobat Reader.

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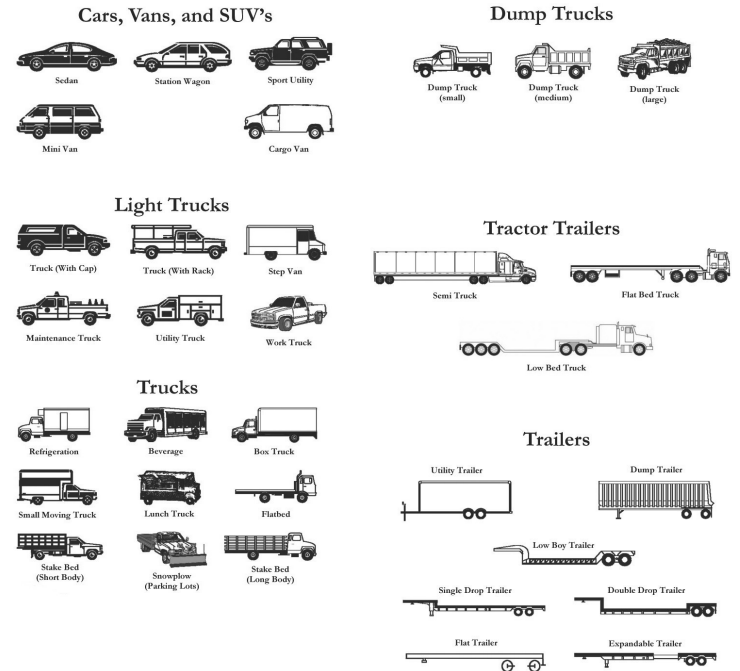
Foremost offers extensive coverages, including a suite of Business Owners Policy programs including Employment Practices Liability Insurance and Umbrella, Commercial Auto and Workers’ Compensation. We specialize in superior claim services, risk management tools and industry leading technology making Foremost the one-stop shop for your customers’ small businesses.

Business Owners Policy (BOP) programs*:

- Institutional (I)
- Manufacturing (M)
- Office (O)
- Restaurant (REST)
- Retail (R)
- Service (S)
- Trade Contractors (TR)
- Wholesale (W)

*Please note that all BOP programs are not available or offered in all states and areas. This appetite guide will provide answers to what programs are open for BOP and what programs are monoline eligible. For state-specific information, please refer to BIE2 on ForemostProducers.com.

Commercial Auto Appetite



We are not in the market for vehicles used to haul goods or passengers for hire. Final determination of eligibility remains solely with the companies. Representations are for use in general identification of vehicles within our appetite and should not be used as an implied promise of eligibility.

New Business Eligibility Guidelines

New business submissions should not exceed the below thresholds on a policy level.

All States Exposure*		
Industry Program	WC (Payroll)	BOP (TIV per location)
Habitational	N/A	\$15,000,000 w/max 5 locations
Office	\$5,000,000	\$25,000,000 w/max 25 locations
Service/Institutional	\$2,000,000	\$5,000,000 w/max 5 locations
Mfg/Restaurant/Retail/Wholesale	\$1,000,000	\$10,000,000 w/max 10 locations
Contracting	\$500,000	\$5,000,000 w/max 5 locations

Maximum number of self-propelled vehicles - 25

* These new guidelines do not supersede any other existing underwriting criteria currently in place that are germane (age, coastal) to the specific risk characteristics and individual account. Effective 1/7/13.

Institutional Program

Program Code: I

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
82191	8219	I	Accounting School		•	•	•
86412	8641	I	Alumni Associations		•	•	•
86991	8699	I	Art Councils		•	•	•
84121	8412	I	Art Galleries		•	•	•
82191	8249	I	Art Schools		•	•	•
72412	7241	I	Barber Schools		•	•	•
82991	8299	I	Baton Instruction Schools		•	•	
72312	7231	I	Beauty Schools		•	•	•
82992	8299	I	Bible Schools		•	•	•
86413	8641	I	Booster Clubs		•	•	•
84221	8422	I	Botanical Gardens		•	•	•
6512F	6512	I	Building – Cultural Occupants – Lessors Risk		•	•	•
6512G	6512	I	Building – Educational Occupants – Lessors Risk		•	•	•
6512J	6512	I	Building – Post Office – Lessors Risk		•	•	•
6512H	6512	I	Building – Religious Occupants – Lessors Risk		•	•	•
6512I	6512	I	Building – Social Service and Other Occupants – Lessors Risk		•	•	•
86414	8641	I	Business Clubs		•	•	•
82441	8244	I	Business Schools		•	•	•
82993	8299	I	Ceramics Schools		•	•	•
86611	8661	I	Churches	Sexual Abuse and Molestation coverage can be added in some instances.	•	•	•
8641K	8641	I	Clubs – Civic – (e.g., Kiwanis, Lions, Rotary)	No alcohol served.	•	•	•
8641J	8641	I	Clubs – Civic – (e.g., Kiwanis, Lions, Rotary)	Alcohol Served.	•	•	•
82431	8243	I	Computer Repair Training Schools		•	•	•
82432	8243	I	Computer Software Training Schools		•	•	•
82433	8243	I	Computer Technical Schools		•	•	•
86612	8661	I	Convents		•	•	
82994	8299	I	Correspondence Schools		•	•	•
82442	8244	I	Court Reporting Schools		•	•	•
86416	8641	I	Cultural Clubs		•	•	•
79111	7911	I	Dance Schools		•	•	
82434	8243	I	Data Processing Schools		•	•	•
83511	8351	I	Day Care Centers		•	•	
82995	8299	I	Diction Schools		•	•	•
82492	8249	I	Drafting Schools		•	•	•
82996	8299	I	Drama Schools		•	•	•
83223	8322	I	Family Counseling		•	•	•
86417	8641	I	Fraternal Association or Lodges		•	•	•
86992	8699	I	Gardening Clubs		•	•	•
86993	8699	I	Historical Societies, Excluding Historical Preservation or Military Re-enactment		•	•	•
82997	8299	I	Language Schools		•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
82998	8299	I	Learning Center		•	•	•
86418	8641	I	Masonic Lodges – Other than Masonic Temples		•	•	•
86619	8661	I	Masonic Temples		•	•	•
82493	8249	I	Mechanical Repair Schools, Excluding Automobile or Aircraft		•	•	•
72312	7231	I	Medical and Dental Technician Schools		•	•	•
86613	8661	I	Monasteries		•	•	
86614	8661	I	Mosques		•	•	•
84122	8412	I	Museums		•	•	•
82494	8249	I	Music Schools		•	•	•
86419	8641	I	Non-Profit Office Risk – With Event Sponsorship		•	•	•
8641A	8641	I	Non-Profit Office Risk – Without Event Sponsorship	Subject to local underwriting guidelines.	•	•	•
83512	8351	I	Nursery Schools	Subject to local underwriting guidelines.	•	•	
82111	8211	I	Other Houses of Worship		•	•	•
8641B	8641	I	Parent Teacher Associations		•	•	•
82112	8211	I	Parochial Schools		•	•	•
83513	8351	I	Pre-K Schools		•	•	
82113	8211	I	Private Schools		•	•	•
86995	8699	I	Reading Clubs		•	•	•
82443	8244	I	Secretarial Schools		•	•	•
8641D	8641	I	Social Clubs – NOC, Excluding Alcohol Served on Premises		•	•	
8641E	8641	I	Social Clubs – NOC, Including Alcohol Served on Premises		•	•	
86617	8661	I	Synagogues	Sexual Abuse and Molestation coverage can be added in some instances.	•	•	•
86618	8661	I	Temples	Sexual Abuse and Molestation coverage can be added in some instances.	•	•	•
8641H	8641	I	University Clubs		•	•	•
83311	8331	I	Vocational Rehabilitation – Outpatient Only		•	•	•

Manufacturing Program (not available in all states or areas)

