



## **UTICA FIRST INSURANCE COMPANY**

# **Commercial Lines Underwriting Guide & Procedure Manual**

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# **UTICA FIRST INSURANCE COMPANY**

## **Commercial Lines Underwriting Guide & Procedure Manual**

### **Section I**

**UTICA FIRST INSURANCE COMPANY**  
**COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION I**

<b>Class Description</b>	<b>Overall Grade</b>	<b>Hazard Grades</b>				
		<b>Fire</b>	<b>Liab.</b>	<b>Prod.</b>	<b>I.M.</b>	<b>Crime</b>
Accounting Office - See Office Risks Page in Section II	1	1	1	1	1	1
Advertising Agency - See Office Risks Page in Section II - Nonowned/Hired Auto Not Available	1	1	1	1	1	2*
Air Conditioning, Heating & Refrigeration (dealers) - <b>No New Business</b>	2	1	1	2	1	1*
Antiques Stores - See Antiques/Collectibles Risk Page in Section II - A Submit class. Valuations may require special handling	3	3	2	2	3	3*
Apartment Buildings See Apartment Page in Section II	2	2	2	--	1	2
Appliance and Accessories Including Installation, Service or Repair - Type of policy depends on percent install/repair - See Retail-Wholesale Risk page or Artisan Risk page in Section II	2	2	2	2	2	2*
Artist Supplies - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1
Audio Visual Equipment & Supply Store - See Retail-Wholesale Risk page of Section II	2	1	2	2	1	2*
Auto Service Stations or Repair Garages - no Gas Sales - See Auto Service or Repair pages of Section II	3	3	3	3	3	2
Awning Installation, Service or Repair - <b>1st Floor only - no Welding</b>	3	2	3	3	2	2
Bagel Store - No Baking or Cooking - See Food Service Risks pages of Section II	2	1	1	2	1	1
Bagel Store - With Baking Only - See Food Service Risks pages of Section II	2	2	1	2	1	1
Bagel Store - With Cooking - See Food Service Risks pages of Section II	3	3	2	2	1	1
Bakery - No Baking or Cooking - See Food Service Risks pages of Section II	2	1	1	2	1	1
Bakery - With Baking Only - See Food Service Risks pages of Section II	2	2	1	2	1	1
Bakery - With Cooking - See Food Service Risks pages of Section II	3	3	2	2	1	1

\*See Burglary Alarm requirements of Section III.

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Barber or Beauty Shop Supplies - See Retail-Wholesale Risk page of Section II	2	1	1	3	1	2
Barber Shop - See Service Risk page of Section II - Professional Liability coverage may be available	1	1	1	2	1	1
Bars or Taverns - See Tavern Risk page of Section II - Assault & Battery Exclusion applies - No Liquor Liability coverage available	3	3	2	2	2	2
Bath Accessories - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1
Beauty Parlors - See Service Risk page of Section II - Professional Liability coverage may be available - Tanning operations and Full-Service Spas ineligible	1	1	1	2	1	1*
Beverage Stores (Beer & Wine) - See Retail-Wholesale Risk page of Section II - Liquor Liability available – See Section III	2	1	1	1	1	2*
Beverage Stores (other than Liquor & Wine) - See Retail-Wholesale Risk page of Section II	2	1	1	1	1	2*
Bicycle Stores - <b>No E-Bike Sales and/or Repair</b>	3	2	3	3	2	3*
Blanket or Bedspread Stores - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1
Book or Magazine Stores - See Retail-Wholesale Risk page of Section II - "Adult Type" book/magazine stores are ineligible	1	1	1	1	1	1
Bridal Gown & Tuxedo Stores - See Retail-Wholesale Risk page of Section II	2	1	1	1	1	2*
Buildings LRO – Mercantile/Service/Food Occupancies - See Lessors Risk Page of Section II - Will utilize Retail NOC for rating	3	3	3	2	2	2*
Buildings LRO – Office Occupancies - See Lessors Risk & Office Risk Pages of Section II	2	1	1	1	1	2*
Cabinetmakers/Installers - See Artisan Risk page of Section II - Specific maximum property limits available – See Line Limits Page of Section III	3	3*	2	2	2	2
Camera & Photographic Equipment Store - See Retail-Wholesale Risk page of Section II	2	1	1	1	1	2*
Candy or Confectionary Store (No Cooking) - See Retail-Wholesale Risk page of Section II	2	1	1	2	1	1

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Car Washes (Stand Alone) - <b>No New Business</b>	2	2	2	2	2	2
Card Store - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1
Carpentry - See Artisan Risk page of Section II - No Hardwood Floor Installation or Refinishing - No Roofing Operations	2	2	2	2	2	2
Carpet, Rug, Furniture or Upholstery Cleaning - See Artisan Risk page of Section II	2	2	2	2	2	2
Ceiling or Wall Installation - See Artisan Risk page of Section II	2	2	2	2	2	2
Ceramics, China, or Porcelain Stores - See Retail-Wholesale Risk page of Section II - No Manufacturing Permitted	2	2	1	2	2	2
Churches, Synagogues, and Temples - <b>No New Business</b>	2	2	1	2	2	2
Cleaning Services (Residential or Office Only) - See Artisan Risk page of Section II - No Floor Buffing or Waxing	2	2	2	2	2	2
Clothing Stores - See Retail-Wholesale Risk page of Section II - No Used Clothing operations	2	2	1	1	2	2*
Clubs – Sports, Lodges, Social, Fraternal - <b>No New Business</b>	3	3	3	1	2	2
Computer Stores - See Retail-Wholesale Risk page of Section II - Retail Only – No Installation, Repair or Service	2	1	2	2	1	2*
Concrete Construction - See Artisan Risk page of Section II	3	2	2	3	2	2
Convenience Store – no Gasoline Sales - <b>No New Business</b>	2	2	2	2	2	2
Convenience Store – with Gasoline Sales - See Convenience Store Risk page of Section II - <b>No New Business</b>	3	3	2	3	2	2

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<b>Class Description</b>	<b>Overall Grade</b>	<b>Hazard Grades</b>				
		<b>Fire</b>	<b>Liab.</b>	<b>Prod.</b>	<b>I.M.</b>	<b>Crime</b>
Copy or Duplicating Services - Retail - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1*
Cosmetic, Toiletries or Perfume - Retail - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1*
Craft Supply Stores - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1
Delicatessens - No Baking or Cooking - See Food Service Risks pages of Section II	2	1	1	2	1	1
Delicatessens-Cooking on Household Appliances Only - See Food Service Risks pages of Section II	2	2	1	2	1	1
Delicatessens - With Cooking - See Food Service Risks pages of Section II	3	3	2	2	1	1
Dental Laboratories - See Service Risk page of Section II	2	1	1	2	2	2*
Department or Discount Stores - See Retail-Wholesale Risk page of Section II	3	2	3	3	2	2*
Doctors Office - See Office Risk page of Section II	2	1	2	2	2	2*
Drapery or Curtain Store - See Retail-Wholesale Risk page of Section II	2	1	1	1	1	1
Driveway Parking Area or Sidewalk Construction - See Artisan Risk page of Section II - No commercial work permitted	2	2	2	2	2	2
Drugstores - See Retail-Wholesale Risk page of Section II - Professional Liability not available	2	1	1	2	1	2*
Dry Goods (Retail) - See Retail-Wholesale Risk page of Section II	2	1	1	1	1	1
Drywall or Wallboard Installation - See Artisan Risk page of Section II	2	2	2	2	2	2
Electrical Contractors - See Artisan Risk page of Section II	3	2	3	3	2	2
Electrical Supply Stores - See Retail-Wholesale Risk page of Section II - No Installation, Service, or Repair	2	1	2	2	2	2*
Fabric Stores - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1*

