



# Notice to Manualholders

## COMMERCIAL LINES MANUAL

### DIVISION SIX – GENERAL LIABILITY – MULTISTATE RULES

NOTICE GL-MU-2023-RU-002

---

#### REFERENCE INFORMATION (FOR COMPANY USE ONLY)

Circular Reference(s):

- Refer to individual state Notices for the approval/implementation circular references.

Filing Reference(s):

- GL-2023-RRORU



**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**TABLE OF CONTENTS**

RULE NO.	PAGE NO.
<b>SECTION I – GENERAL RULES</b>	
1. Application Of This Division.....	CG-1
A. Contents.....	CG-1
B. Sections .....	CG-1
C. Rule Exceptions .....	CG-1
D. Company Rates/ISO Loss Costs.....	CG-1
E. Statistical Codes.....	CG-1
2. Referrals To Company .....	CG-1
3. Effective Date.....	CG-1
4. Policy Term .....	CG-2
5. Premium Computation.....	CG-2
A. Prepaid Policies.....	CG-2
B. Annual Premium Payment Plan Policies .....	CG-2
6. Factors Or Multipliers .....	CG-2
7. Rounding Procedure .....	CG-2
A. Rates.....	CG-2
B. Premium.....	CG-2
8. Policy Writing Minimum Premium.....	CG-2
A. Prepaid Policies.....	CG-2
B. Annual Premium Payment Plan Policies Or Continuous Policies .....	CG-2
9. Additional Premium Changes.....	CG-2, 3
A. Calculation Of Premium .....	CG-2
B. Waiver Of Premium.....	CG-3
10. Return Premium Changes.....	CG-3
A. Premium Computation.....	CG-3
B. Waiver Of Premium.....	CG-3
11. Policy Cancellations .....	CG-3
A. Pro Rata Calculation .....	CG-3
B. Other Calculations.....	CG-3
C. Retention Of Policywriting Minimum Premium.....	CG-3
12. Reserved For Future Use.....	CG-3
13. Resident Agent Countersignature .....	CG-3
14. Minimum Premiums.....	CG-3 – 5
A. Definition .....	CG-3
B. Determination.....	CG-3, 4
C. Sublines .....	CG-4
D. Multiple Classifications .....	CG-4
E. Special Combined Minimum Premiums .....	CG-4
F. "If Any" Minimum Premium .....	CG-4
G. Adjustment .....	CG-5
H. Policy Writing Minimum Premium.....	CG-5
15. Deductibles .....	CG-5 – 8
A. Definition .....	CG-5
B. Application.....	CG-5
C. Types .....	CG-5
D. Deductible Discount Factors .....	CG-5
E. Deductible Amounts .....	CG-5 – 7
F. Endorsement .....	CG-7
G. Procedures.....	CG-7
H. Examples .....	CG-7, 8
16. Additional Interests.....	CG-8 – 12
A. Commercial General Liability .....	CG-8 – 11
B. Owners And Contractors Protective Liability Coverage Part .....	CG-11
C. Liquor Liability Coverage Part .....	CG-11
D. Products/Completed Operations Liability Coverage Part .....	CG-12
E. Pollution Liability Coverage Part.....	CG-12
F. Underground Storage Tank Policy.....	CG-12

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**TABLE OF CONTENTS**

RULE NO.	PAGE NO.
<b>SECTION II – COVERAGE RULES</b>	
17. – 21. Reserved For Future Use.....	CG-12
22. Description Of Commercial General Liability Coverage .....	CG-12, 13
23. Company Rates Or ISO Loss Costs .....	CG-13 – 15
A. Categories.....	CG-13
B. Location .....	CG-13
C. Basic Limits.....	CG-13
D. Increased Limits .....	CG-13 – 15
E. Refer To Company .....	CG-15
F. Claims-made Rates .....	CG-15
G. Claims-made Multipliers.....	CG-15
24. Bases Of Premium.....	CG-15 – 19
A. Admissions.....	CG-15
B. Area .....	CG-15
C. Each.....	CG-16
D. Gross Sales .....	CG-16
E. Payroll .....	CG-16 – 18
F. Total Cost .....	CG-18
G. Total Operating Expenditures .....	CG-18, 19
H. Units.....	CG-19
25. Classifications .....	CG-19 – 21
A. Explanation Of Classification System.....	CG-19
B. Description Of Column Headings And Description Of Symbols .....	CG-19, 20
C. Assignment Of Classifications.....	CG-20
D. Example .....	CG-20
E. Definitions And Abbreviations .....	CG-20
F. Symbols.....	CG-21
26. Classifications – Scope Of Application.....	CG-21, 22
A. Priority .....	CG-21
B. Application .....	CG-21, 22
27. Manufacturing And Processing Risks – Classification Assignment And Premium Computation Procedures .....	CG-22
A. For Classification Assignment Purposes.....	CG-22
B. For Premium Computation Purposes .....	CG-22
C. Rates.....	CG-22
D. Special Classification Inclusions .....	CG-22
E. Special Classification Exclusion .....	CG-22
28. Contracting Or Servicing Risks – Classification Assignment And Premium Computation Procedures .....	CG-23
A. For Classification Assignment Purposes .....	CG-23
B. For Premium Computation Purposes .....	CG-23
C. Rates.....	CG-23
D. Special Classification Exclusions .....	CG-23
E. Contractors Engaged In Construction Operations – Exclusion Of Professional Services .....	CG-23
29. Mercantile Risks – Classification Assignment And Premium Computation Procedures	CG-24
A. For Classification Assignment Purposes.....	CG-24
B. For Premium Computation Purposes .....	CG-24
C. Special Classification Inclusion .....	CG-24
30. Reserved For Future Use.....	CG-24
31. Building Or Premises – Offices Or Residential Occupancy Or Leased To Others – Classification Assignment And Premium Computation Procedures .....	CG-24
A. Classification.....	CG-24
B. Premium Computation .....	CG-24
32. Miscellaneous Risks – Classification Assignment And Premium Computation Procedures .....	CG-24
A. Classifications .....	CG-24
B. Rating Bases.....	CG-24

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**TABLE OF CONTENTS**

RULE NO.	PAGE NO.	
<b>SECTION II – COVERAGE RULES</b> (Cont'd)		
33.	Special Rules Applicable To The Claims-made Coverage Form CG 00 02 .....	CG-25, 26
	A. Extended Reporting Periods .....	CG-25
	B. Exclusion Of Specific Accident(s), Products, Work Or Location(s).....	CG-25, 26
	C. Retroactive Date .....	CG-26
34.	Special Rule For Individual Risk Situations .....	CG-26, 27
	A. Refer To The Company .....	CG-26, 27
	B. Filing Obligations .....	CG-27
35.	Premium Determination .....	CG-27
36.	Description Of Additional Optional Endorsements.....	CG-27 – 36
	A. Additional Optional Endorsements .....	CG-27
	B. Termination And Suspension Endorsements .....	CG-27
	C. Exclusion Endorsements .....	CG-28 – 32
	D. Special Provisions For Certain Types Of Risks Endorsements.....	CG-32, 33
	E. Coverage Amendment Endorsements .....	CG-33 – 35
	F. Amendment Of Limits Endorsements .....	CG-35
	G. Interline Endorsements.....	CG-35, 36
	H. Miscellaneous Endorsements .....	CG-36
37.	Description Of Unmanned Aircraft Endorsements.....	CG-36 – 39
	A. Unmanned Aircraft.....	CG-36
	B. Endorsement Options .....	CG-36
	C. Premium Determination .....	CG-37, 38
	D. Ownership And Operation Rating Modifiers .....	CG-38
	E. Usage Rating Modifiers.....	CG-39
	F. Primary Place Of Operation Rating Modifiers .....	CG-39
38. – 39.	Reserved For Future Use .....	CG-39
40.	Cyber Incident Liability And Loss Of Electronic Data Coverage.....	CG-39 – 50
	A. Endorsement Options .....	CG-39, 40
	B. Premium Determination .....	CG-40, 41
	C. Loss Of Electronic Data Factors – Endorsement CG 04 37 .....	CG-41
	D. Loss Of Electronic Data Factors – Endorsement CG 04 71 .....	CG-42
	E. Cyber Incident Liability Factors .....	CG-42
	F. Hazard Grade Classification Assignments – Loss Of Electronic Data Liability .....	CG-42 – 45
	G. Hazard Grade Classification Assignments – Cyber Incident Liability .....	CG-45 – 50
41.	Abuse Or Molestation Endorsements .....	CG-50 – 53
	A. Abuse Or Molestation .....	CG-50
	B. Endorsement Options .....	CG-50 – 52
	C. Premium Determination .....	CG-52
	D. Special Rules Applicable To The Claims-made Coverage Endorsements.....	CG-52, 53
42.	Electronic Data Liability Coverage.....	CG-53, 54
	A. Description Of Electronic Data Liability Coverage .....	CG-53, 54
	B. Premium Determination .....	CG-54
	C. Extended Reporting Period Option .....	CG-54
	D. Retroactive Date .....	CG-54
	E. Classifications .....	CG-54
43.	Employee Benefits Liability Coverage .....	CG-55
	A. Description Of Employee Benefits Liability Coverage .....	CG-55
	B. Extended Reporting Period Option .....	CG-55
	C. Retroactive Date .....	CG-55
	D. Company Rates .....	CG-55
44.	Product Withdrawal Coverage .....	CG-55 – 58
	A. Product Withdrawal Coverage Form.....	CG-55 – 57
	B. Description Of Limited Product Withdrawal Expense Endorsement.....	CG-57, 58

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**TABLE OF CONTENTS**

RULE NO.		PAGE NO.
<b>SECTION III – MISCELLANEOUS RULES</b>		
45.	Liquor Liability Coverage (SUBLINE CODE 332) .....	CG-58 – 61
	A. Minimum Premium.....	CG-58
	B. Description Of Liquor Liability Coverage .....	CG-58, 59
	C. Company Rates .....	CG-59
	D. Increased Limits.....	CG-59
	E. Bases Of Premium.....	CG-59
	F. Classifications .....	CG-59
	G. Liquor Liability Grades.....	CG-59
	H. Special Rules Applicable To The Claims-made Coverage Form.....	CG-59, 60
	I. Premium Determination.....	CG-60, 61
	J. Deductibles.....	CG-61
46.	Owners And Contractors Protective Liability Insurance And Principals Protective Liability Insurance (SUBLINE CODE 335) .....	CG-61 – 65
	A. Exceptions To General Rules .....	CG-61
	B. Description Of Owners Or Contractors Protective Liability Coverage .....	CG-61 – 63
	C. Company Rates And Minimum Premiums .....	CG-63
	D. Increased Limits.....	CG-63
	E. Bases Of Premium.....	CG-63
	F. Additional Interests.....	CG-63
	G. Principals Protective Liability .....	CG-63
	H. Construction Project Management Protective Liability .....	CG-64
	I. Classifications .....	CG-64, 65
47.	Pollution Liability Coverage (SUBLINE CODE 350) .....	CG-65, 66
	A. Exception To General Rules .....	CG-65
	B. Description Of Pollution Liability Coverage.....	CG-65, 66
	C. Rates .....	CG-66
	D. Pollution Liability Classifications .....	CG-66
	E. Extended Reporting Period Option .....	CG-66
48.	Products/Completed Operations Liability Coverage (SUBLINE CODE 336).....	CG-66 – 71
	A. Description Of Products/Completed Operations Liability Coverage .....	CG-66 – 69
	B. Rates/ISO Loss Costs .....	CG-69
	C. Bases Of Premium.....	CG-69
	D. Classifications .....	CG-69
	E. Special Rules Applicable To The Claims-made Coverage Form.....	CG-69 – 71
	F. Special Rule For Individual Risk Situations.....	CG-71
	G. Premium Determination .....	CG-71
49.	Railroad Protective Liability (SUBLINE CODE 335) .....	CG-71, 72
	A. Exceptions To General Rules .....	CG-71
	B. Description Of Railroad Protective Liability Coverage .....	CG-71, 72
	C. Rates .....	CG-72
	D. Basis Of Premium .....	CG-72
	E. Classifications .....	CG-72
50.	Sports Participants.....	CG-72, 73
	A. Coverage .....	CG-72, 73
	B. Classifications .....	CG-73
	C. Rates .....	CG-73
51.	Elevator Or Escalator Inspection Charge (SUBLINE CODE 334) .....	CG-73
52.	Coverage For Insureds For Injury To Leased Workers .....	CG-74
	A. Coverage .....	CG-74
	B. Definition .....	CG-74
53.	Underground Storage Tank (UST) Coverage (SUBLINE CODE 350).....	CG-74 – 76
	A. Exception To General Rules.....	CG-74
	B. Description Of UST Coverage .....	CG-74
	C. Policy Limits, Defense Expense Amount And Rating .....	CG-74
	D. Classifications .....	CG-74, 75
	E. Extended Reporting Periods .....	CG-76
	F. Retroactive Date .....	CG-76

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**TABLE OF CONTENTS**

RULE NO.		PAGE NO.
<b>SECTION III – MISCELLANEOUS RULES</b> (Cont'd)		
54.	Year 2000 Computer-Related Endorsements.....	CG-77, 78
	A. Option One – Exclusion – Year 2000 Computer-Related And Other Electronic Problems Endorsement.....	CG-77
	B. Option Two – Exclusion – Year 2000 Computer-Related And Other Electronic Problems – Products/Completed Operations Endorsement.....	CG-77
	C. Option Three – Year 2000 Computer-Related And Other Electronic Problems – Limited Coverage Options Endorsements .....	CG-77
	D. Option Four – Exclusion – Year 2000 Computer-Related And Other Electronic Problems – With Exception For Bodily Injury On Your Premises .....	CG-77
	E. Option Five – Year 2000 Computer-Related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Operations, Products Or Services.....	CG-77
	F. Option Six – Year 2000 Computer-Related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Products Or Completed Operations .....	CG-77, 78
	G. Option Seven – No Endorsements .....	CG-78
55.	Terrorism Endorsement Options – Federal Backstop.....	CG-78
<b>SECTION IV – INCREASED LIMITS</b>		
56.	Increased Limits Tables.....	CG-78
	A. Procedures .....	CG-78
	B. Tables .....	CG-78
	C. Increased Limits Table Assignments (ILTAs).....	CG-78
<b>CLASSIFICATION TABLE</b>		
-A-	Classifications.....	CG-CTA-1 – 14
-B-	Classifications.....	CG-CTB-1 – 11
-C-	Classifications .....	CG-CTC-1 – 29
-D-	Classifications .....	CG-CTD-1 – 7
-E-	Classifications .....	CG-CTE-1 – 6
-F-	Classifications .....	CG-CTF-1 – 6
-G-	Classifications .....	CG-CTG-1 – 11
-H-	Classifications .....	CG-CTH-1 – 17
-I-	Classifications .....	CG-CTI-1 – 3
-JK-	Classifications .....	CG-CTJ-1
-L-	Classifications .....	CG-CTL-1 – 4
-M-	Classifications .....	CG-CTM-1 – 10
-N-	Classifications .....	CG-CTN-1, 2
-O-	Classifications .....	CG-CTO-1 – 5
-P-	Classifications .....	CG-CTP-1 – 8
-Q-	Classifications .....	CG-CTQ-1
-R-	Classifications .....	CG-CTR-1 – 13
-S-	Classifications .....	CG-CTS-1 – 22
-T-	Classifications .....	CG-CTT-1 – 7
-U-	Classifications .....	CG-CTU-1
-V-	Classifications.....	CG-CTV-1 – 3
-W-	Classifications.....	CG-CTW-1 – 6
-Y-	Classifications .....	CG-CTY-1
-Z-	Classifications .....	CG-CTZ-1

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
TABLE OF CONTENTS**

**"Reserved For Future Use"**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**INDEX**

RULE NO.	PAGE NO.
41. Abuse Or Molestation Endorsements .....	CG-50 – 53
A. Abuse Or Molestation .....	CG-50
B. Endorsement Options .....	CG-50 – 52
C. Premium Determination .....	CG-52
D. Special Rules Applicable To The Claims-made Coverage Endorsements .....	CG-52, 53
16. Additional Interests .....	CG-8 – 12
A. Commercial General Liability .....	CG-8 – 11
B. Owners And Contractors Protective Liability Coverage Part .....	CG-11
C. Liquor Liability Coverage Part .....	CG-11
D. Products/Completed Operations Liability Coverage Part .....	CG-12
E. Pollution Liability Coverage Part .....	CG-12
F. Underground Storage Tank Policy .....	CG-12
9. Additional Premium Changes .....	CG-2, 3
A. Calculation Of Premium .....	CG-2
B. Waiver Of Premium .....	CG-3
1. Application Of This Division .....	CG-1
A. Contents .....	CG-1
B. Sections .....	CG-1
C. Rule Exceptions .....	CG-1
D. Company Rates/ISO Loss Costs .....	CG-1
E. Statistical Codes .....	CG-1
24. Bases Of Premium .....	CG-15 – 19
A. Admissions .....	CG-15
B. Area .....	CG-15
C. Each .....	CG-16
D. Gross Sales .....	CG-16
E. Payroll .....	CG-16 – 18
F. Total Cost .....	CG-18
G. Total Operating Expenditures .....	CG-18, 19
H. Units .....	CG-19
31. Building Or Premises – Offices Or Residential Occupancy Or Leased To Others – Classification Assignment And Premium Computation Procedures .....	CG-24
A. Classification .....	CG-24
B. Premium Computation .....	CG-24
25. Classifications .....	CG-19 – 21
A. Explanation Of Classification System .....	CG-19
B. Description Of Column Headings And Description Of Symbols .....	CG-19, 20
C. Assignment Of Classifications .....	CG-20
D. Example .....	CG-20
E. Definitions And Abbreviations .....	CG-20
F. Symbols .....	CG-21
26. Classifications – Scope Of Application .....	CG-21, 22
A. Priority .....	CG-21
B. Application .....	CG-21, 22
23. Company Rates Or ISO Loss Costs .....	CG-13 – 15
A. Categories .....	CG-13
B. Location .....	CG-13
C. Basic Limits .....	CG-13
D. Increased Limits .....	CG-13 – 15
E. Refer To Company .....	CG-15
F. Claims-made Rates .....	CG-15
G. Claims-made Multipliers .....	CG-15
28. Contracting Or Servicing Risks – Classification Assignment And Premium Computation Procedures .....	CG-23
A. For Classification Assignment Purposes .....	CG-23
B. For Premium Computation Purposes .....	CG-23
C. Rates .....	CG-23
D. Special Classification Exclusions .....	CG-23
E. Contractors Engaged In Construction Operations – Exclusion Of Professional Services .....	CG-23
52. Coverage For Insureds For Injury To Leased Workers .....	CG-23
A. Coverage .....	CG-74
B. Definition .....	CG-74

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**INDEX**

RULE NO.		PAGE NO.
40.	Cyber Incident Liability And Loss Of Electronic Data Coverage .....	CG-39 – 50
	A. Endorsement Options .....	CG-39, 40
	B. Premium Determination .....	CG-40, 41
	C. Loss Of Electronic Data Factors – Endorsement CG 04 37 .....	CG-41
	D. Loss Of Electronic Data Factors – Endorsement CG 04 71 .....	CG-42
	E. Cyber Incident Liability Factors .....	CG-42
	F. Hazard Grade Classification Assignments – Loss Of Electronic Data Liability .....	CG-42 – 45
	G. Hazard Grade Classification Assignments – Cyber Incident Liability .....	CG-45 – 50
15.	Deductibles .....	CG-5 – 8
	A. Definition .....	CG-5
	B. Application .....	CG-5
	C. Types .....	CG-5
	D. Deductible Discount Factors .....	CG-5
	E. Deductible Amounts .....	CG-5 – 7
	F. Endorsement .....	CG-7
	G. Procedures .....	CG-7
	H. Examples .....	CG-7, 8
36.	Description Of Additional Optional Endorsements .....	CG-27 – 36
	A. Additional Optional Endorsements .....	CG-27
	B. Termination And Suspension Endorsements .....	CG-27
	C. Exclusion Endorsements .....	CG-28 – 32
	D. Special Provisions For Certain Types Of Risks Endorsements .....	CG-32, 33
	E. Coverage Amendment Endorsements .....	CG-33 – 35
	F. Amendment Of Limits Endorsements .....	CG-35
	G. Interline Endorsements .....	CG-35, 36
	H. Miscellaneous Endorsements .....	CG-36
22.	Description Of Commercial General Liability Coverage .....	CG-12, 13
37.	Description Of Unmanned Aircraft Endorsements .....	CG-36 – 39
	A. Unmanned Aircraft .....	CG-36
	B. Endorsement Options .....	CG-36
	C. Premium Determination .....	CG-37, 38
	D. Ownership And Operation Rating Modifiers .....	CG-38
	E. Usage Rating Modifiers .....	CG-39
	F. Primary Place Of Operation Rating Modifiers .....	CG-39
3.	Effective Date .....	CG-1
42.	Electronic Data Liability Coverage .....	CG-53, 54
	A. Description Of Electronic Data Liability Coverage .....	CG-53, 54
	B. Premium Determination .....	CG-54
	C. Extended Reporting Period Option .....	CG-54
	D. Retroactive Date .....	CG-54
	E. Classifications .....	CG-54
51.	Elevator Or Escalator Inspection Charge (SUBLINE CODE 334) .....	CG-73
43.	Employee Benefits Liability Coverage .....	CG-55
	A. Description Of Employee Benefits Liability Coverage .....	CG-55
	B. Extended Reporting Period Option .....	CG-55
	C. Retroactive Date .....	CG-55
	D. Company Rates .....	CG-55
6.	Factors Or Multipliers .....	CG-2
56.	Increased Limits Tables .....	CG-78
	A. Procedures .....	CG-78
	B. Tables .....	CG-78
	C. Increased Limits Table Assignments (ILTAs) .....	CG-78
45.	Liquor Liability Coverage (SUBLINE CODE 332) .....	CG-58 – 61
	A. Minimum Premium .....	CG-58
	B. Description Of Liquor Liability Coverage .....	CG-58, 59
	C. Company Rates .....	CG-59
	D. Increased Limits .....	CG-59
	E. Bases Of Premium .....	CG-59
	F. Classifications .....	CG-59
	G. Liquor Liability Grades .....	CG-59
	H. Special Rules Applicable To The Claims-made Coverage Form .....	CG-59, 60
	I. Premium Determination .....	CG-60, 61
	J. Deductibles .....	CG-61

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**INDEX**

RULE NO.	PAGE NO.
27. Manufacturing And Processing Risks – Classification Assignment And Premium Computation Procedures .....	CG-22
A. For Classification Assignment Purposes .....	CG-22
B. For Premium Computation Purposes .....	CG-22
C. Rates .....	CG-22
D. Special Classification Inclusions .....	CG-22
E. Special Classification Exclusion .....	CG-22
29. Mercantile Risks – Classification Assignment And Premium Computation Procedures .....	CG-24
A. For Classification Assignment Purposes .....	CG-24
B. For Premium Computation Purposes .....	CG-24
C. Special Classification Inclusion .....	CG-24
14. Minimum Premiums.....	CG-3 – 5
A. Definition .....	CG-3
B. Determination .....	CG-3, 4
C. Sublines.....	CG-4
D. Multiple Classifications .....	CG-4
E. Special Combined Minimum Premiums .....	CG-4
F. "If Any" Minimum Premium.....	CG-4
G. Adjustment .....	CG-5
H. Policy Writing Minimum Premium.....	CG-5
32. Miscellaneous Risks – Classification Assignment And Premium Computation Procedures.....	CG-24
A. Classifications .....	CG-24
B. Rating Bases .....	CG-24
46. Owners And Contractors Protective Liability Insurance And Principals Protective Liability Insurance (SUBLINE CODE 335) .....	CG-61 – 65
A. Exceptions To General Rules.....	CG-61
B. Description Of Owners Or Contractors Protective Liability Coverage .....	CG-61 – 63
C. Company Rates And Minimum Premiums .....	CG-63
D. Increased Limits .....	CG-63
E. Bases Of Premium .....	CG-63
F. Additional Interests .....	CG-63
G. Principals Protective Liability .....	CG-63
H. Construction Project Management Protective Liability .....	CG-64
I. Classifications .....	CG-64, 65
11. Policy Cancellations .....	CG-3
A. Pro Rata Calculation .....	CG-3
B. Other Calculations .....	CG-3
C. Retention Of Policywriting Minimum Premium .....	CG-3
4. Policy Term .....	CG-2
8. Policy Writing Minimum Premium.....	CG-2
A. Prepaid Policies.....	CG-2
B. Annual Premium Payment Plan Policies Or Continuous Policies .....	CG-2
47. Pollution Liability Coverage (SUBLINE CODE 350).....	CG-65, 66
A. Exception To General Rules .....	CG-65
B. Description Of Pollution Liability Coverage .....	CG-65, 66
C. Rates .....	CG-66
D. Pollution Liability Classifications.....	CG-66
E. Extended Reporting Period Option.....	CG-66
5. Premium Computation.....	CG-2
A. Prepaid Policies.....	CG-2
B. Annual Premium Payment Plan Policies .....	CG-2
35. Premium Determination.....	CG-27
48. Products/Completed Operations Liability Coverage (SUBLINE CODE 336) .....	CG-66 – 71
A. Description Of Products/Completed Operations Liability Coverage .....	CG-66 – 69
B. Rates/ISO Loss Costs .....	CG-69
C. Bases Of Premium .....	CG-69
D. Classifications .....	CG-69
E. Special Rules Applicable To The Claims-made Coverage Form .....	CG-69 – 71
F. Special Rule For Individual Risk Situations .....	CG-71
G. Premium Determination.....	CG-71

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**INDEX**

RULE NO.	PAGE NO.
44. Product Withdrawal Coverage.....	CG-55 – 58
A. Product Withdrawal Coverage Form .....	CG-55 – 57
B. Description Of Limited Product Withdrawal Expense Endorsement .....	CG-57, 58
49. Railroad Protective Liability (SUBLINE CODE 335).....	CG-71, 72
A. Exceptions To General Rules.....	CG-71
B. Description Of Railroad Protective Liability Coverage.....	CG-71, 72
C. Rates .....	CG-72
D. Basis Of Premium .....	CG-72
E. Classifications .....	CG-72
2. Referrals To Company .....	CG-1
12. Reserved For Future Use.....	CG-3
17. – 21. Reserved For Future Use .....	CG-12
30. Reserved For Future Use .....	CG-24
38. – 39. Reserved For Future Use .....	CG-39
13. Resident Agent Countersignature .....	CG-3
10. Return Premium Changes .....	CG-3
A. Premium Computation.....	CG-3
B. Waiver Of Premium .....	CG-3
7. Rounding Procedure .....	CG-2
A. Rates .....	CG-2
B. Premium .....	CG-2
34. Special Rule For Individual Risk Situations .....	CG-26, 27
A. Refer To The Company .....	CG-26, 27
B. Filing Obligations .....	CG-27
33. Special Rules Applicable To The Claims-made Coverage Form CG 00 02 .....	CG-25, 26
A. Extended Reporting Periods .....	CG-25
B. Exclusion Of Specific Accident(s), Products, Work Or Location(s) .....	CG-25, 26
C. Retroactive Date.....	CG-26
50. Sports Participants .....	CG-72, 73
A. Coverage.....	CG-72, 73
B. Classifications .....	CG-73
C. Rates .....	CG-73
55. Terrorism Endorsement Options – Federal Backstop .....	CG-78
53. Underground Storage Tank (UST) Coverage (SUBLINE CODE 350) .....	CG-74 – 76
A. Exception To General Rules .....	CG-74
B. Description Of UST Coverage.....	CG-74
C. Policy Limits, Defense Expense Amount And Rating.....	CG-74
D. Classifications .....	CG-74, 75
E. Extended Reporting Periods .....	CG-76
F. Retroactive Date.....	CG-76
54. Year 2000 Computer-Related Endorsements .....	CG-77, 78
A. Option One – Exclusion – Year 2000 Computer-Related And Other Electronic Problems Endorsement .....	CG-77
B. Option Two – Exclusion – Year 2000 Computer-Related And Other Electronic Problems – Products/Completed Operations Endorsement.....	CG-77
C. Option Three – Year 2000 Computer-Related And Other Electronic Problems – Limited Coverage Options Endorsements.....	CG-77
D. Option Four – Exclusion – Year 2000 Computer-Related And Other Electronic Problems – With Exception For Bodily Injury On Your Premises .....	CG-77
E. Option Five – Year 2000 Computer-Related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Operations, Products Or Services .....	CG-77
F. Option Six – Year 2000 Computer-Related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Products Or Completed Operations .....	CG-77
G. Option Seven – No Endorsements .....	CG-78

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**SECTION I**  
**GENERAL RULES**

**RULE 1.**  
**APPLICATION OF THIS DIVISION**

**A. Contents**

Division Six contains the rules, ISO advisory prospective loss costs (hereinafter referred to as ISO loss costs) and/or individual company rates, rating procedures and state exceptions for the Commercial General Liability Coverage Part, Pollution Liability Coverage Part, Liquor Liability Coverage Part, Products/Completed Operations Liability Coverage Part, Owners and Contractors Protective Liability Coverage Part, Railroad Protective Liability Coverage Part and Underground Storage Tank (UST) Policy, Electronic Data Liability Coverage Part and Product Withdrawal Coverage Part.