Program Code: M

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
23962	2396	M	Automotive and Apparel Trimmings Manufacturing			•	•
34650	3465	M	Automotive Stampings		•	•	
26731	2673	M	Bags; Plastic, Laminated and Coated			•	•
34520	3452	M	Bolts, Nuts, Screws, Rivets and Washers		•	•	•
20860	2086	M	Bottled and Canned Beverages		•	•	•
20861	2086	M	Bottling – Not Spirituous	Auto is available under 20862.		•	•
26521	2652	M	Box Manufacturing (Setup Paperboard Boxes Manufacturing)	Auto is available under 26520. WC is available under 26521.		•	•
20510	2051	M	Bread and Other Bakery Products, Excluding Cookies		•	•	•
39651	3965	M	Button or Fastener Manufacturing			•	•
20640	2064	M	Candy Products and Other Confectionery Products Manufacturing		•	•	•
20331	2033	M	Canned Fruits and Specialties – Manufacturing			•	•
20342	2034	M	Dried and Dehydrated Fruits, Vegetables and Soup Mixes - Manufacturing			•	•
20321	2032	M	Canned Specialties – Manufacturing			•	•
20220	2022	M	Cheese Manufacturing		•	•	•
20671	2067	M	Chewing Gum Manufacturing	Auto is available under 20670.		•	•
32620	3262	M	China Table and Kitchen Articles	Auto is available under 32621.	•	•	
23961	2396	M	Cloth Printing				•
20660	2066	M	Cocoa Products		•	•	
36460	3646	M	Commercial and Institutional Lighting Fixtures		•	•	•
27542	2754	M	Commercial Printing, Gravure – Manufacturing			•	•
20521	2052	M	Cookies and Crackers Manufacturing			•	•
26531	2653	M	Corrugated and Solid Fiber Boxes Manufacturing			•	•
20210	2121	M	Creamery Butter		•	•	
34210	3421	M	Cutlery		•	•	•
35450	3545	M	Cutting and Machine Tools and Precision Measuring Devices		•	•	
38431	3843	M	Dental Equipment Manufacturing			•	•
26751	2675	M	Die-Cut Paper and Board – Manufacturing			•	•
35440	3544	M	Dies, Jigs and Industrial Moldings		•	•	
34290	3429	M	Door and Window Hardware and Trim		•	•	•
25912	2591	M	Drapery and Window Blinds and Shades Manufacturing			•	•
25910	2591	M	Drapery Hardware	WC is available under 25912.	•	•	•
27412	2741	M	Dress Pattern Manufacturing – Paper				•
20230	2023	M	Dry Dairy Products Manufacturing		•	•	
36771	3677	M	Electric Power or Transmission Equipment Manufacturing	Auto is available under 36770.		•	•
36290	3629	M	Electrical Apparatus Manufacturing -Installation service and repair	Auto is available under 36291.		•	•
36790	3679	M	Electronic Components Manufacturing (NOC)	Auto is available under 36791.		•	•
27960	2796	M	Electrotyping				•
23951	2395	M	Embroidery Operations	Auto is available under 23950.		•	•
34310	3431	M	Enameled Iron Sanitary Ware		•	•	•
26772	2677	M	Envelope Manufacturing			•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
39931	3993	M	Fabric Sign Manufacturing			•	•
23811	2381	M	Fabric, Dress and Work Gloves Manufacturing			•	•
26551	2655	M	Fiber Cans, Drums and Similar Products Manufacturing			•	•
32630	3263	M	Fine Earthenware Table and Kitchen Articles		•	•	
22621	2262	M	Finishing Plants – Manmade Broad Woven Fabrics - Manufacturing			•	•
39991	3999	M	Flower Manufacturing – Artificial				•
20260	2026	M	Fluid Milk		•	•	
26571	2657	M	Folding Paperboard Boxes Manufacturing			•	•
20992	2099	M	Food Preparations (NOC)	Auto is available under 20990.		•	•
20530	2053	M	Frozen Bakery Products, Excluding Bread		•	•	•
20371	2037	M	Frozen Fruits, Fruit Juices and Vegetables Canning	Auto is available under 20370.		•	•
20993	2099	M	Gelatin Manufacturing Refined Food Product	Auto is available under 20990.		•	•
26790	2679	M	Gift Wrapping Paper Manufacturing	Auto available under 26792.		•	•
27712	2771	M	Greeting Card Manufacturing			•	•
34231	3423	M	Hand and Edge Tools	Auto is available under 34321.		•	
23531	2353	M	Hats and Caps Manufacturing			•	•
38421	3842	M	Hearing Aid Manufacturing			•	•
36510	3651	M	Household Audio and Video Equipment	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
23921	2392	M	Household Furnishings Manufacturing			•	•
20240	2024	M	Ice Cream and Frozen Desserts		•	•	
35430	3543	M	Industrial Patterns		•	•	
38261	3826	M	Instrument Manufacturing	Auto is available under 38260.		•	•
36460	3646	M	Interior and Exterior Lighting Fixtures – Commercial		•	•	•
36450	3645	M	Interior and Exterior Lighting Fixtures – Residential		•	•	•
26720	2672	M	Label Manufacturing – Paper	Auto is available under 26721.		•	•
30830	3083	M	Laminated Plastics – Plate Sheet	Auto is available under 30831.		•	
36450	3645	M	Lamp Manufacturers		•	•	•
20981	2098	M	Macaroni, Spaghetti, Vermicelli and Noodles Manufacturing	Auto is available under 20980.		•	•
35990	3599	M	Machine Shops		•	•	•
38291	3829	M	Measuring and Controlling Devices Manufacturing			•	•
23291	2329	M	Men's and Boy's Clothing Manufacturing			•	•
23211	2321	M	Men's and Boy's Shirts Manufacturing			•	•
23891	2389	M	Men's Miscellaneous Accessories – Manufacturing			•	•
34110	3411	M	Metal Cans		•	•	•
34420	3442	M	Metal Doors, Sash and Trim		•	•	
34311	3431	M	Metal Sanitary Ware - Manufacturing	Auto is available under 34311.		•	
34690	3469	M	Metal Stampings	Welding, brazing or finishing may be incidental (less than 15% of receipts).	•	•	•
36210	3621	M	Motors and Generators		•	•	•
38271	3829	M	Optical Instruments Manufacturing			•	•
26711	2671	M	Paper; Coated and Laminated Packaging – Manufacturing			•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
20995	2099	M	Peanut Butter Manufacturing	Auto is available under 20990.		•	•
39511	3951	M	Pens and Mechanical Pencils Manufacturing			•	•
28441	2844	M	Perfumes, Cosmetics and Other Toilet Preparation Manufacturing	Auto is available under 28443.		•	•
28341	2834	M	Pharmaceutical Preparations Vitamin/Food Supplement	Auto is available under 28342.		•	•
38610	3861	M	Photographic Equipment and Supplies	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
20351	2035	M	Pickles and Sauce Manufacturing			•	•
20451	2045	M	Pizza Crust Manufacturing – Not Baked Prepared Flour			•	•
30850	3085	M	Plastics – Bottles	Auto is available under 30851.	•	•	•
30840	3084	M	Plastics – Pipe	Auto is available under 30841.	•	•	
30880	3088	M	Plastics – Plumbing Fixtures	WC is available under 30842.	•	•	•
30820	3082	M	Plastics – Profile Sheets		•	•	
30891	3089	M	Plastics Manufacturing – Molded Products	Auto is available in 30890.		•	•
30842	3084	M	Plastics Manufacturing – Sheets, Rods or Tubes				•
23952	2395	M	Pleating, Stitching or Tucking – Not Clothing Manufacturing			•	•
34320	3432	M	Plumbing Fixtures, Fittings and Trim		•	•	•
34311	3431	M	Metal Sanitary Ware - Manufacturing	No more than 25% of total receipts from installation and/or service.	•	•	
32641	3264	M	Porcelain Electrical Supplies, NEC - Manufacturing	Auto is available under 32641.		•	
32690	3269	M	Pottery Products Not Elsewhere Classified	BOP is available under 32690. Auto is available under 32692.	•	•	
36721	3672	M	Printed Circuit Board Manufacturing	Auto is available under 36720.		•	•
36630	3663	M	Radio and Television Broadcasting, and Communication	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
36632	3663	M	Satellite and Related Communication Equipment Manufacturing	Auto is available under 36631.		•	•
36450	3645	M	Residential Lighting Fixtures		•	•	•
20996	2099	M	Sandwich Preparation – Not Sold Directly to Consumers	Auto is available under 20990.		•	•
26561	2656	M	Sanitary Food Containers Manufacturing			•	•
34510	3451	M	Screw Machine Products		•	•	•
36741	3674	M	Semiconductors and Related Devices Manufacturing	Auto is available under 36740		•	•
34440	3444		Sheet Metal-Shop only			•	
34440	3444	M	Sheet Metal Work		•	•	•
22693	2269	M	Silk Screen Process – Hand Printing on Cloth	Auto is available under 22694.		•	•
22692	2269	M	Silk Screening/Machinery Operated Cloth Printing	Auto is available under 22690.		•	•
39140	3914	M	Silverware, Plated Ware and Stainless Steel Ware		•	•	
35442	3544	M	Special Dies, Tools, Jigs and Fixtures Manufacturing			•	•
26782	2678	M	Stationery Products Manufacturing			•	•
38411	3841	M	Surgical, Medical Instruments and Apparatus Manufacturing	Auto is available under 38410.		•	•
20999	2099	M	Syrup Manufacturing				•
36611	3661	M	Telephone and Telegraph Apparatus Manufacturing	Auto is available under 36610.		•	•
39421	3942	M	Toy Manufacturing – Cloth – Stuffed Animals or Toys			•	•
36470	3647	M	Vehicle Lighting Equipment		•	•	•
26791	2679	M	Wallpaper Manufacturing	Auto is available under 26793.		•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
38731	3873	M	Watches, Clocks, Clockwork Operated Devices and Parts Manufacturing			•	•
26712	2671	M	Waxed Paper Manufacturing			•	•
23311	2331	M	Women's and Misses' Blouses and Shirts			•	•
23391	2339	M	Women's, Misses' and Juniors' Clothing Accessories			•	•
23411	2341	M	Women's, Misses', Children's and Infants' Underwear and Nightwear (including lingerie)			•	•

