

# FREDERICK MUTUAL INSURANCE COMPANY

~ Providing Peace of Mind Since 1843 ~



FREDERICK MUTUAL SECURE BOP® OFFERINGS



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Frederick Mutual Insurance Company is celebrating its 181st Anniversary in business!

The Company's investment in transforming its multi-state product offerings, automated processes, infrastructure, and technology precipitated significant change over the past five years. Prior to 2018, the Company was known as a personal lines' homeowner carrier in Maryland and Pennsylvania. The shift to commercial lines small business growth originated in 2018, with the launch of the trademarked Secure Businessowner (SBOP) product in six states: Maryland, Pennsylvania, Virginia, Delaware, North Carolina, and the District of Columbia. The Company is now known as a regional commercial lines' carrier. The Company exited personal lines, selling its Renewal Rights effective January 1, 2024, to Farmers of Salem (NJ). In addition, the Company restructured to a Mutual Holding Company enabling the acquisition of significant long-term capital from Mutual Capital Investment Fund, LP; that will be used to augment Frederick Mutual's surplus and support its commercial lines business strategies. Please familiarize yourself with our new product suite and services for your agency and policyholders. The details are contained in the 2024 Agents Guide regarding the following:

- Commercial Lines IVANS Download
- A suite of Secure Businessowners (SBOP) Coverage Enhancements
- Optional Hartford Steam Boiler (HSB) Coverages: Equipment Breakdown, Employment Practices Liability (EPL), Contractors E&O, Professional Liability, Inland Flood, Cyber Suite.
- Electronic document delivery to agents and policyholders
- Business Risk Protection (BRP)
- ACH available for commission checks
- My.FrederickMutualInsurance.com – interactive policyholder app
- On Demand Electronic Delivery of Documents

Our mission remains: To Provide Peace of Mind to each of our stakeholders. We achieve our mission through our committed agency associates who share the vision of sustainable-profitable growth. We are here to serve our agents and policyholders as the third oldest insurance company in Maryland. We look forward to profitably growing commercial lines with your agency in 2024 and beyond!

Emmanuel,

Nancy Newmister  
President & CEO  
Proverbs 27:17

## BOARD OF DIRECTORS

Jason Wolfe - Chairman of the Board

Nancy Newmister  
Patrick Bracewell  
Mark J. Keyser  
Robert Whitlock, Jr.

Aaron Malachi 'Ki' Mixon IV  
Kent Shantz  
Paul Erich Stenbjorn  
Anthony J. Ventello



NANCY NEWMISTER  
CEO & PRESIDENT



PAUL STENBJORN  
VP & CIO



EVAN KROZY  
VP & COO



ERICA WHITE  
AVP & HR DIRECTOR



GARY BARKMAN  
AVP & HEAD OF CLAIMS



SHARON PRICE  
VP OF UNDERWRITING



# AT A GLANCE

*“I just started a business and needed insurance. The staff at Frederick Mutual were accommodating and professional. They responded to all my questions and even offered suggestions. You couldn’t ask for a better company.”*

*FRED S., Independent Contractor*

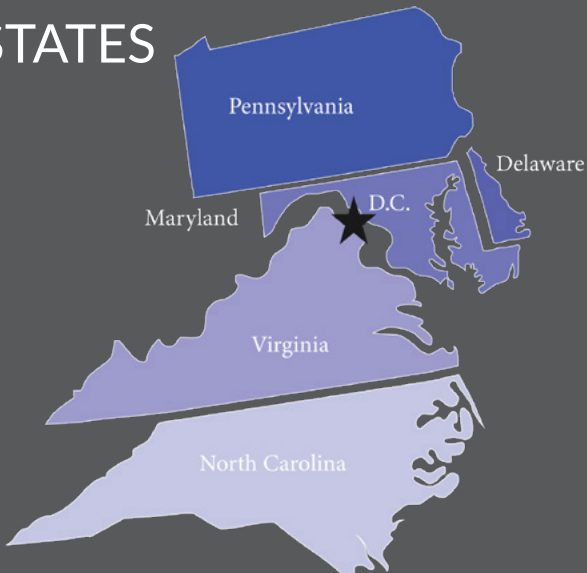


OVER **181** YEARS

Providing Competitive Insurance Products

LICENSED IN

**6**  
STATES



## Industry Leaders in Innovative Insurance Products

- **Frederick Mutual Secure BOP<sup>®</sup>**
- **Commercial Auto**
- **Commercial Umbrella**
- **Equipment Breakdown**
- **Contractor's E&O**
- **Cybersuite**
- **Commercial Inland Flood**
- **Miscellaneous Professional Liability**
- **Business Risk Protection**