**B. Sections**

This division is divided into separate sections for:

1. Section I – General Rules
2. Section II – Coverage Rules
3. Section III – Miscellaneous Rules
4. Section IV – Increased/Decreased Limits
5. Estimated Loss Potentials (ELPs) Supplement

Throughout this manual, the term Increased Limits shall mean Increased/Decreased Limits.

**C. Rule Exceptions**

Refer to state exceptions for any exception to the rules in this division.

**D. Company Rates/ISO Loss Costs**

**1. Definition**

This division contains either ISO loss costs or individual company rates. A loss cost is that portion of the premium which covers only losses and the costs associated with settling losses. For ISO loss costs and/or individual company rates, refer to the state company rates/ISO loss costs.

**2. Company Rates**

All rules in this division are designed to be utilized with rates. All references in the rules and examples to rates and/or premiums (including base premiums) shall be interpreted to mean those established by the individual insurance company.

**3. Loss Cost Conversion**

Each insurance company must provide manualholders with either its own rates or with procedures to convert ISO loss costs to rates and/or premiums. If an insurer provides its own rates, use them in place of the ISO loss costs in this manual. If an insurer does not provide its own rates, manualholders must convert the ISO loss costs in this manual to rates and/or premiums before applying any of the rules. Refer to the company for specific instructions - including rounding procedures - on how to do this.

**E. Statistical Codes**

Most statistical codes are shown with the state company rates/ISO loss costs or in the specific rules. For statistical codes not shown, refer to the General Liability module of the Commercial Statistical Plan.

**RULE 2.**  
**REFERRALS TO COMPANY**

**A. Refer to company for:**

1. Any applicable rating plan modification.
2. Rating or classifying any risk or exposure for which there is no manual rate or applicable classification. Rates shall not be inadequate, excessive or unfairly discriminatory. (For other refer to company situations, see Rule 34.)

Companies should maintain complete files, including all details of the factors used in determining the rate or classification for a particular risk and make these files available to state regulators on request. Such rates or classifications need not be filed with the state regulator.

The second paragraph of Paragraph 2. shall not apply when a company has developed or prepared a manual or schedule of rates which includes a classification applicable to a risk being written. To the extent that filing requirements apply to such a manual or schedule of rates, they must be followed.

- B. Estimated Loss Potentials (ELPs) are provided in the Estimated Loss Potentials (ELPs) Supplement for certain classifications for which no manual state company rates/ISO loss costs are given.

**RULE 3.**  
**EFFECTIVE DATE**

The date shown on the bottom of the manual page is a printing date and not necessarily the effective date. The effective date, if any, will be announced on the Notice to Manualholders accompanying new or revised manual pages.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 4.**  
**POLICY TERM**

- A. Policies may be written for a specific term up to three years or on a continuous basis.
- B. A policy may be renewed by renewal certificates. When renewal certificates are used, they must conform in every respect to current rules, rates and forms at the time of renewal.

---

**RULE 5.**  
**PREMIUM COMPUTATION**

**A. Prepaid Policies**

1. Compute the premium using the annual rates in effect at policy inception multiplied by the policy term expressed in years (term factor), for example:

Term Of Policy	Term Factor
6 months	0.5
18 months	1.5
2 years	2.0
3 years	3.0

**Table 5.A.1. Prepaid Policies**

2. For a claims-made policy, compute the premium separately for each year (or pro-rated portion thereof) and total the premiums using the annual rates in effect at policy inception multiplied by the claims-made multipliers for the applicable year in claims-made.
3. If the term of the policy is less than 1 year, multiply the premium determined in Paragraph 1. by 1.1 unless the policy is issued to obtain anniversary dates common with other policies.

**B. Annual Premium Payment Plan Policies**

1. Compute the premium for each annual payment on the basis of the annual rates in effect on each anniversary date of the policy.

If the estimated annual premium is less than \$500, the rate and premium adjustment for a policy written for a period of more than one year may be deferred until termination of the policy.

2. Prorate the premium in Paragraph 1. when the policy is issued for other than a whole number of years.
3. Attach Calculation Of Premium Endorsement **IL 00 03** or **CG 31 98** (applicable to the Electronic Data Liability or Product Withdrawal Coverage Forms).

---

**RULE 6.**  
**FACTORS OR MULTIPLIERS**

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

---

**RULE 7.**  
**ROUNDING PROCEDURE**

**A. Rates**

Round rates, factors and multipliers after the final calculation to three decimal places. Five tenths or more of a mill shall be considered one mill, for example, .1245 = .125.

**B. Premium**

Round the premium for each coverage for which a separate premium is calculated to the nearest whole dollar. Round a premium involving \$.50 or over to the next higher whole dollar.

---

**RULE 8.**  
**POLICY WRITING MINIMUM PREMIUM**

**A. Prepaid Policies**

1. Refer to company for policy writing minimum premium.

2. Apply a minimum premium regardless of term.

**B. Annual Premium Payment Plan Policies Or Continuous Policies**

1. Refer to company for policy writing minimum premium.
2. Apply a minimum premium for each annual period.

---

**RULE 9.**  
**ADDITIONAL PREMIUM CHANGES**

**A. Calculation Of Premium**

1. Prorate all changes requiring additional premium.
2. Apply the rates and rules in effect on the effective date of the policy, or, if the change is made after an anniversary date of the policy, apply the rates and rules in effect on that anniversary date. The additional premium developed is in addition to any applicable policy writing minimum premium.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 9.**  
**ADDITIONAL PREMIUM CHANGES** (Cont'd)

**B. Waiver Of Premium**

1. Additional premiums at or below a specified amount may be waived. Refer to company for the maximum amount to be waived.
2. This waiver applies only to that portion of the premium due on the effective date of the policy change.

---

**RULE 10.**  
**RETURN PREMIUM CHANGES**

**A. Premium Computation**

1. Compute return premium at the rates used to calculate the policy premium.
2. Compute return premium pro rata and round to the next higher whole dollar when any coverage or exposure is deleted or an amount of insurance is reduced. Retain the policy writing minimum premium.

**B. Waiver Of Premium**

1. Return premiums at or below a specified amount may be waived. Refer to company for the maximum amount to be waived.
2. This waiver applies only to that portion of the premium due on the effective date of the policy change.
3. Any return premium due the insured must be granted if the insured requests it.

---

**RULE 11.**  
**POLICY CANCELLATIONS**

**A. Pro Rata Calculation**

Compute return premium pro rata and round to the next higher whole dollar when a policy is cancelled:

1. At the company's request.
2. Because the insured no longer has a financial or insurable interest in the property or business operation that is the subject of insurance.
3. And rewritten in the same company or company group.
4. After the first year for a prepaid policy written for a term of more than one year.

**B. Other Calculations**

If Paragraph A. does not apply, compute return premium as follows:

**1. Continuous And Annual Premium Payment Policies**

Compute return premium at .90 of the pro rata unearned premium for the one year or annual installment period and round to the next higher whole dollar.

**2. Prepaid Policies**

If cancelled during the first year, compute the return premium at .90 of the pro rata unearned premium for the first year, then adding the full annual premium for the subsequent years and round to the next higher whole dollar.

**3. Policies With Term Less Than One Year**

Compute return premium at .90 of the pro rata unearned premium and round to the next higher whole dollar.

**C. Retention Of Policywriting Minimum Premium**

Retain the Policywriting Minimum Premium when return premium is calculated under Paragraph B. except when a policy is cancelled as of the inception date.

---

**RULE 12.**  
**RESERVED FOR FUTURE USE**

---

**RULE 13.**  
**RESIDENT AGENT COUNTERSIGNATURE**

If a resident agent's countersignature is required by state law, use Resident Agent Countersignature Endorsement **IL 09 17**, unless state law prohibits use of such an endorsement, or so restricts such use as to make it inappropriate.

---

**RULE 14.**  
**MINIMUM PREMIUMS**

**A. Definition**

Minimum premiums are the lowest amounts for which insurance may be written for each full year of coverage.

**B. Determination**

1. For each classification, determine the increased limits table assignment for both Premises/Operations and Products/Completed Operations from the state company rates/ISO loss costs or the state increased limits table assignment section following Rule **56.C**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 14.**

**MINIMUM PREMIUMS (Cont'd)**

2. Refer to company for the Premises/Operations minimum premium for classifications with increased limits table assignments **1, 2 and 3** for the Products/Completed Operations minimum premium for classifications with increased limits table assignments **A, B and C**.
3. Using the information from Paragraphs **1.** and **2.**, determine the appropriate basic limit minimum premium for each classification.

**C. Sublines**

Minimum premiums apply separately to each subline for which a premium is charged.

**D. Multiple Classifications**

Regardless of the number of classifications on the policy, choose the highest minimum premium for each subline, as the minimum premium for that subline. If multiple classifications apply, the minimum premiums for premises/operations and products/completed operations may come from different classifications.

**E. Special Combined Minimum Premiums**

1. Refer to the Company.  
Refer to company for the special combined basic limit minimum premium for each of the classifications in Paragraph **2.**
2. Special Combined Minimum Premium Classifications

<b>Code</b>	<b>Classification</b>
10026	Antique Stores
10065	Art Galleries: Other than Not-For-Profit
10066	Not-For-Profit only
10100	Bakeries
10145	Beverage Stores – Liquor and Wine
10352	Candy or Confectionery Stores
11258	Dairy Products or Butter and Egg Stores: Other than Not-For-Profit
11259	Not-For-Profit only
11288	Delicatessens

<b>Code</b>	<b>Classification</b>
13351	Furniture Stores: Other than Not-For-Profit
13352	Not-For-Profit only
13506	Gift Shops: Other than Not-For-Profit
13507	Not-For-Profit only
13673	Grocery Stores
13716	Hardware Stores
14401	Ice Cream Stores
15224	Meat, Fish, Poultry or Seafood Stores
16403	Pet Stores
16902	Restaurants – With No Sale Of Alcoholic Beverages Without Seating
18078	Ship Chandlers Stores
18109	Shoe Repair Shops
18435	Stores – NOC – Food or Drink: Other than Not-For-Profit
18436	Not-For-Profit only
18437	Stores – NOC – No Food or Drink: Other than Not-For-Profit
18438	Not-For-Profit only
18507	Tailoring or Dressmaking Establish- ments – Custom
18708	Tobacco Products Stores

**Table 14.E.2. Special Combined Minimum Premium Classifications**

**3. Increased Limits Factors**

Refer to the applicable Premises/Operations increased limits tables for increased limits factors for these classifications.

**F. "If Any" Minimum Premium**

If a classification is used on an "if any" basis, no minimum premium shall be applied unless an exposure develops during the policy period.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 14.**  
**MINIMUM PREMIUMS (Cont'd)**

---

**G. Adjustment**

All minimum premiums except for the policy writing minimum premium are subject to adjustment for additional interests and increased limits.

**H. Policy Writing Minimum Premium**

Use the policy writing minimum premium if the total amount developed using this rule is less than the policy writing minimum premium.

---

**RULE 15.**  
**DEDUCTIBLES**

---

**A. Definition**

This is a method of coverage under which the insured agrees to contribute up to a specific sum either per claim or per occurrence, towards the amount paid to claimants as damages.

**B. Application**

When deductible insurance is selected by the insured either on a per claim or per occurrence basis, the company's obligation under the Bodily Injury Liability and Property Damage Liability Coverages to pay damages on behalf of the insured applies only to the amount of damages in excess of any deductible amounts stated as applicable to such coverages.

**C. Types**

Deductibles are available separately for both Premises/Operations and Products/Completed Operations coverages for Bodily Injury, Property Damage or Bodily Injury and Property Damage combined.

**D. Deductible Discount Factors**

1. Deductible discount factors are displayed in the tables in Paragraph E.
2. Deductible discount factors are provided in accordance with the increased limits tables applicable for Premises/Operations, that is, Tables **1-3**, and Products/Completed Operations, that is, Tables **A**, **B** and **C**. In order to determine the appropriate deductible discount factor, determine the increased limits table assignment for a given classification.
3. Deductible discount factors shown in the various tables are on a per occurrence basis. For factors on a per claim basis, refer to company.
4. Deductible discount factors are applicable only to the company's basic limits rates and minimum premiums.
5. The tables in Paragraph E. indicate which factors must be referred to company before using.
6. Deductible discount factors apply only when the insured's retention is not above the basic limit.

**7.** The following interpolation procedure shall be used in determining deductible discount factors for deductible amounts not shown in the tables:

- a. Determine the factor in the deductible discount factor table for the next lower and for the next higher deductible amount.
- b. The factor for the deductible desired shall be determined by interpolation. All fractions in the fourth decimal place shall be considered as an additional unit in the third decimal place.
- c. Where a lower and higher deductible required for interpolation does not appear in the table, refer to company.

**E. Deductible Amounts**

**1. Premises/Operations Deductible Discount Factors – Bodily Injury**

Deductible Amount	Deductible Discount Factors		
	Table 1	Table 2	Table 3
\$ 250	0.005	0.003	0.002
500	0.010	0.005	0.003
750	0.013	0.008	0.004
1,000	0.018	0.011	0.006
2,000	0.033	0.019	0.011
3,000	0.047	0.028	0.015
4,000	0.060	0.035	0.020
5,000	0.072	0.043	0.025

The following factors MUST be referred to company before using.

Deductible Amount	Deductible Discount Factors		
	Table 1	Table 2	Table 3
10,000	0.122	0.075	0.044
15,000	0.161	0.101	0.061
20,000	0.194	0.124	0.075
25,000	0.222	0.144	0.089
50,000	0.320	0.219	0.143
75,000	0.382	0.271	0.184
100,000	0.427	0.311	0.219

**Table 15.E.1. Premises/Operations Deductible Discount Factors – Bodily Injury**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 15.**  
**DEDUCTIBLES** (Cont'd)

**2. Premises/Operations Deductible Discount Factors – Property Damage**

Deductible Amount	Deductible Discount Factors		
	Table 1	Table 2	Table 3
\$ 250	0.003	0.003	0.003
500	0.006	0.007	0.007
750	0.009	0.009	0.010
1,000	0.011	0.011	0.012
2,000	0.018	0.020	0.022
3,000	0.022	0.027	0.031
4,000	0.026	0.032	0.037
5,000	0.029	0.037	0.044

The following factors MUST be referred to company before using.

Deductible Amount	Deductible Discount Factors		
	Table 1	Table 2	Table 3
10,000	0.039	0.054	0.066
15,000	0.045	0.066	0.080
20,000	0.050	0.075	0.093
25,000	0.053	0.082	0.102
50,000	0.063	0.105	0.135
75,000	0.069	0.119	0.154
100,000	0.073	0.129	0.168

**Table 15.E.2. Premises/Operations Deductible Discount Factors – Property Damage**

**3. Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage**

Deductible Amount	Deductible Discount Factors		
	Table 1	Table 2	Table 3
\$ 250	0.008	0.006	0.005
500	0.015	0.011	0.010
750	0.022	0.016	0.013
1,000	0.029	0.022	0.018
2,000	0.051	0.039	0.032
3,000	0.069	0.054	0.046
4,000	0.085	0.068	0.057
5,000	0.100	0.080	0.068

The following factors MUST be referred to company before using.

Deductible Amount	Deductible Discount Factors		
	Table 1	Table 2	Table 3
10,000	0.159	0.129	0.108
15,000	0.205	0.167	0.139
20,000	0.242	0.198	0.165
25,000	0.273	0.225	0.188
50,000	0.380	0.322	0.272
75,000	0.448	0.388	0.331
100,000	0.496	0.437	0.378

**Table 15.E.3. Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage**

**4. Products/Completed Operations Deductible Discount Factors – Bodily Injury**

Deductible Amount	Deductible Discount Factors		
	Table A	Table B	Table C
\$ 250	0.006	0.001	0.001
500	0.011	0.002	0.001
750	0.014	0.003	0.002
1,000	0.018	0.004	0.003
2,000	0.032	0.008	0.005
3,000	0.040	0.011	0.007
4,000	0.048	0.012	0.010
5,000	0.054	0.015	0.011

The following factors MUST be referred to company before using.

Deductible Amount	Deductible Discount Factors		
	Table A	Table B	Table C
10,000	0.076	0.025	0.020
15,000	0.092	0.033	0.028
20,000	0.102	0.040	0.034
25,000	0.112	0.046	0.040
50,000	0.142	0.070	0.066
75,000	0.161	0.087	0.086
100,000	0.176	0.101	0.103

**Table 15.E.4. Products/Completed Operations Deductible Discount Factors – Bodily Injury**

**5. Products/Completed Operations Deductible Discount Factors – Property Damage**

Deductible Amount	Deductible Discount Factors		
	Table A	Table B	Table C
\$ 250	0.007	0.003	0.002
500	0.012	0.006	0.003
750	0.018	0.009	0.005
1,000	0.024	0.011	0.007
2,000	0.044	0.021	0.012
3,000	0.061	0.031	0.018
4,000	0.076	0.038	0.023
5,000	0.089	0.046	0.028

The following factors MUST be referred to company before using.

Deductible Amount	Deductible Discount Factors		
	Table A	Table B	Table C
10,000	0.138	0.075	0.048
15,000	0.169	0.097	0.064
20,000	0.194	0.116	0.078
25,000	0.213	0.132	0.090
50,000	0.275	0.187	0.135
75,000	0.310	0.224	0.166
100,000	0.335	0.252	0.191

**Table 15.E.5. Products/Completed Operations Deductible Discount Factors – Property Damage**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 15.**  
**DEDUCTIBLES** (Cont'd)

**6. Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage**

<b>Deductible Amount</b>	<b>Deductible Discount Factors</b>		
	<b>Table A</b>	<b>Table B</b>	<b>Table C</b>
\$ 250	0.011	0.004	0.002
500	0.023	0.008	0.005
750	0.032	0.011	0.007
1,000	0.042	0.015	0.009
2,000	0.074	0.029	0.017
3,000	0.100	0.040	0.025
4,000	0.123	0.051	0.032
5,000	0.142	0.060	0.038

  

The following factors MUST be referred to company before using.			
<b>Deductible Amount</b>	<b>Deductible Discount Factors</b>		
	<b>Table A</b>	<b>Table B</b>	<b>Table C</b>
10,000	0.212	0.099	0.067
15,000	0.258	0.130	0.091
20,000	0.292	0.155	0.111
25,000	0.321	0.176	0.129
50,000	0.412	0.254	0.198
75,000	0.465	0.308	0.248
100,000	0.503	0.350	0.288

**Table 15.E.6. Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage**

**F. Endorsement**

Use Deductible Liability Insurance Endorsement **CG 03 00**.

**G. Procedures**

Where deductibles are purchased, utilize the following procedure in determining the final rate:

1. Subtract the deductible factor from the applicable increased limits factor to determine an adjusted limits factor.
2. Determine applicable rate by multiplying the basic limits rate by the adjusted limits factor derived in 1.

**H. Examples**

**Note**

The deductible discounts and increased limit factors in the following examples are for illustrative purposes only and may not coincide with those currently in effect.

**1. Given: Classification XXXXX**

Premises/Operations Basic Limits Rate: \$

Limits purchased: CSL \$500,000/1,000,000

Deductible Purchased: \$5,000 B.I. for Premises/Operations

- a. For classification XXXXX, determine the Premises/Operations increased limits table assignment (ILTA), that is, Table 3. for class XXXXX.

- b. Given the ILTA from a., obtain the appropriate deductible discount for \$5,000 B.I. for Premises/Operations.

$$\text{Discount} = 0.037 \text{ (3.7\%)}$$

- c. From the increased limits tables for Premises/Operations Table 3. determine the increased limit factor (ILF):

$$\text{For CSL } \$500,000/1,000,000, \text{ the ILF} = 1.50$$

- d. Subtract the deductible factor from the ILF to obtain an adjusted limits factor.

$$\text{Adjusted Limits Factor} = 1.50 - 0.037 = 1.463$$

- e. Determine applicable rate by multiplying basic limits rate by adjusted limits factor.

**2. Given: Classification ZZZZZ**

Products Basic Limits Rate: \$

Limits purchased: CSL \$1,000,000/2,000,000

Deductible Purchased: \$10,000 B.I. for Products/Completed Operations

- a. For classification ZZZZZ, determine the Products/Completed Operations increased limits table assignment (ILTA), that is, Table B. for class ZZZZZ.

- b. Given the ILTA from a., obtain the appropriate deductible discount for \$10,000 B.I. for Products/Completed Operations.

$$\text{Discount} = 0.042 \text{ (4.2\%)}$$

- c. From the increased limits tables for Products/Completed Operations Table B. determine the increased limit factor (ILF):

$$\text{For CSL } \$1,000,000/2,000,000, \text{ the ILF} = 1.69$$

- d. Subtract the deductible factor from the ILF to obtain an adjusted limits factor.

$$\text{Adjusted Limits Factor} = 1.69 - 0.042 = 1.648$$

- e. Determine applicable rate by multiplying basic limits rate by adjusted limits factor.

**3. Given: Classification YYYYY**

Premises/Operations Basic Limits Rate: \$

Limits purchased: CSL \$500,000/1,000,000

Deductible Purchased: \$10,000 B.I. for Premises/Operations

\$5,000 P.D. for Premises/Operations

- a. For classification YYYYY, determine the Premises/Operations increased limits table assignment (ILTA), that is, Table 2. for class YYYYY.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 15.**  
**DEDUCTIBLES** (Cont'd)

- b. Given the ILTA from a., obtain the appropriate deductible discount for \$10,000 B.I. for Premises/Operations and \$5,000 P.D. for Premises/Operations.  
B.I. Discount = 0.099 (9.9%)  
P.D. Discount = 0.051 (5.1%)  
c. From the increased limits tables for Premises/Operations Table 2. determine the increased limit factor (ILF):  
For CSL \$500,000/1,000,000, the ILF = 1.40  
d. Subtract the deductible factors from the ILF to obtain an adjusted limits factor.  
Adjusted Limits Factor =  $1.40 - 0.099 - 0.051 = 1.250$   
e. Determine the applicable rate by multiplying the basic limit rate (BLR) by the adjusted limit factor.  
BLR x 1.250 = rate for CSL with different deductibles for B.I. and P.D.

**4. Given: Classification WWWW**

Premises/Operations Basic Limits Rate: \$  
Limits purchased: B.I. \$500,000/1,000,000  
P.D. \$300,000/600,000

- Deductible Purchased: \$10,000 B.I. for Premises/Operations  
\$5,000 P.D. for Premises/Operations
- a. For classification WWWW, determine the Premises/Operations increased limits table assignment (ILTA), that is, Table 2. for class WWWW.  
b. Given the ILTA from a., obtain the appropriate deductible discount for \$10,000 B.I. for Premises/Operations and \$5,000 P.D. for Premises/Operations.  
For B.I. Discount = 0.099 (9.9%)  
For P.D. Discount = 0.051 (5.1%)  
c. From the increased limit tables for Premises/Operations Table 2. determine the increased limit factors (ILFs):  
For B.I. \$500,000/1,000,000, the ILF = 1.40  
For P.D. \$300,000/600,000, the ILF = 1.26  
d. From the split limit table for Premises/Operations in Rule 23.D.3. determine the B.I. and P.D. split limit factors and constant:  
B.I. = 0.97  
P.D. = 0.11  
Constant = - 0.03

- e. Adjust B.I. and P.D. ILFs for the selected deductibles:  
Adjusted B.I. ILF =  $1.40 - 0.099 = 1.301$   
Adjusted P.D. ILF =  $1.26 - 0.051 = 1.209$   
f. Convert the desired split limits of coverage to a comparable combined single limit of coverage:  
 $(1.301 \times 0.97) + (1.209 \times 0.11) + (-0.03) = 1.262 + 0.133 + (-0.03) = 1.365$   
g. Determine the applicable rate by multiplying the basic limit rate (BLR) by the adjusted limit factor.  
BLR x 1.365 = rate for split limits of coverage with different deductibles for B.I. and P.D.