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**Hazard Grades**

<b>Class Description</b>	<b>Overall Grade</b>	<b>Fire</b>	<b>Liab.</b>	<b>Prod.</b>	<b>I.M.</b>	<b>Crime</b>
Fence Dealers (Retail – household only) - See Retail-Wholesale Risk page of Section II - No Installation, Service, or Repair	1	1	1	1	1	1*
Fence Erection Contractors - See Artisan Risk page of Section II - No Welding - No Security or Construction Site fencing	2	2	2	2	2	2
Floor Covering Installation (no ceramic, tile, or stone) - See Artisan Risk page of Section II - No Hardwood Floor Installation or Refinishing	2	2	2	2	2	2
Floor Covering Stores - See Retail-Wholesale Risk page of Section II - No Hardwood Floor Installation or Refinishing - Less than 25% Installation	2	2	1	1	2	2*
Florists - See Retail-Wholesale Risk page of Section II - Nonowned/Hired Auto Not Available if delivery or pickup operations	3	3	2	2	1	1
Funeral Homes or Chapels - <b>No New Business</b>	2	1	2	1	1	1
Furniture Making, Wood Working, Cabinets (including Upholstery) - See Artisan Risk page of Section II - Specific maximum property limits available – See Line Limits Page of Section III	3	3*	2	2	2	2
Furniture Stores - See Retail-Wholesale Risk page of Section II - Nonowned/Hired Auto Not Available if delivery or pickup operations	2	2	2	2	2	2*
Gardening or Lawn Supply Store - See Retail-Wholesale Risk page of Section II - No equipment rental or repair. - Incidental pesticide, fertilizer, pesticide sales only - A Submit Class	3	2	3	2	2	2*
General Stores - See Retail-Wholesale Risk page of Section II	2	2	2	2	2	2*
Gift Shop - See Retail-Wholesale Risk page of Section II	2	2	2	2	2	2*
Electrical Contractors - See Artisan Risk page of Section II	3	2	3	3	2	2

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<b>Class Description</b>	<b>Overall Grade</b>	<b>Fire</b>	<b>Liab.</b>	<b>Prod.</b>	<b>I.M.</b>	<b>Crime</b>
Glass Dealers and Glaziers - See Artisan Risk page of Section II	2	2	2	2	2	2
Grocery Stores - See Retail-Wholesale Risk page of Section II - See Grocery Store guidelines – Section II	2	2	2	2	2	2*
Handyman - See Artisan Risk page of Section II - 3 or more eligible Utica First ART classes with no more than 50% in a single classification	2	2	2	2	2	2
Hardware Stores - See Retail-Wholesale Risk page of Section II - No equipment rentals, no installation operations	2	1	1	1	1	2*
Health Food Stores - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1
Hearing Aid Stores - See Retail-Wholesale Risk page of Section II	2	1	1	2	1	1
Heating, Ventilation and Air Conditioning Contractors - Residential and Light Commercial Only	2	2	2	2	2	2
Heating and Air Conditioning Equipment – Retail - See Retail-Wholesale Risk page of Section II - No installation operations allowed	2	1	1	2	1	2*
Hobby Supply Store - See Office Risk page of Section II	2	2	2	2	2	2
Home Improvement Store - See Retail-Wholesale Risk page of Section II - No Installation Operations allowed - Incidental pesticide, fertilizer, pesticide sales only	3	3	3	3	2	2*
House Furnishings Installation - See Artisan Risk page of Section II	2	2	2	2	2	2
Ice Cream Stores (no cooking) - See Retail-Wholesale Risk page of Section II - Seasonal Operations are ineligible	2	1	1	2	1	1
Insurance Agents - See Office Risk page of Section II - Nonowned/Hired Auto Not Available	1	1	1	1	1	1*
Interior Decorators - See Artisan Risk page of Section II	2	2	2	2	2	2
Janitorial Services (Office & Residential Only) - See Artisan Risk page of Section II	3	2	3	3	2	2
Janitorial Supplies - Retail - See Retail-Wholesale Risk page of Section II	2	1	2	2	2	2

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Jewelry Stores - See Retail-Wholesale Risk page of Section II - Theft of jewelry is excluded. - Jewelers Block policies not available	3	1	1	1	3	3*
Landscape Gardening - See Artisan Risk page of Section II - No chemical spraying or snow removal operations - No tree trimming or stump removal operations	2	2	2	2	2	2
Laundries and Dry Cleaners (self service) - See Miscellaneous Risk page of Section II - No New Business	2	2	2	2	2	2
Laundry and Dry-Cleaning Plants - See Service Risk page of Section II - Nonflammable type cleaning fluids only operation - No perchloroethylene (Perc) use allowed in buildings with habitational exposure - Nonowned/Hired Auto Not Available if delivery or pickup operations	2	2	2	2	2	2
Laundry and Dry Cleaners (receiving stations) - See Service Risk page of Section II - Nonowned/Hired Auto Not Available if delivery or pickup operations	2	1	1	2	1	1
Lawyers Office - See Office Risk page of Section II - Nonowned/Hired Auto Not Available - Office Pak coverages not available	1	1	1	1	1	1
Leather and Luggage Store - See Retail-Wholesale Risk page of Section II	2	1	1	1	1	2*
Libraries - See Miscellaneous Risk page of Section II	2	1	2	1	1	2
Lighting Fixtures Store - See Retail-Wholesale Risk page of Section II	1	1	1	1	1	1
Liquor Store - See Retail-Wholesale Risk page of Section II - Liquor Liability coverage available – See Liquor <b>No New Business</b>	2	1	1	1	1	2*
Masons - See Artisan Risk page of Section II - Includes brick and block work	2	2	2	2	2	2

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Meat, Fish, Poultry Stores - See Retail-Wholesale Risk page of Section II - No cooking on premises permitted	2	1	2	2	2	2*
Medical Offices - See Office Risk page of Section II - Outpatient Only	1	2	2	2	2	2*
Motels - See Motel Risk page of Section II - A Submit class	3	2	3	2	2	2
Museums - See Miscellaneous Risk page of Section II - A Submit class	3	1	2	1	3	3
Musical Instrument Repair - <b>No New Business</b>	2	2	2	2	2	2
Musical Instrument Stores - See Retail-Wholesale Risk page of Section II - No Repair Operations - No lessons or classes	2	1	1	1	1	2*
Nail Salons - See Service Risk page of Section II - No Tanning or Full-Service Spas Allowed - Professional Liability may be available	1	1	1	2	1	1
News Stands - See Retail-Wholesale Risk page of Section II	2	2	2	2	2	2*
Office Machines or Appliance Installation - <b>No New Business</b>	2	2	2	2	2	2
Office Machine or Appliance Store - Retail - See Retail-Wholesale Risk page of Section II - Repair/Installation limited to 25% of gross sales - No Computer Programming/Consulting	2	1	1	2	1	2*
Offices (Tenants N.O.C.) - See Office Risk page of Section II - Contact Underwriter for specific eligibility	2	2	3	3	2	2*
Optical Goods Store - See Retail-Wholesale Risk Page of Section II - Professional Liability coverage not available	2	1	1	2	1	1
Paint, Wallpaper or Wall Covering Store - See Retail-Wholesale Risk Page of Section II - No installation Services	2	1	1	2	1	1