Frederick Mutual is committed to providing excellence in service and ease of doing business for our stakeholders. With accessible Commercial Lines Underwriters, a dedicated claims support center, and the latest technologies to seamlessly do business, Frederick Mutual continually strives to exceed our agents and policyholders expectations of what it means to work with a longstanding mutual insurance carrier.

## Technologies

- **Simple online agent quoting, communication and document management experience**  
(<https://frederick.britecore.com>)
- **Policyholder application and website**  
(<https://my.frederickmutualinsurance.com>)
- **DocuSign available to all agents**
- **IVANS commercial lines download available**

## Contact

CL Department:  
[commlines@frederickmutual.com](mailto:commlines@frederickmutual.com)

IT Assistance:  
[helpdesk@frederickmutual.com](mailto:helpdesk@frederickmutual.com)

Dedicated Agent Support Center:  
(301) 304-1843  
Press 1 - Commercial, 2 - Personal,  
3 - Claims, 4 - Billing,  
5 - Agency Portal Login & Licensing,  
6 - Other

## Claims

Email: [claims@frederickmutual.com](mailto:claims@frederickmutual.com)

After Hours Claims Support

Phone: 1(866) 212-5246

Online:

<https://www.frederickmutual.com/claims> or  
[my.FrederickMutualInsurance.com](https://my.FrederickMutualInsurance.com)



# ARTISAN CONTRACTORS



## COVERAGE HIGHLIGHTS

Liability and property protection for the small to mid-size, commercial and residential contractor

***Target Market: Contractors with up to \$1,000,000 in payroll, 3 years in business (or related field), and up to 25% of annual receipts arising from subcontracted work.***

### CONTRACTORS' ENHANCEMENT

#### ENDORSEMENT HIGHLIGHTS

- Blanket Additional Insured for ongoing operations included when required by contract
- Contractor's Installation and Tools & Equipment included
- Voluntary Property Damage
- Primary and Non-Contributory included
- Per location and per project aggregate included



# OFFICE, OFFICE BUILDINGS, & LESSORS RISK ONLY



## COVERAGE HIGHLIGHTS

Property and liability coverage for office buildings with tenants ranging from medical practices to accountants, veterinary hospitals, and many more.

***Target Market: Office buildings up to 100,000 square feet and 6 stories, and building owners that updated major systems within the last 25 years.***

### FREDERICK MUTUAL SECURE ADVANTAGE® ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Interruption of Computer Operations \$50,000
- Accounts Receivable \$100,000
- Valuable Papers & Records \$50,000
- Employee Dishonesty \$20,000
- Business Income - Ordinary Payroll 180 days



# RETAIL INDUSTRIES



## COVERAGE HIGHLIGHTS

Building and/or business personal property coverage for main street retail establishments.

*Target Market: Retail businesses up to 35,000 square feet, \$10,000,000 in annual sales per location, and 25% annual gross sales from off-premises operations.*

### FREDERICK MUTUAL SECURE ADVANTAGE® ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Personal Effects \$15,000
- Expediting Expenses \$10,000
- Personal Property Off Premises \$50,000
- Jewelry (Theft) \$5,000
- Money & Securities \$20,000



# PROCESSING & SERVICE



## COVERAGE HIGHLIGHTS

Offering liability and business personal property coverage for a wide variety of service-oriented businesses.

**Target Market: Processing and Service businesses up to 35,000 square feet, \$10,000,000 annual sales per location, and 25% annual gross sales from off-premise operations.**

### FREDERICK MUTUAL SECURE ADVANTAGE® ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Personal Effects \$15,000
- Expediting Expenses \$10,000
- Personal Property Off Premises \$50,000
- Jewelry (Theft) \$5,000
- Money & Securities \$20,000
- Bailee's coverage for Dry Cleaning risks

# APARTMENTS



## COVERAGE HIGHLIGHTS

Protection for apartment buildings, Business Personal Property, and associated liability exposures.