---

**RULE 16.**  
**ADDITIONAL INTERESTS**

Policies may be written to cover additional interests.

**A. Commercial General Liability**

**1. No Additional Charge**

- a. For architects, engineers or surveyors engaged by the insured, use Additional Insured – Engineers, Architects Or Surveyors Endorsement **CG 20 07** with the Commercial General Liability Coverage Part.  
b. For churches – members, trustees, officials, members of the board of governors, clergy or volunteers – on policies covering churches, use Additional Insured – Church Members And Officers Endorsement **CG 20 22**.  
c. For co-owners of premises only with respect to their liability as such, use Additional Insured – Co-owner Of Insured Premises Endorsement **CG 20 27**.  
d. For controlling interests, use Additional Insured – Controlling Interest Endorsement **CG 20 05**.  
e. For elective or appointive executive officers of public and municipal corporations – including members of boards, corporations or commissions of such bodies – on policies covering such boards, corporations or commissions, use Additional Insured – Elective Or Appointive Executive Officers Of Public Corporations Endorsement **CG 20 25**.  
f. For executors, administrators, trustees or beneficiaries on policies covering estates of deceased persons or living trusts, use Additional Insured – Executors, Administrators, Trustees Or Beneficiaries Endorsement **CG 20 23**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 16.**

**ADDITIONAL INTERESTS (Cont'd)**

- g. For grantors of licenses:
- (1) When automatic status is required by the licensor, use Additional Insured – Grantor Of Licenses – Automatic Status When Required By Licensor Endorsement **CG 20 35**.
  - (2) To add a grantor of the license on a Schedule basis, use Additional Insured – Grantor Of Licenses Endorsement **CG 20 36**.
- h. For members of clubs or unincorporated associations – on policies covering such clubs or unincorporated associations, use Additional Insured – Club Members Endorsement **CG 20 02**.
- i. For mortgagees, assignees or receivers – on policies covering owners or general lessees, use Additional Insured – Mortgagee, Assignee Or Receiver Endorsement **CG 20 18**.
- j. For oil or gas operations – co-owners, joint ventures or mining partners with nonoperating working interests with the insured in oil or gas leases – on policies covering the operators of such leases, use Oil Or Gas Operations – Nonoperating, Working Interests Endorsement **CG 20 30**.
- k. For owners or other interests from whom land has been leased, use Additional Insured – Owners Or Other Interests From Whom Land Has Been Leased Endorsement **CG 20 24**.
- l. For states, counties, cities or other state or federal governmental units – permits or authorizations issued to:
- (1) Owners or lessees, use Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations Relating To Premises Endorsement **CG 20 13**.
  - (2) Contractors, use Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations Endorsement **CG 20 12**.
- Rule 16.A.1.l. does not apply to operations performed for such governmental units.
- m. For trustees, members of boards of governors – on policies covering charitable institutions, use Additional Insured – Charitable Institutions Endorsement **CG 20 20**.
2. Additional Charge – Refer To Company
- a. For concessionaires, use Additional Insured – Concessionaires Trading Under Your Name Endorsement **CG 20 03**.  
Those who are physically separated and who operate under their own name cannot be added as additional interests.
  - b. For grantors of franchises, use Additional Insured – Grantor Of Franchise Endorsement **CG 20 29**.
  - c. For lessors of leased equipment who have signed a contract or agreement that requires them to be added as an additional insured on a policy covering a lessee, with respect to liability arising out of the named insured's maintenance, operation or use of such leased equipment, use Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You Endorsement **CG 20 34**.  
For all other lessors of leased equipment, use Additional Insured – Lessor Of Leased Equipment Endorsement **CG 20 28**.
  - d. For owners, lessees or contractors – owners or lessees on policies covering contractors or contractors on policies covering subcontractors, but only as respects liability for operations performed for those owners, lessees or contractors by or on behalf of the insured contractor or subcontractor, use Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization Endorsement **CG 20 10**. In addition, this endorsement is to be used when requests for additional insured status are not in writing.
  - e. For managers or operators of premises or interests from whom premises have been rented or leased on policies covering lessees or tenants, use Additional Insured – Managers Or Lessors Of Premises Endorsement **CG 20 11**.
  - f. For vendors' product liability on policies covering manufacturers or distributors:
    - (1) To provide additional insured status to persons or organizations (vendors) described in the Schedule for the vendor's distribution or sale of the named insured's products described in the Schedule, use Additional Insured – Vendors Endorsement **CG 20 15**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 16.**

**ADDITIONAL INTERESTS (Cont'd)**

- (2) To provide additional insured status to any person or organization (vendor) whom the named insured is obligated in writing in a contract or agreement to name as an additional insured, with respect to distribution or sale of any of the named insured's products in the regular course of the vendor's business, use Additional Insured – Vendors – Automatic Status When Required In Agreement Endorsement **CG 20 44**.
- g. For all others, use Additional Insured – Designated Person Or Organization Endorsement **CG 20 26**.
- h. For architects, engineers or surveyors not engaged by the named insured but contractually required to be added as an additional insured to the named insured's policy, use Additional Insured – Engineers, Architects Or Surveyors Not Engaged By The Named Insured Endorsement **CG 20 32** with the Commercial General Liability Coverage Part.
- i. For owners or lessees, or contractors who have signed a contract or agreement that requires them to be added as an additional insured on a policy covering a contractor or a subcontractor, with respect to liability arising out of the named insured's ongoing operations performed for that additional insured, use Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required In A Written Construction Agreement With You Endorsement **CG 20 33**. Do not attach this endorsement if Contractual Liability Limitation Endorsement **CG 21 39** is also attached to the same policy.
- j. For owners, lessees or contractors – completed operations coverage for owners or lessees on policies covering contractors, or contractors on policies covering subcontractors, is available. Use Additional Insured – Owners, Lessees Or Contractors – Completed Operations Endorsement **CG 20 37**.

- k. For owners or lessees, or contractors who have signed a contract or agreement that requires them, or any other party or organization, to be added as an additional insured on a policy covering a contractor or a subcontractor, with respect to liability arising out of the named insured's ongoing operations performed for that additional insured, use Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties When Required In Written Construction Agreement Endorsement **CG 20 38**. This endorsement will provide additional insured status to a party or organization that the named insured is obligated to add as an additional insured, but has not directly contracted with such party or organization. Do not attach this endorsement if Endorsement **CG 21 39** is also attached to the same policy.
- l. For owners or lessees, or contractors who have signed a contract or agreement that requires them to be added as an additional insured on a policy covering a contractor or a subcontractor, with respect to liability arising out of the named insured's completed operations for work performed for that additional insured, use Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required In Written Construction Agreement With You (Completed Operations) Endorsement **CG 20 39**. Do not attach this endorsement if Contractual Liability Limitation Endorsement **CG 21 39** is also attached to the same policy.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 16.**

**ADDITIONAL INTERESTS (Cont'd)**

- m. For owners or lessees, or contractors who have signed a contract or agreement that requires them, or any other party or organization, to be added as an additional insured on a policy covering a contractor or a subcontractor, with respect to liability arising out of the named insured's completed operations for work performed for that additional insured, use Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties When Required In Written Construction Agreement (Completed Operations) Endorsement **CG 20 40**. This endorsement will provide additional insured status to a party or organization that the named insured is obligated to add as an additional insured, but has not directly contracted with such party or organization. Do not attach this endorsement if Contractual Liability Limitation Endorsement **CG 21 39** is also attached to the same policy.
- n. For classifications with a plus (+) symbol (as shown in the Premium Base column under General Liability insurance in the Classification Table, and the Declarations or policy Schedule states "Products-completed operations are subject to the General Aggregate Limit") to be added as an additional insured as an owner, lessee or contractor on a policy covering a contractor or subcontractor, with respect to liability arising out of the named insured's ongoing operations and completed operations performed for that additional insured, use Additional Insured – Owners, Lessees Or Contractors – Completed Operations Subject To The General Aggregate Endorsement **CG 20 41**.
- o. For insureds who have agreed to add any person or organization as an additional insured on a policy with respect to liability arising out of the named insured's designated operations, use Additional Insured – Automatic Status For Designated Operations Endorsement **CG 20 42**.  
Do not attach this endorsement if Contractual Liability Limitation Endorsement **CG 21 39** is also attached to the same policy.
- p. For insureds who have signed a written contract or agreement with another person or organization that requires them to be added as an additional insured on a policy with respect to liability arising out of the named insured's operations, use Additional Insured – Automatic Status When Required In Written Contract Or Agreement Endorsement **CG 20 43**.

Do not attach this endorsement if Contractual Liability Limitation Endorsement **CG 21 39** is also attached to the same policy.

**3. Primary And Noncontributory – Refer To Company**

To provide that the coverage made available to an additional insured will be provided on a primary and noncontributory basis, use Primary And Noncontributory – Other Insurance Condition Endorsement **CG 20 01**.

**B. Owners And Contractors Protective Liability Coverage Part**

**No Additional Charge**

1. For architects, engineers or surveyors engaged by the insured, use Additional Insured – Engineers, Architects Or Surveyors Endorsement **CG 20 31**.
2. For states, counties, cities or other state or federal governmental units – permits or authorizations issued to Contractors, use Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations Endorsement **CG 29 35**.

**C. Liquor Liability Coverage Part**

**1. Refer To Company**

- a. For owners, managers or lessors of premises, use Additional Insured – Owners, Managers Or Lessors Of Premises – Liquor Liability Endorsement **CG 34 01**.
- b. For grantors of franchises, use Additional Insured – Grantor Of Franchise – Liquor Liability Endorsement **CG 34 02**.
- c. For states, counties, cities or other state or federal governmental units that issued a permit for use of their premises, use Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations – Liquor Liability Endorsement **CG 34 03**.
- d. For sponsors of an event or function, use Additional Insured – Sponsor(s) – Liquor Liability Endorsement **CG 34 04**.
- e. For volunteer workers, use Additional Insured – Volunteer Workers Endorsement **CG 34 06**.

**2. Primary And Noncontributory – Refer To Company**

To provide that the coverage made available to an additional insured will be provided on a primary and noncontributory basis, use Primary And Noncontributory – Other Insurance Condition Endorsement **CG 20 01**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 16.**

**ADDITIONAL INTERESTS (Cont'd)**

**D. Products/Completed Operations Liability Coverage Part**

**1. No Additional Charge**

- a. For trusts, use Additional Insured – Trusts Endorsement **CG 34 05**.
- b. For volunteer workers, use Additional Insured – Volunteer Workers Endorsement **CG 34 07**.

**2. Refer To Company**

- a. For concessionaires, use Additional Insured – Concessionaires Trading Under Your Name Endorsement **CG 20 03**.

Those who are physically separated and who operate under their own name cannot be added as additional interests.

- b. For vendors' product liability on policies covering manufacturers or distributors:

(1) To provide additional insured status to persons or organizations (vendors) described in the Schedule for the vendor's distribution or sale of the named insured's products described in the Schedule, use Additional Insured – Vendors Endorsement **CG 20 15**.

(2) To provide additional insured status to any person or organization (vendor) whom the named insured is obligated in writing in a contract or agreement to name as an additional insured, with respect to distribution or sale of any of the named insured's products in the regular course of the vendor's business, use Additional Insured – Vendors – Automatic Status When Required In Agreement Endorsement **CG 20 44**.

- c. For owners, lessees or contractors – completed operations coverage for owners or lessees on policies covering contractors, or contractors on policies covering subcontractors, is available. Use Additional Insured – Owners, Lessees Or Contractors – Completed Operations Endorsement **CG 20 37**.

**3. Primary And Noncontributory – Refer To Company**

To provide that the coverage made available to an additional insured will be provided on a primary and noncontributory basis, use Primary And Noncontributory – Other Insurance Condition Endorsement **CG 20 01**.

**E. Pollution Liability Coverage Part**

**No Additional Charge**

1. For trusts, use Additional Insured – Trusts Endorsement **CG 34 05**.

2. For volunteer workers, use Additional Insured – Volunteer Workers Endorsement **CG 34 08** with the Pollution Liability Coverage Part or Additional Insured – Volunteer Workers Endorsement **CG 34 09** with the Pollution Liability Limited Coverage Part.

**F. Underground Storage Tank Policy**

**No Additional Charge**

1. For trusts, use Additional Insured – Trusts Endorsement **CG 34 05**.
2. For volunteer workers, use Additional Insured – Volunteer Workers Endorsement **CG 34 09**.

---

**SECTION II**  
**COVERAGE RULES**

---

**RULES 17. – 21.**  
**RESERVED FOR FUTURE USE**

---

**RULE 22.**  
**DESCRIPTION OF COMMERCIAL GENERAL LIABILITY COVERAGE**

- A.** Two standard coverage forms are available for Commercial General Liability risks. One coverage form provides bodily injury and property damage liability on an occurrence basis and one coverage form provides that coverage on a claims-made basis.

- B.** These coverage forms provide coverage against claims for:

1. Bodily injury, property damage and personal and advertising injury arising from premises/operations in conjunction with the insured's business.
2. Bodily injury and property damage arising from products/completed operations in conjunction with the insured's business.

- C.** For details of coverage:

1. Refer to coverage forms:
  - a. Commercial General Liability Coverage Form (Occurrence) **CG 00 01**.
  - b. Commercial General Liability Coverage Form (Claims-made) **CG 00 02**.
2. Refer to mandatory multistate endorsements:
  - a. Nuclear Energy Liability Exclusion Endorsement (Broad Form) **IL 00 21**.
  - b. Employment-related Practices Exclusion Endorsement **CG 21 47**, but only when an Employment-related Practices policy is being written.
  - c. Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement **CG 21 06**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 22.**

**DESCRIPTION OF COMMERCIAL GENERAL LIABILITY  
COVERAGE (Cont'd)**

This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information under both Coverage **A** and Coverage **B**. For endorsement options addressing Access Or Disclosure Of Confidential Or Personal Material Or Information that may be used in lieu of Endorsement **CG 21 06**, refer to Rule **36**.

Do not attach Endorsement **CG 21 06** to the policy when Endorsement **CG 21 08**, described in Rule **36.C.28.**, is attached.

**d. Exclusion – Violation Of Law Addressing Data Privacy Endorsement CG 00 69.**

This endorsement excludes liability arising out of any violation of law addressing any person's or organization's confidential or personal material or information, including financial, health, biometric or other nonpublic material or information, under both Coverage **A** and Coverage **B**.

**e. Exclusion – Cyber Incident Endorsement CG 40 35.**

This endorsement excludes liability arising out of a cyber incident under both Coverage **A** and Coverage **B**.

Do not attach Endorsement **CG 40 35** to the policy when either Endorsement **CG 04 25** or **CG 04 95**, described in Rule **40.**, is attached.

**3. Refer to mandatory state endorsements in the state exceptions.**

**D. The appropriate:**

- 1. Coverage form;**
- 2. Mandatory endorsements (including those required for use in a particular state or as required by a footnote in the Classification Table);**
- 3. Other applicable endorsements;**
- 4. The Declarations; and**
- 5. The Common Policy Conditions Endorsement **IL 00 17****

make up a Coverage Part.

---

**RULE 23.**

**COMPANY RATES OR ISO LOSS COSTS**

**A. Categories**

The Commercial General Liability coverage is divided into two major categories for rating purposes:

- 1. Premises/Operations (Subline Code 334); and**

- 2. Products/Completed Operations (Subline Code 336).**

**B. Location**

Either company rates or ISO loss costs for both premises/operations and products/completed operations are shown for the occurrence form in the state company rates/ISO loss costs opposite the identifying code number of the classification. If ISO loss costs are displayed, company rates must be calculated by applying to the ISO loss cost the appropriate loss cost multiplier which has been supplied by the company.

Rates for use with the claims-made form are calculated in accordance with Paragraph **F.** of this rule.

**C. Basic Limits**

- 1. Company rates or ISO loss costs are shown at the following limits:**

**a. \$100,000 each occurrence for bodily injury and property damage. Subject to this limit:**

- (1) \$100,000 per premises rented to you for:**
  - (a) Fire damage; and**
  - (b) Other property damage; if the premises is rented to you for a period of not more than seven consecutive days.**

**(2) \$5,000 per person for medical payments.**

- b. \$100,000 per person or organization for personal and advertising injury.**

**c. The limits provided under Paragraphs **a.** and **b.** are subject to either the \$200,000 General Aggregate Limit (for other than products/completed operations) or the \$200,000 Products/Completed Operations Aggregate Limit, whichever is applicable.**

- 2. The Occurrence Limit applies to premises/operations and products/completed operations.**

**3. The Aggregate Limits apply separately to each year of the policy or any applicable policy period less than one year (other than an extension of less than one year after the policy is issued).**

**4. The Aggregate Limits may be reinstated when exhausted. Refer to company.**

**D. Increased Limits**

- 1. Increased limits factors for both premises/operations and products/completed operations are found in Rule **56**.**

These factors contemplate that the limit for personal and advertising injury will be equal to the occurrence limit selected.

The occurrence limit applies to premises/operations and products/completed operations; therefore, different occurrence limits cannot be selected.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 23.**  
**COMPANY RATES OR ISO LOSS COSTS (Cont'd)**

---

The basic damage to premises rented to you limits do not increase with increases in other limits. For increased damage to premises rented to you limits, refer to company.

For medical payments, the limit may be optionally increased to \$10,000. For medical payments limits above \$10,000, refer to company.

2. The following procedure shall be used in determining the additional charge for an increased medical payments limit of \$10,000:

- a. Determine the appropriate basic limit classification rate for Premises/Operations.
- b. Calculate the additional medical payments charge for each classification as the product of the number of units of exposure for the class, the basic limits Premises/Operations classification rate and (the \$10,000 Limit Medical Payments Factor shown on Table 23.D.3. minus one).

Example:

Mercantile Risk

Basic Limit Premises/Operations rate \$0.20

\$10,000 Limit Medical Payment Factor:  
1.020

Exposures: 5,000

Additional charge for \$10,000 Medical Payments:  $5,000 \times \$0.20 \times (1.020-1) = \$20.00$

3. Factors to increase medical payments limit from \$5,000 to \$10,000 are found in the following table:

Classification Group	Factor
Mercantile	1.020
Miscellaneous	1.020
Manufacturing	1.003
Buildings	1.020
Contractors	1.003

**Table 23.D.3. \$10,000 Limit Medical Payments Factors**

4. Separate increased limits tables are applicable for premises/operations and products/completed operations. To determine the appropriate assignment refer to the state company rates/ISO loss costs or the state increased limits table assignment section following Rule 56.C.
5. The following procedures shall be used in determining premiums for split limit liability coverage at separate limits per occurrence, per aggregate for Bodily Injury and Property Damage.

- a. Determine the increased limits factor for the desired limits of Bodily Injury coverage from the appropriate combined single limit increased limits table.
- b. Determine the increased limits factor for the desired limits of Property Damage coverage from the appropriate combined single limit increased limits table.
- c. Determine the applicable split limit weight factors by classification code displayed in the following table:

Classification Code	Premises/Operations – All Tables		
	Weight B.I.	Weight P.D.	Con- stant
Merc. 10000 – 19999	.97	.11	-.03
Misc. 40000 – 49999	.97	.11	-.03
Mfg. 50000 – 59999	.83	.19	.03
Bldg. 60000 – 69999	.97	.11	-.03
Contr. 90000 – 99999	.73	.25	.07

**Table 23.D.5.c.#1 Split Limits Weight Factors**

Classification Code	Products – All Tables		
	Weight B.I.	Weight P.D.	Con- stant
Merc. 10000 – 19999	.66	.24	.15
Misc. 40000 – 49999	.66	.24	.15
Mfg. 50000 – 59999	.87	.17	.01
Bldg. 60000 – 69999	.66	.24	.15
Contr. 90000 – 99999	.79	.20	.06

**Table 23.D.5.c.#2 Split Limits Weight Factors**

- d. Multiply the Bodily Injury increased limits factor determined in a. by the applicable Bodily Injury weight factor determined in c.
- e. Multiply the Property Damage increased limits factor determined in b. by the applicable Property Damage weight factor determined in c.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 23.**

**COMPANY RATES OR ISO LOSS COSTS (Cont'd)**

- f. Convert the desired split limits of coverage to a comparable combined single limit of coverage by adding the results of **d.** and **e.** to the constant factor determined in **c.** to determine the split increased limit factor.
- g. Multiply the applicable \$100,000 per occurrence/\$200,000 per aggregate combined single limit rate by the split increased limits factor determined in **f.**
- h. The following example contains fictitious factors.
  - (1) Bodily Injury Limit Selected: \$300/600 1.58
  - (2) Property Damage Limit Selected: \$200/400 1.28
  - (3) Classification Code: 18205  
Premises/Operations
  - (4)  $1.58 \times .97 = 1.53$
  - (5)  $1.28 \times .11 = 0.14$
  - (6)  $1.53 + 0.14 - 0.03 = 1.64$

**E. Refer To Company**

Classifications which show the Symbol **(a)** instead of a specific rate must be referred to company for rating.

**F. Claims-made Rates**

Claims-made rates are calculated by applying a claims-made multiplier to the appropriate company occurrence rate, which has either been supplied by the company or calculated by applying the company's loss cost multiplier to the ISO loss cost. Claims-made multipliers are shown in the table in Paragraph **G.**

Claims-made multipliers vary by the appropriate year in claims-made. These claims-made multipliers assume a Retroactive Date coincident with the effective date of the insured's first claims-made policy in an uninterrupted claims-made program and that the date is not advanced upon renewal. If the Retroactive Date is advanced, the new Retroactive Date should be considered as the insured's entry into claims-made for the purposes of determining the appropriate year in claims-made.

If a Retroactive Date is not used, or if a Retroactive Date is used but the date is earlier than the insured's first claims-made policy, refer to company for rating the additional exposure.

**G. Claims-made Multipliers**

	Premises/ Operations		Products/ Completed Operations		
Year In Claims- made	Codes 50000 – 59999	90000 – 99999	All Other	Codes 90000 – 99999	All Other
1st	.60	.63	.34	.56	
2nd	.74	.77	.41	.64	
3rd	.81	.85	.54	.79	
4th	.84	.90	.58	.81	
5th or more	.92	.98	.76	.89	

**Table 23.G. Claims-made Multipliers**

**RULE 24.**  
**BASES OF PREMIUM**

The basis used for determining the premium charge for each classification is indicated in the classification section of this Manual. The definitions of the bases of premium are as follows:

**A. Admissions**

The total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the premises whether on paid admissions, tickets, complimentary tickets or passes.

The rates apply per 1,000 admissions.

**B. Area**

The total number of square feet of floor space at the insured premises, computed as follows:

1. For entire buildings, by multiplying the product of the horizontal dimensions of the outside of the outer building walls by the number of floors, including basements but do not use the area of the following:
  - a. Courts and mezzanine types of floor openings.
  - b. Portions of basements or floors where 50% or more of the area is used for shop or storage for building maintenance, dwelling by building maintenance employees, heating units, power plants or air-conditioning equipment.
2. For tenants, determine the area they occupy in the same manner as for entire buildings.
3. The rates apply per 1,000 square feet of area.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 24.**  
**BASES OF PREMIUM (Cont'd)**

---

**C. Each**

This basis of premium involves units of exposure, and the quantity comprising each unit of exposure is indicated in the classification footnotes, such as "per person".

**D. Gross Sales**

**1. Definition**

The gross amount charged by the named insured, concessionaires of the named insured or by others trading under the insured's name for:

- a. All goods or products, sold or distributed;
- b. Operations performed during the policy period;
- c. Rentals; and
- d. Dues or fees.

**2. Inclusions**

The following items shall not be deducted from gross sales:

- a. Foreign exchange discounts;
- b. Freight allowance to customers;
- c. Total sales of consigned goods and warehouse receipts;
- d. Trade or cash discounts;
- e. Bad debts; and
- f. Repossession of items sold on installments (amount actually collected).

**3. Exclusions**

The following items shall be deducted from gross sales:

- a. Sales or excise taxes which are collected and submitted to a governmental division;
- b. Credits for repossessed merchandise and products returned. Allowances for damaged and spoiled goods;
- c. Finance charges for items sold on installments;
- d. Freight charges on sales if freight is charged as a separate item on customers invoice;
- e. Royalty income from patent rights or copyrights which are not product sales, and
- f. Rental receipts for products liability coverage only.

**4. Application**

The rates apply per \$1,000 of Gross Sales.

**E. Payroll**

**1. Definition**

- a. Payroll means remuneration.
- b. Remuneration means money or substitutes for money.

**2. Inclusions**

Payroll includes the following items:

- a. Commissions;
- b. Bonuses;
- c. Extra pay for overtime work, except as provided in Paragraph E.4.;
- d. Pay for holidays, vacations or periods of sickness;
- e. Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans, such as the Federal Social Security Act;
- f. Payment to employees on any basis other than time worked, such as piecework, profit sharing or incentive plans;
- g. Payment or allowance for hand tools or power tools used by hand provided by employees and used in their work or operations for the insured;
- h. The rental value of an apartment or a house provided for an employee based on comparable accommodations;
- i. The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the insured's records;
- j. The value of meals received by employees as part of their pay to the extent shown in the insured's records;
- k. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay;
- l. The payroll of mobile equipment operators and their helpers, whether or not the operators are designated or licensed to operate automobiles. If the operators and their helpers are provided to the insured along with equipment hired under contract and their actual payroll is not known, use 1/3 of the total amount paid out by the insured for the hire of the equipment;
- m. The payroll of executive officers of a corporation and individual insureds and co-partners. Use the payroll shown on the state exceptions under Rule 24. For the purposes of payroll determination, managers of limited liability companies shall be considered executive officers and members of limited liability companies shall be considered co-partners;

The executive officers of a corporation are those persons holding any of the officer positions created by the named insured's charter, constitution or by-laws or any other similar governing document.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 24.**

**BASES OF PREMIUM (Cont'd)**

The payroll of all executive officers of a corporation and individual insureds or co-partners engaged principally in clerical operations or as salespersons, and officers and co-partners who are inactive for the entire policy period, shall not be included for premium purposes.

