

Eligible Occupants

Air Conditioning Equipment – dealers or distributors only – sales and/or storage with or without repair
Apartments with Mercantile Occupancies – 11 to 30 Units
Apartments with Mercantile Occupancies – Over 30 Units
Apartments with Mercantile Occupancies – Up to 10 Units
Apartments without Mercantile Occupancies – 11 to 30 Units
Apartments without Mercantile Occupancies – Over 30 Units
Apartments without Mercantile Occupancies – Up to 10 Units
Appliance Distributor - Household Types – Radio, Television or Compact Disc Players
Appliance Stores with or without repair
Army and Navy Stores
Art Galleries -- Not-For-Profit only
Artist Supplies - Distributor
Auto Body or Service Shops - Including Painting
Auto glass replacement, battery replacement, brake adjustment, tire changing, tune ups (points, plugs and carburetor adjustment) oil changing, lubrications, speedometer adjustments and similar services
Automobile Parts and Supplies Distributors or Stores
Automobile Parts and Supplies Stores
Bait & Tackle Shop
Bakeries - Distributor – No baking on premises
Bakeries with Delivery
Bakeries with Delivery to other Outlets
Bakeries with No Delivery
Barber or Beauty Shop Supplies Distributors
Barber Shops
Bars & Taverns - Limited cooking
Bars & Taverns - No cooking
Beauty Parlors and Hair Styling Salons
Bedding (Sheets, Blankets, Pillows, Foot Beds) - Distributor
Beverage Distributors – Nonalcoholic beverages (and beer if not primary)
Beverage Stores - liquor and wine
Beverage Stores -Soft drink (Beer being main stock)
Beverage Stores -Soft drink and Beer
Bicycle Stores: Repair and/or service and/or storage
Bicycle Stores:Sales only
Bookbinding and Printing Supplies - Distributor
Bookbinding and Printing Supplies - Retail
Books and Magazine Stores
Books and Magazines - Distributor
Building Materials - Contractors Equipment Dealers - Distributor (not Lumberyards)
Building Materials – Contractors Equipment Dealers - Retail - Other Than Secondhand Material
Camera and Photographic Equipment
Candy or Confectionery Stores
Candy or Confectionery Stores -Sole Occupancy and over 15000SqFt
Car Washes - other than self-service
Car Washes - self-service
Carpentry - shop only
Carpet, Rug or Upholstery Cleaning - shop only
Catalog or Premium Coupon Redemption - Retail
Churches or Other Houses of Worship
Clothing or Wearing Apparel Stores
Collectibles & Memorabilia Store
Compact discs, records and tapes
Computer -Stores

Convenience Store with Gas - Full & Self Service only
Convenience Store with Gas - Full Service only
Convenience Store with Gas - Self Service only
Copying and Duplicating Services
Cosmetic, Hair or Skin Preparation Stores
Dairy Products or Butter and Egg Stores - Not-For-Profit only
Dairy Products or Butter and Egg Stores- Sole occupancy and over 15,000 square feet
Delicatessens - With cooking
Delicatessens - Without cooking
Dental Laboratories
Department Stores
Drug Stores
Dry Goods Dealers - Retail (including Fabrics, Yarns and Piece Goods)
Dwelling - Four Family - LRO
Dwelling - One Family - LRO
Dwelling - Three Family - LRO
Dwelling - Two Family - LRO
Electrical and Lighting Stores
Electrical Lighting; Electrical Supplies - Distributor-w Sales
Electrical Lighting; Electrical Supplies - Distributor-w/o Sales
Electronic Store
Engraving
Equipment, Fixtures or Supplies – for bars, hotels, offices, restaurants or stores – distributors – Without furniture
Equipment, Fixtures or Supplies – for bars, hotels, offices, restaurants or stores – distributors – With furniture
Fabric - Distributor
Fabric Stores
Floor Covering Distributors
Floor Covering Distributors-Linoleum, Vinyl and Plastic Carpet
Floor Covering Stores - Mixed merchandise
Floor Covering Stores -Tiles or linoleum
Floor Covering Stores-Carpets
Florists - Distributor
Florists -Sales outlets
Formal Wear or Costume- Rented
Fruit or Vegetable Dealers
Fruit or Vegetable Dealers- Sole occupancy and over 15,000 square feet (we are using 0532 for over 15,000 Square Feet.)
Funeral Homes or Chapels
Furniture - Distributor
Furniture Stores - Other than Not-For-Profit
Garden Apartments without Mercantile Occupancies – 11 to 30 Units
Garden Apartments without Mercantile Occupancies – Over 30 Units
Garden Apartments without Mercantile Occupancies – Up to 10 Units
Gasoline Service Stations Full Service only - includes oil change and lube service
Gasoline Stations - self and full service combined With repair limited to auto glass replacement, battery replacement, brake adjustments, tire changing, tune ups (points, plugs and carburetor adjustments), oil changing, lubrications, speedometer ad
Gasoline Stations - self and full service combined - No Repair
Gasoline Stations - self and full service combined-With major engine repair or body repair
Gift Shops - Not-For-Profit only
Gift Shops - Other than Not-For-Profit
Glassware - Distributor
Grocery Store - Limited Cooking
Grocery Stores
Hardware and Tools - Distributor
Hardware Stores
Health and Natural Food Stores