Office Program
Program Code: O

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
65129	6512	0	Actuarial Services	Advertising and Personal Injury are excluded. No computer programming.	•	•	•
73111	7311	0	Advertising Agencies	General Liability aggregate limit per location does not apply. Aggregate limit is per policy. Advertising and Personal Injury are excluded.	•	•	•
65129	6512	0	Agricultural Operations Consultant	Advertising and Personal Injury are excluded. No computer programming.	•	•	
65129	6512	0	Arbitration Services	Advertising and Personal Injury are excluded. No computer programming.	•	•	•
87111	8711	0	Architect	Engineers, Architects or Surveyors Professional Liability Exclusion CG2243 applies.	•	•	•
6512T	6512	0	Building – Office Occupancy Only, Condo Ownership	Minimum of 75% occupancy required.	•	•	•
65124	6512	0	Building – Office Occupancy Only	Minimum of 75% occupancy required.	•	•	•
6512U	6512	0	Building – Up to 25% Other than Office, Condo Owner	Minimum of 75% occupancy required.	•	•	•
65123	6512	0	Building – Up to 25% Other than Office	Minimum of 75% occupancy required.	•	•	•
65129	6512	0	Business Administration Consultant	Advertising and Personal Injury are excluded. No architects, engineers, medical or legal work - no computer programming.	•	•	•
65129	6512	0	Business Management Consultant	Advertising and Personal Injury are excluded. No computer programming.	•	•	•
73361	7336	0	Commercial Artist and Graphic Designer BR Commercial	Advertising and Personal Injury are excluded.	•	•	•
62111	6211	0	Commodity Brokers, Dealers		•	•	•
73111	7311	0	Communications Consultant	Advertising and Personal Injury are excluded. No computer programming.	•	•	•
65129	6512	0	Computer Consultant	Advertising and Personal Injury are excluded. No architects, engineers, medical or legal work - no computer programming.	•	•	•
65129	6512	0	Conflict Resolution Services	Advertising and Personal Injury are excluded.	•	•	•
65129	6512	0	Copywriter Service	Advertising and Personal Injury are excluded.	•	•	•
60611	6061	0	Credit Unions – Federal Charter	Advertising and Personal Injury are excluded. Banks and Savings and Loans not eligible. Advertising and Personal Injury exclusion and financial institutions exclusion are attached.	•	•	•
60621	6062	0	Credit Unions – Other than Federal Charter	Advertising and Personal Injury are excluded. Banks and Savings and Loans not eligible. Advertising and Personal Injury exclusion and financial institutions exclusion are attached.	•	•	•
65129	6512	0	Education Planning Consultant	Advertising and Personal Injury are excluded. No computer programming.	•	•	•
73611	7361	0	Employment Agency, Permanent Placement Only	General Liability aggregate limit per location does not apply. Aggregate limit is per policy. Advertising and personal Injury are excluded.	•	•	
87111	8711	0	Engineers or Architects – Consulting	Engineers, Architects or Surveyors Professional Liability Exclusion CG2243 applies.	•	•	•
73611	7361	0	Executive Recruiter Firm, Permanent Placement Only	Aggregate limit is per policy. Advertising and Personal Injury are excluded.	•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
61411	6141	0	Finance or Small Loan Companies	Banks and Savings and Loans not eligible. Advertising and Personal Injury exclusion and financial institutions exclusion are attached.	•	•	•
62821	6282	0	Financial Planners	Banks and Savings and Loans not eligible. Advertising and Personal Injury exclusion and financial institutions exclusion are attached.	•	•	•
73361	7336	0	Graphic Art Consultants	Advertising and Personal Injury are excluded.	•	•	•
86411	8641	0	Homeowner, Townhouse or Similar Associations	No pools or playgrounds. Refer to 86415 to write PUDs including building. Use 8641Q to write PUDs with no building.	•	•	•
65129	6512	0	Human Resources Consultant, Excluding Third Party Administrators	Advertising and Personal Injury are excluded. No computer programming.	•	•	•
64111	6411	0	Insurance Agent, Broker, Title Agent	Exclusion - Insurance and Related Operations is attached.	•	•	•
64111	6411	0	Insurance Claims Adjusters Office	Exclusion - Insurance and Related Operations is attached.	•	•	•
65129	6512	0	International Business Consultant	Advertising and Personal Injury are excluded. No architects, engineers, medical or legal work - no computer programming.	•	•	•
87111	8711	0	Land Surveyors	If working more than 75% outdoors, not eligible for WC. Engineers, Architects or Surveyors Professional Liability Exclusion CG2243 applies.	•	•	•
81111	8111	0	Lawyer, Barrister, Solicitor	Lawyers' Professional & Personal and Advertising injury are excluded.	•	•	•
81111	8111	0	Lawyer's Office – Bankruptcy Specialty	Lawyers' Professional & Personal and Advertising injury are excluded.	•	•	•
81111	8111	0	Lawyer's Office – Civil Litigation	Lawyers' Professional & Personal and Advertising injury are excluded.	•	•	•
81111	8111	0	Lawyer's Office – Criminal Defense	Lawyers' Professional & Personal and Advertising injury are excluded.	•	•	•
81111	8111	0	Lawyer's Office – Employment Law Specialty	Lawyers' Professional & Personal and Advertising injury are excluded.	•	•	•
81111	8111	0	Lawyer's Office – Family Law Specialty	Lawyers' Professional & Personal and Advertising injury are excluded.	•	•	•
81111	8111	0	Lawyer's Office – Intellectual Property Specialty	Lawyers' Professional & Personal and Advertising injury are excluded.	•	•	•
81111	8111	0	Lawyer's Office – Real Estate Specialty	Lawyers' Professional & Personal and Advertising injury are excluded.	•	•	•
81111	8111	0	Lawyer's Office – Civil Litigation	Lawyers' Professional & Personal and Advertising injury are excluded.	•	•	•
65129	6512	0	Literary Agent	Advertising and Personal Injury are excluded.	•	•	•
65129	6512	0	Management Consultant	Advertising and Personal Injury are excluded.	•	•	•
73111	7311	0	Media Buyer's Office	Advertising and Personal Injury are excluded. No architects, engineers, medical or legal work - no computer programming.	•	•	•
73111	7311	0	Media Consultant	Advertising and Personal Injury are excluded. No architects, engineers, medical or legal work - no computer programming.	•	•	•
65129	6512	0	Mediation Service	Advertising and Personal Injury are excluded.	•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
80111	8011	0	Medical Office – Acupuncturist, Allergist, Cardiologist, Chiropractor, Cosmetic/Plastic Surgeon	Refer to BIE2 on ForemostProducers.com for additional classes and ineligible classes.	•	•	•
80111	8011	0	Medical Office-Soemetic/Plastic Surgeon, Dental Surgeon, Dentist, Dermatologist,	Refer to BIE2 on ForemostProducers.com for additional classes and ineligible classes.	•	•	•
80111	8011	0	Medical Office-Ear, Nose and Throat, Endocrinologist Gastronomist, Geriatric, Holistic Medicine,	Refer to BIE2 on ForemostProducers.com for additional classes and ineligible classes.	•	•	•
80111	8011	0	Medical Office-Specialist, Gynecologist/Obstetrician, Internal Medicine, Neurologist,	Refer to BIE2 on ForemostProducers.com for additional classes and ineligible classes.	•	•	•
80111	8011	0	Medical Office-Orthopedist, Osteopath, Physical Therapist, Physician, Physiotherapist/	Refer to BIE2 on ForemostProducers.com for additional classes and ineligible classes.	•	•	•
80111	8011	0	Medical Office-Occupational Therapist, Podiatrist, Primary Care Clinics, Sports Medicine	Refer to BIE2 on ForemostProducers.com for additional classes and ineligible classes.	•	•	•
80111	8011	0	Medical Office-Specialists, Surgeon, Urologist, Psychologists, Psychiatrist	Refer to BIE2 on ForemostProducers.com for additional classes and ineligible classes.	•	•	•
80111	8011	0	Medical Office – Massage Therapist	Refer to BIE2 on ForemostProducers.com for additional classes and ineligible classes.	•	•	
65129	6512	0	Medical Practice Business Consultant	Advertising and Personal Injury are excluded. No architects, engineers, medical or legal work - no computer programming.	•	•	•
61631	6163	0	Mortgage Brokers	General Liability aggregate limit per location does not apply. Aggregate limit is per policy. Banks and Savings and Loans not eligible. Advertising and Personal Injury exclusion and financial institutions exclusion are attached.	•	•	•
65129	6512	0	Opinion Research Service	Advertising and Personal Injury are excluded.	•	•	•
81111	8111	0	Patent Agents		•	•	•
86111	8611	0	Professional and Trade Associations – Offices Only	Union, political action and political campaign offices not eligible.	•	•	•
65129	6512	0	Public Notary	Advertising and Personal Injury are excluded.	•	•	•
27411	2741	0	Publishers – Book and Magazine, Excluding Printing	Advertising and Personal Injury are excluded.	•	•	•
65311	6531	0	Real Estate Agents, Excluding Property Manager		•	•	•
65311	6531	0	Real Estate Agent’s Office – Commercial		•	•	•
65311	6531	0	Real Estate Agent’s Office – Residential		•	•	•
65129	6512	0	Research Consultant (Sociological, Economic or Educational)		•	•	•
65129	6512	0	Retail Operations Consultant	Advertising and Personal Injury are excluded. No architects, engineers, medical or legal work - no computer programming.	•	•	•
65129	6512	0	Sales, Service and Consulting	Advertising and Personal Injury are excluded.	•	•	•
62821	6282	0	Structured Settlement Consultant	Advertising and Personal Injury are excluded. No architects, engineers, medical or legal work - no computer programming.	•	•	•
65129	6512	0	Telecommunications Consultant, Excluding Installation	Advertising and Personal Injury are excluded. No computer programming.	•	•	•
65129	6512	0	Temporary Placement Agency	Advertising and Personal Injury are excluded. Engineering, IT, Light Industrial and Healthcare is ineligible.	•	•	