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Painting Contractor (Interior and Exterior) - See Artisan Risk page of Section II	2	1	1	1	1	1
Painting, Picture, or Frame Stores - See Retail - Wholesale page of Section II	2	2	1	1	1	1
Paperhanging - See Artisan Risk page of Section II	2	2	2	2	2	2
Pet Stores - See Retail - Wholesale page of Section II	3	1	2	1	3	3
Photocopying Services - See Service Risk page of Section II	2	2	2	2	2	2
Photofinishing Laboratories - See Service Risk page of Section II	2	1	1	1	1	2*
Pizza Store (No baking or cooking) - See Food Service Risk page of Section II - Nonowned/Hired Auto Not Available if delivery service available	2	1	1	2	1	1
Pizza Store (with baking only) - See Food Service Risk page of Section II - Nonowned/Hired Auto Not Available if delivery service available	2	1	1	2	1	1
Pizza Store (with cooking) - See Food Service Risk page of Section II - Nonowned/Hired Auto Not Available if delivery service available	3	3	2	2	1	1
Plastering or Stucco Work - See Artisan Risk page of Section II - No EIFS Operations	2	2	2	2	2	2
Plumbing - Residential - See Artisan Risk Page of Section II - No work on sprinkler systems	3	2	3	3	2	2
Plumbing Supplies & Fixture Store - See Retail-Wholesale Risk Page of Section II - No installation operations	2	1	1	2	1	1
Printing Service – Light Hazard - See Miscellaneous Risk Page of Section II - Professional Liability coverage not available - Nonowned/Hired Auto Not Available if delivery service available	3	3	2	2	1	1

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Real Estate Agents Office - See Office Risk page of Section II - Nonowned/Hired Auto Not Available	2	1	2	1	1	1
Recording Studios (Service – light hazard) - See Miscellaneous Risk page of Section II	2	2	2	1	1	1
Record, Tapes & Music Store - See Retail-Wholesale Risk Page of Section II - This class includes cell phone/cell phone accessories stores	2	2	2	2	2	2*
Religious Goods Store - See Retail-Wholesale Risk Page of Section II	1	1	1	1	1	1
Restaurants - See Food Service Risk page of Section II	3	3	3	3	3	3
Sewing Machine Sales Store - See Retail - Wholesale Risk page of Section II	1	1	1	1	1	1
Shoe Repair Shops - See Service Risk page of Section II	1	1	1	1	1	1
Sporting Goods or Athletic Equipment Stores - See Retail- Wholesale Risk page of Section II - No guns, ammunition sales - No equipment rentals - No instructional or recreational facilities	3	2	3	3	2	2*
Stationery or Paper Goods Store - See Retail - Wholesale page of Section II	1	1	1	1	1	1
Supermarkets (less than 3,000 square feet) - See Retail-Wholesale Risk page of Section II	2	2	2	2	2	2*
Supermarkets (greater than 3,000 square feet) - See Retail-Wholesale Risk page of Section II	3	3	3	2	2	2*
Tackle and Bait Shops - See Retail-Wholesale Risk Page of Section II - No equipment rental - No firearm or ammunition sales	2	1	1	2	1	2*
Tailoring or Dressmaking (light hazard) - See Service Risk Page of Section II	2	2	1	1	1	1
TV or Radio Equipment Installation – Household - See Artisan Risk Page of Section II - Use Electric Class codes and Rates - No programming or home automation	2	2	2	2	2	2

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TV, Radio, Sound Equipment Stores - See Retail - Wholesale Risk page of Section II - Nonowned/Hired Auto not available if delivery service offered. - No more than 25% installation. - No programming or home automation	2	1	1	2	1	2*
Theaters - See Miscellaneous Risk page of Section II - A Submit Class	3	2	3	1	2	2
Tile, Stone, Marble, or Terrazzo Work - See Artisan Risk Page of Section II - No commercial flooring installation	2	2	2	2	2	2
Toy Stores - See Retail-Wholesale Risk Page of Section II	2	2	2	2	1	2*
Trophy Stores - See Food Service Risk page of Section II	1	1	1	1	1	1
Upholstering (Furniture) - See Artisan Risk page of Section II - No Work on Autos, Boats, or Airplanes - Specific maximum limits apply to property –See Line Limits Page of Section III	3	3*	2	2	2	2
Variety Store - See Retail-Wholesale Risk page of Section II	2	2	2	2	1	2*
Veterinarians include Veterinary Hospitals - <b>No New Business</b>	3	1	3	2	2	2*
Wall or Ceiling Installation (Metal) - See Artisan Risk page of Section II	2	2	2	2	2	2
Window, Door, or Partition Installation - See Artisan Risk page of Section II	2	2	2	2	2	2

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**Section II**

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**SECTION II**

**Antique and Collectible Dealers**

**ELIGIBILITY**

1. The risk must meet the basic eligibility requirements of the Company's BOP Program.
2. The risk **must** fall within the following definition: "A Retail-type store principally engaged in the retailing of antiques and collectibles as defined."

**Definition of Antique:** An object or objects having value because of craftsmanship is in the style or fashion of former times; and its age is 100 years old or older.

**Definition of Collectible:** An object or objects having value because they are collected by fanciers and identified and listed in a reference guide.

3. The risk must have 90% of the gross income originating from the specific retail location and from the sale of antiques and collectibles as defined.
4. The insured must have a minimum of 1 year of experience.
5. Any buildings built prior to 1960 must have been updated with new wiring, new heating, new plumbing and new roof.

**REQUIREMENTS FOR COMPANY CONSIDERATION**

- Complete an ACORD Form Application for BOP, or use the Utica First web site for quoting/binding purposes.
- Complete Antiques and Collectibles Supplemental Applications.
- Any item of antique furniture having a value of \$15,000 or more must be declared.
- Any item of antiques or collectibles that is not furniture having a value of \$7,500 or more must be scheduled.

**UNACCEPTABLE RISKS WOULD INCLUDE THE FOLLOWING:**

1. Those with wood stoves for use on premises.
2. Class 10 Protection Class risks.
3. Those with an inventory of rugs, carpets, tapestries, or other similar items which exceed 10% of the total inventory.
4. Those with more than 25% of the total inventory away from premises on display, consignment, in transit or at trade shows held for sale at any one time.
5. Those with repair or restoration work in the same building as the retail or storage building. Incidental touch-up work or very small one-person repair shops may be acceptable. Need to call and discuss with underwriter any major repair or restoration facility.
6. Those who own or operate "Antique Mall" or "Flea Market" operations.
7. Those who accept under a consignment agreement/contract the goods of others held for sale by our insured and at our insured's location.

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**SECTION II**

**Apartments**

Total Insurable Value must be within Agents' binding authority to bind. See Agents' Binding Authority page. Risks that exceed Agents' Binding Authority must be within Company Line Limits. See Company Line Limits page and contact underwriter for approval.

**UNACCEPTABLE RISKS INCLUDE**

1. Any rooming house occupancies.
2. Any risk that does not meet all NFPA life safety and local codes.
3. Any risk with aluminum or knob/tube wiring or Federal Pacific - StabLok electrical panels
4. Any risk with swimming pools, playgrounds
5. Historical Registry listed apartment buildings
6. Row Homes of frame construction, townhouse, garden style or any construction without proper fire parapets
7. No fuse panels
8. Cast Iron Drain Lines
9. Unacceptable adjacent exposures
10. Failure to use proper smoking products waste disposal containers
11. Temporarily vacant buildings not eligible
12. Buildings under renovations not eligible
13. Buildings with commercial exposures on the grade - should be classified as Retail NOC