Health or Exercise Clubs
Hearing Aid Stores
Heating or Combined Heating and Air Conditioning Equipment – dealers or distributors with or without installation, servicing or repair
Hobby, Craft or Artists' Supply Stores
Home Furnishings Stores - Full Line
Hot Dog Stand
Ice Cream Stores - Limited Cooking
Ice Cream Stores - With cooking
Ice Cream Stores -No cooking
Interior Decorators
Internet Cafes
Internet Retailer (rated by type of merchandise)
Jewelry Stores or Distributors
Lamp and Shade – Distributor
Laundry and Dry Cleaning or Dyeing Receiving Stations No pressing
Laundry and Dry Cleaning or Dyeing Receiving Stations With pressing
Laundry and Dry Cleaning or Dyeing With washing, cleaning and pressing are done on premises
Libraries
Locksmith
Luggage Goods Store
Mail Box or Packaging Stores
Mailing List Compiling Services/Mailing List Publishers
Mailing or Addressing Companies
Major engine repair or body repair
Meat, Fish, Poultry or Seafood Stores
Multiple Mercantile Occupancy - over 15,000 sq/ft
Multiple Mercantile Occupancy (w/o Furniture Store) - less than 15,000 sq/ft
Multiple Mercantile Occupancy (with Furniture Store) - less than 15,000 sq/ft
Music studios
Musical Instrument Stores
Nail Salon
Newsstand
Office - Contractors
Office furniture fixture installation / repair
Office Machines or Appliances – Retail or wholesale – no repair
Office Machines-Install-Repair
Office- Payroll Accounting Services
Office-Accounting Services
Office-Advertising and Related Services
Office-Bookkeeping Services
Office-Engineers, Architect-Consulting
Office-Insurance Agents
Office-Lawyers Offices - other than not for profit
Office-Medical Office
Office-Real Estate Office
Offices - Collection Agencies
Offices - Credit Reporting Agencies
Offices - Employment Agencies
Offices - Engineers or Architects - Consulting - not engaged in actual construction
Offices - Health Maintenance Organizations
Offices - Inspection and Appraisal Company - inspecting for insurance or valuation purposes
Offices - Marine Appraisers or Surveyors - Lessors Risk Only
Offices - Real Estate Agents
Offices - Ticket Agencies -Other than Theatrical - Lessors Risk Only
Offices - Ticket Agencies -Theatrical - Lessors Risk Only

Offices - Title Agents - Office
Offices - Veterinarians Office - Lessors Risk Only
Optical Goods Stores
Paint, Wallpaper or Wallcovering Stores (no installation)
Painting, Picture or Frame Stores
Parking - public - open air
Parking - public - Shopping Centers- maintained by insured - Lessors Risk Only
Parking - public - Shopping Centers- maintained by lessee- Lessors Risk Only
Parking Public - not open air
Pawn Shop
Pet stores
Photoengraving
Photographers
Plumbing Supplies and Fixtures Dealers and Distributors
Precision and Scientific Tools and Instruments - Retail
Printing other than nfp
Radios and/or TV's with or without repair
Refrigeration Equipment – Commercial - Distributor
Repair - Electrical Apparatus, Computers – On Premises
Repair – Office Machines
Residential condominiums with Mercantile occupancies: 11 to 30 units
Residential condominiums with Mercantile occupancies: over 30 units
Residential condominiums with Mercantile occupancies: Up to 10 units
Residential condominiums without Mercantile occupancies: 11 to 30 units
Residential condominiums without Mercantile occupancies: over 30 units
Residential condominiums without Mercantile occupancies: Up to 10 units
Restaurant- Self Services -With Limited Cooking
Restaurant- No Alcoholic Beverages -With Limited Cooking
Restaurant- No Alcoholic Beverages -With Cooking
Restaurant- No Alcoholic Beverages -Without Cooking
Restaurant- operated by concessionaires -With Cooking
Restaurant- operated by concessionaires -With Limited Cooking
Restaurant- operated by concessionaires -Without Cooking
Restaurant- Self Services -With Cooking
Restaurant- Self Services -Without Cooking
Restaurant- with Alcohol less than 30% of total sales -With Cooking
Restaurant- with Alcohol less than 30% of total sales -With Limited Cooking
Restaurant- with Alcohol less than 30% of total sales -Without Cooking
Restaurant- -With Limited Cooking- with sales of alcoholic beverages that are more than 30% of the total annual receipts of the restaurant-
Restaurant- -Without Cooking- with sales of alcoholic beverages that are more than 30% of the total annual receipts of the restaurant-No
Restaurant-With Cooking- with sales of alcoholic beverages that are more than 30% of the total annual receipts of the restaurant-No dance
Sheet music
Shoe Repair Shops
Shoe Stores- No repair
Shoe Stores- With repair
Shopping Centers Lessors Risk Only (5 stores and 25,000 sq/ft of parking)
Spas or Personal Enhancement Facilities
Sporting Goods or Athletic Equipment Stores
Stationary or Paper Products - Distributor
Stationery or Paper Products Stores
Storage Garages and Public Parking Spaces
Store - food or drink
Tailor Merchants - men or boys
Tailor-Dressmaker
Taxidermists

Tobacco Products Stores
Townhouses without Mercantile Occupancies – 11 to 30 Units
Townhouses without Mercantile Occupancies – Over 30 Units
Townhouses without Mercantile Occupancies – Up to 10 Units
Toy Stores
Travel Agency
Variety Stores
Video Stores