Retail Program
Program Code: R

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
56321	5632	R	Accessories Store		•	•	•
79932	7993	R	Amusement Devices – Coin Operated – Sales and Service		•	•	•
57221	5722	R	Appliance Stores – Household Type		•	•	•
59994	5999	R	Aquariums and Fish Stores		•	•	•
59991	5999	R	Army and Navy Stores		•	•	•
59451	5945	R	Art and Craft Supplies		•	•	•
59433	5943	R	Artists Supply Stores		•	•	•
57311	5731	R	Audio-Visual Equipment Stores	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,000 or greater.	•	•	•
55311	5531	R	Automobile Parts and Supplies Stores	No repair or installation work performed. Incidental machining and retooling of parts is allowed, not to exceed 15% of receipts.	•	•	•
54991	5499	R	Bagel Shop, Excluding Deep Fat Frying	No deep fat frying.	•	•	•
54611	5461	R	Bakeries and Donut Shops, Excluding Deep Fat Frying	No deep fat frying.	•	•	•
5461F	5461	R	Bakeries, Including Deep Fat Frying	Use of deep fat fryers must meet NFPA standards.	•	•	•
59995	5999	R	Barber and Beauty Supplies Stores		•	•	•
59212	5921	R	Beer, Liquor and Wine Store		•	•	•
54112	5411	R	Beer or Wine-making Supply Stores		•	•	•
59211	5921	R	Beverage Stores – Soft Drinks and Beer		•	•	•
59411	5941	R	Bicycles, Including Repairs		•	•	•
59412	5941	R	Billiard Stores		•	•	•
59994	5999	R	Birdfeeder Stores		•	•	•
57195	5719	R	Blankets and Bedding Stores		•	•	•
59421	5942	R	Book Stores – New Books Only		•	•	•
59422	5942	R	Book Stores – New and Used Books		•	•	•
54994	5499	R	Bottled Water Sales		•	•	•
56211	5621	R	Bridal Shop		•	•	•
6512L	6512	R	Building – Condominium – Mercantile – Multiple Occupancy	This class is no longer eligible for all states. Minimum of 75% occupancy required.	•	•	•
65126	6512	R	Building – Retail – 5 or Fewer Retail Tenants	This class is no longer eligible for all states. Minimum of 75% occupancy required.	•	•	•
6512M	6512	R	Building – Shopping Centers – Enclosed Mall – Condo	This class is no longer eligible for all states. Refer to underwriter if more than 30% of building square footage is occupied by operations not available under any Precision program. Minimum of 75% occupancy required.	•	•	•
65121	6512	R	Building – Shopping Centers – Enclosed Mall – Lessors Risk Only	This class is no longer eligible for all states.	•	•	•
6512C	6512	R	Building – Shopping Centers – Retail Strip Type – Condominium Ownership	This class is no longer eligible for all states. Refer to underwriter if more than 30% of building square footage is occupied by operations not available under any Precision program. Minimum of 75% occupancy required.	•	•	•
65122	6512	R	Building – Shopping Centers – Retail Strip Type – Lessors Risk	This class is no longer eligible for all states.	•	•	•
52111	5211	R	Building Material Dealers	Maximum of 50% gross receipts from lumber.	•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
54212	5421	R	Butcher Shops	Includes incidental food processing such as sausage stuffing.	•	•	•
57194	5719	R	Cake Decorating Equipment and Supplies Stores		•	•	•
59461	5946	R	Cameras, Photography Equipment and Supplies	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
59413	5941	R	Camping Equipment		•	•	•
5999C	5999	R	Candle Stores		•	•	•
54411	5441	R	Candy or Confectionery Stores		•	•	•
59998	5999	R	Canvas Goods – Including Installation		•	•	
57311	5731	R	Car Stereo Stores	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,000 or greater.	•	•	•
59612	5961	R	Catalog Sales Stores		•	•	•
54511	5451	R	Cheese Shops		•	•	•
57191	5719	R	China, Crockery, Glassware		•	•	•
59992	5999	R	Church Goods		•	•	•
59441	5944	R	Clock Stores		•	•	•
56511	5651	R	Clothing or Wearing Apparel Stores – Family	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
56411	5641	R	Clothing Store – Children’s	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
56111	5611	R	Clothing Store – Men’s	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
56212	5621	R	Clothing Store – Women’s	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
54993	5499	R	Coffee and Teas		•	•	•
59472	5947	R	Collectibles and Curio Stores		•	•	•
57341	5734	R	Computer and Software Stores	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
54111	5411	R	Convenience Stores		•	•	•
54611	5461	R	Cookie Stores		•	•	•
59995	5999	R	Cosmetics, Toiletries and Perfumes		•	•	•
53993	5399	R	Country General Store	Auto is available under 5399A.		•	
5399A	5399	R	Country Stores			•	
59491	5949	R	Curtain Stores		•	•	•
57192	5719	R	Cutlery Shops		•	•	•
54512	5451	R	Dairy Store			•	
54991	5499	R	Delicatessen	See Restaurant class. Not available in all states or areas.	•	•	•
53111	5311	R	Department Stores		•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
53311	5331	R	Dollar Stores		•	•	•
57141	5714	R	Draperies		•	•	•
59122	5912	R	Drug Store, With Food Service	No home health services. Medical equipment rental limited to incidental items only (e.g., no beds or oxygen tanks). Professional Liability is included for operations typical of this class. Maximum food service seating capacity of 75. Use of deep fat fryers must meet NFPA standards.	•	•	•
59121	5912	R	Drug Store, No Food Service	No home health services. Medical equipment rental limited to incidental items only (e.g., no beds or oxygen tanks). Professional Liability is included for operations typical of these classes.	•	•	•
59433	5943	R	Educational and School Supplies		•	•	•
52699	5261	R	Farm Supply Store	No farm implement dealers.	•	•	•
52112	5211	R	Fence Dealers, Including Installation	Maximum 25% gross receipts from installation.	•	•	
59412	5941	R	Fishing Equipment and Supply Stores		•	•	•
59491	5949	R	Flags and Banners Stores		•	•	•
57131	5713	R	Floor Covering Store		•	•	•
59922	5992	R	Florists		•	•	•
72991	7299	R	Formal Wear or Costume Rental		•	•	•
58121	5812	R	Frozen Yogurt Shops	Maximum food service seating capacity of 75 (may exclude table service).	•	•	•
54311	5431	R	Fruit and Vegetable Markets		•	•	•
57121	5712	R	Furniture and Appliance Store	Not exclusively juvenile furniture. A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,000 or greater. Sprinkler protection required. (Also under 57221.)	•	•	•
52611	5261	R	Garden and Nursery Store, Excluding Landscaping		•	•	•
59472	5947	R	Gift Store		•	•	•
59472	5947	R	Glass Novelty Stores		•	•	•
5941A	5941	R	Golf Cart Sales and Service		•	•	•
59412	5941	R	Golf Pro Shops		•	•	•
54112	5411	R	Gourmet Food Stores	No food consumption on premises.	•	•	•
59473	5947	R	Greeting Card Stores		•	•	•
54113	5411	R	Grocery Stores – Under 5,000 sq. ft.	Less than 30% of revenue from tobacco and alcoholic beverages.	•	•	•