For part-time or seasonal businesses the payroll amounts may be reduced by 2 percent for each full calendar week in excess of twelve during which the risk performs no operations.

- n. The payroll of leased workers furnished to the named insured by a labor leasing firm. Premium on such payroll shall be based on the classifications and rates which would have applied if the leased workers had been the direct employees of the named insured. If payroll is unavailable, use 100% of the total cost of the contract for leased workers as the payroll of leased workers. The premium shall be charged on that amount as payroll;

If investigation of a specific employee leasing contract discloses that a definite amount of the contract price represents payroll, such amount shall be considered payroll for premium computation purposes.

- o. Fees paid to employment agencies for temporary personnel provided to the insured.

**3. Exclusions**

- a. Tips and other gratuities received by employees;
- b. Payments by an employer to group insurance or group pension plans for employees, other than payments covered by Paragraph E.2.e.;
- c. The value of special rewards for individual invention or discovery;
- d. Dismissal or severance payments except for time worked or accrued vacation;
- e. The payroll of clerical office employees;

Clerical office employees are those employees who work in an area which is physically separated by walls, floors or partitions from all other work areas of the insured and whose duties are strictly limited to keeping the insured's books or records or conducting correspondence, including any other employees engaged in clerical work in the same area.

- f. The payroll of salespersons, collectors or messengers who work principally away from the insured's premises. Salespersons, collectors or messengers are those employees engaged principally in any such duties away from the premises of the employer;

This term does not apply to any employee whose duties include the delivery of any merchandise handled, treated or sold.

- g. The payroll of drivers and their helpers if their principal duties are to work on or in connection with automobiles;
- h. The payroll of aircraft pilots or co-pilots if their principal duties are to work on or in connection with aircraft in either capacity; and
- i. The payroll of draftsmen if their duties are limited to office work only and who are engaged strictly as draftsmen in such a manner that they are not exposed to the operative hazards of the business. The payroll of these draftsmen shall be assigned to the classification "Draftsmen" - Code 91805.

**4. Overtime**

**a. Definition**

Overtime means those hours worked for which there is an increase in the rate of pay:

- (1) For work in any day or in any week in excess of the number of hours normally worked, or
- (2) For hours worked in excess of 8 hours in any day or 40 hours in any week, or
- (3) For work on Saturdays, Sundays or Holidays.

In the case of guaranteed wage agreements, overtime means only those hours worked in excess of the number specified in such agreement.

**b. Exclusion Of Overtime Payroll**

The extra pay for overtime shall be excluded from the payroll on which premium is computed as indicated in (1) or (2), provided the insured's books and records are maintained to show overtime pay separately by employee and in summary by classification.

- (1) If the records show separately the extra pay earned for overtime, the entire extra pay shall be excluded.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 24.**

**BASES OF PREMIUM (Cont'd)**

- (2) If the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, 1/3 of this total pay shall be excluded. If double time is paid for overtime and the total pay for such overtime is recorded separately, 1/2 of the total pay for double time shall be excluded.

Exclusion of overtime pay does not apply to payroll assigned to the "Stevedoring" classifications.

**5. Application**

The rates apply per \$1,000 of payroll.

**F. Total Cost**

The total cost of all work let or sublet in connection with each specific project including:

1. The cost of all labor, materials and equipment furnished, used or delivered for use in the execution of the work, however, do not include the cost of finished equipment installed but not furnished by the subcontractor if the subcontractor does no other work on or in connection with such equipment; and
2. All fees, bonuses or commissions made, paid or due.

The rates apply per \$1,000 of Total Cost.

**G. Total Operating Expenditures**

**1. Definition**

Total expenditures (including grants, entitlements and shared revenue) without regard to source of revenue during the policy period, including accounts payable.

**2. Inclusions**

The following items are included in Total Operating Expenditures:

- a. Capital improvements – Work performed by the named insured in connection with any purchase or improvement of any individual item of personal or real property which is bonded or financed, including interest thereon, or exceeds 5% of Total Operating Expenditures;
- b. Expenditures for independent contractors operations where the contractor carries adequate insurance;
- c. Any federal or state funds for the sole purpose of training employees unless a separate policy with adequate coverage and limits has been issued in the name of the governing body of such funds with the governmental entity named as an additional insured or a hold harmless agreement in favor of the governmental subdivision exists.

**3. Exclusions**

The following items are excluded from Total Operating Expenditures:

- a. Capital improvements – Any purchase or improvement of any individual item of personal or real property which is bonded or financed, including interest thereon, or exceeds 5% of Total Operating Expenditures;
- b. Expenditures for independent contractors operations where the contractor carries adequate insurance;
- c. Welfare benefits (not administrative costs) including expenditures for activities designed to provide public assistance and institutional care (for example, old age assistance, aid to dependent children, aid to blind, social security payments). Any federal or state funds for the sole purpose of training employees should be excluded if a separate policy with adequate coverage and limits has been issued in the name of the governing body of such funds with the governmental entity named as an additional insured or a hold harmless agreement in favor of the governmental subdivision exists;
- d. Expenditures from the Intragovernmental Service Fund if funding is budgeted for and received from other funds. This is necessary to prevent double counting of certain expenditures;
- e. Expenditures on those exposures which are separately rated. However, not all of the exposures that are separately rated may have expenditures.

**4. Accounting Terminology**

The following are explanations of accounting terminology used in the definition of Total Operating Expenditures or addressed in the inclusions or exclusions.

- a. Grant – A contribution or gift by one governmental unit to another unit. It can be cash or other assets. The contribution is usually made to aid in the support of a specific function, for example, education, but it is sometimes for general purposes.  
Capital grants are restricted for the acquisition and/or construction of fixed (capital) assets. All other grants are operating grants.
- b. Entitlement – The amount of payment to which a political subdivision is entitled as determined by the Federal Government, for example, revenue sharing.
- c. Shared Revenue – A revenue levied by one government but shared on a predetermined basis with another government or class of government, often in proportion to the amount collected at the local level.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 24.**

**BASES OF PREMIUM (Cont'd)**

- d. Budget – The budget for a government subdivision consists of a series of Funds (basically, a minibudget) where a Fund is defined as an independent fiscal and accounting entity with a self-balancing set of accounts recording cash and/or other resources together with all related liabilities, reserves and equities. Transfer of funds should be excluded from the expenditures of the transfer or (for example, included in the expenditures of the recipient).

Most of the expenditures for items to be excluded from or included in Total Operating Expenditures can be found as entries in the following Funds:

- (1) General Fund – Used to account for all financial resources except those required to be accounted for in another fund. It would be used for all general governmental operations such as administration, public works, parks, recreation and education. If there are education expenditures, a separate education fund is established which falls under the general fund heading.
- The General Fund is used to account for the ordinary operations of a governmental unit which is financed from taxes and other general revenues.
- (2) Special Revenue Funds – To account for the proceeds of specific revenue sources (other than special assessment, expendable trusts, or for major capital projects) that are legally restricted to expenditure for specified purposes. An example is a motor fuel tax fund used to finance highway and road construction.
- (3) Capital Projects Funds (Bond Funds) – To account for financial resources to be used for the acquisition or construction of major capital facilities (other than those financed by Proprietary Funds, Special Assessment Funds and Trust Funds).
- (4) Debit Service Fund (formerly called a Sinking Fund) – To account for the accumulation of resources for, and the payment of, general long – term debt principal and interest.
- (5) Special Assessment Fund – To finance and account for the construction of improvements or provision of services which are to be paid for, wholly or in part, from special assessments levied against the benefited property. An example is the construction of sewer lines.

- (6) Enterprise Fund – To finance and account for the acquisition, operation and maintenance of governmental facilities and services which are entirely or predominantly self-supporting by user charges. Examples of facilities and services are water, gas and electric utilities, swimming pools, airports, parking garages and transit systems.

- (7) Intragovernmental Services Fund (formerly called a Working Capital Fund) – To finance and account for services and commodities furnished by a designated department or agency to other departments and agencies within a single governmental unit. Amounts expended by the fund are restored either from operating earnings or by transfers from other funds, so that the original fund capital is kept intact.

**5. Application**

The rates apply per \$1,000 of Total Operating Expenditures.

**H. Units**

A single room or group of rooms intended for occupancy as separate living quarters by a family, by a group of unrelated persons living together, or by a person living alone.

---

**RULE 25.**  
**CLASSIFICATIONS**

**A. Explanation Of Classification System**

The purpose of the classification system is to group insureds into classifications so that the rate for each classification reflects the hazards common to those insureds. The classifications describe various business operations of the insured as follows:

1. Manufacturing or Processing (Codes 50000-59999).
2. Contracting or Servicing (Codes 90000-99999).
3. Mercantile (Codes 10000-19999).
4. Buildings or Premises – office or residential occupancy or leased to others (Codes 60000-69999).
5. Miscellaneous (Codes 40000-49999).

**B. Description Of Column Headings And Description Of Symbols**

**1. Class Code**

Class Code means the five digit classification code applicable to both Premises/Operations and Products/Completed Operations.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 25.**  
**CLASSIFICATIONS (Cont'd)**

**2. Premium Base**

Symbol	Definition
a	Area
c	Total Cost
m	Admissions
o	Total Operating Expenses
p	Payroll
s	Gross Sales
t	See Classifications Notes
u	Units

**Table 25.B.2. Premium Base Symbols**

**C. Assignment Of Classifications**

1. Based on the insured's business operations, choose the classification from the classification section of the Manual which best describes the operation.

More than one classification assignment may be necessary for risks with multiple business operations.

If none of the classifications adequately describe an operation, refer to company.

2. Each classification description shown in the classification section of this Manual applies to both the premises/operations and the products/completed operations coverages. The assigned class code must be used for both of these coverages. Do not interchange classification codes between classification descriptions.

**D. Example**

A risk that manufactures both Insulating Material – mineral and Insulating Material – organic would be classified as follows:

Classification Description	Premises/Operations	Products
Insulating Material Mfg. – mineral	55715	55715
Insulating Material Mfg. – organic	55716	55716

**Table 25.D. Example**

The premises/operations code for "Insulating Material Mfg. – mineral" cannot be utilized for classifying the "Insulating Material Mfg. – organic" part of the insured's operations. One unique code is applicable for each classification description.

**E. Definitions And Abbreviations**

**1. Including**

If a classification contains the descriptive phrase "including...", the operations which are so designated shall not be assigned to a separate classification even though such operations are described by another classification or are at a separate location.

**2. N.P.D.**

N.P.D. means No Payroll Division.

Exception: A classification so restricted may be used for the division of payroll only in accordance with the following provisions:

- a. It constitutes a separate and distinct enterprise having no connection with the operations covered by any of the classifications specified in the restrictions.
- b. An unqualified N.P.D. restriction shall not be used for the division of payroll with any other classification unless it has no connection with the operations covered by any other classification in the policy.
- c. In the case of classifications applicable to construction or erection operations, a. and b. apply only to the operations composing each separate job or location.

**3. Distributor**

Distributor means merchant or intermediary, who sells products mainly for resale or business use and who sells chiefly to dealers or stores, other merchants, industrial, institutional and commercial users.

**4. Dealer Or Store**

Dealer or Store means merchant or mercantile establishment which sells products directly to the ultimate consumer and who is not a distributor.

**5. NOC**

NOC means Not Otherwise Classified. A classification designated NOC shall apply only if no other classification more specifically describes the insured's business.

**6. Not-For-Profit**

Not-For-Profit means that the classification applies only to those risks which qualify for tax exempt status as a not-for-profit organization in accordance with Section 501(c)(3) of the Internal Revenue Code. Section 501(c)(3) organizations are defined in the Internal Revenue Code as those "Corporations...organized and operated exclusively for religious, charitable, scientific, testing for public safety, literary or educational purposes, or to foster national or international amateur sports competition...or for the prevention of cruelty to children or animals...."

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 25.**  
**CLASSIFICATIONS (Cont'd)**

**F. Symbols**

**1. Plus Sign**

A plus sign when shown in the Premium Base column under General Liability insurance in the Classification Table – means that coverage for Products and/or Completed Operations is included in the Premises/Operations coverage at no additional premium charge. When this situation applies, the classification described in the policy schedule or Declarations must state that:

"Products-completed operations are subject to the General Aggregate Limit".

to provide Products and/or Completed Operations coverage(s).

**2. Refer To Company**

The (a) in parentheses means Refer to Company.

---

**RULE 26.**  
**CLASSIFICATIONS – SCOPE OF APPLICATION**

**A. Priority**

Classification wording or notes takes precedence over any General or Coverage rules.

**B. Application**

The classifications contained in the classification table are designed to encompass operations which are common to a specific type of business. While some of the insured's operations may appear to require multiple classification assignments, the scope of application of each classification will be determined by the following classification inclusions and exclusions:

**1. Classification Inclusions**

The following operations or hazards are included within the scope of all classifications and should not be separately classified and rated unless such operations constitute separate and distinct enterprises. In addition, special classification inclusions may apply to a given risk. For details refer to Rules 27. and 29.

- a. Advertising signs (existence hazard);
- b. Athletic games by insured's employees, or sponsored by the insured; however, separately classify and rate athletic games away from the insured's premises if a majority of the participants representing the insured are not regularly employed in the insured's business and there is:
  - (1) Management or supervision by the insured; or
  - (2) Revenue to the insured from the games.

- c. Booths, exhibits and other displays of the insured's merchandise at:
  - (1) Temporary trade or industrial shows not operated or sponsored by the insured, or
  - (2) Other premises not owned, rented or controlled by the insured;
- d. Elevators and escalators;
- e. Electronic games located on the insured's premises;
- f. Greenhouses – (existence hazard) – not operated for commercial purposes;
- g. Maintenance, repair or alteration of the insured's building or equipment;
- h. Medical facilities – including plant hospitals and dispensaries – operated by the insured for employees;
- i. Parking areas operated in connection with the insured's business; however, separately classify and rate parking areas for classifications not rated on a "gross sales" basis and where a separate parking charge is made.
- j. Pick-up and delivery;
- k. Printing or lithographing by the insured on its own products;
- l. Restaurants and commissaries; however, separately classify and rate restaurant or commissary operations in connection with construction, erection, lumbering or mining operations.
- m. Sale of used or second-hand goods;
- n. Social gatherings – not for profit – operated or sponsored by the insured;
- o. Swimming pools or other athletic facilities not commercially operated;
- p. Vending machines located on the insured's premises; and
- q. Workshops and workyards.

**2. Classification Exclusions**

The following operations or hazards are excluded from the scope of all classifications and should be separately classified and rated unless specifically included by classification wording or notes. In addition, special classification exclusions may apply to a given risk. For details refer to Rules 27. and 28.

- a. Amusement centers;
- b. Amusement devices (other than electronic games located on the insured's premises) or amusement parks;
- c. Draft and saddle animals;
- d. Machinery or equipment rented to others;

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 26.**

**CLASSIFICATIONS – SCOPE OF APPLICATION (Cont'd)**

- e. New construction or demolition operations, including changing the size of or moving buildings or other structures, performed by or under contract with the insured;
- f. Sawmill operations including operations incidental to the sawmill;
- g. Stevedoring including tallyers or checking clerks;  
Do not separately classify and rate if such operations are conducted by the insured on premises occupied exclusively by the insured.
- h. Swimming pools or other athletic facilities commercially operated; and
- i. Vehicles or carts from which goods are sold.

---

**RULE 27.**

**MANUFACTURING AND PROCESSING RISKS –  
CLASSIFICATION ASSIGNMENT AND PREMIUM  
COMPUTATION PROCEDURES**

This rule shall apply separately to each named insured included in the policy.

**A. For Classification Assignment Purposes**

1. Choose the classification(s) which best describes each named insured's final product(s) or process(es).
2. Do not separately classify and rate the manufacturing of component parts or interim processes conducted by a named insured if such parts or processes are incorporated into a final product produced by the named insured and such component parts or interim processes are normally manufactured or conducted by risks in producing that type of product.
3. If a named insured sells its own products through its own retail operations, classify the manufacturing or processing operation separately in accordance with this rule and separately classify and rate the retail operation in accordance with Rule 29.

**B. For Premium Computation Purposes**

1. Manufacturing and processing classifications are rated on a "gross sales" basis.

2. "Gross sales" are to be determined for each classification developed under Paragraph A. In determining "gross sales":

- a. Include all sales of goods or products from one company to another including those sales from one named insured to another named insured. Do not include the sales of goods or products from one named insured to another named insured in the premium computation for products/completed operations coverage when inter-company products suits are excluded from coverage by Exclusion – Intercompany Products Suits Endorsement CG 21 41. Do not use Endorsement CG 21 41 if Exclusion – Cross Suits Liability Endorsement CG 40 10 is attached to the policy; refer to Rule 36.
- b. Do not include the value of any transfers of component parts or interim processes within the same named insured from operations described in Paragraph A.2.
- c. Include the wholesale value of goods transferred to the retail operation for risks classified in accordance with Paragraph A.3.

**C. Rates**

Use the rates applicable to the territory where:

1. The products as classified are produced or assembled; or
2. The processing as classified takes place.

**D. Special Classification Inclusions**

The following special classification inclusions apply in addition to those contained under Rule 26.B.1. and should not be separately classified and rated:

1. Manufacturing of containers such as bags, barrels, bottles, boxes, cans, cartons or packing cases unless sold to others, including other named insureds.
2. Installation, servicing or repair of the named insured's products.

**E. Special Classification Exclusion**

The following special classification exclusion applies in addition to those contained under Rule 26.B.2. and shall be separately classified and rated:

Office operations of manufacturing risks which are located away from the premises where the insured's manufacturing, processing or assembling operations are conducted.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 28.**

**CONTRACTING OR SERVICING RISKS –  
CLASSIFICATION ASSIGNMENT AND PREMIUM  
COMPUTATION PROCEDURES**

**A. For Classification Assignment Purposes**

1. If a risk consists of a single operation, or a number of separate operations which normally prevail in the business described by a single manual classification, that single classification which most accurately describes the entire enterprise shall be applied.
2. If a risk consists of a number of separate operations which do not normally prevail in a business described by a single manual classification each operation shall be separately classified and rated.

**B. For Premium Computation Purposes**

1. Contracting and servicing risks are rated on a "payroll" basis.
2. For risks classified in accordance with Paragraph A.1., use the entire payroll developed from all of the operations under the classification as assigned.
3. For risks classified in accordance with Paragraph A.2., the following procedures shall apply:
  - a. Divide the payroll for each distinct type of operation as classified at a job or location. Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification applicable to the job or location.
  - b. If any draftsmen are exposed to any operative hazard of the business, the entire payroll of such draftsmen shall be assigned to the highest rated classification of work to which they are exposed.
  - c. Assign miscellaneous employees (such as job superintendents, timekeepers or watchkeepers), or operations (such as general clean-up or snow removal) which cannot be properly assigned to specific classifications to the classification carrying the largest amount of payroll at a job or location during the policy period.

- d. If an employee's work involves more than one classification with different exposure bases, assign the entire payroll of such employees to the appropriate classification where payroll is the exposure base.

**C. Rates**

Use the rate applicable in the territory where the risk's headquarters is located. If a job is located in a state other than where the risk's headquarters is located, use the rates applicable to the territory which generates the highest amount of payroll in the state where the job is located.

**D. Special Classification Exclusions**

The following special classification exclusions apply in addition to those contained under Rule **26.B.2.** and shall be separately classified and rated:

1. Blasting operations.
2. Restaurant or commissary operations in connection with construction, erection, lumbering or mining operations.

**E. Contractors Engaged In Construction Operations – Exclusion Of Professional Services**

1. To exclude coverage for the rendering of or failure to render professional architectural, engineering or surveying services by or for the named insured, attach Exclusion – Contractors – Professional Liability Endorsement **CG 22 79.**
2. To exclude coverage for the rendering of or failure to render professional architectural, engineering or surveying services by the named insured for others, attach Limited Exclusion – Contractors – Professional Liability Endorsement **CG 22 80.** This exclusion applies only to professional services provided by the contractor in connection with construction if the construction is not performed by or on behalf of the same contractor.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 29.**

**MERCANTILE RISKS – CLASSIFICATION ASSIGNMENT  
AND PREMIUM COMPUTATION PROCEDURES**

**A. For Classification Assignment Purposes**

1. Choose the classification which best describes the risk.
2. Combined dealer and distributor operations must be classified and rated under the higher rated classification unless separate records are available.

**B. For Premium Computation Purposes**

1. Mercantile classifications are rated on a "gross sales" basis.
2. Use the rates applicable to the territory for each location of the insured's operations.

**C. Special Classification Inclusion**

The following special classification inclusion applies in addition to those contained under Rule 26.B.1. and should not be separately classified and rated:

Installation, servicing or repair of merchandise sold or distributed by the risk.

---

**RULE 30.**

**RESERVED FOR FUTURE USE**

---

**RULE 31.**

**BUILDING OR PREMISES – OFFICES OR RESIDENTIAL OCCUPANCY OR LEASED TO OTHERS – CLASSIFICATION ASSIGNMENT AND PREMIUM COMPUTATION PROCEDURES**

**A. Classification**

For classification assignment purposes, choose the classification which best describes the risk based on the ownership or occupancy of the premises.

**B. Premium Computation**

Building or premises classifications are generally rated on either an "area" or "units" basis.

For premium computation purposes, follow the procedures listed.

**1. Classifications Rated On An "Area" Basis**

- a. Buildings or premises owned and occupied entirely by the insured. Classify and rate the premises based on the occupancy.
- b. Buildings or premises owned and partially occupied by the insured. Classify and rate the premises occupied by the insured based on that occupancy. Classify and rate the remainder of the premises according to the appropriate lessor's risk only classifications. If 90% or more of the premises is occupied by the insured, classify and rate the entire premises under the insured's classification.

c. Buildings or premises owned or sublet by the insured, but not occupied by the insured. Classify the rate according to the appropriate lessor's risk only classification.

d. Buildings or premises occupied but not owned by the insured. Classify and rate based on the occupancy.

**2. Classifications Rated On A "Units" Basis**

- a. Apartment Buildings, Garden Apartments and Residential Condominiums are rated on a units basis regardless of whether the premises is owned, occupied or operated by the insured or by others.
- b. The portion rented to others which is not on a units basis shall be separately classified and rated under the appropriate lessor's risk only classification.
- c. If the owner operates a business enterprise other than residential and occupies a portion of the building not classified on a units basis, that portion shall be classified and rated based on the occupancy.

---

**RULE 32.**

**MISCELLANEOUS RISKS – CLASSIFICATION  
ASSIGNMENT AND PREMIUM COMPUTATION  
PROCEDURES**

**A. Classifications**

Miscellaneous classifications are composed of those classifications which are not assignable to Manufacturing or Processing, Contracting or Servicing, Mercantile and Building or Premises categories.

**B. Rating Bases**

The classifications have various rating bases. Choose a classification that best describes the risk's operations.

1. For classifications rated on a gross sales basis, refer to the procedures for classifying mercantile risks.
2. For classifications rated on a payroll basis, refer to the procedure for classifying contracting or servicing risks.
3. For classifications rated on an area basis, refer to the procedure for classifying buildings or premises risks.
4. For classifications rated on other bases, use the specific rating basis assigned to the classification.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 33.**  
**SPECIAL RULES APPLICABLE TO THE CLAIMS-MADE**  
**COVERAGE FORM CG 00 02**

---

**A. Extended Reporting Periods**

1. If the circumstances relating to the termination, renewal or replacement of the claims-made coverage specified in Section V – Extended Reporting Periods of the Claims-Made Commercial General Liability Coverage Form **CG 00 02** are met, an extended reporting period will be provided. Under the extended reporting period, a claim first received and recorded during the extended reporting period will be deemed to have been made on the last day of the policy period. The claim must be for damages because of bodily injury or property damage liability which occurred or because of personal and advertising injury liability caused by an offense committed before the end of the policy period, but not before the applicable Retroactive Date.

A Basic Extended Reporting Period is automatically provided at no additional charge. This period begins with the end of the policy period and lasts for:

- a. 5 years, with respect to claims because of bodily injury or property damage arising from occurrences and claims because of personal and advertising injury arising out of offenses reported and given to the company between the applicable Retroactive Date and 60 days after the end of the policy period; and
- b. 60 days, with respect to claims arising from occurrences or offenses not previously reported or given to the company.

The Basic Extended Reporting Period does not apply to claims that are covered under subsequent insurance purchased, or to claims that would be covered but for the exhaustion of the amount of insurance applicable to such claims.

2. The Basic Extended Reporting Period does not reinstate or increase the limits under the policy.
3. A Supplemental Extended Reporting Period of unlimited duration is available by attaching Supplemental Extended Reporting Period Endorsement **CG 27 10** for an additional charge. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period. This Supplemental Extended Reporting Period starts:
  - a. 5 years after the end of the policy period for claims arising out of an occurrence or offense reported to the company not later than 60 days after the policy period, in accordance with Paragraph 2.a. of the Duties In The Event of Occurrence, Offense, Claim or Suit Condition of Section IV – Commercial General Liability Conditions; and

- b. 60 days after the end of the policy period with respect to claims arising from occurrences or offenses not previously reported or given to the company.

4. Refer to company for rating the Supplemental Extended Reporting Period Endorsement. However, the premium to be charged for the Supplemental Extended Reporting Period Endorsement shall not exceed 2.00 times the annual premium for the general liability coverage being terminated and will be fully earned when the Endorsement takes effect.
5. If the Supplemental Extended Reporting Period is in effect, supplemental aggregate limits will be provided, but only for claims first received and recorded during the Supplemental Extended Reporting Period.

The supplemental aggregate limits will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period separately for the General Aggregate Limit and the Products-Completed Operations Aggregate Limit.

**B. Exclusion Of Specific Accident(s), Products, Work Or Location(s)**

1. Coverage for bodily injury or property damage arising out of specific accidents, products, work or locations may be excluded by attaching Exclusion Of Specific Accidents, Products, Work Or Location Endorsement **CG 27 02** to a new or renewal claims-made policy.
2. If the Exclusion Of Specific Accidents, Products, Work Or Location Endorsement **CG 27 02** is attached to a renewal of claims-made coverage, and the preceding policy:

- a. Was issued by your company; and
- b. Provided coverage for the newly excluded accident, product, work or location:

Amendment of Section V – Extended Reporting Periods For Specific Accidents, Products, Work Or Location Endorsement **CG 27 03** must be attached to that preceding policy. Endorsement **CG 27 03** amends Section V – Extended Reporting Periods of the preceding policy so that a basic extended reporting period is provided for:

- a. 5 years with respect to claims arising from occurrences reported to the company between the applicable Retroactive Date and 60 days after the policy period; and
- b. 60 days for all other claims arising out of the specific accidents, products, work or Locations newly excluded on renewal.