***Target Market: Apartment complexes with valuation up to \$5,000,000 per building, 6 stories, \$15,000,000 Total Insured Value, and 15 locations per policy.***

### FREDERICK MUTUAL SECURE ADVANTAGE<sup>®</sup>

#### ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Newly Acquired Buildings \$500,000
- Tenant Move-Back Expenses \$25,000
- Money Orders and Counterfeit Money \$10,000
- Outdoor Property coverage for trees, shrubs, and plants \$15,000/\$2,500



# WHOLESALE & DISTRIBUTORS



## COVERAGE HIGHLIGHTS

Coverage designed for Wholesale/Distributor operations.  
Coverage for building, business personal property, and inventory and equipment.

***Target Market: Wholesale/Distributors with buildings up to 35,000 square feet, \$10,000,000 annual sales per location, and system updates in the last 25 years.***

### FREDERICK MUTUAL SECURE ADVANTAGE<sup>®</sup> ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- Electronic Data \$50,000
- Selling Price Valuation \$50,000
- Newly Acquired BPP \$300,000
- Pollutant Clean-up & Removal \$25,000
- BPP Premises Boundary up to 1,000 feet

# SECURE BOP® ENDORSEMENTS



## **CYBERSUITE COVERAGE\***

COVERAGE FOR DATA COMPROMISE, CYBER-ATTACK, COMPUTER FRAUD, AND IDENTITY RECOVERY

## **TECH ADVANTAGE COVERAGE\***

(EQUIPMENT BREAKDOWN) COVERAGE FOR ELECTRONIC CIRCUITRY IMPAIRMENT, DATA RESTORATION, AND RESULTANT LOSS FROM A CYBER EVENT

## **EMPLOYMENT PRACTICES LIABILITY\***

COVERAGE FOR SMALL BUSINESS EMPLOYMENT CLAIMS

## **MISCELLANEOUS PROFESSIONAL LIABILITY\***

COVERAGE FOR ELIGIBLE PROFESSIONAL SERVICE PROVIDER GENERATING UP TO \$1,000,000 IN REVENUE

## **CONTRACTORS E&O COVERAGE\***

COVERAGE FOR SMALL BUSINESS "ARTISAN-TYPE" CONTRACTORS

## **COMMERCIAL SERVICE LINE\***

COVERAGE FOR PHYSICAL LOSS OR DAMAGE RESULTING FROM A COVERED SERVICE LINE FAILURE





## **COMMERCIAL UMBRELLA**

COMPLEMENT YOUR FREDERICK MUTUAL SECURE BOP POLICY WITH A COMMERCIAL UMBRELLA POLICY THAT ADDS SECURITY AND LIABILITY PROTECTION FOR YOUR BUSINESS

## **COMMERCIAL INLAND FLOOD\***

COVERAGE FOR INSUREDS SO THEY CAN ECONOMICALLY MANAGE SEVERE FLOOD RISKS FOR THE FUTURE

## **COMMERCIAL AUTO\***

COMPLEMENT YOUR FREDERICK MUTUAL SECURE BOP POLICY WITH A COMMERCIAL AUTO POLICY

## **BUSINESS RISK PROTECTION\***

BUSINESS RISK PROTECTION (BRP) HELPS YOUR SMALL BUSINESS CLIENTS GET THE CONTRACTS THEY NEED TO BECOME COMPLIANT AND REDUCE RISK. THESE CONTRACTS INCLUDE CONSTRUCTION AGREEMENTS, JOB PROPOSALS, LEASES, AND SUBCONTRACTOR AGREEMENTS. FREDERICK MUTUAL NOW AUTOMATICALLY ATTACHES BRP AT THE ONSET OF EACH SBOP POLICY

# SECURE BOP® ENHANCEMENTS

This is a summary of policy enhancements applicable to all eligible classes of business offered by Frederick Mutual Insurance Company. The Secure® Advantage endorsement automatically attaches to all quotes. Coverage can be removed or replaced with an alternate enhancement endorsement.