56321	5632	R	Hair Accessory Stores		•	•	•
52511	5251	R	Hardware Stores		•	•	•
54992	5499	R	Health Food Store		•	•	•
59997	5999	R	Hearing Aid Service	Professional Liability is included for operations typical of this class.	•	•	•
59452	5945	R	Hobby Shop		•	•	•
57193	5719	R	Home Furnishings		•	•	•
52113	5211	R	Home Improvement Stores		•	•	•
57311	5731	R	Home Theatre Stores	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,000 or greater.	•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
59631	5963	R	Household Products Distributors (e.g. Amway, Shaklee)		•	•	
57194	5719	R	Housewares		•	•	•
58122	5812	R	Ice Cream Parlors, Excluding Cooking on Premises	Maximum food service seating capacity of 75 (may exclude table service).	•	•	•
59442	59442	R	Jewelry Stores, excluding Jewelers Block	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater. Jewelry Appraisers Professional Liability available.	•	•	•
59442	5944	R	Educational and School Supplies				•
55311	5531	R	Kiosk - Auto Accessories		•	•	•
59995	5999	R	Kiosk - Bath and Body Products		•	•	•
59941	5944	R	Kiosk - Books/Newspapers		•	•	•
5999C	5999	R	Kiosk - Candles and Country Crafts		•	•	•
54411	5441	R	Kiosk - Candy		•	•	•
56411	5641	R	Kiosk - Children's Clothing		•	•	•
59995	5999	R	Kiosk - Cosmetics		•	•	•
56321	5632	R	Kiosk - Costume Jewelry		•	•	•
57311	5731	R	Kiosk - Electronics		•	•	•
56321	5632	R	Kiosk - Embroidered Products		•	•	•
56511	5651	R	Kiosk - Family Apparel		•	•	•
58121	5812	R	Kiosk - Frozen Smoothies/Juice		•	•	•
58121	5812	R	Kiosk - Frozen Yogurt		•	•	•
54993	5499	R	Kiosk - Gourmet Coffee		•	•	•
56321	5632	R	Kiosk - Handbags, Purses or Wallets		•	•	•
56321	5632	R	Kiosk - Hats		•	•	•
58122	5812	R	Ice Cream Kiosk		•	•	•
57194	5719	R	Kiosk - Kitchen Accessories/Housewares		•	•	•
59481	5948	R	Kiosk - Leather Goods		•	•	•
56111	5611	R	Kiosk - Men's Clothing		•	•	•
57341	5735	R	Kiosk - Music		•	•	•
59995	5999	R	Kiosk - Perfume		•	•	•
57194	5947	R	Kiosk - Personalized Gifts		•	•	•
59993	5999	R	Kiosk - Picture		•	•	•
54411	5441	R	Kiosk - Popcorn		•	•	•
57194	5719	R	Kiosk - Silk and Dried Flowers and Wreaths		•	•	•
59951	5995	R	Kiosk - Sunglasses		•	•	•
59452	5945	R	Kiosk - Toys or Games		•	•	•
56994	5699	R	Kiosk - T-shirt		•	•	•
56212	5621	R	Kiosk - Women's Clothing		•	•	•
50631	5719	R	Lamp, Lighting Fixtures and Fans Stores		•	•	•
52612	5261	R	Lawn or Garden Type Equipment Dealers	No farm implement dealers.	•	•	•
59481	5948	R	Leather Goods	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
57195	5719	R	Linen and Bath Shops		•	•	•
59611	5961	R	Mail Order, Direct Selling Organizations		•	•	•
55511	5551	R	Marine Supplies – Chandlers	No repair or installation work performed. Incidental machining and retooling of parts is allowed, not to exceed 15% of receipts.	•	•	•
54211	5421	R	Meat and Fish Markets		•	•	•
59999	5999	R	Monument Sales, Including Installation		•	•	
57361	5736	R	Musical Instruments Store	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
59941	5994	R	Newsstands		•	•	•
52613	5261	R	Nurseries – Plant, Tree and Shrub, Excluding Landscape Operations		•	•	•
59431	5943	R	Office Supply Stores		•	•	•
59951	5995	R	Optician, Optical Goods Store	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater. Professional Liability is included for operations typical of this class.	•	•	•
73896	7389	R	Packaging and Mailing Centers		•	•	•
52311	5231	R	Paint and Wallpaper, Excluding Work off Premises		•	•	•
5999P	5999	R	Party Goods Stores	No rental of tools, machinery, cooking equipment or children's rides. No alcohol sales.	•	•	•
59994	5999	R	Pet Food and Supply Stores		•	•	•
59994	5999	R	Pet Stores		•	•	•
59122	5912	R	Pharmacy, With Food Service	No home health services. Medical equipment rental limited to incidental items only (e.g., no beds or oxygen tanks). Professional Liability is included for operations typical of this class. Maximum food service seating capacity of 75. Use of deep fat fryer must meet NFPA standards.	•	•	•
59121	5912	R	Pharmacy, No Food Service	No home health services. Medical equipment rental limited to incidental items only (e.g., no beds or oxygen tanks). Professional Liability is included for operations typical of these types of classes. class.	•	•	•
59993	5999	R	Pictures, Prints, Including Framing and Conservatore		•	•	•
58123	5812	R	Pizza Parlors – 41-75 Seats	See Restaurant class. Not available in all states or areas.	•	•	•
58123	5812	R	Pizza Parlors – Minimum of 2/3 of Receipts Must be from pizza sales	See Restaurant class. Not available in all states or areas. No food delivery.	•	•	•
59996	5999	R	Pool Supplies		•	•	•
57196	5719	R	Pottery Stores		•	•	•
54991		R	Pretzel Stores, Excluding Deep Fat Frying		•	•	•
57311	5731	R	Radio, TV and Consumer Electronics	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
73591	7359	R	Rental Stores – Furniture and Household Appliances	Establishments engaged in the rental of household furniture and appliance only.	•	•	
58124	5812	R	**Restaurants – Family Style Dining	See Restaurant class. Not available in all states or areas.			•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
58125	5812	R	**Restaurants – Fine Dining	See Restaurant class. Not available in all states or areas.			•
58126	5812	R	Restaurants – Located in Hotels with Separate Owner	See Restaurant class. Not available in all states or areas.			•
59415	5941	R	Saddlery and Tack Stores		•	•	•
5999A	5999	R	Sauna and Spa Stores		•	•	•
59451	5945	R	Scrapbooking Stores		•	•	•
59491	5849	R	Sewing Machine Stores		•	•	•
59491	5949	R	Sewing Stores		•	•	•
56611	5661	R	Shoe Store		•	•	•
56994	5699	R	Silk Screening – Retail Sales Only		•	•	•
59412	5941	R	Sporting Goods – Firearms or Ammunition Under 5 percent	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater. No diving equipment or motorized bicycle sales or services. Incidental firearms permitted.	•	•	•
59432	5943	R	Stationery Store		•	•	•
57312	5731	R	Stereo Equipment	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
57351	5735	R	Tape, Compact Disc and Record Stores	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
59931	5993	R	Tobacco Store			•	
59453	5945	R	Toy Stores		•	•	•
5999T	5999	R	Trophy Shops		•	•	•
56993	5699	R	T-shirt Stores		•	•	•
56511	5651	R	Uniform Stores		•	•	•
57222	5722	R	Vacuum Cleaner Sales and Service		•	•	•
53311	5331	R	Variety Store		•	•	•
59621	5962	R	Vending Machine Operators		•	•	
56212	5621	R	Women's Sports Apparel Stores		•	•	•
59491	5949	R	Yarn, Knitting or Needlecraft Supply Stores		•	•	•