The insured is also given the option of purchasing a supplemental extended reporting period of unlimited duration.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 33.**

**SPECIAL RULES APPLICABLE TO THE CLAIMS-MADE  
COVERAGE FORM CG 00 02 (Cont'd)**

3. A Supplemental Extended Reporting Period for Specific Accidents, Products, Work or Locations may be provided. Use Supplemental Extended Reporting Period Endorsement For Specific Accidents, Products, Work Or Locations **CG 27 11**. Refer to company for rating. However, the premium to be charged for Endorsement **CG 27 11** shall not exceed 2.00 times the annual premium for the General Liability Coverage Part to which the endorsement is attached.

If the Supplemental Extended Reporting Period is in effect, supplemental aggregate limits will be provided, but only for claims first received and recorded during the Supplemental Extended Reporting Period.

The supplemental aggregate limits will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period separately for the General Aggregate Limit and the Products-Completed Operations Aggregate Limit.

**C. Retroactive Date**

The Retroactive Date is a specific date entered on the Declarations Page of the policy. Any bodily injury, property damage or personal and advertising injury which occurred prior to the Retroactive Date is not covered, even if a claim for such injury or damage is first made during the policy period or any applicable Extended Reporting Period. Once a Retroactive Date is established for an insured, it can only be advanced with the written consent of the first Named Insured, and then only:

1. If there is a change in carrier;
2. If there is a substantial change in the insured's operations which results in an increased exposure to loss;
3. If the insured fails to provide the company with information:
  - a. The insured knew or should have known about the nature of the risk insured which would have been material to the insurer's acceptance of the risk; or
  - b. Which was requested by the company; or
4. At the request of the insured.

Prior to the advancement of the Retroactive Date under any of these conditions, the company must obtain the written acknowledgment of the first Named Insured acknowledging that the first Named Insured has been advised of the right to purchase the Supplemental Extended Reporting Period Endorsement.

If "none" is entered on the Declarations Page of the policy, there is no Retroactive Date. If there is no Retroactive Date, coverage may be afforded for bodily injury, property damage or personal and advertising injury occurring prior to the inception date of the policy.

---

**RULE 34.**

**SPECIAL RULE FOR INDIVIDUAL RISK SITUATIONS**

**A. Refer To The Company**

1. For rating or classifying any risk or exposure for which:
  - a. The manual rate or applicable classification is clearly demonstrated to be inappropriate because of a unique or unusual feature of the risk; or

**Note**

To the extent that consent-to-rate procedures apply, they must be followed.

- b. The coverage to be written is broader than that contained in the applicable Standard Coverage Part; or

**Note**

To the extent that forms filing requirements apply, they must be followed.

- c. There is proof that, for a specified general liability coverage, the named risk is qualified for placement of such insurance with an unauthorized insurer, and the insured agrees to the proposed rate or premium to be charged; or

- d. Excess insurance is being provided. Excess insurance means liability insurance provided in an amount not less than \$1,000,000 in excess of a specified retained limit provided such retained limit is not less than:

(1) \$350,000 per occurrence, as respects those exposures covered by underlying insurance, and

(2) \$10,000 per occurrence, as respects those exposures not covered by underlying insurance; or

- e. The Products/Completed Operations premium is more than \$7,000 per year at the basic limit; or

**Note**

Refer to company only for that portion of the Products/Completed Operations premium in excess of \$7,000.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 34.**

**SPECIAL RULE FOR INDIVIDUAL RISK SITUATIONS**  
(Cont'd)

- f. Increased limits are provided and the annual increased limits written premium determined by customary rating procedures is \$4,000 or more; or

**Note**

Refer to company only for that portion of the premium in excess of the basic limit written premium.

- g. The risk develops \$100,000 or more annual manual basic limit premium individually or in any combination with Commercial Automobile or Crime.

2. If a Coverage Part providing the insurance contemplated by an applicable classification and rate is endorsed to restrict coverage for hazards not common to all risks within the class.

**Note**

To the extent that forms filing requirements apply, they must be followed.

3. Where liability increased limits are provided and the risk is reinsured on a facultative basis.

The following rating procedure is available for the determination of the applicable premium:

- a. Manual rules and rates shall apply to the portion of the limits of liability retained by the company.

- b. For limits of liability obtained by means of facultative reinsurance, the premium shall be the facultative cost for such insurance increased by a charge up to but not exceeding 50%.

4. If an aggregate limit of general liability insurance is adjusted at any time during the policy period.

**B. Filing Obligations**

When a particular risk is modified in accordance with Paragraph A., companies should maintain a complete file, including all details of the factors used in determining the modification and make the file available to state regulators on request. Such modifications need not be filed with the state regulator.

**Note**

Rates shall not be inadequate, excessive or unfairly discriminatory.

---

**RULE 35.**

**PREMIUM DETERMINATION**

The premium for a risk is calculated as follows:

- A. Determine the applicable classification(s).

- B. Determine the premium base applicable to the classification(s). The same premium base applies to both premises/operations and products/completed operations.
- C. Select the basic limits rate(s) for the classification(s) from the appropriate state company rates for both Premises/Operations and Products/Completed Operations.
- D. Adjust the basic limits rate(s) to reflect any coverage change other than deductibles.
- E. Adjust the resulting basic limits rate(s) by the appropriate increased limits factors and any other applicable rate modification(s). Adjust for coverage written on a deductible basis; see Rule 15.
- F. Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate(s) developed in Paragraph E.
- G. Determine the application of any minimum premiums.
- H. Determine any other additional premiums.
- I. Add the premium determined in Paragraphs F. or G., whichever is greater, to the premium determined in Paragraph H. to obtain the total policy premium.
- J. Use the premium developed under Paragraph I. or the policy writing minimum premium, whichever is greater.

---

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS**

**A. Additional Optional Endorsements**

In addition to endorsements referenced in other rules under Division Six – General Liability or in the Classification Table, the endorsements in this rule may be used with various Commercial General Liability Coverage Parts. The endorsements are listed under the line of insurance identification and category identification. The descriptions are for ease of identification. Refer to each endorsement to determine its content and applicable coverage parts. With regard to these optional endorsements, refer to company for rating.

**B. Termination And Suspension Endorsements**

The number of days' notice required for cancellation for any statutorily permitted reason (other than nonpayment of premium) may be increased to an amount that is mutually agreed upon by the insurer and the insured by attaching Earlier Notice Of Cancellation Provided By Us Endorsement CG 02 24. Any applicable state cancellation endorsement must still be attached to the policy. The same amendment is available on the Owners And Contractors Protective Liability Coverage Form by attaching Earlier Notice Of Cancellation Provided By Us Endorsement CG 28 04.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL  
ENDORSEMENTS (Cont'd)**

**C. Exclusion Endorsements**

1. Liability arising out of any specific premises may be excluded by attaching Exclusion – All Hazards In Connection With Designated Premises Endorsement **CG 21 00**.
2. Liability arising out of the products/completed operations hazard may be excluded by attaching Exclusion – Products-completed Operations Hazard Endorsement **CG 21 04**.
3. Liability arising out of designated products may be excluded by attaching Exclusion – Designated Products Endorsement **CG 21 33**.
4. Liability arising out of a specific project performed by or on behalf of the insured may be excluded by attaching Exclusion – Designated Work Endorsement **CG 21 34**.
5. The automatic coverage for newly acquired or formed organizations provided by the Commercial General Liability Coverage Form may be deleted by attaching Exclusion – New Entities Endorsement **CG 21 36**. When Endorsement **CG 21 36** is attached to the policy, do not attach Endorsement **CG 24 54**.
6. To address coverage for employees or volunteer workers as insureds, the following endorsements are available:
  - a. The coverage for employees and volunteer workers as insureds provided by the Commercial General Liability Coverage Form may be excluded by attaching Exclusion – Employees And Volunteer Workers As Insureds Endorsement **CG 21 37**. The same exclusion is available for the Electronic Data Liability Coverage Part by attaching Exclusion – Employees And Volunteer Workers As Insureds Endorsement **CG 34 11**.
  - b. The coverage for volunteer workers as insureds provided by the Commercial General Liability Coverage Form may be excluded by attaching Exclusion – Volunteer Workers As Insureds Endorsement **CG 21 66**. The same exclusion is available for the Electronic Data Liability Coverage Part by attaching Exclusion – Volunteer Workers As Insureds Endorsement **CG 34 10**.
7. Coverage **B** Personal And Advertising Injury may be excluded by attaching Exclusion – Personal And Advertising Injury Endorsement **CG 21 38**.
8. Contractual liability coverage may be limited by attaching Contractual Liability Limitation Endorsement **CG 21 39**.

9. Liability coverage for property damage included within the explosion hazard, the collapse hazard or the underground property damage hazard may be limited to specified operations by attaching Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations) Endorsement **CG 21 42**. Liability coverage for property damage included within these hazards may be deleted except for specified operations and certain other liabilities by attaching Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations Excepted) Endorsement **CG 21 43**.
10. Coverage may be limited to specific premises and/or projects or operations by attaching Limitation Of Coverage To Designated Premises, Project Or Operation Endorsement **CG 21 44** to the Commercial General Liability Coverage Part.
11. Coverage for damage to premises rented to you may be deleted from the Commercial General Liability Coverage Part by attaching Exclusion – Damage To Premises Rented To You Endorsement **CG 21 45**.
12. Reserved For Future Use.
13. If the Employment-related Practices Coverage Form is not being written, liability arising out of employment-related practices not otherwise precluded by the Commercial General Liability Coverage Part may be specifically excluded by attaching Employment-related Practices Exclusion Endorsement **CG 21 47**. The same exclusion is available for the Owners And Contractors Protective Liability and Pollution Liability Coverage Parts by attaching Employment-related Practices Exclusion Endorsement **CG 29 51**.
14. Liability arising out of any pollution exposure not otherwise precluded by the pollution exclusion contained in the Commercial General Liability Coverage Part:
  - a. May be totally excluded by attaching Total Pollution Exclusion Endorsement **CG 21 49**;
  - b. May be totally excluded, with the exception of liability arising out of a hostile fire, by attaching Total Pollution Exclusion With A Hostile Fire Exception Endorsement **CG 21 55**; or
  - c. May be totally excluded, with the exception of liability arising out of building heating equipment or a hostile fire, by attaching Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception Endorsement **CG 21 65**.

To provide pollution liability coverage refer to Rule 47.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS (Cont'd)**

- 15.** The Liquor Liability Exclusion under Coverage A – Bodily Injury And Property Damage Liability of the Commercial General Liability Coverage Part may be replaced by one of the following endorsements:

- a. Amendment Of Liquor Liability Exclusion Endorsement **CG 21 50.**

This endorsement replaces the liquor liability exclusion in the basic CGL policy. The exclusion avoids the use of the phrase "in the business of...". Also, liability resulting from the intoxication of any person because alcoholic beverages were permitted on the named insured's premises, for consumption on the named insured's premises, is excluded. The same amendment is available for the Products/Completed Operations Coverage Part by attaching Amendment Of Liquor Liability Exclusion Endorsement **CG 29 52.**

- b. Amendment Of Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities Endorsement **CG 21 51.**

As with Endorsement **CG 21 50**, this endorsement also replaces the liquor liability exclusion in the basic CGL policy. It exempts, however, scheduled premises or activities from the application of the exclusion. The same amendment is available for the Products/Completed Operations Coverage Part by attaching Amendment Of Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities Endorsement **CG 29 53.**

- c. Amendment Of Liquor Liability Exclusion – Limited Exception For Bring Your Own Alcohol Endorsement **CG 40 09.**

As with either Endorsement **CG 21 50** or **CG 21 51**, this endorsement also replaces the liquor liability exclusion in the basic Commercial General Liability Coverage Forms. This endorsement also avoids the use of the phrase "in the business of...". This endorsement differs from Endorsement **CG 21 50** in that this endorsement does not exclude liability resulting from the intoxication of any person because alcoholic beverages were permitted on the named insured's premises, for consumption on the named insured's premises.

- 16.** Liability resulting from the rendering of or the failure to render financial services by any insured to others may be excluded by attaching Exclusion – Financial Services Endorsement **CG 21 52** to a policy issued to risks such as:

- a. Accountants;
- b. Banks or other lending institutions;
- c. Credit card companies or credit reporting agencies;
- d. Credit unions;
- e. Securities brokers or dealers;
- f. Financial investment services firms; or
- g. Tax preparation and/or tax planning agencies.

Use Endorsement **CG 21 52** in conjunction with Exclusion – Fiduciary Or Representative Liability Of Financial Institutions Endorsement **CG 22 38** when fiduciary coverage is also being excluded.

- 17.** Liability arising out of a specific ongoing operation maintained or operated by an insured may be excluded by attaching Exclusion – Designated Ongoing Operations Endorsement **CG 21 53.**

- 18.** To address operations that are covered by a controlled (wrap-up) insurance program, the following endorsements are available:

- a. Liability arising out of a specific operation(s) where the named insured is enrolled in a controlled (wrap-up) insurance program under which one party has secured either insurance or self-insurance covering some or all of the contractors or subcontractors performing work on one or more specific projects:

- (1) May be excluded by attaching Exclusion – Designated Operations Covered By A Controlled (Wrap-up) Insurance Program Endorsement **CG 21 54.** The specific location(s) and operation(s) that are addressed by this endorsement must be described in the Schedule of the endorsement.

- (2) May be excluded with a limited exception for additional insureds who are not enrolled in a controlled (wrap-up) insurance program by attaching Exclusion – Designated Operations Covered By A Controlled (Wrap-up) Insurance Program – Limited Exception For Additional Insureds Endorsement **CG 40 07.** The specific location(s) and operation(s) that are addressed by this endorsement must be described in the Schedule of the endorsement.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL  
ENDORSEMENTS (Cont'd)**

- b. Limited coverage may be provided for a specified operation(s) where the named insured is enrolled in a controlled (wrap-up) insurance program if such program has been cancelled, non-renewed or otherwise no longer applies for reasons other than the exhaustion of all available limits, whether such limits are available on a primary, excess or on any other basis:
  - (1) By attaching Limited Exclusion – Designated Operations Covered By A Controlled (Wrap-up) Insurance Program Endorsement **CG 21 31**. The specific location(s) and operation(s) that are addressed by this endorsement must be described in the Schedule of the endorsement.
  - (2) Including a limited exception for additional insureds who are not enrolled in a controlled (wrap-up) insurance program, attach Limited Exclusion – Designated Operations Covered By A Controlled (Wrap-up) Insurance Program – Limited Exception For Additional Insureds Endorsement **CG 40 08**. The specific location(s) and operation(s) that are addressed by this endorsement must be described in the Schedule of the endorsement.
- c. To provide commercial liability umbrella coverage arising out of a specific operation(s) covered under a controlled (wrap-up) insurance program if such program has been cancelled, non-renewed or otherwise no longer applies for reasons other than the exhaustion of all available limits, whether such limits are available on a primary, excess or on any other basis, refer to the Commercial Liability Umbrella Section of CLM Division Thirteen – Commercial Liability Umbrella.
- d. To provide excess liability coverage arising out of a specific operation(s) covered under a controlled (wrap-up) insurance program when the retained limit of such wrap-up has been exhausted, refer to the Commercial Excess Liability Section of CLM Division Thirteen – Commercial Liability Umbrella.
- 19. Liability arising out of the rendering of or failure to render professional services may be excluded by attaching Exclusion – Designated Professional Services Endorsement **CG 21 16**.

- 20. Liability with respect to bodily injury, property damage and personal and advertising injury arising out of genetic modification:
  - a. May be excluded by attaching Genetically Modified Organism Exclusion Endorsement **CG 40 01**; or
  - b. May be excluded on a scheduled basis by attaching Genetically Modified Organism Exclusion For Designated Operations Or Products Endorsement **CG 40 02**.
- 21. Liability arising out of fungi or bacteria on or within a building or structure, including its contents, may be totally excluded by attaching Fungi Or Bacteria Exclusion Endorsement **CG 21 67**.
- 22. To exclude liability arising out of a tort liability for which the named insured or anyone acting on behalf of the named insured did not contribute, in whole or in part, to the bodily injury or property damage, attach Amendment Of Insured Contract Definition Endorsement **CG 24 26**.  
This endorsement may be attached in conjunction with an additional insured endorsement, when applicable.
- 23. Liability arising out of the design, manufacture, construction, fabrication, preparation, installation, application, maintenance or repair, including remodeling, service, correction or replacement, of any exterior insulation and finish system or any part thereof may be excluded by attaching Exclusion – Exterior Insulation And Finish Systems Endorsement **CG 21 86**.
- 24. Liability arising out of silica or silica-related dust may be excluded by attaching Silica Or Silica-related Dust Exclusion Endorsement **CG 21 96**.
- 25. Reserved For Future Use.
- 26. Liability arising out of the actual or alleged transmission of a communicable disease may be excluded by attaching Communicable Disease Exclusion Endorsement **CG 21 32**.
- 27. To amend the definition of personal and advertising injury by removing the offense of an oral or written publication that violates a person's right of privacy with respect to Coverage **B**, attach Amendment Of Personal And Advertising Injury Definition Endorsement **CG 24 13**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS (Cont'd)**

- 28.** Mandatory Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement **CG 21 06**, referenced in Rule **22**, may be replaced by Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information (Coverage **B** Only) Endorsement **CG 21 08**.
- This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information only with respect to Coverage **B** (Personal And Advertising Injury).
- When Endorsement **CG 21 08** is attached to the policy, do not attach Endorsement **CG 21 06**.
- 29.** To exclude liability arising out of any claim or suit that is brought by any named insured against another named insured covered by the same policy, attach Exclusion – Cross Suits Liability Endorsement(s):
- CG 40 10** is available for use with Form **CG 00 01** or **CG 00 02**. When Endorsement **CG 40 10** is attached to the policy, do not attach **CG 21 41**;
  - CG 34 45** is available for use with Form **CG 00 33** or **CG 00 34**;
  - CG 34 28** is available for use with Form **CG 00 09**;
  - CG 34 29** is available for use with Form **CG 00 39**;
  - CG 34 30** is available for use with Form **CG 00 40**;
  - CG 34 31** is available for use with Form **CG 00 35**;
  - CG 34 39** is available for use with Form **CG 00 65**;
  - CG 30 70** is available for use with Form **CG 00 42**.
- 30.** Liability for bodily injury or property damage arising out of earth movement caused by or aggravated by an insured's work:
- May be excluded by attaching Exclusion – Earth Movement Endorsement **CG 40 04**.
  - May be excluded only with respect to completed operations by attaching Exclusion – Earth Movement – Completed Operations Endorsement **CG 40 05**.
  - May be excluded on a scheduled basis by attaching Earth Movement – Exclusion For Designated Operation(s) Or Project(s) Endorsement **CG 40 06**.

- 31.** To exclude liability arising out of the maintenance, use or entrustment to others of any hired auto by any insured, attach Exclusion – Hired Auto Liability Endorsement **CG 40 11**. For the purpose of this endorsement, "hired auto" means any auto leased to, for or by any insured or hired or borrowed for or by any insured.
- 32.** Cannabis
- To address liability arising out of cannabis, attach one of the following endorsements:
- Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis may be excluded by attaching Cannabis Exclusion Endorsement **CG 40 14**.
  - Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis may be excluded, with a hemp exception, by attaching Cannabis Exclusion With Hemp Exception Endorsement **CG 40 15**.
  - Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis and the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis may be excluded, with a hemp and lessor's risk exception, by attaching Cannabis Exclusion With Hemp And Lessors Risk Exception Endorsement **CG 40 16**. This exclusion does not include the property damage to cannabis exclusion that is included in Endorsements **CG 40 14** and **CG 40 15**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL  
ENDORSEMENTS (Cont'd)**

- d. Liability arising out of designated cannabis products may be excluded by attaching Exclusion – Designated Cannabis Products Endorsement **CG 40 25**. The designated cannabis products must be shown in the Schedule of the endorsement.
- e. Liability arising out of cannabis products may be excluded by attaching Exclusion – Cannabis Products Endorsement **CG 40 26**.

When Endorsement **CG 40 14**, **CG 40 15**, **CG 40 16**, **CG 40 25** or **CG 40 26** is attached to the policy, do not attach any of the cannabis endorsements described in Paragraph D.15.

**33. Electronic Smoking Devices**

- a. Liability arising out of an electronic cigarette, its vapor, component parts, equipment and accessories may be totally excluded by attaching Exclusion – All Hazards In Connection With An Electronic Smoking Device, Its Vapor, Component Parts, Equipment And Accessories Endorsement **CG 40 12**; or
  - b. Bodily injury arising out of electronic smoking device vapor may be excluded by attaching Exclusion – Health Hazards, Electronic Smoking Device Vapor Endorsement **CG 40 13**.
34. Liability arising out of perfluoroalkyl or polyfluoroalkyl substances (PFAS) may be excluded by attaching Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Endorsement **CG 40 32**.

35. To exclude liability for bodily injury arising out of the loss of electronic data, attach Exclusion – Electronic Data – Deletion Of Bodily Injury Exception Endorsement **CG 21 85**. This endorsement deletes the limited exception for bodily injury in Exclusion p. Electronic Data of Coverage A.

Do not attach Endorsement **CG 21 85** to the policy if Endorsement **CG 04 25**, **CG 04 95**, **CG 04 37** or **CG 04 71**, described in Rule 40., is attached.

**D. Special Provisions For Certain Types Of Risks  
Endorsements**

- 1. Liability arising out of riot, civil commotion or mob action, or any act or omission in connection with the prevention or suppression of these activities by the insured governmental entity may be excluded by attaching Exclusion – Riot, Civil Commotion Or Mob Action – Governmental Subdivisions Endorsement **CG 22 31**.

- 2. Liability arising out of any professional services related to testing, evaluation, advice or consulting performed by or on behalf of the insured may be excluded by attaching Exclusion – Testing Or Consulting Errors And Omissions Endorsement **CG 22 33**.
- 3. Certain liabilities arising out of professional services of an insured contractor who, in addition to performing construction projects, also serves as a construction manager for others may be excluded by attaching Exclusion – Construction Management Errors And Omissions Endorsement **CG 22 34**.
- 4. Liability arising out of streets, roads or highways and bridges owned, maintained, constructed or controlled by an insured governmental subdivision may be excluded by attaching Exclusion – Existence Or Maintenance Of Streets, Roads, Highways Or Bridges Endorsement **CG 22 42**.
- 5. Liability arising out of acts or omissions of an insured governmental entity's law enforcement agencies may be excluded by attaching Exclusion – Law Enforcement Activities Endorsement **CG 22 51**.
- 6. Limited coverage for liability arising out of property damage included in the underground resources and equipment hazard may be provided by attaching Underground Resources And Equipment Coverage Endorsement **CG 22 62**.
- 7. Contractual liability coverage for limited personal and advertising injury offenses may be provided by attaching Limited Contractual Liability Coverage For Personal And Advertising Injury Endorsement **CG 22 74**.
- 8. Liability arising out of incidental application of "over the counter" herbicides or pesticides on lawns under the insured's regular care may be covered by attaching Lawn Care Services – Limited Pollution Coverage Endorsement **CG 22 93**.
- 9. Liability for damages to the insured's work arising out of work performed by subcontractor for a contractor or subcontractor may be excluded by attaching Exclusion – Damage To Work Performed By Subcontractors On Your Behalf Endorsement **CG 22 94** or Exclusion – Damage To Work Performed By Subcontractors On Your Behalf – Designated Sites Or Operations Endorsement **CG 22 95**.
- 10. Personal and advertising injury arising out of the rendering or failure to render professional services by a lawyer may be excluded by attaching Limited Exclusion – Personal And Advertising Injury – Lawyers Endorsement **CG 22 96**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS (Cont'd)**

When this endorsement is attached to a policy, do not attach Exclusion – Personal And Advertising Injury Endorsement **CG 21 38**.

11. Liability arising out of the rendering or failure to render Internet service or Internet access by or on behalf of any insured may be excluded by attaching Exclusion – Internet Service Providers And Internet Access Providers Errors And Omissions Endorsement **CG 22 98**.
12. Liability arising out of the rendering or failure to render web-site designer or consultant services by the insured or anyone for whom the insured has responsibility may be excluded by attaching Professional Liability Exclusion – Web Site Designers Endorsement **CG 22 99**.
13. Liability coverage arising out of snow plow operations performed by an auto within the products/completed operations hazard may be provided by attaching Snow Plow Operations Coverage Endorsement **CG 22 92**.
14. Liability coverage arising out of any canoe or rowboat owned or used by or rented to the insured may be provided by attaching Canoes Or Rowboats Endorsement **CG 24 16**.
15. Cannabis

To provide limited coverage for liability arising out of cannabis, attach one of the following endorsements:

- a. To provide coverage for injury or damage arising out of cannabis activity subject to a Cannabis Activity Aggregate Limit, attach Cannabis Activity Coverage Aggregate Limit Endorsement **CG 23 04**. The Cannabis Activity Aggregate Limit must be shown in the Schedule of the endorsement. The Cannabis Activity Aggregate Limit is subject to the General Aggregate or Products/Completed Operations Aggregate Limit, whichever applies.
- b. To exclude coverage for injury or damage arising out of cannabis, with an exception for hemp subject to a Hemp Aggregate Limit, attach Cannabis Exclusion With Hemp Exception Subject To Hemp Aggregate Limit Endorsement **CG 23 05**. The Hemp Aggregate Limit must be shown in the Schedule of the endorsement. The Hemp Aggregate Limit is subject to the General Aggregate or Products/Completed Operations Aggregate Limit, whichever applies.

- c. To exclude coverage for injury or damage included in the products/completed operations hazard and arising out of cannabis, with an exception for designated products or work subject to a Cannabis Products/Completed Operations Aggregate Limit, attach Cannabis Exclusion With Designated Product Or Work Exception Subject To Cannabis Products/Completed Operations Aggregate Limit Endorsement **CG 23 06**. The designated products or work and the Cannabis Products/Completed Operations Aggregate Limit must be shown in the Schedule of the endorsement. The Cannabis Products/Completed Operations Aggregate Limit is subject to the Products/Completed Operations Aggregate Limit.