**ADDITIONAL GUIDELINES**

1. 3-5 year hard copy loss runs required with submission
2. \$2m/\$4m Liability limits not available for the Apartment Class
3. Loss ratio must be less than 30%. Losses may be discounted under certain circumstances
4. Acceptable habitation risk score
5. Prior carrier must be a standard market carrier
6. Risk must be well maintained with regards to housekeeping, snow removal and property repair
7. Building must be written at replacement cost as verified by RCE
8. Mechanicals such as boilers and furnaces must be updated within last 20 years
9. Plumbing drain lines must be PVC or copper
10. Roof must be 20 years or newer
11. Basement apartments must be permitted and contain two means of egress
12. The protection class must be class 8 (Hydrants) or better.
13. All electrical wiring must be updated to Romex wiring and 100amp circuit breakers for each unit
14. Subsidized, student, or senior housing – Contact Underwriter for binding authority.
15. Smoke Detectors and Carbon Monoxide detectors are mandatory.
16. All units must have two acceptable means of egress
17. Exterior doors must be secure to limit access to residents only
18. Insured buildings less than 100 feet apart will be considered one location
19. Total insured value above \$3million requires a central station fire alarm
20. Any risk that allows short-term rental such as AirBNB or VRBO, uses commercial leasing/rental arbitrage must meet the following guidelines
  - a. Exterior Cameras for each unit and common areas of the building
  - b. Programmable key code door locks
  - c. Noise prevention sensors in each unit and centrally monitored smoking sensors
  - d. No off-platform renting, must have a maximum guest policy and no event policy
  - e. No 1 family AirBNB, VRBO or similar properties
  - f. Risk must supply a copy of the lease

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Artisans**

**The following criterion applies in order to obtain coverage under this program:**

- Classes of risk must be found in Risk Grades portion (Section I) of Manual or Artisan Program Manual
- Only firms with ten or fewer employees (including active owners) \*
- Maximum gross annual receipts of \$2,500,000 with a maximum annual payroll of \$1,000,000
- Firms regularly involved in projects exceeding \$2,500,000 total construction cost are not eligible.
- Firms involved in exterior work over three stories are not eligible
- Firms which rent or lease equipment to others or share equipment with others are not eligible
- Firms that are General Contractors or who subcontract more than 25% of their work are not eligible
- Buildings and/or Business Personal Property occupying buildings that exceed an area of 10,000 square feet are not eligible
- Firms involved in demolition and/or building lifting/moving activities are not eligible
- Firms involved in any type of commercial snowplow and/or snow removal operations are not eligible
- Must be within Company line limits
- **Hired and/or Non-Owned Auto coverage is not available for this program.**
- **Operations must be primarily residential work and light commercial**

**Definition of Payroll:**

Payroll means the total remuneration for services rendered by employees whether paid in money or substitutes for money. The payroll of individual insured or co-partners engaged in clerical operations, or a salesperson shall not be included.

**Definition of Employee:**

- Full Time: Each owner, partner or active corporate officer and any person working more than 120 days in any year.
  - Part Time: Any person who works less than 120 days in any one year.
- \* Exceptions: Inactive corporate officers and office clerical people are not to be included in determining eligibility. An inactive corporate officer is not involved in the day-to-day routine operations of the business.

**Definition of Gross Annual Receipts:**

Gross Annual Receipts means the gross amount of money charged by the insured for the insured operations in a year.

**Definition of Total Construction Cost:**

Total Construction Cost means the total cost of completing a single project, including materials and labor.

*Continued on next page*

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Artisans, con't**

**Definition of General Contractor:**

A General Contractor is one who contracts to perform work or provides supplies on a large scale and is not limited to a single class of business.

**5 boroughs of New York City and Long Island Counties:**

- Minimum rating basis for Carpentry and Drywall classes is equal to two full time employees.

**Tools and Equipment:**

- May require schedule for any items over \$700.
- Leased and/or rented equipment not eligible unless long term lease. Maximum limit is \$50.
- See rate pages for Tool & Equipment Floater prices.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Automobile Service Stations Or Repair Garages**

This Program has its own Special Guidelines. Please refer to the following:

**BINDING AUTHORITY**

Your binding authority on these types of eligible risks (See below for Eligibility) is as follows:

- A. Property Coverage - \$1,500,000 including building, contents, and time element coverage at any one location with Public Protection Class 1 through 8, any construction. (We do not write Class 10). Any risk above \$1,500,000, you must call or submit for prior approval.
- B. Liability Coverage (Premises, operations, and products)
  - \$1,000,000 Single limit of liability as provided.
  - \$5,000 Medical Payments.

**Any risk above these limits, you must call or submit for prior approval.**
- C. Non-Owned/Hired Auto Coverage (required) - \$1,000,000 Single limit as provided
- D. Liquor Liability Coverage - not available

**ELIGIBILITY**

- The risk must be an automobile service station or repair garage without gasoline or related product pump sales, without a convenience store and without a car wash in connection therewith.
- The risk must meet the underwriting guidelines.

**UNDERWRITING GUIDELINES**

A. General

- The owner must have either one (1) year of owner/management experience at the first location or two (2) years of management experience otherwise. (Second locations within 25 miles, the experience requirement is waived).
- Housekeeping must be above average
- The buildings involved, if built prior to 1960, must have renewed plumbing, heating, wiring and a new roof within the past 20 years. We will need specific years of and extent of update
- If any cooking is involved in the risk, the same standards as cooking exposures under Convenience Store would apply. These types of risks may not be bound. (Submit).
- Incidental sales of vehicles limited to no more than 12 per year. Must have established test drive route with right hand turns. Proper key control procedures must be utilized.
- All drivers must have satisfactory driving records. All owners and employees must be declared, including their driver's license numbers and state of licensing.
- Customers must not be allowed in shop area.
- Final inspections must be conducted on vehicles prior to their release to the customers.
- Spray-painting operations must be performed in NFPA-33 approved downdraft spray booths.
- Any waste oil heaters must be UL approved. Proper storage and disposal of oily rags in a UL approved container

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**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Automobile Service Stations Or Repair Garages cont'd**

**UNDERWRITING GUIDELINES CONT'D**

- Any propane filling operations must be incidental to the predominant operation and meet the NFPA Standards for the storage and handling of liquefied petroleum gases (L.P.G.).
- Tire storage must not exceed 500 square feet

**UNACCEPTABLE RISKS INCLUDE**

- Risks which rent, lease or loan automobiles or other vehicles or equipment.
- Risks that do work on vehicles over 20,000 pounds gross vehicle weight.
- Risks that perform contracting towing, or provide towing for their customers
- Risks which own or work on racing vehicles or motorcycles, including speed shops.
- Risks where tire sales/service are greater than 25% of total annual sales.
- Any risk with used tire sales/service
- Any risk with firearms on premises.
- Any risk with guard dogs on premises.
- Any risk performing tire recapping or vulcanizing.
- Any risk with service bay rentals (self-service).
- Any risk with parking garages or operations.
- Any risk with salvage or wrecking operations or yards.
- Any risk with antique car restoration or work on high-end vehicles
- Any risk with a wood stove.
- Any risk with an un-paved lot
- Any Risk with Habitational exposure in the same building

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Food Service – Metro Guidelines**

1. Must be located in Risk Grades portion of Manual.
2. Recognize and accept any condition following the class in the Risk Grades portion of the Manual.
3. Must be within Agent's binding authority, if bound. See Agent's Binding Authority page.
4. Must be within Company line limits. See Company Line Limits page.
5. Must meet Burglary Alarm requirements, if referenced. See Burglary Alarm Requirements page.
6. Must meet Program Standards according to particular program submitted risk is to be placed in. i.e., BOP-type or CPP-type.
7. Submit complete Accord Application and Supplementary Restaurant/Tavern application.

**ASSIGNMENT OF POLICIES:**

Once a policy is written, we will not accept its assignment due to any ownership change which takes place during the policy period. Any exception to this rule must have direct Home Office approval. This includes any change or take over by former manager, chef or bartender, etc. Contact Utica First to discuss a possible re-write of the policy for the new owner/insured.

**ELIGIBILITY**

The three types of classifications are listed below to define rate distinction:

Rate 1: Bagel stores, bakeries, delicatessens, and pizza establishments with or without cooking with:

- No waitress or table service
- No more than 20 tables
- No more than 2,000 square feet of total area

Rate 2: Restaurant Class:

- Liquor receipts must be less than 40% of total receipts.
- Liquor Receipts may be up to 50% of total receipts in the 5 boroughs of NYC, City of Boston, City of Philadelphia.