Restaurant Program (not available in all states or areas)

Program Code: REST

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
5812Y		REST	Limited or no table service; limited or no cooking, WITH alcohol		•	•	•
5812D		REST	Limited or no table service; limited or no cooking, WITHOUT alcohol		•	•	•
5812X		REST	Limited or no table service, with commercial cooking; WITH alcohol		•	•	•
5812B		REST	Limited or no table service, with commercial cooking; WITHOUT alcohol		•	•	•
58124		REST	Full service, casual or family style dining, WITH alcohol		•	•	•
5812A		REST	Full service, casual or family style dining, WITHOUT alcohol		•	•	•
58125		REST	Full service, fine dining; WITH alcohol		•	•	•
5812C		REST	Full service, fine dining; WITHOUT alcohol		•	•	•

Service Program
Program Code: S

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
87211	8721	S	Accounting Services		•	•	•
76291	7629	S	Appliance Repair – Commercial			•	•
76294	7629	S	Appliance Repair – Heating and A/C Equipment			•	•
76292	7629	S	Appliance Repair – Household Type			•	•
76231	7623	S	Appliance Repair – Refrigeration Equipment			•	•
79931	7993	S	Arcades		•	•	
87211	8721	S	Auditor's Office		•	•	•
75361	7536	S	Auto Glass Shops		•	•	
75392	7539	S	Automotive Air Conditioning Repair			•	•
75393	7539	S	Automotive Brake Repair			•	•
75331	7533	S	Automotive Muffler Installation, Repair and Sales			•	•
75493	7549	S	Automotive Repair, Quick Lube and Tune			•	•
75391	7539	S	Automotive Repair Shops (General)			•	•
72411	7241	S	Barber Shops	Beauticians and Barbers Professional Liability is an available option.	•	•	•
72311	7231	S	Beauty Parlors/Hair Stylists	Beauticians and Barbers Professional Liability is an available option.	•	•	•
7999B	7999	S	Billiard or Pool Halls – Family Style	Maximum food service seating capacity of 40. Use of deep fat fryers must meet NFPA standards.	•	•	•
73341	7334	S	Blueprinting Services		•	•	•
27320	2732	S	Book Printing	Auto is available under 27321.		•	•
27891	2789	S	Bookbinding		•	•	•
87211	8721	S	Bookkeeper's Office		•	•	•
6512B	6512	S	Building – Service – Condominium Ownership	This class is no longer eligible for all states. Minimum of 75% occupancy required.	•	•	•
65127	6512	S	Building – Service – Lessors Risk	This class is no longer eligible for all states. Minimum of 75% occupancy required.	•	•	•
17521	1752	S	Carpet and Rug Installation – Incidental to Floor Covering Store	As a secondary classification only.	•	•	
72171	7217	S	Carpet, Rug or Upholstery Cleaning – Shop Only		•	•	•
72172	7217	S	Carpet, Rug, Furniture or Upholstery Cleaning – on Customer's Premises	\$250 P.D. deductible per occurrence applies.	•	•	•
48121	4812	S	Cellular Telephone Sales and Installation		•	•	•
65531	6553	S	Cemeteries		•	•	
72191	7219	S	Clothing Repair and Alterations		•	•	•
73711	7371	S	Computer Programming	Advertising and Personal Injury are excluded.	•	•	•
73781	7378	S	Computer Repair	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
73781	7378	S	Consumer Electronic Equipment Repair Service		•	•	•
73343	7334	S	Copying and Duplicating Services		•	•	•
73381	7338	S	Court Reporting Services		•	•	•
87211	8721	S	CPA Office		•	•	•
80721	8072	S	Dental Labs		•	•	•
72131	7213	S	Diaper Services		•	•	