When Endorsement **CG 23 04**, **CG 23 05** or **CG 23 06** is attached to the policy, do not attach any of the cannabis endorsements described in Paragraph **36.C.32**.

**E. Coverage Amendment Endorsements**

1. Pollution Exclusion Options:
  - a. To provide limited named perils pollution coverage for "bodily injury" and "property damage" arising out of the release of pollutants, from an insured's premises or at a contractor's job site, which begin and end within 48 hours, use Pollution Exclusion – Named Peril Limited Exception For A Short-term Pollution Event Endorsement **CG 04 28**.
  - b. To provide limited pollution coverage for "bodily injury" and "property damage" arising out of the release of pollutants, from an insured's premises or at a contractor's job site, which begin and end within 48 hours, use Pollution Exclusion – Limited Exception For A Short-term Pollution Event Endorsement **CG 04 29**.
  - c. To provide limited pollution coverage for "bodily injury" and "property damage" arising out of the release of a specific pollutant designated in the schedule of the endorsement and used as a part of the insured's operations, from an insured's premises or at a contractor's job site, use Pollution Exclusion – Limited Exception For Designated Pollutant(s) Endorsement **CG 04 30**.
2. Coverage disputes between the company and an insured may be submitted to arbitrators when either party requests it. When there is prior agreement that arbitration of a dispute will be binding on both parties, attach Binding Arbitration Endorsement **CG 24 02**. When, by prior agreement, the decision of the arbitrators may be appealed to a court, attach Non-binding Arbitration Endorsement **CG 24 01**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL  
ENDORSEMENTS (Cont'd)**

3. The company agrees that its right to use charitable immunity, where applicable as a defense for liability suits, will be waived unless the insured requests otherwise, by attaching Waiver Of Charitable Immunity Endorsement **CG 24 03**.
4. Waiver Of Subrogation Options:
  - a. The company's right of subrogation against designated persons or organizations may be waived under certain circumstances, prior to a loss, by attaching Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) Endorsement **CG 24 04**.
  - b. The company's right of subrogation may be waived when the insured has agreed to waive its rights of recovery against other parties in a written contract or agreement prior to loss, by attaching Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) – Automatic Endorsement **CG 24 53**.
5. To make coverage under a Commercial General Liability Coverage Part issued to a vendor excess when the vendor is named as an additional insured under a policy issued to a manufacturer or distributor for products manufactured, sold, handled or distributed by the vendor, attach Excess Provision – Vendors Endorsement **CG 24 10**.
6. The company agrees that its right to use governmental immunity, where applicable as a defense for liability against an insured governmental entity, will be waived, unless the insured requests otherwise, by attaching Waiver Of Governmental Immunity Endorsement **CG 24 14**.
7. To provide coverage for liability of a railroad assumed by the insured when a Railroad Protective Liability Policy has not been purchased by the insured nor requested by the railroad:
  - a. Attach Contractual Liability – Railroads Endorsement **CG 24 17**; or
  - b. Attach Limited Contractual Liability – Railroads Endorsement **CG 24 27** to exclude liability arising out of a tort liability for which the named insured or anyone acting on behalf of the named insured did not contribute, in whole or in part, to the bodily injury or property damage.

8. To extend the coverage territory beyond the United States of America, including its territories and possessions, Puerto Rico and Canada:
  - a. Attach Amendment Of Coverage Territory – Worldwide Coverage Endorsement **CG 24 22** to extend the coverage territory to anywhere in the world;
  - b. Attach Amendment Of Coverage Territory – Additional Scheduled Countries Endorsement **CG 24 23** to extend the coverage territory to any other country specified in the Schedule of the endorsement; or
  - c. Attach Amendment Of Coverage Territory – Worldwide Coverage With Specified Exceptions Endorsement **CG 24 24** to extend the coverage territory to anywhere in the world except those countries listed in the Schedule of the endorsement.
9. Reserved For Future Use.
10. To provide limited coverage for liability arising out of fungi or bacteria on or within a building or structure, including its contents, attach Limited Fungi Or Bacteria Coverage Endorsement **CG 24 25**. Coverage provided under this endorsement is subject to a Fungi Or Bacteria Aggregate Limit.
11. To extend limited coverage to limited liability companies that the named insured newly acquires or forms, subject to certain limitations as shown in the endorsement(s), attach Automatic Insured Status For Newly Acquired Or Formed Limited Liability Companies endorsement(s):
  - a. Endorsement **CG 24 54** is available for use with Form **CG 00 01** or Form **CG 00 02**. When Endorsement **CG 24 54** is attached to the policy, do not attach Endorsement **CG 21 36**;
  - b. Endorsement **CG 34 35** is available for use with Form **CG 00 65**;
  - c. Endorsement **CG 34 36** is available for use with Form **CG 00 33** or **CG 00 34**;
  - d. Endorsement **CG 34 37** is available for use with Form **CG 00 39**;
  - e. Endorsement **CG 34 38** is available for use with Form **CG 00 40** or **CG 00 37**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL  
ENDORSEMENTS (Cont'd)**

12. To provide that the named insured's Commercial General Liability policy is excess over any other insurance available to the named insured, whether primary, excess, contingent or on any other basis, covering liability for damages arising out of the premises or operations, or the products and completed operations, for which the named insured has been added as an additional insured, attach Excess Insurance Provision – Order Of Response – When You Are An Additional Insured On Other Insurance Endorsement **CG 24 56**.

This endorsement complements the attachment of a Noncontributory And Order Of Response – Other Insurance Condition endorsement to an umbrella or excess liability policy on which the named insured is covered as an additional insured, in order to facilitate vertical stacking of insurance.

**F. Amendment Of Limits Endorsements**

1. The limits of insurance may be changed after policy inception by attaching Amendment Of Limits Of Insurance Endorsement **CG 25 02**.
2. For an insured construction contractor, the policy General Aggregate Limit may be changed for certain occurrences and accidents from a per policy basis to a per construction project basis. The policy General Aggregate Limit, with respect to certain Coverage **A** occurrences and Coverage **C** accidents, may be replaced for each designated construction project with a Designated Construction Project General Aggregate Limit which is equal to the amount of the General Aggregate Limit shown in the Declarations of the policy, by attaching Designated Construction Project(s) General Aggregate Limit Endorsement **CG 25 03**.
3. For certain insureds, the policy General Aggregate Limit may be changed for certain occurrences and accidents from a per policy basis to a per location basis. The policy General Aggregate Limit, with respect to certain Coverage **A** occurrences and Coverage **C** accidents, may be replaced for each designated location with a Designated Location General Aggregate Limit which is equal to the amount of the General Aggregate Limit shown in the Declarations of the policy, by attaching Designated Location(s) General Aggregate Limit Endorsement **CG 25 04**.

4. For certain insureds, the policy Products-completed Operations Aggregate Limit may be changed for certain occurrences from a per policy basis to a per project basis. The policy Products-completed Operations Aggregate Limit, with respect to certain Coverage **A** occurrences, may be replaced for each designated project with a Designated Project Products-completed Operations Aggregate Limit which is equal to the amount of the Products-completed Operations Aggregate Limit shown in the Declarations of the policy, by attaching Designated Project(s) Products-completed Operations Aggregate Limit Endorsement **CG 25 45**.
5. For certain insureds, the policy Products-completed Operations Aggregate Limit may be changed for certain occurrences from a per policy basis to a per location basis. The policy Products-completed Operations Aggregate Limit, with respect to certain Coverage **A** occurrences, may be replaced for each designated location with a Designated Location Products-completed Operations Aggregate Limit which is equal to the amount of the Products-completed Operations Aggregate Limit shown in the Declarations of the policy, by attaching Designated Location(s) Products-completed Operations Aggregate Limit Endorsement **CG 25 46**.

**G. Interline Endorsements**

1. To change the premium calculations and payments provision of the Retrospective Premium Endorsement attached to the policy, attach Supplement To Retrospective Premium Endorsement (Final Premium Computation) **IL 09 11**.
2. To provide for the retrospective rating of a policy under a one-year plan, attach Retrospective Premium Endorsement – One Year Plan – Multiple Lines **IL 09 18**.
3. To provide for the retrospective rating of a policy under a three-year plan, attach Retrospective Premium Endorsement – Three Year Plan – Multiple Lines **IL 09 19**.
4. To provide for the retrospective rating of long term construction projects, attach Retrospective Premium Endorsement – Long Term Construction Project – Multiple Lines **IL 09 20**.
5. To add a policy to an existing retrospective premium rating procedure, attach Retrospective Premium Endorsement – Short Form **IL 09 21**.
6. To exempt scheduled aviation exposures from the application of the retrospective rating agreement, attach Retrospective Premium Endorsement – Exclusion Of Aviation Exposures **IL 09 22**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 36.**

**DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS (Cont'd)**

7. To delete reference to any Retrospective Development Factors in scheduled states, attach Retrospective Premium Endorsement – Exclusion Of Retrospective Development Factors **IL 09 23**.
8. To state the manner in which combined loss limitations apply to loss amounts associated with claims-made policies, attach Retrospective Premium Endorsement – One (Or Three) Year Plan – Multiple Lines – Supplementary Agreements Regarding The Retrospective Rating Of CGL Policies **IL 09 30**.
9. To change the following items of a policy:
  - a. Insured's Name;
  - b. Insured's Mailing Address;
  - c. Policy Number;
  - d. Company;
  - e. Effective/Expiration Date;
  - f. Insured's Legal Status/Business of Insured;
  - g. Payment Plan;
  - h. Premium Determination;
  - i. Additional Interested Parties;
  - j. Coverage Forms and Endorsements;
  - k. Limits/Exposures;
  - l. Deductibles;
  - m. Covered Property/Located Description;
  - n. Classification/Class Codes;
  - o. Rates; or
  - p. Underlying Insurance,use Policy Changes Endorsement **IL 12 01**.

**H. Miscellaneous Endorsements**

When a named insured fails to comply with a premium audit, an audit noncompliance charge may be assessed by attaching Premium Audit Noncompliance Charge Endorsement **CG 99 09** to the policy at the beginning of the policy period. The additional charge will be determined by multiplying the total advance premium by the audit noncompliance charge factor indicated in the Schedule of the endorsement. The following criteria will be determined by the insurer and included in the Schedule of the endorsement:

1. The Audit noncompliance charge factor;
2. The number of written attempts the insurer makes to obtain the audit information; and

3. A reassessment charge may be indicated in the Schedule of the endorsement if the named insured agrees to comply with the audit request after receiving the audit noncompliance charge notice. If the insurer determines that no reassessment charge will be applied, a "0" can be indicated in the Schedule.

The same endorsement is available for the Owners And Contractors Protective Liability Coverage Part by attaching Premium Audit Noncompliance Charge Endorsement **CG 99 10**.

---

**RULE 37.**

**DESCRIPTION OF UNMANNED AIRCRAFT ENDORSEMENTS**

**A. Unmanned Aircraft**

As used in Rule 37., an unmanned aircraft means an aircraft that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft. The optional endorsements described in Rule 37. address liability arising out of unmanned aircraft and are available for use with the Commercial General Liability Coverage Part. Refer to Rule 46. for endorsement options available for use with the Owners And Contractors Protective Liability Coverage Part and Rule 49. for endorsement options available for use with the Railroad Protective Liability Coverage Part.

**B. Endorsement Options**

**1. Unmanned Aircraft Exclusion Options**

- a. To exclude liability arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft regardless of whether such aircraft is owned or operated by or rented or loaned to any insured, attach Exclusion – Unmanned Aircraft (Coverage A Only) Endorsement **CG 21 10**.

- b. To exclude liability arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft under Coverage B, attach Exclusion – Unmanned Aircraft (Coverage B Only) Endorsement **CG 21 11**.

- c. To exclude liability arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft under both Coverage A and Coverage B, as described in Paragraphs **B.1.a.** and **B.1.b.**, attach Exclusion – Unmanned Aircraft Endorsement **CG 21 09**.

When Endorsement **CG 21 09** is attached to the policy, do not attach Endorsement **CG 21 10** or **CG 21 11**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 37.**

**DESCRIPTION OF UNMANNED AIRCRAFT  
ENDORSEMENTS (Cont'd)**

**2. Designated Unmanned Aircraft Coverage Options**

Coverage may be excluded with respect to unmanned aircraft in a similar manner to that described in Paragraph **B.1.**, but with an exception to provide limited coverage for designated unmanned aircraft and only with respect to designated operations or projects. To provide such limited coverage under:

- a. Coverage **A**, attach Limited Coverage For Designated Unmanned Aircraft (Coverage **A** Only) Endorsement **CG 24 51**. (This endorsement does not address Coverage **B**. To exclude coverage with respect to Coverage **B**, refer to Paragraph **B.1.b.**)

When Endorsement **CG 24 51** is attached to the policy, do not attach Endorsement **CG 21 09** or **CG 21 10**.

- b. Coverage **B**, attach Limited Coverage For Designated Unmanned Aircraft (Coverage **B** Only) Endorsement **CG 24 52**. (This endorsement does not address Coverage **A**. To expressly exclude unmanned aircraft with respect to Coverage **A**, refer to Paragraph **B.1.a.**)

When Endorsement **CG 24 52** is attached to the policy, do not attach Endorsement **CG 21 09** or **CG 21 11**.

- c. Coverage **A** and Coverage **B**, attach Limited Coverage For Designated Unmanned Aircraft Endorsement **CG 24 50**.

When Endorsement **CG 24 50** is attached to the policy, do not attach any other unmanned aircraft endorsement described in Rule 37.

Each endorsement described in Paragraphs **B.2.a.** through **B.2.c.** contains an optional Unmanned Aircraft Liability Aggregate Limit. If a limit is shown in the Schedule, any coverage provided by the endorsement is subject to that aggregate limit.

**C. Premium Determination**

1. For Unmanned Aircraft Exclusion options described in Paragraph **B.1.**, refer to company for rating.
2. For Designated Unmanned Aircraft Coverage options described in Paragraph **B.2.**, calculate the Unmanned Aircraft Limited Liability premium for Coverage **A** – Bodily Injury and Property Damage and Coverage **B** – Personal and Advertising Injury separately as follows. All applicable loss costs and modifiers referenced in Paragraphs **C.2.b.** and **C.2.d.** and Tables **D.**, **E.** and **F.** must be referred to company before using.

- a. Basis of premium is each unmanned aircraft. Refer to company for non-owned unmanned aircraft operated by other parties.
- b. Select the basic limit rate based on the Designated Unmanned Aircraft Coverage Option endorsement applied as described in Paragraph **B.2.**, and the unmanned aircraft's Maximum Take-off Weight. Either company rates or ISO loss costs are shown in the state company rates/ISO loss costs section of the manual.
- c. Adjust the Designated Unmanned Aircraft basic limit rate to reflect claims-made or any other coverage change, if any, other than deductibles. Claims-made Multipliers are found in Rule **23**. Use Premises/Operations All Other claims-made multipliers.
- d. Multiply the adjusted Designated Unmanned Aircraft basic limit rate developed in Paragraph **C.2.c.** by the following three modifiers:
  - (1) The Ownership and Operations Rating Modifier from Table **37.D**. If more than one Ownership and Operation category applies to the unmanned aircraft, assign the category with the highest rating modifier.
  - (2) The Usage Rating Modifier from Table **37.E**. If more than one Usage category applies to the unmanned aircraft, assign the category with the highest rating modifier.
  - (3) The Primary Place of Operation Rating Modifier from Table **37.F**. If more than one Primary Place of Operation category applies to the unmanned aircraft, assign the category with the highest rating modifier.
- e. Select the increased limits factor based upon the Each Occurrence Limit and either the General Aggregate Limit applicable to the policy or the Unmanned Aircraft Liability Aggregate Limit, if any, applicable to the endorsement as described in Paragraph **B.2**. If the Unmanned Aircraft Liability Aggregate Limit is less than the Each Occurrence Limit applicable to the policy, select the increased limit factor corresponding with the Each Occurrence Limit and General Aggregate Limit which are equal to the Unmanned Aircraft Liability Aggregate Limit. Increased limits factors are found in Rule **56**. Refer to the state exceptions. Use Premises/Operations Increased Limits Table **3**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 37.**

**DESCRIPTION OF UNMANNED AIRCRAFT**  
**ENDORSEMENTS (Cont'd)**

- f. See Rule 15. to adjust the selected increased limits factor for bodily injury and property damage coverage written on a deductible basis. Use the premises/operations deductible discount factors corresponding to Premises/Operations Increased Limits Table 3. for the coverage provided.
- g. Adjust the Designated Unmanned Aircraft basic limits rate developed in Paragraph C.2.d. by the appropriate adjusted increased limits factor developed in Paragraphs C.2.e. and C.2.f. and any other applicable rate modification(s).
- h. Combine the premium developed in Paragraph C.2.g. for the applicable coverages on all unmanned aircraft.
- i. Determine the application of any minimum premium. Refer to company for minimum premium.
- j. The Unmanned Aircraft Limited Liability premium is the greater of the premium developed in Paragraph C.2.h. or the minimum premium determined in Paragraph C.2.i.

**D. Ownership And Operation Rating Modifiers**

		BI/PD	PAI	Owner	Primary Operator
1.	Unmanned aircraft owned and operated by the insured	1.00	1.00	insured	insured
2.	Unmanned aircraft rented or leased to and operated by the insured	1.00	1.00	other party	insured
3.	Unmanned aircraft operations are contracted out to a subcontractor	0.40	0.40	other party	other party
4.	The insured is a hired operator/pilot operating unmanned aircraft provided by client	1.00	1.00	other party	insured
5.	Unmanned aircraft rented or leased to others	0.90	0.90	insured	other party
6.	Owned unmanned aircraft operated on insured's behalf by hired operator	0.90	0.90	insured	other party
7.	Non-owned unmanned aircraft operated by other parties	RTC	RTC	other party	other party
8.	Not Applicable	RTC	RTC		
9.	Unknown	RTC	RTC		

**Table 37.D. Ownership And Operation Rating Modifiers**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 37.**  
**DESCRIPTION OF UNMANNED AIRCRAFT**  
**ENDORSEMENTS** (Cont'd)

**E. Usage Rating Modifiers**

		<b>BI/PD</b>	<b>PAI</b>
1.	Aerial photography, surveillance, inspection, survey, data collection, media services (including film and television production)	1.00	1.20
2.	Firefighting, search and rescue, and other emergency services	RTC	0.90
3.	Crop spraying, dispersing of chemicals	RTC	0.90
4.	Internet access, other communication services	RTC	RTC
5.	Delivery of goods or merchandise, transport of cargo	1.50	0.90
6.	Weather and environmental monitoring (including storm monitoring)	1.25	0.90
7.	Education and Research	1.00	1.00
8.	Operator/Pilot training	1.10	1.00
9.	Entertainment and demonstrations, special events, sports (including drone racing)	RTC	RTC
10.	Towing signs or banners, pulling twine or cable, or distribution of materials	1.25	1.00
11.	Manufacturing, sales, repair or rental of unmanned aircraft – testing or demonstration operations only	0.80	0.80
12.	Other Usage, not otherwise classified	RTC	RTC

**Table 37.E. Usage Rating Modifiers**

**F. Primary Place Of Operation Rating Modifiers**

		<b>BI/PD</b>	<b>PAI</b>
1.	Rural	0.80	0.80
2.	Urban	1.20	1.20
3.	Suburban	1.00	1.00
4.	Indoors	1.30	1.30
5.	Private Land	0.60	0.60
6.	Over bodies of water	0.60	0.60
7.	High concentration of people (non-employees) – e.g., stadiums, concerts, etc.	1.30	1.30
8.	Not Applicable	RTC	RTC
9.	Unknown	RTC	RTC

**Table 37.F. Primary Place Of Operation Rating Modifiers**

**RULES 38. – 39.**  
**RESERVED FOR FUTURE USE**

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF ELECTRONIC DATA COVERAGE**

**A. Endorsement Options**

To provide coverage under Coverage **A** for cyber incidents, loss of computerized or electronically stored data or software which results from physical injury to tangible property, or both, attach one of the following endorsements available for use with the Commercial General Liability Coverage Part:

**1. Cyber Incident Liability Coverage Subject To Each Cyber Incident Occurrence And Aggregate Limits Endorsement CG 04 25**

This endorsement provides an Each Cyber Incident Occurrence Limit and Cyber Incident Aggregate Limit that are both shown in the Schedule of the endorsement. The Cyber Incident Aggregate Limit is subject to either the General Aggregate Limit or the Products/Completed Operations Aggregate Limit, whichever applies, under the policy. This endorsement adds an exception to Exclusion **p**. Electronic Data for property damage caused by a cyber incident.

**2. Cyber Incident Liability Coverage And Loss Of Electronic Data Liability Coverage Subject To Loss Of Electronic Data, Each Cyber Incident Occurrence And Aggregate Limits Endorsement CG 04 95**

This endorsement is similar to Endorsement **CG 04 25**, except that coverage for loss of electronic data resulting from physical injury to tangible property is included, subject to a Loss Of Electronic Data Limit shown in the Schedule of the endorsement. The Loss Of Electronic Data Limit is subject to the Each Occurrence Limit on the CGL policy. The loss of electronic data provisions in this endorsement are similar to Endorsement **CG 04 37**.

**3. Loss Of Electronic Data Resulting From Physical Injury To Tangible Property Liability Coverage – Subject To Cyber Incident Exclusion Endorsement CG 04 37**

Coverage provided by this endorsement is subject to a Loss Of Electronic Data Limit, which is shown in the Schedule of the endorsement. This endorsement excludes coverage for cyber incidents under Coverage **A** and provides an exception to Exclusion **p**. Electronic Data for bodily injury.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 40.**

**CYBER INCIDENT LIABILITY AND LOSS OF  
ELECTRONIC DATA COVERAGE (Cont'd)**

**4. Loss Of Electronic Data Resulting From  
Physical Injury To Tangible Property Liability  
Coverage – Subject To Cyber Incident  
Exclusion – Deletion Of Bodily Injury  
Exception Endorsement CG 04 71**

This endorsement is similar to Endorsement **CG 04 37**, except that the exception to Exclusion p. Electronic Data for bodily injury is deleted.

Do not attach more than one of the endorsements referenced in Paragraph A. to the same policy.

When Endorsement **CG 04 25** or **CG 04 95** is attached to the policy, do not attach Endorsement **CG 40 35**, as described in Rule **22.C.2.e.**, or Endorsement **CG 21 85**, as described in Rule **36.C.35**.

When Endorsement **CG 04 37** or **CG 04 71** is attached to the policy, do not attach Endorsement **CG 21 85**, as described in Rule **36.C.35**.

Endorsement **CG 04 37** or **CG 04 71** may be attached to the policy along with Endorsement **CG 40 35**, as described in Rule **22.C.2.e.**

**B. Premium Determination**

**1. Loss Of Electronic Data Resulting From  
Physical Injury To Tangible Property  
Coverage**

Calculate the premium for Endorsement **CG 04 37** or Endorsement **CG 04 71** as follows:

- a. Determine the applicable classification(s). Use the same classifications which apply to Premises/Operations and Products/Completed Operations risks.
- b. Determine the premium base applicable to the classification(s). The same premium base applies to both Premises/Operations and Products/Completed Operations.
- c. Select the basic limits rate(s) for the classification(s) from the appropriate state company rates for both Premises/Operations and Products/Completed Operations, as applicable.
- d. Select the increased limits factor(s) corresponding with the Each Occurrence Limit equal to the Loss Of Electronic Data Limit indicated in the Schedule of Endorsement **CG 04 37** or **CG 04 71** and the General Aggregate Limit or Products/Completed Operations Aggregate Limit, whichever applies to the policy. The Loss Of Electronic Data Limit shall be less than or equal to the Each Occurrence Limit applicable to the policy. Increased limits factors are found in Rule **56**. Refer to the state exceptions.

- e. See Rule **15**. to adjust the selected increased limits factor(s) developed in Paragraph **B.1.d.** if the policy is written subject to a property damage deductible. Use the property damage deductible discount factor(s) corresponding to the increased limits table assignment(s) determined in Paragraph **B.1.d.**
- f. Adjust the basic limits rate(s) developed in Paragraph **B.1.c.** by the appropriate adjusted increased limits factor(s) developed in Paragraphs **B.1.d.** and **B.1.e.** and any other applicable rate modification(s).
- g. Multiply the adjusted increased limit rate(s) developed in Paragraph **B.1.f.** by the appropriate Loss Of Electronic Data Factor(s) displayed in Table **40.C.** (applicable to Endorsement **CG 04 37**) or Table **40.D.** (applicable to Endorsement **CG 04 71**). Each factor should be applied separately for Premises/Operations and Products/Completed Operations sublines. Determine the appropriate Hazard Grade for the classification in Table **40.F.** Classifications not displayed in Table **40.F.** are assigned to Hazard Grade 1.
- h. Multiply the number of units of exposure developed under the premium base in Paragraph **B.1.b.** for each classification by the corresponding Loss Of Electronic Data Coverage rate(s) developed in Paragraph **B.1.g.**
- i. Combine the premium developed in Paragraph **B.1.h.** for the applicable subline(s) on all classification(s).
- j. Determine the application of any minimum premium. Refer to company for minimum premium.
- k. The Loss Of Electronic Data Coverage premium is the greater of the premium developed in Paragraph **B.1.i.** or the minimum premium determined in Paragraph **B.1.j.**

**2. Cyber Incident Liability Coverage**

- a. Calculate the premium for Endorsement **CG 04 25** as follows:
  - (1) Determine the applicable classification(s). Use the same classifications that apply to Premises/Operations and Products/Completed Operations risks.
  - (2) Determine the premium base applicable to the classification(s). The same premium base applies to both Premises/Operations and Products/Completed Operations.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

- (3) Select the basic limits rate(s) for the classification(s) from the appropriate state company rates for both Premises/Operations and Products/Completed Operations, as applicable.
- (4) Determine the appropriate increased limits table assignment(s) for the classification(s). Select the increased limits factor(s) corresponding with the Each Occurrence Limit equal to the Cyber Incident Occurrence Limit and the General Aggregate Limit or Products/Completed Operations Aggregate Limit equal to the Cyber Incident Aggregate Limit indicated in the Schedule of Endorsement **CG 04 25** or **CG 04 95**. The Cyber Incident Occurrence Limit shall be less than or equal to the Each Occurrence Limit applicable to the policy. The Cyber Incident Aggregate Limit shall be less than or equal to the General Aggregate Limit or Products/Completed Operations Aggregate Limit, whichever is applicable to the policy. Increased limits factors are found in Rule **56**. Refer to the state exceptions.
- (5) See Rule **15**. to adjust the selected increased limits factor(s) developed in Paragraph **B.2.a.(4)** for bodily injury and property damage coverage written on a deductible basis. Use the deductible discount factor(s) corresponding to the increased limits table assignment(s) determined in Paragraph **B.2.a.(4)**.
- (6) Adjust the basic limits rate(s) developed in Paragraph **B.2.a.(3)** by the appropriate adjusted increased limits factor(s) developed in Paragraphs **B.2.a.(4)** and **B.2.a.(5)** and any other applicable rate modification(s).
- (7) Multiply the adjusted increased limits rate(s) developed in Paragraph **B.2.a.(6)** by the appropriate Cyber Incident Liability Factor(s) displayed in Table **40.E**. Each factor should be applied separately for Premises/Operations and Products/Completed Operations sublines. Determine the appropriate Hazard Grade for the classification in Table **40.G**. Classifications not displayed in Table **40.G**. are assigned to Hazard Grade 1.
- (8) Multiply the number of units of exposure developed under the premium base in Paragraph **B.2.a.(2)** for each classification by the corresponding Cyber Incident Liability rate(s) developed in Paragraph **B.2.a.(7)**.
- (9) Combine the premium developed in Paragraph **B.2.a.(8)** for the applicable subline(s) on all classifications.
- (10) Determine the application of any minimum premium. Refer to company for minimum premium.
- (11) The Cyber Incident Liability premium is the greater of the premium developed in Paragraph **B.2.a.(9)** or the minimum premium determined in Paragraph **B.2.a.(10)**.
- b. Calculate the premium for Endorsement **CG 04 95** as follows:
  - (1) Determine the premium according to Rule **40.B.2.a.** for the Cyber Incident Liability Coverage.
  - (2) Determine the premium according to Rule **40.B.1.** for Endorsement **CG 04 37**.
  - (3) Combine the premium developed in Paragraphs **B.2.b.(1)** and **B.2.b.(2)**.
  - (4) Determine the application of any minimum premium. Refer to company for minimum premium.
  - (5) The Cyber Incident Liability and Loss Of Electronic Data premium is the greater of the premium developed in Paragraph **B.2.b.(3)** or the minimum premium determined in Paragraph **B.2.b.(4)**.