Rate 3: Tavern Class:

- Risks with liquor receipts more than 40% of total receipts or with more than 50% for risks located in the 5 boroughs of New York City or City of Boston.

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**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Food Service - Metro cont'd**

**Food Service Establishment Eligibility Requirements:**

A. 3 to 5 year hard copy loss runs required with submission

B. Point of Sales report required with submission to verify annual sales

C. The owner must have prior experience in the restaurant business

If there is cooking involved, as defined, the building and/or occupancy must meet NFPA-96 (National Fire Protection Association) standards for fire protection, which include:

- An automatic extinguishing system protecting hoods, ducts, and all cooking surfaces and to include deep fat fryers or grills. The system should also have a manual release in a path of exit or egress.
- A contract for annual service and maintenance of the extinguishing system. Form UA-504B (Protective Safeguard Endorsement) will be attached.
- An automatic fuel shut-off to all cooking appliances activated by the release of an automatic extinguishing system.
- A thermostat and a separate high temperature shut-off on deep fat fryers.
- A regular schedule for cleaning hoods, ducts, and filters. Filters should be cleaned daily. The hood directly over the cooking appliances should be cleaned weekly. The entire hood and duct system must be cleaned at least semi-annually by a professional firm, by contract. Form UFI-32 (Restaurant Hood and Duct Protection Clause) will be attached.
- Minimum clearance for hood is 18 inches from all combustible construction.

D. Mesh-type filters should not be used.

E. Exits must conform to requirements of NFPA 101, Life Safety Code.

F. No rooms for rent other than rooms for employees.

G. The total area of the establishment must be less than 5,000 square feet (public access) for Rate 3 risks (the maximum area for Rate 1 risks is 2,000 square feet).

H. Risks that own the building containing a restaurant and residential units are eligible if equipped with one or more of the following:

- a. Automatic sprinkler system protecting the entire building connected to the fire department or central station; or
- b. Central station fire detection system in the restaurant area, and
- c. Inter-connected fire detectors in the residential area so that activation of one or more detectors will sound alarms throughout the residential units

Sprinkler Systems and fire detection systems must be professionally inspected and tested at least once per year.

I. Any risk with alcoholic beverage sales will have Assault and Battery Exclusion Endorsement UA- 506 attached. Conditions for acceptance in offering Assault and Battery coverage\*\*\*:

- a. Liquor receipts are less than 40% of total receipts.
- b. Hours of operations extend no later than 2:00AM
- c. No live entertainment

\*\*\* Only applicable to Food Service/Restaurant Risks

J. Non-owned and hired auto coverage is not available to establishments with delivery services.

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**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Food Service - Metro cont'd**

**UNACCEPTABLE RISKS INCLUDE**

Any risk characteristics of the following are **not** acceptable under this program. DO NOT SUBMIT.

- Night clubs
- Seasonal operations
- Open flame cooking without proper protection.
- Sale of or use of Hookah
- Public protections Class 9 or 10 risks
- Live entertainment, DJ's, dancing or dance floors (piano music or small band combo playing for dinner music is acceptable, if no dancing permitted) or use of security bouncers.
- Wedding Venues, event halls
- Delivery of Alcohol
- Sale or serving of products containing Cannabis, THC or CBD.
- Storage of E-Bikes in the property while not in use or re-charging of batteries in the building
- Food Catering off-premises more than 10% of sales or off-premises sale/serving of Alcohol
- Restaurants that allow B.Y.O.B. that will un-cork and pour the alcohol for the customer

As referenced in this Manual, a **description of cooking** will be:

The utilization of cooking-type appliances that emit grease-laden vapors during the cooking operation and including grills and/or deep fat fryers.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Food Service – Suburban Guidelines**

1. Must be located in Risk Grades portion of Manual.
2. Recognize and accept any condition following the class in the Risk Grades portion of the Manual.
3. Must be within Agent's binding authority, if bound. See Agent's Binding Authority page.
4. Must be within Company line limits. See Company Line Limits page.
5. Must meet Burglary Alarm requirements, if referenced. See Burglary Alarm Requirements page.
6. Must meet Program Standards according to particular program submitted risk is to be placed in. i.e., BOP-type or CPP-type.
7. Submit complete Accord Application and Supplementary Restaurant/Tavern application.

**ASSIGNMENT OF POLICIES:**

Once a policy is written, we will not accept its assignment due to any ownership change which takes place during the policy period. Any exception to this rule must have direct Home Office approval. This includes any change or take over by former manager, chef or bartender, etc. Contact Utica First to discuss a possible re-write of the policy for the new owner/insured.

**ELIGIBILITY**

The three types of classifications are listed below to define rate distinction:

Rate 1: Bagel stores, bakeries, delicatessens, and pizza establishments with or without cooking with:

- No waitress or table service
- No more than 20 tables
- No more than 2,000 square feet of total area

Rate 2: Restaurant Class:

- Liquor receipts must be less than 30% of total receipts.

Rate 3: Tavern Class:

- Risks with liquor receipts more than 30% of total receipts.

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**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Food Service - Suburban cont'd**

**Food Service Establishment Eligibility Requirements:**

- A. 3 to 5 year hard copy loss runs required with submission
- B. Point of Sales report required with submission to verify annual sales
- C. The owner must have prior experience in the restaurant business
  - If there is cooking involved, as defined, the building and/or occupancy must meet NFPA-96 (National Fire Protection Association) standards for fire protection, which include:
    - An automatic extinguishing system protecting hoods, ducts, and all cooking surfaces and to include deep fat fryers or grills. The system should also have a manual release in a path of exit or egress.
    - A contract for annual service and maintenance of the extinguishing system. Form UA-504B (Protective Safeguard Endorsement) will be attached.
    - An automatic fuel shut-off to all cooking appliances activated by the release of an automatic extinguishing system.
    - A thermostat and a separate high temperature shut-off on deep fat fryers.
    - A regular schedule for cleaning hoods, ducts, and filters. Filters should be cleaned daily. The hood directly over the cooking appliances should be cleaned weekly. The entire hood and duct system must be cleaned at least semi-annually by a professional firm, by contract. Form UFI-32 (Restaurant Hood and Duct Protection Clause) will be attached.
    - Minimum clearance for hood is 18 inches from all combustible construction.
- D. Mesh-type filters should not be used.
- E. Exits must conform to requirements of NFPA 101, Life Safety Code.
- F. No rooms for rent other than rooms for employees.
- G. The total area of the establishment must be less than 5,000 square feet (public access) for Rate 3 risks (the maximum area for Rate 1 risks is 2,000 square feet).
- H. Risks that own the building containing a restaurant and residential units are eligible if equipped with one or more of the following:
  - a. Automatic sprinkler system protecting the entire building connected to the fire department or central station; or
  - b. Central station fire detection system in the restaurant area, and
  - c. Inter-connected fire detectors in the residential area so that activation of one or more detectors will sound alarms throughout the residential units
  - d. Sprinkler Systems and fire detection systems must be professionally inspected and tested at least once per year.
- I. Any risk with alcoholic beverage sales will have Assault and Battery Exclusion Endorsement UA- 506 attached. Conditions for acceptance in offering Assault and Battery coverage\*\*\*:
  - a. Liquor receipts are less than 30% of total receipts.
  - b. Hours of operations extend no later than 12:00AM
  - c. No live entertainment
- J. Non-owned and hired auto coverage is not available to establishments with delivery services.  
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**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Food Service - Suburban cont'd**

**UNACCEPTABLE RISKS INCLUDE**

Any risk characteristics of the following are **not** acceptable under this program. DO NOT SUBMIT.