Property Coverage	Base Form	Secure Plus® Endorsement	Secure Advantage® Endorsement
Accounts Receivable	\$10,000	\$50,000	\$100,000
Appurtenant Structures	N/A	\$25,000	\$50,000
BPP Premises Boundary	100 feet	500 feet	1,000 feet
Brands & Labels	N/A	Included	Included
Building Glass	N/A	\$10,000	\$25,000
Bus. Income - Dependent Properties	\$5,000	\$25,000	\$50,000
Bus. Income - Dependent Properties begins [ ] hours after the time of direct physical loss...	72	48	24
Bus. Income & Extra Expense - Newly Acquired	N/A	\$100,000	\$250,000
Business Income - Ordinary Payroll	60 days	90 days	120 days
Business Personal Property in Portable Storage Units	\$10,000	\$25,000	\$50,000
Business Personal Property Automatic Seasonal Increase	N/A	20%	30%
Civil Authority coverage begins [ ] hours after the time of the first action...	72	48	24
Electronic Data	\$10,000	\$25,000	\$50,000
Employee Dishonesty	N/A	\$15,000	\$20,000
Expediting Expenses	N/A	\$5,000	\$10,000
Fine Arts	N/A	\$15,000	\$25,000
Fire Department Service Charge	\$2,500	\$10,000	\$15,000
Fire Extinguisher System Recharge	\$5,000	Actual Loss	Actual Loss
Food Contamination	N/A	\$15,000	\$25,000
Forgery & Alteration	\$2,500	\$15,000	\$25,000
Furs (Theft)	\$2,500	\$5,000	\$10,000
Increased Cost of Construction	\$10,000	\$100,000	\$200,000
Interruption of Computer Operations	\$10,000	\$25,000	\$50,000





Property Coverage	Base Form	Secure Plus® Endorsement	Secure Advantage® Endorsement
Jewelry (Theft)	\$2,500	\$5,000	\$5,000
Money & Securities	N/A	\$15,000	\$20,000
Money Orders and Counterfeit Money	\$1,000	\$5,000	\$10,000
Newly Acquired Buildings	\$250,000	\$300,000	\$500,000
Newly Acquired Business Personal Property	\$100,000	\$200,000	\$300,000
Newly Acquired Period of Coverage	30 Days	60 Days	90 Days
Outdoor Property (most we will pay/any one tree, shrub, plant)	\$2,500/\$1,000	\$10,000/2,500	\$15,000/\$2,500
Outdoor Signs	N/A	\$10,000	\$15,000
Patterns/Dies/Molds (Theft)	\$2,500	\$5,000	\$10,000
Personal Effects	\$2,500	\$10,000	\$15,000
Personal Property Off Premises	\$10,000	\$25,000	\$50,000
Pollutant Clean-up & Removal	\$10,000	\$15,000	\$25,000
Reward Payment (leading to arrest & conviction and/or return of covered stolen property)	N/A	\$5,000	\$10,000
Salespersons Samples	N/A	\$2,500	\$5,000
Seasonal Increase	25% Increase	35%	50%
Selling Price Valuation	N/A	\$25,000	\$50,000
Tenant Move-Back Expenses	N/A	\$15,000	\$25,000
Valuable Papers	\$10,000	\$25,000	\$50,000
Valuable Papers and Records	\$10,000	\$25,000	\$50,000
Water Backup & Sump Overflow	N/A	\$25,000	\$50,000

Liability Coverage	Base Form	Secure Plus® Endorsement	Secure Advantage® Endorsement
Bail Bonds	\$250	\$1,500	\$2,500
Loss of Earnings	\$250/day	\$1,500/day	\$2,500/day
Who is Insured - Newly Formed or Acquired	N/A	90 days	90 days
Per Location Aggregate	N/A	Included	Included
Primary and Non-Contributory	N/A	Included	Included

# COMMERCIAL LINES PAYMENT PLANS

Payment Plan	Commercial Lines Payment Plan Description	Eligible Lines	Eligible Premium to Qualify - Commercial Lines Only
Annual	100% of annual premium due at policy inception	All	All premiums are eligible. \$500 minimum premium policies are only eligible for the Annual payment plan
2 Pay	50% due at policy inception with the remaining 50% due in 6 months	All	Policies with premium of \$501 and greater are eligible
4 Pay	25% due at policy inception with remaining 3 payments of 25% each due in 3 month intervals	All	Policies with a premium of \$1,001 and greater are eligible
6 Pay*	16 2/3% due at policy inception with remaining 5 payments of 16 2/3% due every other month. <b>*Please choose 'Six-Pay' when entering this payment plan into BriteCore.</b>	All	Policies with a premium of greater than \$2,500 are eligible

## COMMERCIAL LINES MINIMUM PREMIUMS

State	Policy Type	Minimum Premium
All States*	BOP	\$500
All States*	Commercial Umbrella	\$500
MD & PA	Commercial Auto	\$500

\* All States Include MD, DE, PA, NC, VA, D.C.