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
27592	2759	S	Digital Printing		•	•	•
73891	7389	S	Draftsmen		•	•	•
56992	5699	S	Dressmaking Establishments – Custom		•	•	•
78191	7819	S	Duplication and Replication Services of Prerecorded			•	•
73741	7374	S	Electronic Data Processing Operations		•	•	•
72191	7219	S	Embroidery Shop – Home Based		•	•	•
34791	3479	S	Engraving		•	•	•
73841	7384	S	Film Processing Lab		•	•	•
72611	7261	S	Funeral Homes		•	•	•
79992	7999	S	Golf Driving Ranges	Batting cages, bumper cars and go-carts are ineligible.	•	•	•
70111	7011	S	Hotel with or without a Restaurant (Common Ownership)			•	•
73892	7389	S	Interior Decorators		•	•	•
73892	7389	S	Interior Designer – Specializing in Health Care Facilities; Hospitality		•	•	•
		S	Venues; Residential; Entertainment Venues; Institutional Facilities;				
		S	Office Venues; Residential/Commercial; Retail Venues				
7521	752	S	Kennels	Household pets only.	•	•	
76991	7699	S	Keycutting Service		•	•	•
72151	7215	S	Laundries and Dry Cleaners – Coin Operated		•	•	•
72111	7211	S	Laundry and Dry Cleaning – Cleaning on Premises		•	•	•
72121	7212	S	Laundry and Dry Cleaning Receiving Stations, excluding cleaning on premises		•	•	•
72132	7213	S	Laundry Rental Service, Including Uniforms and Linens		•	•	•
7699B	7699	S	Lawnmower and Small Engine Repair		•	•	•
82311	8231	S	Libraries		•	•	•
27521	2752	S	Lithographers		•	•	•
76991	7699	S	Locksmiths	No alarm installation.	•	•	•
73311	7331	S	Mailing or Addressing Companies		•	•	•
65532	6553	S	Mausoleums		•	•	
87211	8721	S	Medical Billing Service		•	•	•
73381	7338	S	Medical Transcription Service		•	•	•
79991	7999	S	Miniature Golf Courses	Batting cages, bumper cars and go-carts are ineligible.	•	•	•
78192	7819	S	Motion Picture Development	Motion picture film processing, editing and titling. Motion picture laboratories, motion picture and video tape reproduction and stock footage film libraries.		•	•
76293	7629	S	Office Machine Repair and Installation		•	•	•
80421	8042	S	Optometrists Offices	Optometrists Professional Liability available.	•	•	•
7521	7521	S	Pet Day Care		•	•	
7522	752	S	Pet Grooming		•	•	
7521	7521	S	Pet Motel/Hotel		•	•	
73841	7384	S	Photo Finishing Laboratories		•	•	•
73342	7334	S	Photocopying Services		•	•	•
27961	2796	S	Photoengraving and Platemaking		•	•	•
73351	7335	S	Photographers	Commercial use.	•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
72211	7221	S	Photographic Studios	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
76992	7699	S	Piano Tuning		•	•	•
27592	2759	S	Printers, Including Digital Printers		•	•	•
27592	2759	S	Printers – Publishers – Books with Printing Operations		•	•	•
27592	2759	S	Printers – Publishers – Directory and Database with Printing Operations		•	•	•
27592	2755	S	Printers – Publishers – Magazines or Periodicals with Printing Operations		•	•	•
27592	2759	S	Printers – Publishers – Newspapers with Printing Operations		•	•	•
48122	4812	S	Radio Communication Services			•	
73893	7389	S	Recording Studios	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater. Fire alarm system required.	•	•	•
65129	6512	S	Resume Writing Service		•	•	•
23941	2394	S	Sail Makers		•	•	
73381	7338	S	Secretarial and Stenographic Service		•	•	•
76995	7699	S	Sewing Machines – Commercial – Repair and Rebuilding			•	•
72511	7251	S	Shoe Repair Shops		•	•	•
73894	7389	S	Sign Painting or Lettering	No sign erection over 10' high.	•	•	•
56991	5699	S	Tailors		•	•	•
76993	7699	S	Taxidermists		•	•	•
48123	4812	S	Telephone Answering and Paging Services		•	•	•
76221	7622	S	Television and Radio Repair	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
72992	7299	S	Tent or Canopy Rental Services		•	•	
76994	7699	S	Tent or Canvas Goods – Repair		•	•	•
78321	7832	S	Theaters – Motion Pictures	Sprinkler protection required.	•	•	•
79993	7999	S	Ticket Agencies – Sport or Entertainment		•	•	•
47241	4724	S	Travel Agencies	No tours conducted or arranged by employees. No overseas travel. Extensive domestic business travel subject to underwriting review.	•	•	
27911	2791	S	Typesetters		•	•	•
7421	742	S	Veterinarians or Veterinary Hospitals		•	•	•
78411	7841	S	Video Store	Central station burglar alarm system required.	•	•	•
42252	4225	S	Warehousing and Storage	Auto is available, check BIE2 on ForemostProducers.com for classes.		•	•
73895	7389	S	Water Softening Equipment – Sold or Rented to Others		•	•	

Trade Contractors Program

Program Code: TR

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
17110	1711	TR	Air Conditioning	Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	•
76290	7629	TR	Appliances and Accessories – Commercial, Installation or Repair	Refer to the Appliance Stores of Appliance Distributor class for any risk primarily engaged in the sale of new appliances or equipment. Refer to the Television and Radio Repair class for any risk primarily engaged in the repair or installation of television or radio receiving sets.	•	•	•
76291	7629	TR	Appliances and Accessories – Household, Installation or Repair	Refer to the Appliance Stores of Appliance Distributor class for any risk primarily engaged in the sale of new appliances or equipment. Refer to the Television and Radio Repair class for any risk primarily engaged in the repair or installation of television or radio receiving sets.	•	•	•
17112	1711	TR	Boiler Inspection, Installation/Service/Repair			•	
15213	1521	TR	Carpentry – Residential Less than 3 Stories			•	
17610	1761	TR	Ceiling/Wall Installation – Metal	Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	
17311	1731	TR	Communication Equipment Installation	No pole work or satellite installation. Height exposure is limited to 20 feet. No scaffolding or rigging. Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	
17710	1771	TR	Concrete Construction, Includes Foundations		•	•	
15211	1521	TR	Direct Employees of the General Contractor			•	
15218	1521	TR	Direct Employees of the Remodeler – Interior			•	
15219	1521	TR	Direct Employees of the Remodeler – Residential			•	
17513	1751	TR	Door/Window Installation	See Underwriting Rules for WC.		•	•
16110	1611	TR	Driveway Paving	BOP available as a secondary classification only.	•	•	•
17420	1742	TR	Drywall/Wallboard Installation			•	
17312	1731	TR	Electrical Work	Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	•
17940	1794	TR	Excavation		•	•	
17991	1799	TR	Fence Erection Contractors, Excluding Dealers	Lawyers' Professional & Personal and Advertising injury are excluded. Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	
17520	1752	TR	Floor Covering – Not Tile/Stone	Not tile or stone for risks that only install floor coverings. Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	•
17930	1793	TR	Glaziers	Welding, brazing or finishing may be incidental (less than 15% of receipts).	•	•	•
17941	1794	TR	Grading of Land		•	•	

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
15420	1542	TR	Greenhouse Erection	Only in conjunction with eligible Trade Contactor primary classification.	•		
17112	1711	TR	Heating/Combined Heating and Air Conditioning	No more than 40% of receipts from installation and no LPG. Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	•
7810	781	TR	Lawn Care Services	WC "mow and blow" only.	•	•	•
17410	1741	TR	Masonry	BOP available as a secondary classification only.	•	•	
17910	1791	TR	Metal Erection – Dwellings 2 Stories or Less			•	
17992	1799	TR	Metal Erection – Non-Structural			•	
17911	1791	TR	Metal Erection – Decorative		•	•	
17210	1721	TR	Painting – Exterior, 3 Stories or Less	Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	•
17211	1721	TR	Painting – Interior	Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	•
17212	1721	TR	Paperhanging	See Underwriting Rules for WC. Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	•
17421	1742	TR	Plastering/Stucco Work			•	
17113	1711	TR	Plumbing – Commercial		•	•	•
15413	1541	TR	Prefabricated Building Erection			•	
17611	1761	TR	Roofing – Residential			•	
17116	1711	TR	Septic Tank Systems Installation/Service/Repair	BOP available as a secondary classification only.	•	•	
76991	7699	TR	Sewer Cleaning	Available as a secondary classification only. Should be used in conjunction with an eligible Trade Contractor primary classification.	•		
17612	1761	TR	Siding Installation		•	•	
17993	1799	TR	Sign Erection Installation or Repair		•	•	
17430	1743	TR	Tile/Stonework – Interior	Past or present new multi-unit constructions of 4 or more units are excluded, including tract homes.	•	•	•
17810	1781	TR	Water Well Drilling		•	•	