- Night clubs
- Seasonal operations
- Open flame cooking without proper protection.
- Sale of or use of Hookah
- Public protections Class 9 or 10 risks
- Live entertainment, DJ's, dancing or dance floors (piano music or small band combo playing for dinner music is acceptable, if no dancing permitted) or use of security bouncers.
- Wedding Venues, event halls
- Delivery of Alcohol
- Sale or serving of products containing Cannabis, THC or CBD.
- Storage of E-Bikes in the property while not in use or re-charging of batteries in the building
- Food Catering off-premises more than 10% of sales or off-premises sale/serving of Alcohol
- Restaurants that allow B.Y.O.B that will un-cork and pour the alcohol for the customer

As referenced in this Manual, a **description of cooking** will be:

The utilization of cooking-type appliances that emit grease-laden vapors during the cooking operation and including grills and/or deep fat fryers.

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**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Lessor's Risk Only/Building**

**ELIGIBILITY**

- a. The submission would need to meet standards of the particular program in its placed in i.e., BOP CPP.
- b. If any of the occupancies are graded overall with a Hazard Grade 3 or indicated as a submit class, please complete necessary information applications, supplements, etc., and submit to underwriter for consideration.
- c. Must be within agent's binding authority if coverage is bound (see Agent's Binding Authorization page).
- d. Must be within Company line limits (see Company Line Limits page).
- e. May need to meet Burglary Alarm requirements if any occupancy is referenced.
- f. Risks of Holding Company, a Non-profit Organization, or a Real Estate Management firm, liability will be Designated Premises Only. Stipulation will be placed on liability coverages.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Retail NOC/Building**

**ELIGIBILITY**

- a. If any of the occupancies are graded overall with a Hazard Grade 3 or indicated as a submit class, please complete necessary information applications, supplements, etc., and submit to underwriter for consideration.
- b. Must be within agent's binding authority if coverage is bound (see Agent's Binding Authorization page).
- c. Must be within Company line limits (see Company Line Limits page).
- d. May need to meet Burglary Alarm requirements if any occupancy is referenced.
- e. Risks of Holding Company, a Non-profit Organization, liability will be Designated Premises Only. Stipulation will be placed on liability coverages.
- f. Proof of Additional Insured status of the landlord on all tenant policies must be obtained.

**INELIGIBLE**

- a. Tenants that are classes marked as "NO New Business" in the class submission list
- b. Any tenants that would be classified as below
  - i. Medical
  - ii. Religious
  - iii. political/government
  - iv. Fitness Center/Gym
    - 1. Yoga tenants are acceptable - no HOT Yoga
    - 2. Karate and Dance Studio acceptable
  - v. Community Centers
  - vi. Smoke Shops and/or any retail sales of Cannabis, THC or Kratom
  - vii. Pharmacies with Drug compounding and/or Clean rooms
  - viii. Child Care centers
  - ix. Child playground risks
  - x. Fish Markets
  - xi. Coin operated or Self Service Laundry

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Office Risks**

**ELIGIBILITY**

- A. Must be within agents binding authority if coverage is bound (see Agents Binding Authority page).
- B. Must be within Company line limits (see Company Line Limits page).
- C. Must meet Burglary Alarm requirements, if referenced (see Burglary Alarm Requirements page).
- D. Must meet program standards according to particular program submitted risk is placed in; i.e., BOP, CPP.
- E. To submit, refer to Submission Information in Section III.
- F. Refer to the following list as to the handling of office risks.

**A = Acceptable N = Not Acceptable**

<b>Risk Class</b>	<b>Offices Of:</b>	<b>Lessor's Risk Building</b>	<b>Office Tenant</b>	<b>Office PAK Eligible</b>
Accountant/ Accounting	A	A	A	A
Advertising Agency	A	A	A	A
Alarm Monitoring	A	N	A	A
Auditing Services	A	N	A	A
Broadcasting	A	N	A	A
Clinics	N	N	N	N
Contractor's Office	A	N	N	N
Credit or Collection	A	N	N	N
Doctor's/Physicians	A	A	A	A
Investigative Agencies	A	N	N	N
Employment Agencies	A	N	N	N
Exercise Centers	N	N	N	N
Family Planning Centers	N	N	N	N
Government Offices	N	N	N	N
Health Maintenance Office	A	N	N	N
Inspection Services	A	N	A	A
Investment Brokers	A	N	A	A
Lawyers Office/ Law Firm	A	A	N	N
Market Research	A	A	A	A
Medical	A	A	A	A
Mortgage Broker	A	A	A	A
Municipalities	N	N	N	N
Newspaper Publishing	A	A	A	A
Non-Profit Organizations	A	N	N	N
Political Campaign Head Qtrs.	A	A	A	A
Post Offices	N	N	N	N
Publisher's Office	A	A	A	A
Real Estate Management	A	N	N	N
Retail/Wholesale Distributors	A	A	A	A
Security	A	N	A	A

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**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Office Risks cont'd**

**A = Acceptable N = Not Acceptable**

**Risk Class**

<b>Offices Of:</b>	<b>Lessor's Risk Building</b>	<b>Office Tenant</b>	<b>Office PAK Eligible</b>
Social Services	A	N	A
Telecasting	A	N	A
Therapist's Office	A	A	A
Ticket Sales	A	N	A
Trade, Labor Unions	A	N	A
Trade Schools	N	N	N
Travel Agency	A	A	A

\*\* THIS IS NOT A COMPLETE LISTING. PLEASE CONTACT YOUR UNDERWRITER FOR CONSIDERATION OF OFFICE RISKS NOT LISTED ABOVE.

\*\*\* SEE ADDITIONAL QUALIFICATIONS LISTED BELOW FOR OFFICE PAK ELIGIBILITY

**Office PAK Eligibility NOT AVAILABLE AFTER 1/1/2025**

**Supplemental Ineligible Classes**

1. Financial Institutions including but not limited to Banks, Credit Unions, Savings Institutions, Credit Card Issuers and Transaction Processors, and Check Clearing Houses
2. Educational Institutions including but not limited to (private & public) Elementary Schools, Secondary Schools, and Colleges/Universities
3. Hospitals, Residential Care Facilities, In-Patient Treatment Facilities, Medical Billing
4. Municipal Services including but not limited to Fire & Police Departments, Correctional Institutions, and Courts
5. Data Processing and Data Brokers
6. Insurance Carriers (Insurance Agents **ARE** eligible)
7. Internet Service Providers
8. Casinos
9. U.S. Postal Service
10. Real estate agents, property management offices

**Supplemental Conditions**

1. Any accounts with package premium in excess of \$25,000 needs to be referred to the underwriter.
2. In the case of Non-Profit Organizations or Social Services, such as the Red Cross, the Data Compromise coverage is intended to respond to breaches suffered at the branch/location insured and not the national organization.

**Key Characteristics of Ineligible Classes**

Many of the ineligible classes have been identified by their historical tendencies toward breaching personally identifiable data. However, there are also some key characteristics that aid in the eligibility determination. In general, entities with the following characteristics are not eligible for the Office PAK endorsement.