## ADDITIONAL PAYMENT PLAN INFORMATION FOR COMMERCIAL LINES

- » Payment options include: paper bills or Automatic Recurring Billing paid by EFT or credit card.
- » Policyholders also have the option to register for [My.FrederickMutualInsurance.com](http://My.FrederickMutualInsurance.com) to make online payments and earn a \$10 e-policy discount.
- » A \$5 installment fee applies to each installment including the first installment. The \$5 fee is applicable in all states except North Carolina where the fee is \$3. There is no installment fee if the selected payment plan is Annual.
- » A \$25 Non-sufficient Funds (NSF) fee is assessed for each check, electronic transaction or other remittance which is not honored upon first presentation. The \$25 NSF fee applies to each instance of a NSF check, electronic transaction or other remittance.



# ARTISAN CONTRACTORS

## COVERAGE PACKAGES & APPETITE GUIDE

### PER OWNER/OFFICER PAYROLL BY STATE\*

Description	Maryland/Delaware	Pennsylvania, North Carolina, & D.C.	Virginia
Individual	\$19,700	\$25,000	\$18,400
Joint Venture	\$19,700	\$25,000	\$18,400
Partnership	\$19,700	\$25,000	\$18,400
Corporation	\$19,700	\$25,000	\$18,400
General Partnership	\$19,700	\$25,000	\$18,400
Limited Corporation	\$19,700	\$25,000	\$18,400
Limited Liability Corporation	\$19,700	\$25,000	\$18,400
Limited Liability Partnership	\$19,700	\$25,000	\$18,400
Limited Partnership	\$19,700	\$25,000	\$18,400
Nonprofit Corporation	N/A for contractors	N/A for contractors	N/A for contractors
Sole Proprietor	\$19,700	\$25,000	\$18,400

\*Please note roofing contractors payroll is \$40,000 for all classes of ownership. These figures are effective April 1, 2024. Prior to April 1st, 2024 all classes of ownership payroll is \$25,000 in all states except for roofers which is \$40,000.

### THE COVERAGES BELOW ARE INCLUDED WITH THE ADDITION OF THE SECURE CONTRACTORS PLUS OR SECURE CONTRACTORS ADVANTAGE ENHANCEMENTS

Contractors Coverage	Base Form	Secure® Contractors Plus Flat charge \$200	Secure® Contractors Advantage Flat charge \$300
Blanket Additional Insured- Lessor of Leased Equipment (when written contract in place)	N/A	Included	Included
Blanket Additional Insured- Owners, lessees or contractors- with additional insured requirement in construction contract	N/A	Included	Included
Blanket waiver of transfer or Rights of Recovery Against Others to us (when required by contract)	N/A	Included	Included
Contractor's Installation (property at each covered job site/ all covered job sites combined)	N/A	\$3,000/\$9,000	\$5,000/\$15,000
Contractor's Tools and Equipment Coverage (Blanket/coverage limit for any one item)	N/A	\$10,000/\$500	\$20,000/\$2,000
Employee's Tools (Blanket/not in excess of for any one item/ Total for any one employee)	N/A	\$3,000/\$250/ \$500	\$5,000/\$250/ \$500
Non-owned tools and equipment coverage (leased and rented)	N/A	\$25,000	\$50,000
Property at a temporary storage location	N/A	\$5,000	\$10,000
Property in transit	N/A	\$5,000	\$10,000
Voluntary property damage (Per occurrence/annual aggregate)	N/A	\$5,000/\$10,000	\$10,000/\$20,000
Primary and non contributory	N/A	Included	Included
Per Location Aggregate	N/A	Included	Included
Per Project Aggregate	N/A	Included	Included