Wholesale Program

Program Code: W

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
17111	1711	W	Air Conditioning Equipment Distributors – Including Installation and Sales	No more than 10% of receipts from installation.	•	•	
50751	5075	W	Air Conditioning Equipment Distributors – Excluding Installations		•	•	•
50641	5064	W	Appliance Distributors		•	•	•
51996	5199	W	Artists Materials Distributor			•	•
50131	5013	W	Automobile Parts and Supplies Distributors	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
51994	5199	W	Bag Distributor (Textile)			•	•
5149B	5149	W	Bakeries, Wholesale	Sprinkler protection required. Use of deep fat fryers must meet NFPA standards.	•	•	•
50871	5087	W	Barber or Beauty Shop Supplies Distributors		•	•	•
51993	5199	W	Basket Distributor			•	•
51811	5181	W	Beverage Distributors – Non-Alcoholic and Beer	Central station burglar alarm system required.	•	•	•
51111	5111	W	Bookbinding and Printing Supplies Distributors		•	•	•
6512W	6512	W	Building – Wholesale – Condominium Ownership	Minimum of 75% occupancy required.	•	•	•
65128	6512	W	Building – Wholesale – Lessors Risk	This class is no longer eligible for all states. Minimum of 75% occupancy required.	•	•	•
50311	5031	W	Building Material Distributors			•	•
50911	5091	W	Camping Equipment and Supplies Distributors		•	•	•
51997	5199	W	Candle Distributor			•	•
51451	5145	W	Candy or Confectionery Distributors		•	•	•
51361	5136	W	Clothing or Wearing Apparel Distributors	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
50451	5045	W	Computer or Peripheral Equipment Distributors	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
51311	5131	W	Curtains, Drapes and Fabric Window Shades Distributor		•	•	•
51221	5122	W	Druggist's Sundries Distributor			•	•
51111	5111	W	Education and School Supplies Distributors		•	•	•
50651	5065	W	Electrical Equipment or Electronics Distributors		•	•	•
50651	5065	W	Electrical Supplies Distributors		•	•	•
38511	3851	W	Eyeglass Lens Manufacturing and Distributing		•	•	•
51311	5131	W	Fabric and Notion Distributors		•	•	•
50232	5023	W	Floor Covering Distributors		•	•	•
51931	5193	W	Florists		•	•	•
51421	5142	W	Frozen Food Distributors		•	•	•
51481	5148	W	Fruit or Vegetable Distributors		•	•	•
50211	5021	W	Furniture Distributors – Residential or Commercial	No more than 40% of receipts from installation.	•	•	•
51995	5199	W	Gift Novelties Distributor			•	•
50231	5023	W	Glassware, Ceramics, Pottery and China Distributors		•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
50911	5091	W	Golf Equipment Distributors		•	•	•
51411	5141	W	Grocery Distributors		•	•	•
50721	5072	W	Hardware and Tool Distributors		•	•	•
50651	5065	W	Hearing Aid Distributors		•	•	•
17112	1711	W	Heating and A/C Equipment Distributors, including Installations and Service, excluding LPG work	No more than 10% of receipts from installation.	•	•	
50752	5075	W	Heating and A/C Equipment Distributors, excluding Installation		•	•	•
50921	5092	W	Hobby Supplies Distributors		•	•	•
50231	5023	W	Home Furnishings Distributors		•	•	•
51991	5199	W	Ice Dealers and Distributors		•	•	
50872	5087	W	Janitorial Supply Distributors		•	•	•
50231	5023	W	Kitchen Accessories Distributors		•	•	•
50231	5023	W	Linens, Bed and Bath Distributors		•	•	•
5099L	5099	W	Luggage and Leather Goods Distributors	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
5999L	5999	W	Lumber Brokers, Excluding Lumber in Insured's Care			•	•
5999M	5999	W	Manufacturers Representatives –	Refer to BIE2 on ForemostProducers.com to entire list of representatives, including Auto Parts and Supplies; Barbers or Beauty Shops; Hardware, etc.	•	•	•
51471	5147	W	Meat, Fish, Poultry or Seafood – Distributors		•	•	•
50231	5023	W	Mirror Distributors		•	•	•
51921	5192	W	Newspapers, Periodicals, Books	Sprinkler protection required.	•	•	•
51932	5193	W	Nurseries, Wholesale		•	•	•
50441	5044	W	Office Equipment and Supplies Distributors		•	•	•
50211	5021	W	Office Furniture Distributors	No more than 40% of receipts from installation.	•	•	•
50481	5048	W	Ophthalmic Goods Distributors		•	•	•
51111	5111	W	Paper Products Distributors	Sprinkler protection required.	•	•	•
50431	5999	W	Photographic Equipment and Supplies Distributors	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
51311	5131	W	Picture Frames and Framing Supplies Distributors		•	•	•
50741	5074	W	Plumbing Supplies and Fixtures Distributors		•	•	•
50911	5091	W	Pool Tables and Billiards Supplies Distributors		•	•	
50841	5084	W	Printers or Electrotypers Supplies – Distributors		•	•	•
51481	5148	W	Produce Distributors		•	•	•
50911	5091	W	Racquet Sports Equipment and Supplies Distributors		•	•	•
50781	5078	W	Refrigeration Equipment Dealers, Excluding Installation		•	•	•

Class Code	SIC Code	Program Code	Description	Footnote	BOP	Auto	Workers' Comp
17113	1711	W	Refrigeration Equipment Distributors, Including Installation and Service	No more than 10% of total receipts from installation and/or service.	•	•	
50461	5046	W	Restaurant and Hotel Equipment or Fixtures Distribution	No more than 40% of receipts from installation.	•	•	•
51391	5139	W	Shoe Distributors		•	•	•
50991	5099	W	Sign Distributor – No Installation			•	•
50911	5091	W	Sporting Goods Distributors		•	•	•
50992	5099	W	Tape, Compact Disc and Record Distributors		•	•	•
50921	5092	W	Toy and Hobby Supply Distributors		•	•	•
51311	5131	W	Trophy Distributors		•	•	•
50651	5065	W	TV, Stereo and Radio Equipment, Parts and Supplies	A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
51998	5199	W	Wig Distributor			•	•
51821	5182	W	Wine and Liquor Wholesaler	Subject to local underwriting guidelines. A local burglar alarm system is required for personal property values less than \$100,000; a central station burglar alarm is required for personal property values of \$100,00 or greater.	•	•	•
51370	5137	W	Women's and Children's Goods Distributors			•	•

This is intended as a general description of certain types of insurance and services available to qualified customers. Your policy is the contract that specifically and fully describes coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Some coverages may be written on a nonadmitted basis through surplus lines brokers. This brief summary is not a policy document. Please read the actual policy documents for your state for important details on coverage, exclusions, limits, conditions and items. Product availability is based on authority and not all products and discounts are available in every state. Insurance provided by a member of the Farmers Insurance Group, that includes the Foremost Insurance Group. Some coverages may be written on a non-admitted basis through surplus lines brokers. "Foremost" and the "F" logo are registered trademarks of FCOA, LLC, 5600 Beech Tree Lane, Caledonia, MI 49316.