Entities providing:

- Data storage, manipulation, and/or brokerage services
- In-patient treatment
- Federal, State, or Local Government Services
- Structured education

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Retail – Wholesale Risks**

1. Products offered by wholesalers must be of similar type to a product we currently offer coverage for as listed in Risk Grade portion of manual. No import/export type risks written. No Sale or serving of products containing Cannabis, THC or CBD.
2. Recognize and accept any condition following the class in the Risk Grades portion of manual.
3. Must be within Agents Binding Authority, if bound. (See Agents Binding Authority page)
4. Must be within Company Line Limits. (See Company Line Limits page)
5. Must meet Burglary Alarm requirements, if referenced. (See Burglary Alarm Requirement page)
6. Must meet program standards according to particular program risk is to be placed in, i.e. BOP type or CPP type.
7. Risks open past 12:00AM will have Assault and Battery Exclusion Endorsement UA- 506 attached.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Service Risks**

1. Service offered must be a type currently located in Risk Grades portion of manual.
2. Recognize and accept any condition following the class in the Risk Grades portion of manual.
3. Must be within Agents Binding Authority, if bound. (See Agents Binding Authority page)
4. Must be within Company Line limits. (See Company Line Limits page)
5. Must meet Burglary Alarm Requirements, if referenced. (See Burglary Alarm Requirement page).
6. Must meet program standards according to particular program risk is to be placed in, i.e., BOP type or CPP type.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**

**SECTION II**

**Taverns**

- Any risk where alcoholic beverage sales exceed 40% of total sales - (50% in the 5 boroughs of New York City or City of Boston by underwriter exception)
- No Liquor Legal Liability is available for this class of business

**ELIGIBILITY**

- A. 3 to 5 years hard copy loss runs required with submission.
- B. All insureds must have a minimum of one-year prior tavern ownership or management experience.
- C. There must be no live entertainment or DJ's on the premises. No dance floor or dancing, security personnel, or theme nights are permitted.
- D. No rooms for rent.
- E. If deep fat frying is a daily occurrence, or grill in use (other than minor cooking), insured must have an automatic fire extinguishing system with annual service established. Form UA-504B (Protective Safeguards Endorsement) will be attached.
- F. Any sub-standard clearance between the hood and duct system and a combustible wall or ceiling must be corrected before risk is bound.
- G. No seasonal risks will be written.
- H. Maximum Loss of Money under any Monoline or Optional Coverage Crime form will be \$5,000.
- I. We do no write Beer or Liquor Bonds for licensing.
- J. No log cabin type of buildings
- K. Assault and Battery Exclusion is part of the contract. Form UA-506 will be attached.
- L. The hood and duct system must have semi-annual service agreement established. Form UFI-32 (Restaurant Hood and Duct Protection Clause) will be attached.
- M. No Protection Class 10 risks will be written.
- N. No Sale or serving of products containing Cannabis, THC or CBD.



# **UTICA FIRST INSURANCE COMPANY**

## **Commercial Lines Underwriting Guide & Procedure Manual**

### **Section III**

**UTICA FIRST INSURANCE COMPANY**  
**COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL**  
**SECTION III**

**LOSS HISTORY & FINANCIAL CONDITION CRITERIA**

Utica First Insurance Company desires to provide a marketplace for above average risks. This type of risk is defined as:

**A risk with acceptable loss experience defined as:**

- a. *No more than 2 losses per location for the past 3 years and the full payment or reserve amount for each loss must be less than \$20,000.*
- b. *3-to-5-year loss history must meet acceptable allowable loss ratio as determined by the company on an annual basis*

*Note: The above rules apply to losses that would fall within the confines of the policy type that Utica First is being asked to quote/issue/renew. However, losses from Workers Compensation, Commercial Auto and any other applicable policies will also be considered when reviewing eligibility for a Commercial Umbrella policy, and the experience period will be five (5) years for these policy types.*

**Contact your Commercial Lines Underwriter for any exceptions to these rules:**

1. A risk with experienced ownership and/or management (certain types of risks will require a minimum length of time in business.)
2. A risk with a class of risk found on risk grades list. Risk must then meet any referenced requirements as on list or referenced elsewhere.
3. A risk with a good financial condition as indicated by a financial report.
4. A risk with positive management attitude. (Proper maintenance, building equipment upgrades, and showing acceptable housekeeping practices) and compliance with safety or loss control recommendations.
5. A risk with proper insurance to value.

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**AGENTS BINDING AUTHORITY**

\* Risks with Hazard Grade 1 and 2 only – see Section #1 of this manual for Hazard Grade information

Property Coverage	\$1,500,000 - Total of building and contents at any one (1) location.
Liability Coverage	\$1,000,000 - Non-Owned/Hired Auto (no delivery or pick-up risks).
Crime Coverage	See specific classes and Burglary Alarm requirements for exceptions or Limitations that may apply to this coverage.

The following limits apply otherwise:

Theft of Contents	Policy Limits
Money & Securities	\$10,000
Employee Dishonesty	\$25,000

Property Exceptions:

1. Cabinet makers (wood workers) maximum property coverage is \$100,000 on premises.
2. Office Contents: maximum is **\$500,000** with theft coverage as long as alarm requirements are satisfied (See Burglary Alarm Requirements, Page 3 of Section III). Additional Limits over \$500,000 may be available when theft is not covered - please contact your underwriter.
3. Distance to Coast – For any risks within the distances listed in the below table - contact your underwriter for eligibility.
  - Artisan policies with no property coverage are not subject to these guidelines.
  - TIV= “total insured (property and time element) values. Binding authority does not exceed \$1,500,000 of property coverage regardless of distance to coast.
  - All distances will be measured using Risk Meter Software

Bronx, Kings, New York, Queens, Richmond Counties	Risks within 1500 feet of coastline
Connecticut	Risks within 1 mile of coastline
Maryland	Risks within 1 mile of coastline. Risks with TIV \$2.5 million or greater within 5 miles of coastline
Massachusetts	Risks within 1 mile of coastline and risks in Barnstable, Dukes, or Nantucket Counties. Risks with TIV \$ 2.5 million or greater within 3 miles of the coast.
Nassau & Suffolk County	Risks within 1 mile of coastline
New Jersey	Risks within 1 mile of coastline North of Perth Amboy. Risks within 2 miles of coastline South of Perth Amboy.
Upstate New York, Pennsylvania, and Ohio	Risks within 250 feet of Great Lakes
Westchester County	Risks within 1500 feet of coastline
Virginia	Risks within 1 mile of coastline. Risks with TIV \$2.5 million or greater within 5 miles of coastline

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**SECTION III**

**COMPANY LINE LIMITS - PROPERTY**

**This is not to be construed to represent Agents binding authority. Please see the Agents Binding Authority page for that information.**

- These are the maximum limits the Company may consider.
- The class of risk must be found in the risk grade section of the Manual.

<b>CONSTRUCTION TYPE AND PROTECTION CLASS</b>	<b>MAXIMUM TOTAL INSURABLE VALUE (TIV)</b>
RESTAURANT OR SUPERMARKET CLASSES OF BUSINESS	
NB Protection Class 1-8	\$10,000,000** (\$5,000,000 in 5 boroughs of New York)
MOTELS	
NB Protection Class 9 or NB of Frame Construction	\$2,500,000
NB Protection Class 1-8 or NB of JM or better construction	\$2,500,000
ALL OTHER CLASSES	
NB Protection Class 1-9 & Frame or better construction	\$2,500,000
NB Protection Class 1-7 & Frame or better construction of Habitational, Office, Strip Mall, and Convenience Store w/ Gas Sales risks only	\$10,000,000** (\$5,000,000 in the 5 boroughs of New York)

**\*\*For all limits above \$1.5million total insured value, please contact your underwriter to discuss prior to releasing quote**

**COMPANY LINE LIMITS – PROPERTY EXCEPTIONS**

1. Cabinet makers (wood workers) maximum property coverage is \$100,000 on premises.
2. The maximum T.I.V. permitted in High Rise Building (over 6 stories) is \$2,500,000.
3. All locations insured within 100 feet of each other will be considered as one risk for calculation of T.I.V.
4. Maximum T.I.V. available (other than the classes listed above) in the 5 boroughs of New York is \$2,500,000 and this T.I.V. limit includes Time Element/Business Income coverage as well.