# ARTISAN CONTRACTORS

## APPETITE GUIDE

Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops) - Office	74011
Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops) - Shop	74021
Appliances & Accessories – Installation, Service or Repair - Commercial (No TV or Radio) - Office *Underwriter Referral Required	74071
Appliances & Accessories – Installation, Service or Repair - Commercial (No TV or Radio) - Shop *Underwriter Referral Required	74081
Appliances & Accessories – Installation, Service or Repair- Household (No TV or Radio) - Office	74101
Appliances & Accessories – Installation, Service or Repair- Household (No TV or Radio) - Shop	74111
Carpentry – Construction of Residential Property - Not exceeding 3 stories in height - Office. This classification includes construction of private garages in connection with such residential property. This classification also includes incidental shop work.	74161
Carpentry – Construction of Residential Property - Not exceeding 3 stories in height - Shop. This classification includes construction of private garages in connection with such residential property. This classification also includes incidental shop work.	74171
Carpentry – Interior - Office. This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet flooring. This classification is not applicable to contractors who engage in any other carpentry operations at the same job or location. This classification also includes incidental shop work.	74221
Carpentry – Interior - Shop. This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet flooring. This classification is not applicable to contractors who engage in any other carpentry operations at the same job or location. This classification also includes incidental shop work.	74231
Carpet, Rug, Furniture or Upholstery Cleaning – on customer's premises - Office	74251
Carpet, Rug, Furniture or Upholstery Cleaning – on customer's premises - Shop	74261
Ceiling or Wall Installation – Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281
Ceiling or Wall Installation – Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291
Cleaning Service Residential – Office	76221
Cleaning Service Residential – Shop	76231
Concrete Construction – Office	74341
Concrete Construction – Shop	74351
Door, Window or Assembled Millwork – Installation - Metal only (other than metal should be classified as carpentry) - Office	74411
Door, Window or Assembled Millwork - Installation - Metal only (other than metal should be classified as carpentry) - Shop	74421
Driveway, Parking Area or Sidewalk Repair – Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Office	74471





Driveway, Parking Area or Sidewalk Repair – Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481
Dry Wall or Wallboard Installation – Office	74501
Dry Wall or Wallboard Installation – Shop	74511
Electrical Work - Within Buildings – Office	74561
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Fence Erection – Office	74591
Fence Erection – Shop	74601
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Floor Covering – Installation - Not Ceramic Tile or Stone - Shop	74661
Furniture or Fixtures – Installation in Offices or Stores - Portable - Metal or Wood- Office	74681
Furniture or Fixtures – Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691
Glass Dealers and Glaziers – Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Office	74741
Glass Dealers and Glaziers – Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Shop	74751
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74771
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74781
House Furnishings Installation – NOC (includes incidental upholstery and floor covering installation) - Office	74831
House Furnishings Installation – NOC (includes incidental upholstery and floor covering installation) - Shop	74841
Interior Decorators – Office	74861
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Landscape Gardening – No Tree Removal or Excavation - Office	74891
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Painting – Exterior - Buildings or Structures - 3 stories or less in height (NOC) - Shop	75611
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Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair - Commercial - Office *Underwriter Referral Required	75871
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Siding Installation – 3 stories or less in height (wood siding installation should be classified as carpentry) Office	76021
Siding Installation – 3 stories or less in height (wood siding installation should be classified as carpentry) Shop	76031
Sign Painting or Lettering – Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Office	76051
Sign Painting or Lettering – Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Shop	76061
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior Construction (includes incidental exterior work) Office	76111
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# OFFICE, OFFICE BUILDINGS, & LRO

## APPETITE GUIDE

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# PROCESSING & SERVICE

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Tile, Stone, Marble Work – Office	76111
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# MISCELLANEOUS PROFESSIONAL LIABILITY ELIGIBLE CLASSES

Advertising Agent	
Auctioneers	
Barbers	
Beauticians and Cosmetologists	
Bookbinder	
Bookkeepers (no financial advice)	
Copy Shops	
Credit Bureaus	
Credit Monitoring Agency & Credit Reporting Agency	
Direct Mail/Display Advertising	
Florists	
Funeral Directors	
Interior Decorator	
Janitorial Services	
Kennel/Pet Instruction	
Manicurist	
Musical Instrument Repair/Tuning	
Optician/Optometrists	
Photographers	
Printers	
Property Manager (California insureds not eligible, other states may be excluded upon review)	
Real Estate Agents/Brokers (CA insureds not eligible, other states may be excluded upon review)	
Tailor	
Tax Preparers	
Transcriptionist	
Typing Services	
Veterinarians	