**COMPANY LINE LIMITS – PROPERTY**

**FOR LIMITS ABOVE \$1,500,000 -- PLEASE CONTACT UNDERWRITER TO DISCUSS.**

**ALSO PLEASE REFER TO THE AGENTS BINDING AUTHORITY -- PAGE #1**

- \* Restaurants shall include all taverns, bars, grills, and any other class of risk with cooking\*\*: i.e., pizza parlors, coffee shops, barbecue pits, diners, convenience stores with cooking, etc.
- \*\* Cooking is defined as the use of fryers, grills, or other cooking devices emitting grease-laden vapors.

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**COMPANY LINE LIMITS - LIABILITY**

Restaurants and other food service establishments-at least 60% of receipts are from food sales	\$2,000,000/\$4,000,000
Taverns-any risk where alcoholic beverages exceed 40%	\$2,000,000/\$4,000,000
All other lines in risk grade manual written on BOP's	\$2,000,000/\$4,000,000
All other lines in risk grade manual written on CPP's	\$1,000,000/\$2,000,000
All other lines in risk grade manual written on ART's	\$1,000,000/\$2,000,000

\* Liquor liability - Non-binding Coverage

BOP's	\$1,000,000
CPP's	\$1,000,000

- \* Available for risks principally described as food service, grocery, or supermarket type risks.
- \* Alcoholic beverage receipts must not exceed 40% of the total receipts.

**Note: A Commercial Umbrella or Excess Liability Policy is available for some classes of risk that we write. Limits from \$1million to \$5million. This is a submit class. Use Accord 131 Application Form for submitting.**

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**CENTRAL STATION BURGLARY ALARM REQUIREMENTS**

**Note the following for restrictions or limitations for specific classes of risks in certain territories.**

1. For the Five (5) Boroughs of New York City, the City of Baltimore, the City of Philadelphia, and the New Jersey cities of East Newark, East Orange, Elizabeth, Jersey City, Newark, Orange, and Trenton:
  - A. Theft coverage as an included peril on certain policy forms will be excluded.
  - B. If a risk qualifies for the Office Pak we will waive the theft exclusion if the office risk is located in a building with either 24/7 doorman service, front lobby security staff, or a central station alarm for the building and/or office that contains the contents.
  - C. We will waive the theft exclusion for the Restaurant and Apartment Classes.
  - D. For the buy-back provisions listed below, Central Station Alarm is mandatory.
    - a. Up to \$50,000 of Burglary/Robbery and Theft coverage may be bought back via endorsement for all classes except those listed below in item b.
    - b. Up to \$10,000 of Burglary/Robbery and Theft coverage may be bought back via endorsement for the following classes:
      - Clothing stores
      - Musical instruments or CD/tape stores
      - Telephone or telephone accessories stores
      - Radio, TV, VCR, or stereo stores
      - Drug stores
      - Auto accessories stores
      - Camera stores
      - Liquor stores
      - Cellular phone stores
      - Computer stores
      - Jewelry stores
2. All other Territories
  - A. Central station alarm mandatory on all the following risks to have theft coverage included:
  - B. No Central Station Alarm is required for theft coverage to be provided on risks other than those listed above.

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**LIQUOR LIABILITY GUIDELINES (where coverage is available)**

1. Non-binding - Risk must be submitted with completed Liquor Liability Application for inspection and Underwriters approval.
2. Utica First must write General Liability. In no case can Liquor Liability exceed the General Liability limit.
3. Liquor receipts must be less than 40% of total receipts in Metro areas and less than 30% in suburban areas. Underwriting exceptions to this rule are that in the five boroughs of New York City, Philadelphia or City of Boston (must be approved by Underwriting). Liquor receipts can be up to 50% of total receipts and still be eligible and for Liquor Stores liquor sales can be up to 100% of total sales and still be eligible.
4. If risk has any violations for serving minors, Company will not accept. Other violations will be reviewed by Underwriter for acceptability.
5. Any prior liquor related losses in the past 5 years would make risk ineligible for Liquor Liability coverage.
6. Restaurants having dancing, entertainment, disc jockey, or off-premises serving area, are not eligible.
7. Bar or cocktail lounge cannot be open beyond the hours of the restaurant operation.
8. In all cases, the establishment must be open no later than 2 AM in Metro areas and 12am in Suburban areas. Exceptions- Convenience or grocery/supermarket type stores.
9. Risks with absentee ownership (owner not working on premises on a daily basis).
10. All servers of alcoholic beverages must have completed industry-approved or sponsored seminars or courses on Dram Shop Liability and evidence of completion must be submitted with application.

**Limits:**

1. \$100,000 - \$1,000,000 Convenience Stores
2. \$100,000 - \$1,000,000 Restaurants (Food Service Establishments, BOP)

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**SPRINKLER SYSTEM GUIDELINES (Eligibility for credit to be applied)**

1. Building must be owner occupied or leased to others to qualify for credit, or;
2. Tenants that are required to maintain the sprinkler system via lease can qualify. Service contract and lease must be supplied.
3. 100% of building must have sprinkler coverage
4. Sprinkler system must be annually tested and inspected

**PROPERTY PROTECTION REQUIREMENTS**

1. Risks with TIV over \$5,000,000 require Central Station Fire Alarm or Sprinkler System
2. Risks with Hazard Grade 3 require Central Station Fire Alarm or Sprinkler System

**BUSINESS INCOME GUIDELINES**

1. Risks with a single location of \$10,000,000 or more in sales or more require BI - With Limit coverage
2. Policies with \$15,000,000 in sales are not eligible for umbrella or Excess coverage

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**UNACCEPTABLE EXPOSURES OF THE CLASSES WE DO ACCEPT**

1. Vacant or unoccupied property
2. Builders Risk coverages.
3. Billiard or Pool Halls
4. Dog Kennels
5. Warehouses
6. Seasonal Risks
7. Wedding Venues
8. Event Halls
9. Cannabis, THC and Kratom Sales
10. Hookah Sales/Usage

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**MISCELLANEOUS COMPANY RULES OR FORMS**

1. Broker of Record Letters:
  - When an insured makes the decision to do business with a different agent or broker, we require a letter from the insured authorizing the change. The letter should be signed by a corporate officer, partner, proprietor, chief financial officer, or controller. The letter must include the policy number(s) and the effective date of the transfer.
  - Upon receipt, Underwriting will evaluate the standing of the insured with Utica First utilizing normal renewal underwriting standards regarding loss history, payment history and any outstanding underwriting issues and be prepared to discuss their findings with the broker of record. The incumbent agent will be informed of the existence of the Broker of Record letter and will be offered a 10-business day grace period to secure a countermanding Broker of Record letter. We will also ask the incumbent agent if they wish to waive this grace period. At the end of the 10-day period if no countermanding letter is received, or immediately if waived, we will notify the new agent that they are now the broker of record. If any issues were uncovered, Underwriting will address them with the broker at that time. We will follow our existing requirement that the new broker supply us with completed applications and a Lost Policy Release (LPR).
  - Due to system constraints, all midterm broker changes require the policy to be cancelled and rewritten. The date of transfer will become the effective date of the rewritten policy. The rewritten policy will incorporate any rate or coverage changes that may have become effective since the policy was last issued.
  - While it is our desire to have Broker of Record changes done at the expiration of the policy period, we will accept and process letters at any time.
2. Binders: (on classes of risk you may bind)
  - The agent must notify the Company within three (3) working days of all business which the agent has bound pursuant to the authority granted herein. This notice is to be accomplished by depositing the required report in the United States Mail addressed to the Company.
3. Recommendations:
  - We submit recommendation letters that are self-explanatory and contain recommendations that are either mandatory in nature (meaning they must be complied with within the time limit shown on the letter or the insurance policy will be cancelled or non-renewed) or advisory in nature (meaning they are simply being suggested to the insured as a means of making the caliber of the insured risk better in general).
4. Underwriting Standard
  - Where we have more than one agent quoting on a risk, we will provide a quotation to each agent subject to coverage as requested on applications.