**C. Loss Of Electronic Data Factors – Endorsement CG 04 37**

Hazard Grade	Loss Of Electronic Data Factor For Premises/Operations	Loss Of Electronic Data Factor For Products/Completed Operations
1	0.0010	0.0010
2	0.0030	0.0030
3	0.0050	0.0050
4	0.0070	0.0070

**Table 40.C. Loss Of Electronic Data Factors – Endorsement CG 04 37**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

**D. Loss Of Electronic Data Factors – Endorsement**  
**CG 04 71**

Hazard Grade	Loss Of Electronic Data Factor For Premises/ Operations	Loss Of Electronic Data Factor For Products/ Completed Operations
1	0.0008	0.0008
2	0.0024	0.0024
3	0.0040	0.0040
4	0.0056	0.0056

**Table 40.D. Loss Of Electronic Data Factors –**  
**Endorsement CG 04 71**

**E. Cyber Incident Liability Factors**

Hazard Grade	Cyber Incident Liability Factor For Premises/ Operations	Cyber Incident Liability Factor For Products/ Completed Operations
1	0.0010	0.0010
2	0.0040	0.0040
3	0.0070	0.0070
4	0.0100	0.0100

**Table 40.E. Cyber Incident Liability Factors**

**F. Hazard Grade Classification Assignments – Loss  
Of Electronic Data Liability**

Code	Title	Premises/ Operations	Products/Completed Operations
91111	Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair	2	2
91127	Alarm and Alarm Systems – installation, servicing or repair	2	2
91150	Appliances and Accessories installation, servicing or repair – commercial	2	2
91155	Appliances and Accessories – installation, servicing or repair – household	2	2
91210	Blasting Operations	4	–
91250	Boiler Inspection, Installation, Cleaning or Repair	2	2
91302	Cable Installation in Conduits or Subways	3	3
91315	Cable or Subscription Television Companies	3	–
91324	Caisson or Cofferdam Work – foundations for buildings	3	3
91325	Caisson or Cofferdam Work – not foundations for buildings	3	3
91340	Carpentry – construction of residential property not exceeding three stories in height	2	2
91341	Carpentry – interior	2	2
91342	Carpentry	2	2

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

---

<b>Code</b>	<b>Title</b>	<b>Premises/ Operations</b>	<b>Products/Completed Operations</b>
91436	Ceiling or Wall Installation – metal	2	2
91551	Communication Equipment Installation – industrial or commercial	4	4
91555	Computer Service or Repair	4	4
91560	Concrete Construction	2	2
91577	Conduit Construction for Cables or Wires	3	3
91580	Contractors – Executive Supervisors or Executive Superintendents	4	–
91581	Contractors – subcontracted work – in connection with construction, reconstruction, erection or repair – not buildings	3	3
91582	Contractors – subcontracted work – in connection with building construction, reconstruction, repair or erection – apartment or office buildings over four stories	3	3
91583	Contractors – subcontracted work – in connection with building construction, reconstruction, repair or erection – one or two family dwellings	3	3
91584	Contractors – subcontracted work – in connection with construction, reconstruction, repair or erection of buildings – for industrial use	3	3
91585	Contractors – subcontracted work – in connection with construction, reconstruction, repair or erection of buildings	3	3
91586	Contractors – subcontracted work – in connection with oil and gas field construction, reconstruction or repair	3	3
91587	Contractors – subcontracted work – in connection with pipeline (other than oil or gas) or communication or power line construction, reconstruction or repair	3	3
91588	Contractors – subcontracted work – in connection with bridge, tunnel, elevated street or highway construction, reconstruction or repair	3	3
91589	Contractors – subcontracted work – in connection with street or highway construction, or repair, not elevated	3	3
91591	Contractors – subcontracted work – other than construction-related work	3	3
91618	Dam or Reservoir Construction	2	2
91641	Dike, Levee or Revetment Construction	2	2
92101	Drilling – other than water	3	3
92102	Drilling – water	3	3
92215	Driveway, Parking Area or Sidewalk – paving or repaving	3	3
92338	Dry Wall or Wallboard Installation	2	2
92445	Electric Light or Power Companies	4	–
92446	Electric Light or Power Line Construction	4	4
92447	Electric Light or Power Line Construction – Rural Utilities Service projects only	4	4
92451	Electrical Apparatus – installation, servicing or repair	4	4
92453	Electric Light or Power Cooperatives – Rural Utilities Service projects only	4	–
92478	Electrical Work – within buildings	4	4
92593	Elevator or Escalator Inspecting, Installation, Servicing or Repair	2	–
94007	Excavation	4	4
94276	Fence Erection Contractors	3	3
94381	Fire Suppression Systems – installation, servicing or repair	2	2

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

---

<b>Code</b>	<b>Title</b>	<b>Premises/ Operations</b>	<b>Products/Completed Operations</b>
95124	Furniture or Fixtures – installation in offices or stores – portable – metal or wood	2	2
95310	Gas Mains or Connections Construction	3	3
95410	Grading of Land	3	3
95625	Handyperson	2	2
95630	Hazardous Material Contractors	2	2
95647	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	2	2
95648	Heating or Combined Heating and Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair	2	2
96408	Insulation Work – plastic	2	2
96409	Insulation Work – organic or plastic in solid state	2	2
96410	Insulation Work – mineral	2	2
96702	Irrigation or Drainage System Construction	2	2
97047	Landscape Gardening	4	–
97050	Lawn Care Services	3	–
97221	Machinery or Equipment – farm – installation, servicing, repair or erection	2	2
97222	Machinery or Equipment – industrial – installation, servicing or repair	2	2
97223	Machinery or Equipment – installation, servicing or repair	2	2
97447	Masonry	2	2
97650	Metal Erection – decorative or artistic	2	2
97651	Metal Erection – frame structures iron work on outside of buildings	2	2
97652	Metal Erection – in the construction of dwellings not exceeding 2 stories in height	2	2
97653	Metal Erection – nonstructural	2	2
97654	Metal Erection – steel lock gates, gasholders, standpipes, water towers, smokestacks, tanks, silos, prison cells, fire or burglarproof vaults	2	2
97655	Metal Erection – structural	2	2
98111	Office Machines or Appliances – installation, inspection, adjustment or repair	2	–
98413	Pile Driving – building foundation only	3	3
98414	Pile Driving – other	3	3
98415	Pile Driving – sonic method	3	3
98423	Pipeline Construction – gas	3	3
98424	Pipeline Construction – other	3	3
98425	Pipeline Construction – oil	3	3
98426	Pipeline Construction – slurry – nonflammable mixtures	3	3
98482	Plumbing – commercial and industrial	3	3
98483	Plumbing – residential or domestic	3	3
98502	Prefabricated Building Erection	2	2
98601	Railroad Construction	3	3
98636	Refrigeration Systems or Equipment – dealers and distributors and installation, servicing or repair – commercial	2	2

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

---

<b>Code</b>	<b>Title</b>	<b>Premises/ Operations</b>	<b>Products/Completed Operations</b>
98677	Roofing – residential over three stories and/or commercial	2	2
98678	Roofing – residential – three stories and under	2	2
98806	Septic Tank Systems – installation, servicing or repair	2	2
98820	Sewer Mains or Connections Construction	3	3
98967	Siding Installation	2	2
98993	Sign Erection, Installation or Repair	2	2
99080	Solar Energy Contractors	3	3
99084	Wind Turbine Contractors – installation, service or repair – on-shore	2	2
99085	Wind Turbine Contractors – installation, service or repair – off-shore	2	2
99163	Steam Mains or Connections Construction	2	2
99165	Steam Pipe or Boiler Insulation	2	2
99315	Street or Road Construction or Reconstruction	4	4
99321	Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping	3	3
99445	Subway Construction	3	3
99506	Swimming Pools – installation, servicing, or repair – above ground	3	–
99507	Swimming Pools – installation, servicing, or repair – below ground	3	–
99570	Tank Construction, Installation, Erection or Repair – metal – not pressurized	2	2
99571	Tank Construction, Installation, Erection or Repair – metal – pressurized	2	2
99572	Tank Construction, Installation, Erection or Repair – metal – not pressurized – within buildings exclusively	2	2
99573	Tank Construction, Installation, Erection or Repair – metal – pressurized – within buildings exclusively	2	2
99600	Telecommunication Service Providers	4	–
99613	Telephone, Telegraph or Cable Television Line Construction	4	4
99650	Television or Radio Receiving Set Installation or Repair	2	2
99777	Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	4	–
99798	Tunneling	3	3
99803	Underpinning Buildings or Structures	3	3
99946	Water Mains or Connections Construction	3	3

**Table 40.F. Hazard Grade Classification Assignments –  
Loss Of Electronic Data Liability**

**G. Hazard Grade Classification Assignments –  
Cyber Incident Liability**

<b>Code</b>	<b>Title</b>	<b>Premises/ Operations</b>	<b>Products/Completed Operations</b>
11101	Chemical Distributors	3	3
12373	Drug Distributors	3	4
13204	Fuel Oil or Kerosene Dealers	4	3
13205	Fuel Oil or Kerosene Distributors	4	3
13206	Biofuels Distributors – Ethanol	4	3
13207	Biofuels Distributors – Other than Ethanol	4	3

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

---

<b>Code</b>	<b>Title</b>	<b>Premises/ Operations</b>	<b>Products/Completed Operations</b>
13410	Gas Dealers – LPG	4	3
13411	Gas Dealers or Distributors	4	3
13412	Gas Distributors – LPG	4	3
13453	Gasoline Stations – full service	3	3
13454	Gasoline Stations – self-service	3	3
13455	Gasoline Stations – self- and full-service combined	3	3
15733	Oil Refineries	4	3
40010	Airports – commercial	4	–
40026	Airport – lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft or pilot instructions	4	–
40031	Ambulance Service, First Aid or Rescue Squads – Other than Not-For-Profit	4	–
40032	Ambulance Service, First Aid or Rescue Squads – Not-For-Profit only	4	–
40101	Blood Banks – Other than Not-For-Profit	4	–
40102	Blood Banks – Not-For-Profit only	4	–
41675	Computer Consulting or Programming	3	–
43151	Computer Data Processing – operations	3	–
43152	Computer Data Processing – time-sharing	3	–
44100	Governmental Subdivision – not federal or state – Municipalities – Population 2,500 and under	3	–
44101	Governmental Subdivision – not federal or state – Municipalities – Population 2,501 – 10,000	3	–
44102	Governmental Subdivision – not federal or state – Municipalities – Population 10,001 – 25,000	3	–
44103	Governmental Subdivision – not federal or state – Municipalities – Population 25,001 – 50,000	3	–
44104	Governmental Subdivision – not federal or state – Municipalities – Population 50,001 – 100,000	3	–
44105	Governmental Subdivision – not federal or state – Municipalities – Population 100,001 – 250,000	3	–
44106	Governmental Subdivision – not federal or state – Municipalities – Population over 250,000	3	–
44108	Governmental Subdivision – not federal or state – Counties or Parishes – Population 10,000 and under	3	–
44109	Governmental Subdivision – not federal or state – Counties or Parishes – Population 10,001 – 25,000	3	–
44110	Governmental Subdivision – not federal or state – Counties or Parishes – Population 25,001 – 50,000	3	–
44111	Governmental Subdivision – not federal or state – Counties or Parishes – Population 50,001 – 100,000	3	–
44112	Governmental Subdivision – not federal or state – Counties or Parishes – Population 100,001 – 250,000	3	–
44113	Governmental Subdivision – not federal or state – Counties or Parishes – Population over 250,000	3	–
44427	Health Care Facilities – alcohol and drug – Other than Not-For-Profit	4	–
44428	Health Care Facilities – alcohol and drug – Not-For-Profit only	4	–

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

---

<b>Code</b>	<b>Title</b>	<b>Premises/ Operations</b>	<b>Products/Completed Operations</b>
44429	Health Care Facilities – convalescent or nursing homes – not mental – psychopathic institutions – Other than Not-For-Profit	4	–
44430	Health Care Facilities – convalescent or nursing homes – not mental – psychopathic institutions – Not-For-Profit only	4	–
44431	Health Care Facilities – homes for the aged – Other than Not-For-Profit	4	–
44432	Health Care Facilities – homes for the aged – Not-For-Profit only	4	–
44433	Health Care Facilities – homes for the physically handicapped or orphaned – Other than Not-For-Profit	4	–
44434	Health Care Facilities – homes for the physically handicapped or orphaned – Not-For-Profit only	4	–
44435	Health Care Facilities – hospitals – Other than Not-For-Profit	4	–
44436	Health Care Facilities – hospitals – Not-For-Profit only	4	–
44437	Health Care Facilities – mental – psychopathic institutions – Other than Not-For-Profit	4	–
44438	Health Care Facilities – mental – psychopathic institutions – Not-For-Profit only	4	–
44439	Health Care Facilities – clinics, dispensaries or infirmaries treating outpatients only – no regular bed or board facilities – Other than Not-For-Profit	4	–
44440	Health Care Facilities – clinics, dispensaries or infirmaries treating outpatients only – no regular bed or board facilities – Not-For-Profit only	4	–
45190	Hotels and Motels – with pools or beaches – less than four stories	3	–
45191	Hotels and Motels – with pools or beaches – four stories or more	3	–
45192	Hotels and Motels – without pools or beaches – less than four stories	3	–
45193	Hotels and Motels – without pools or beaches – four stories or more	3	–
47471	Schools – public – elementary, kindergarten or junior high	2	–
47473	Schools – public – high	2	–
47474	Schools – trade or vocational	2	–
47475	Schools – private – elementary, kindergarten or junior high – Other than Not-For-Profit	2	–
47476	Schools – private – elementary, kindergarten or junior high – Not-For-Profit only	2	–
47477	Schools – private – high – Other than Not-For-Profit	2	–
47478	Schools – private – high – Not-For-Profit only	2	–
51300	Baby Food Mfg. – in glass containers	1	2
51305	Baby Food Mfg.	1	2
51315	Bakery Plants	1	2
51350	Beer, Ale or Malt Liquor Mfg. – in bottles	1	2
51351	Beer, Ale or Malt Liquor Mfg. – in cans	1	2
51352	Beer, Ale or Malt Liquor Mfg. – not bottled or canned	1	2
51355	Beverage Bottler – soft drinks – carbonated – in cans or plastic bottles	1	2

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

---

<b>Code</b>	<b>Title</b>	<b>Premises/ Operations</b>	<b>Products/Completed Operations</b>
51356	Beverage Bottler – soft drinks – carbonated – in glass bottles	1	2
51357	Beverage Bottler – soft drinks – in metal cylinders	1	2
51358	Beverage Bottler – soft drinks – in paper containers	1	2
51359	Beverage Bottler – soft drinks – not carbonated – in bottles or cans	1	2
51752	Candy or Confectionery Products Mfg.	1	2
51850	Chemical Mfg. – commercial or industrial	3	3
51851	Chemical Mfg. – commercial or industrial – toxic and either flammable, explosive or reactive	3	3
51852	Chemical Mfg. Manufacturing – commercial or industrial – primarily flammable, explosive or reactive – Not Otherwise Classified	3	3
51853	Chemicals Mfg. – commercial or industrial – primarily toxic or presenting a health hazard	3	3
51854	Chemical Mfg. – household – toxic and either flammable, explosive or reactive	3	3
51855	Chemical Mfg. – household	3	3
51856	Chemical Mfg. – household – primarily flammable, explosive or reactive	3	3
51857	Chemical Mfg. – household – primarily toxic or presenting a health hazard	3	3
52002	Dairy Products Mfg.	1	2
52341	Drug Mfg. – biological products	3	4
52342	Drug, Medicine or Pharmaceutical Preparations Mfg. – for animal use	3	4
52343	Drug, Medicine or Pharmaceutical Preparations Mfg. – other than for animal use	3	4
53001	Feed Mfg.	1	2
53077	Fertilizer Mfg.	3	3
53374	Food Products Mfg. – dry	1	2
53375	Food Products Mfg. – frozen	1	2
53376	Food Products Mfg. – not dry – in glass containers	1	2
53377	Food Products Mfg. – not dry – in other than glass containers	1	2
53565	Fruit or Vegetable Juice Mfg. – no bottling of carbonated beverages	1	2
53901	Gas Manufacturing – toxic and either flammable, explosive or reactive	3	3
53902	Gas Manufacturing – inert	3	3
53903	Gas Manufacturing – other	3	3
53904	Gas Manufacturing – primarily flammable, explosive or reactive	3	3
53905	Gas Manufacturing – primarily toxic or presenting a health hazard	3	3
53907	Gasoline Distributors	4	3
53951	Biofuels Manufacturing – Ethanol	3	3
53952	Biofuels Manufacturing – Other than Ethanol	3	3
55371	Honey Extracting	1	2
56488	Liquor Mfg.	1	2

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

---

<b>Code</b>	<b>Title</b>	<b>Premises/ Operations</b>	<b>Products/Completed Operations</b>
56758	Meat, Fish, Poultry or Seafood – curing	1	2
56759	Meat, Fish, Poultry or Seafood Processing – in airtight containers	1	2
56760	Meat, Fish, Poultry or Seafood Processing – not in airtight containers	1	2
57001	Milk Depots or Dealers	1	2
57002	Milk Processing	1	2
57651	Packing Houses	1	2
57913	Pet Food Mfg.	1	2
58840	Salt Mfg.	1	2
59537	Sugar Refining	1	2
59647	Syrups or Molasses – refining, blending, or mfg.	1	2
59904	Vegetable Oil Mfg. – by solvent extraction	1	2
59905	Vegetable Oil Mfg.	1	2
59925	Water Bottling – in siphons	1	2
59926	Water Bottling – spring or well – not sparkling or carbonated	1	2
59927	Water Bottling – spring or well – sparkling or carbonated	1	2
59963	Wine Mfg. – sparkling	1	2
59964	Wine Mfg. – still	1	2
60010	Apartment Buildings	3	–
60011	Apartment Buildings – garden	2	–
60012	Apartment Buildings or Hotels – time-sharing – less than 4 stories	3	–
60013	Apartment Buildings or Hotels – time-sharing – 4 stories or more	3	–
60015	Apartment Hotels – less than 4 stories	3	–
60016	Apartment Hotels – 4 stories or more	3	–
61000	Boarding or Rooming Houses	2	–
61212	Buildings or Premises – bank or office – mercantile or manufacturing (lessor's risk only) – Other than Not-For-Profit	2	–
61216	Buildings or Premises – bank or office – mercantile or manufacturing (lessor's risk only) – Not-For-Profit only	2	–
61217	Buildings or Premises – bank or office – mercantile or manufacturing – maintained by the insured (lessor's risk only) – Other than Not-For-Profit	2	–
61218	Buildings or Premises – bank or office – mercantile or manufacturing – maintained by the insured (lessor's risk only) – Not-For-Profit only	2	–
62003	Condominiums – residential – (association risk only)	3	–
63010	Dwellings – one-family (lessor's risk only)	2	–
63011	Dwellings – two-family (lessor's risk only)	2	–
63012	Dwellings – three-family (lessor's risk only)	2	–
63013	Dwellings – four-family (lessor's risk only)	2	–
64074	Hotels and Motels – (lessor's risk only) – less than four stories	3	–
64075	Hotels and Motels – (lessor's risk only) – four stories or more	3	–
64500	Housing Projects – federal, state, local	3	–
66561	Medical Offices	4	–
67508	Schools – colleges, universities, junior colleges or college preparatory – Other than Not-For-Profit	2	–
67509	Schools – colleges, universities, junior colleges or college preparatory – Not-For-Profit only	2	–

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 40.**  
**CYBER INCIDENT LIABILITY AND LOSS OF**  
**ELECTRONIC DATA COVERAGE (Cont'd)**

---

<b>Code</b>	<b>Title</b>	<b>Premises/ Operations</b>	<b>Products/Completed Operations</b>
67510	Schools – dormitory facilities – Other than Not-For-Profit	3	–
67511	Schools – dormitory facilities – Not-For-Profit only	3	–
67512	Schools – Other than Not-For-Profit	2	–
67513	Schools – Not-For-Profit only	2	–
67634	Shopping Centers – indoor malls – buildings, or premises not occupied by the insured (lessor's risk only)	3	–
67635	Shopping Centers – buildings, or premises not occupied by the insured (lessor's risk only)	3	–
92445	Electric Light or Power Companies	4	–
92453	Electric Light or Power Cooperatives – Rural Utilities Service projects only	4	–
95305	Gas Companies	4	–
95306	Gas Companies – natural gas – local distribution	4	–
98150	Oil or Natural Gas Lease Operations	4	–
98151	Oil or Natural Gas Lease Operations – natural gas – within the limits of any town or city on the right-of-way of any railroad, or in any ocean, gulf or bay	4	–
98152	Oil or Gas Lease Work by Contractors – not lease operation	4	4
98161	Oil or Gas Wells – servicing – by contractors	4	4
98427	Pipelines – operation – gas	4	–
98428	Pipelines – operation – other	4	–
98429	Pipelines – operation – oil	4	–
98430	Pipelines – operation – slurry – nonflammable mixtures	4	–
98622	Railroads – operation and maintenance – with BI passenger hazard	4	–
98623	Railroads – operation and maintenance – without BI passenger hazard	4	–
99943	Water Companies	4	–

**Table 40.G. Hazard Grade Classification Assignments –  
Cyber Incident Liability**

---

**RULE 41.**  
**ABUSE OR MOLESTATION ENDORSEMENTS**

---

**A. Abuse Or Molestation**

As used in Rule 41., abuse or molestation means the actual, alleged or threatened abuse or molestation of a person. The optional endorsements described in Rule 41. address liability for damages arising out of abuse or molestation of persons and are available for use with the Commercial General Liability Coverage Part.

**B. Endorsement Options**

**1. Abuse Or Molestation Exclusion Options**

Do not attach more than one of the following endorsements to the same policy.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 41.**

**ABUSE OR MOLESTATION ENDORSEMENTS (Cont'd)**

**a. Broad Abuse Or Molestation Exclusion Endorsement CG 40 28**

This optional endorsement excludes liability arising out of the actual, alleged or threatened abuse or molestation, including, but not limited to, sexual abuse or sexual molestation, of any person committed by anyone; or the negligent employment, investigation, supervision or retention of a person for whom any insured is or ever was legally responsible and whose conduct would be subject to the abuse or molestation exclusion in the endorsement.

**b. Sexual Abuse Or Sexual Molestation Exclusion Endorsement CG 40 29**

This optional endorsement excludes liability arising out of the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by anyone; or the negligent employment, investigation, supervision or retention of a person for whom any insured is or ever was legally responsible and whose conduct would be subject to the sexual abuse or sexual molestation exclusion of the endorsement.

Do not attach either Endorsement **CG 40 28** or **CG 40 29** if any of the sexual abuse or sexual molestation coverage endorsements described in Paragraph **B.2.** are attached to the policy.

**2. Sexual Abuse Or Sexual Molestation Coverage Options**

The optional endorsements described in Paragraph **B.2.** include a sexual abuse or sexual molestation exclusion applicable to Coverages **A** and **B** of the Commercial General Liability Coverage Form and provide certain related coverage under a separate insuring agreement with respect to injury caused by an act of sexual abuse or sexual molestation. The endorsements contemplate a Sexual Abuse Or Sexual Molestation Liability Each Act Limit and a Sexual Abuse Or Sexual Molestation Liability Aggregate Limit shown on the Schedule of the endorsement. The Sexual Abuse Or Sexual Molestation Liability Aggregate Limit is subject to the policy General Aggregate Limit. These endorsements contain a Schedule that contemplates entry of such limits; a Retroactive Date on claims-made versions; an Each Act Deductible; or coverage to be limited to specifically described premises, projects, contracts or agreements, as may be applicable. Refer to the coverage endorsements to determine content and specific coverage provided.

Do not attach more than one of the following endorsements to the same policy.

**a. Sexual Abuse Or Sexual Molestation Liability Coverage Endorsement CG 04 14**

This optional endorsement provides coverage with respect to liability for injury caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by anyone; or the negligent employment, investigation, supervision or retention of a person for whom the insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement.

Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed during the policy period.

**b. Sexual Abuse Or Sexual Molestation Liability Coverage Endorsement CG 04 16**

This optional endorsement provides coverage with respect to liability for injury caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by anyone; or the negligent employment, investigation, supervision or retention of a person for whom the insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement.

This endorsement provides coverage on a claims-made basis. Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed on or after the Retroactive Date, if any, shown in the Schedule of the endorsement, but not after the end of the policy period.

**c. Sexual Abuse Or Sexual Molestation Of Any Person Committed By The Insured Liability Coverage Endorsement CG 04 15**

This optional endorsement provides coverage with respect to liability for injury caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by the insured; or the negligent employment, investigation, supervision or retention of a person for whom the insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement.

Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed during the policy period.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 41.**  
**ABUSE OR MOLESTATION ENDORSEMENTS (Cont'd)**

**d. Sexual Abuse Or Sexual Molestation Of Any Person Committed By The Insured Liability Coverage Endorsement CG 04 17**

This optional endorsement provides coverage with respect to liability for injury caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by the insured; or the negligent employment, investigation, supervision or retention of a person for whom the insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement.

This endorsement provides coverage on a claims-made basis. Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed on or after the Retroactive Date, if any, shown in the Schedule of the endorsement, but not after the end of the policy period.

**C. Premium Determination**

Refer to company for rating.

**D. Special Rules Applicable To The Claims-made Coverage Endorsements**

**1. Retroactive Date**

**a. Explanation**

The Retroactive Date is a specific date entered on the Schedule of either Endorsement **CG 04 16** or **CG 04 17** and may be any date preceding or equal to the effective date of the policy. Any injury caused by an act of sexual abuse or sexual molestation or interrelated acts which was committed prior to the Retroactive Date is not covered, even if a claim for such injury is first made during the policy period or any applicable Extended Reporting Period.

If "none" is entered on the Schedule of either Endorsement **CG 04 16** or **CG 04 17**, there is no Retroactive Date. If there is no Retroactive Date, coverage may be afforded for injury caused by an act of sexual abuse or sexual molestation or interrelated acts which was committed prior to the inception date of the endorsement.

**b. Restrictions On Advancing The Retroactive Date**

Once a Retroactive Date is established for an insured, it can only be advanced with the written consent of the first Named Insured, and then only under the following circumstances:

- (1) If there is a change in carrier;
- (2) If there is a substantial change in the insured's operations which results in an increased exposure to loss;
- (3) If the insured fails to provide the company with information:
  - (a) The insured knew, or should have known, about the nature of the risk insured, which would have been material to the insurer's acceptance of the risk; or
  - (b) Which was requested by the company; or
- (4) At the request of the insured.

Prior to the advancement of the Retroactive Date under any of the preceding conditions, the company must obtain the written acknowledgment of the first Named Insured, acknowledging that the first Named Insured has been advised of the right to purchase the Supplemental Extended Reporting Period Endorsement.

**2. Description Of Extended Reporting Periods**

When coverage provided under either Endorsement **CG 04 16** or **CG 04 17** is canceled or nonrenewed, or renewed or replaced with insurance that has a later Retroactive Date or that is not claims-made, Paragraph H. Extended Reporting Periods Section of the endorsement provides one or more extended reporting periods as described in Paragraphs **D.3.** and **D.4.** of Rule 41.

Extended reporting periods do not extend the policy period. They apply only to claims for injury caused by an act of sexual abuse or sexual molestation committed before the end of the policy period, but not before the applicable Retroactive Date.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 41.**  
**ABUSE OR MOLESTATION ENDORSEMENTS (Cont'd)**

**3. Basic Extended Reporting Period**

Endorsements **CG 04 16** and **CG 04 17** provide a Basic Extended Reporting Period at no additional charge. The period begins with the end of the policy period and lasts for 60 days.

The Basic Extended Reporting Period does not apply to claims that are covered under subsequent insurance purchased or to claims that would be covered but for the exhaustion of the amount of insurance applicable to such claims.

The Basic Extended Reporting Period does not reinstate or increase the limits under the coverage provided by the endorsement.

**4. Supplemental Extended Reporting Period Endorsement For Sexual Abuse Or Sexual Molestation Liability Coverage CG 27 55**

a. This optional endorsement provides a Supplemental Extended Reporting Period of five years for an additional charge. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period or the date of termination of the policy or the endorsement, whichever comes first. This endorsement contains a Schedule that contemplates entry of the additional premium for the Supplemental Extended Reporting Period.

The Supplemental Extended Reporting Period starts 60 days after the end of the policy period when the Basic Extended Reporting Period ends. It applies only to claims first received and recorded during the Supplemental Extended Reporting Period which are caused by an act of sexual abuse or sexual molestation or interrelated acts.

b. Rating: Refer to company for rating the Supplemental Extended Reporting Period Endorsement. However, the premium to be charged for the Supplemental Extended Reporting Period Endorsement shall not exceed 2.00 times the annual premium for Endorsement **CG 04 16** or **CG 04 17**.

c. If the Supplemental Extended Reporting Period is in effect, a Supplemental Extended Reporting Period Aggregate Limit will be provided but only for claims first received and reported during the Supplemental Extended Reporting Period.

The Supplemental Extended Reporting Period Aggregate Limit will be equal to the dollar amount shown as the Sexual Abuse Or Sexual Molestation Liability Aggregate Limit in the Schedule of Endorsement **CG 04 16** or **CG 04 17**.

---

**RULE 42.**  
**ELECTRONIC DATA LIABILITY COVERAGE**

**A. Description Of Electronic Data Liability Coverage**

1. The Electronic Data Liability Coverage Form provides coverage, on a claims-made basis, against damages because of loss of electronic data that is caused by an electronic data incident. Loss of electronic data means damage to, loss of, loss of use of, corruption of, inability to access or inability to properly manipulate electronic data. Electronic data incident means an accident, or a negligent act, error or omission, or a series of causally related accidents, negligent acts, or errors or omissions, which results in loss of electronic data.

2. For details of coverage:

a. Refer to coverage form:

Electronic Data Liability Coverage Form  
**CG 00 65**.

b. Refer to mandatory multistate endorsements:

(1) Broad Form Nuclear Energy Liability Exclusion Endorsement **CG 31 99**.

(2) Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement **CG 33 63**. This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.

c. Refer to mandatory state endorsement in the state exceptions.

3. The appropriate:

a. Coverage form;

b. Mandatory endorsements (including those required for use in a particular state);

c. Other applicable endorsements;

d. The Declarations; and

e. The Common Policy Conditions Endorsement **IL 00 17**

make up a Coverage Part.

4. The Coverage territory is all parts of the world. To amend the coverage territory, attach one of the following endorsements:

a. Amendment Of Coverage Territory – Worldwide Coverage Endorsement **CG 34 40** to amend the coverage territory to anywhere in the world, except for any country subject to trade or other economic sanction or embargo by the United States.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 42.**  
**ELECTRONIC DATA LIABILITY COVERAGE (Cont'd)**

- b.** Amendment Of Coverage Territory – Worldwide Coverage With Specified Exceptions Endorsement **CG 34 41** to amend the coverage territory to anywhere in the world except those countries listed in the Schedule of the endorsement and any country subject to trade or other economic sanction or embargo by the United States.

**5. Cannabis**

- a.** Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and loss of electronic data with respect to any electronic data that is used in the design, manufacture, distribution, sale, serving, furnishing, use or possession of cannabis, may be excluded by attaching Cannabis Exclusion Endorsement **CG 34 52**; or
- b.** Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and loss of electronic data with respect to any electronic data that is used in the design, manufacture, distribution, sale, serving, furnishing, use or possession of cannabis, may be excluded with a hemp exception, by attaching Cannabis Exclusion With Hemp Exception Endorsement **CG 34 53**.

6. Liability arising out of a cyber incident may be excluded by attaching Exclusion – Cyber Incident Endorsement **CG 34 99**.

**B. Premium Determination**

Refer to company.

**C. Extended Reporting Period Option**

This option is available if the Electronic Data Liability Coverage Form is cancelled or not renewed for any reason or the company replaces this coverage form with other insurance that provides claims-made coverage for loss of electronic data arising out of an electronic data incident and has a retroactive date later than the one shown in the Coverage Form Declarations. It provides for a three-year extension for the reporting of claims because of loss of electronic data which occurred before the end of the policy period or on or before the effective date of cancellation.

If the Extended Reporting Period is purchased, use Extended Reporting Period Endorsement **CG 31 73**.

Refer to company for rating. However, the premium charged for the Extended Reporting Period may not exceed 100% of the annual premium for this policy.

**D. Retroactive Date**

The retroactive date is a specific date entered on the Declarations page of the policy. Any loss of electronic data which occurred prior to the retroactive date is not covered, even if a claim for such loss is first made during the policy period or any applicable extended reporting period. Once a retroactive date is established for an insured, it can only be advanced with the written consent of the first Named Insured, and then only:

1. If there is a change in carrier;
2. If there is a substantial change in the insured's operations which results in an increased exposure to loss;
3. If the insured fails to provide the company with information:
  - a. The insured knew or should have known about the nature of the risk insured which would have been material to the insurer's acceptance of the risk; or
  - b. Which was requested by the company; or
4. At the request of the insured.

Prior to the advancement of the retroactive date under any of these conditions, the company must obtain the written acknowledgment of the first Named Insured acknowledging that the first Named Insured has been advised of the right to purchase the Extended Reporting Period Endorsement.

If "none" is entered on the Declarations page of the policy, there is no retroactive date. If there is no retroactive date, coverage may be afforded for loss of electronic data occurring prior to the inception date of the policy.

**E. Classifications**

Code No.	Description
92900	Payroll Exposure Basis
92901	Gross Sales Exposure Basis
92909	All Other Exposure Basis

**Table 42.E. Electronic Data Liability Classifications**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 43.**  
**EMPLOYEE BENEFITS LIABILITY COVERAGE**

**A. Description Of Employee Benefits Liability Coverage**

1. This endorsement may be attached to the Commercial General Liability Coverage Form to provide coverage against claims for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefit program. The coverage under the endorsement is provided on a claims-made basis.
2. For details of coverage:
  - a. Refer to Multistate Endorsement:  
Employee Benefits Liability Coverage Endorsement **CG 04 35**.

**B. Extended Reporting Period Option**

1. This option is available if the Employee Benefits Liability Coverage Endorsement is cancelled or not renewed by the company or the company renews or replaces the endorsement with insurance that has a Retroactive Date later than the date shown in the Schedule of the endorsement or does not apply to a negligent act, error or omission on a claims-made basis. It provides for a five year extension for the reporting of claims for negligent acts, errors or omissions that were first committed before the end of the policy period but not before the Retroactive Date, if any, shown in the endorsement's Schedule. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period.
2. If the Extended Reporting Period is purchased, use Extended Reporting Period Endorsement For Employee Benefits Liability Coverage **CG 27 15**.
3. Refer to company for rating. However, the premium charged for the Extended Reporting Period may not exceed 1.00 times the annual premium for the Employee Benefits Liability Coverage Endorsement.
4. If the Extended Reporting Period is in effect, an Extended Reporting Period Aggregate Limit will be provided, but only for claims first received and recorded during the Extended Reporting Period. The Extended Reporting Period Aggregate Limit will be equal to the Aggregate Limit entered on the Schedule of the Employee Benefits Liability Coverage Endorsement in effect at the end of the policy period.

**C. Retroactive Date**

The Retroactive Date is a specific date entered in the Schedule of the endorsement. Any negligent act, error or omission first committed prior to the Retroactive Date is not covered, even if a claim is first received and recorded during the policy period or any applicable Extended Reporting Period. Once a Retroactive Date is established for an insured, it can only be advanced with the written consent of the first Named Insured, and then only:

1. If there is a change in carrier;
2. If there is a substantial change in the insured's operations which results in the increased exposure to loss;
3. If the insured fails to provide the company with information:
  - a. The insured knew or should have known about the nature of the risk insured which would have been material to the insurer's acceptance of the risk; or
  - b. Which was requested by the company; or
4. At the request of the insured.

Prior to the advancement of the Retroactive Date under any of these conditions, the company must obtain the written acknowledgment of the first Named Insured acknowledging that the first Named Insured has been advised of the right to purchase the Extended Reporting Period Endorsement For Employee Benefits Liability Coverage.

If "none" is entered in the Schedule of the endorsement, there is no Retroactive Date. If there is no Retroactive Date, coverage may be afforded for damages because of negligent acts, errors or omissions occurring prior to the inception date of the endorsement.

**D. Company Rates**

For rates, refer to company.

---

**RULE 44.**  
**PRODUCT WITHDRAWAL COVERAGE**

**A. Product Withdrawal Coverage Form**

**1. Description Of Coverage**

- a. The Product Withdrawal Coverage Form provides coverage for:
  - (1) Reimbursement for certain expenses incurred because of a product withdrawal due to a recall or tampering (Coverage A); and
  - (2) Liability coverage for damages, including defense costs, arising out of a product withdrawal due to recall or tampering (Coverage B).

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 44.**  
**PRODUCT WITHDRAWAL COVERAGE (Cont'd)**

---

**b.** For details of coverage:

(1) Refer to coverage form:

Product Withdrawal Coverage Form  
**CG 00 66.**

(2) Refer to mandatory multistate endorsement:

Broad Form Nuclear Energy Liability Endorsement **CG 31 99.**

(3) Refer to mandatory state endorsements in the state exceptions.

**c.** The appropriate:

(1) Coverage form;

(2) Mandatory endorsements;

(3) Other applicable endorsements;

(4) Declarations; and

(5) Common Policy Conditions Endorsement  
**IL 00 17**

make up a Coverage Part.

**d.** To exclude product withdrawal expenses that are provided under Coverage **A** of the Product Withdrawal Coverage Form, attach Exclusion – Coverage **A** – Product Withdrawal Expense Endorsement **CG 31 68.**

**e.** To exclude liability arising out of a product withdrawal covered under Coverage **B** of the Product Withdrawal Coverage Form, attach Exclusion – Coverage **B** – Product Withdrawal Liability Endorsement **CG 31 69.**

**f.** To exclude coverage for a product withdrawal which results from known or suspected product tampering from the Product Withdrawal Coverage Form, attach Exclusion – Product Tampering Endorsement **CG 31 70.**

**g.** To exclude the costs of replacement, repair or repurchase of the insured's product from the list of reasonable and necessary product withdrawal expenses, attach Exclusion – Product Replacement, Repair Or Repurchase Endorsement **CG 31 71.**

**h.** Coverage may be extended to apply to reasonable and necessary extra costs incurred to regain good will, market share, profit and costs to redesign your product by attaching Coverage Extension – Coverage **A** – Product Restoration Expense Endorsement **CG 31 72.**

**i.** To exclude, as an insured, any organization the insured newly acquires or forms under the Product Withdrawal Coverage Form, attach Exclusion Of Newly Acquired Organizations

**j. Waiver of Subrogation Options:**

(1) The company's right of subrogation against designated persons or organizations may be waived under certain circumstances, prior to a loss, by attaching Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) Endorsement **CG 34 17.**

(2) The company's right of subrogation may be waived when the insured has agreed to waive its rights of recovery against other parties in a written contract or agreement prior to loss, by attaching Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) – Automatic Endorsement **CG 34 18.**

**k. Cannabis**

(1) Product withdrawal expenses arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, may be excluded by attaching Cannabis Exclusion Endorsement **CG 34 54;** or

(2) Product withdrawal expenses arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, may be excluded, with a hemp exception, by attaching Cannabis Exclusion With Hemp Exception Endorsement **CG 34 55.**

**2. Premium Determination**

a. Calculate the premium for Coverage **A** – Product Withdrawal Expenses and Coverage **B** – Products Withdrawal Liability separately as follows:

(1) Determine the applicable classification(s).

(2) Determine the premium base applicable to the classification(s).

(3) Select the products/completed operations basic limits rate(s) from the appropriate state company rates.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 44.**  
**PRODUCT WITHDRAWAL COVERAGE (Cont'd)**

- (4) Multiply the products/completed operations basic limit rate by the Product Withdrawal Factor in Table 44.A.2.a.(4).

Products/Completed Operations Increased Limits Table Assignment	Product Withdrawal Expense Factor	Product Withdrawal Liability Factor
A	.25	.13
B	.19	.10
C	.13	.07

**Table 44.A.2.a.(4) Product Withdrawal Factors**

- (5) Determine the appropriate products/completed operations Increased Limits Table Assignment for the classification, and select the increased limits factor for the limit of insurance indicated in the Declarations.
- (6) See Rule 15. to adjust the selected increased limits factor for coverage written on a deductible basis. Use the products/completed operations bodily injury and property damage combined deductible discount factors based on the appropriate increased limits table assignment.
- (7) Multiply the basic limit Product Withdrawal rate by the increased limits factor developed in Paragraph (6).
- (8) Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate developed in Paragraph (7).
- b. Combine the premium for Coverage A and Coverage B.
- c. Determine the application of any minimum premium.
- d. The Product Withdrawal premium is the greater of the premium developed in Paragraph b. or the minimum premium determined in Paragraph c.

The premium determination steps assume that the insured is not participating in the loss other than any deductible amount that may apply. Therefore, no Participation Percentage is indicated on the Declarations. If a Participation Percentage is indicated on the Declarations, refer to company to determine the premium discount associated with such Participation Percentage.

**B. Description Of Limited Product Withdrawal Expense Endorsement**

**1. Description Of Coverage**

- a. Reimbursement for certain expenses incurred because of a product withdrawal due to a recall or tampering may also be provided under the Commercial General Liability Coverage Form or the Products/Completed Operations Liability Coverage Form by attaching Limited Product Withdrawal Expense Endorsement CG 04 36.

**b. Cannabis**

- (1) Product withdrawal expenses incurred by a Named Insured, because of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis or property damage to cannabis, may be excluded by attaching Cannabis Exclusion Endorsement CG 34 54; or
- (2) Product withdrawal expenses incurred by a Named Insured, because of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis or property damage to cannabis, may be excluded, with a hemp exception, by attaching Cannabis Exclusion With Hemp Exception Endorsement CG 34 55.

**2. Premium Determination**

- a. The Product Withdrawal premium for a risk is calculated as follows:

- (1) Determine the applicable classification(s).
- (2) Determine the premium base applicable to the classification(s).
- (3) Select the products/completed operations basic limits rate(s) from the appropriate state company rates.
- (4) Multiply the products/completed operations basic limit rate by the Product Withdrawal Factor in Table 44.B.2.b.
- (5) Determine the appropriate products/completed operations Increased Limits Table Assignment for the classification, and select the increased limits factor for the limit of insurance indicated in the Schedule.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 44.**  
**PRODUCT WITHDRAWAL COVERAGE (Cont'd)**

---

- (6) See Rule 15. to adjust the selected increased limits factor for coverage written on a deductible basis. Use the products/completed operations bodily injury and property damage combined deductible discount factors based on the appropriate increased limits table assignment.
- (7) Multiply the basic limit Product Withdrawal rate by the increased limits factor developed in Paragraph (6).
- (8) Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate developed in Paragraph (7).
- (9) Determine the application of any minimum premium.
- (10) The Product Withdrawal premium is the greater of the premium developed in Paragraph (7) or the minimum premium determined in Paragraph (9).
- b. The premium determination steps assume that the insured is not participating in the loss other than any deductible amount that may apply. Therefore, no Participation Percentage is indicated on the Schedule of the endorsement. If a Participation Percentage is indicated on the Schedule of this endorsement, refer to company to determine the premium discount associated with such Participation Percentage.

Products/Completed Operations Increased Limits Table Assignment	Product Withdrawal Factor
A	.20
B	.15
C	.10

**Table 44.B.2.b. Product Withdrawal Factors**

**SECTION III**  
**MISCELLANEOUS RULES**

---

**RULE 45.**  
**LIQUOR LIABILITY COVERAGE (Subline Code 332)**

---

**A. Minimum Premium**

To determine the basic limit minimum premium, refer to company for the minimum premium developed for classifications using Products/Completed Operations increased limits table assignment C.

**B. Description Of Liquor Liability Coverage**

- 1. Two standard coverage forms are available for Liquor Liability Insurance. One coverage form provides coverage for injury on an occurrence basis and one coverage form provides that coverage on a claims-made basis.
- 2. These coverage forms provide coverage against claims for injury sustained by any person or organization if liability for such injury is imposed on the insured by reason of the selling, serving or furnishing of any alcoholic beverage.
- 3. For details of coverage:
  - a. Refer to coverage forms:
    - (1) Liquor Liability Coverage Form (Occurrence Version) **CG 00 33.**
    - (2) Liquor Liability Coverage Form (Claims-made Version) **CG 00 34.**
  - b. Refer to mandatory multistate endorsement: Broad Form Nuclear Exclusion Endorsement **IL 00 21.**
  - c. Refer to mandatory state endorsements in the state exceptions.
- 4. The appropriate:
  - a. Coverage form;
  - b. Mandatory endorsements (including those required for use in a particular state);
  - c. Other applicable endorsements;
  - d. The Declarations; and
  - e. The Common Policy Conditions Endorsement **IL 00 17**
 make up a Coverage Part.
- 5. Liability Coverage may be limited to designated insured premises by attaching Limitation Of Coverage To Insured Premises Endorsement **CG 28 06.**
- 6. Liquor Liability Coverage may also be provided by amending the CGL policy. Use Liquor Liability Endorsement **CG 24 08.**
- 7. To provide liquor liability coverage to an insured who permits any person to bring any alcoholic beverage on their premises, for consumption on their premises, use Liquor Liability – Bring Your Own Alcohol Establishments Endorsement **CG 24 06.**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 45.**

**LIQUOR LIABILITY COVERAGE (Subline Code 332)**  
(Cont'd)

8. The policy Aggregate Limit for the Liquor Liability Coverage Part may be changed for certain locations from a per policy basis to a per location basis. The policy Aggregate Limit, with respect to Liquor Liability Coverage, may be replaced for each designated location with a Designated Location Aggregate Limit which is equal to the amount of the Aggregate Limit shown in the Declarations of the policy, by attaching Designated Location(s) Aggregate Limit Endorsement **CG 25 14**.

**C. Company Rates**

For rates, refer to company.

**D. Increased Limits**

Increased limits factors are found in Rule **56**. Refer to the state exceptions. Use Products Liability Increased Limits Table **C**.

**E. Bases Of Premium**

For the "Temporary Licensees" classification, refer to Rule **24.C**.

For the "All Other Bring Your Own Alcohol Establishments" classification, refer to company for the basis of premium.

Refer to Rule **24.D** for all other classifications.

For all classifications with gross sales as an exposure base, other than "Restaurants – Bring Your Own Alcohol", gross sales does not include food sales.

**F. Classifications**

<b>Code No.</b>	<b>Description</b>
70412	Clubs
50911	Manufacturers, Wholesalers and Distributors selling alcoholic beverages for consumption off premises
59211	Package Stores and other retail establishments selling alcoholic beverages for consumption off premises
58161	Restaurants, Taverns, Hotels, Motels, including package sales
58168	Temporary Licensees
58165	Restaurants – Bring Your Own Alcohol only – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises
58166	All Other Bring Your Own Alcohol Establishments – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises

**Table 45.F. Classifications**

**G. Liquor Liability Grades**

1. A state designated with a 0 is one in which there is no cause of action against one who supplies, furnishes, vends or sells liquor (the "liquor vendor") for injury, property damage or death caused by an intoxicated person.
2. A state designated with a number from 1 to 9 imposes moderate liability for the liquor vendor. A cause of action for injury, property damage or death caused by an intoxicated person may be brought against the liquor vendor under certain circumstances. For example, a cause of action may exist if the liquor vendor supplies liquor to a minor, or to a person the liquor vendor knew or should have known was intoxicated, or to a person the liquor vendor has been advised is a known alcohol abuser, or in violation of the state liquor control laws. A special provision (most commonly a limitation on liability) may also apply.
3. A state designated with the number 10 imposes strict liability for the liquor vendor. A cause of action for injury, property damage or death caused by an intoxicated person may be brought against the liquor vendor, without limitation, because he or she provided liquor to the intoxicated person and death, injury or property damage was the result. In other words, the mere act of furnishing the liquor is deemed the proximate cause of the injury.
4. Unless stated otherwise in the state exceptions, Code 50911 is assigned a grade of 0.
5. Refer to the state exceptions for the applicable grade.

**H. Special Rules Applicable To The Claims-made Coverage Form**

**1. Extended Reporting Periods**

- a. If the circumstances relating to the termination, renewal or replacement of the claims-made coverage specified in Section **V – Extended Reporting Periods of the Claims-made Liquor Liability Coverage Form CG 00 34** are met, an extended reporting period will be provided. Under the extended reporting period, a claim first received and recorded during the extended reporting period will be deemed to have been made on the last day of the policy period. The claim must be for damages because of injury which occurred before the end of the policy period, but not before the applicable Retroactive Date.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 45.**

**LIQUOR LIABILITY COVERAGE (Subline Code 332)**  
(Cont'd)

A Basic Extended Reporting Period is automatically provided at no additional charge. This period begins with the end of the policy period and lasts for:

- (1) Five years, with respect to claims arising from injury reported and given to the company between the applicable Retroactive Date and 60 days after the end of the policy period; and
- (2) 60 days, with respect to claims arising from injury not previously reported or given to the company.

The Basic Extended Reporting Period does not apply to claims that are covered under subsequent insurance purchased, or to claims that would be covered but for the exhaustion of the amount of insurance applicable to such claims.

- b. The Basic Extended Reporting Period does not reinstate or increase the limits under the policy.
- c. A Supplemental Extended Reporting Period of unlimited duration is available by attaching Supplemental Extended Reporting Period Endorsement **CG 28 03** for an additional charge. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period. This Supplemental Extended Reporting Period starts:
  - (1) Five years after the end of the policy period for claims arising out of an injury reported to the company not later than 60 days after the policy period, in accordance with Paragraph 2.a. of the Duties In The Event Of Injury, Claim Or Suit Condition of Section IV – Liquor Liability Conditions; and
  - (2) 60 days after the end of the policy period with respect to claims arising from injury not previously reported or given to the company.
- d. Refer to company for rating the Supplemental Extended Reporting Period Endorsement. However, the premium to be charged for the Supplemental Extended Reporting Period Endorsement shall not exceed 2.00 times the annual premium for the Liquor Liability Coverage being terminated and will be fully earned when the endorsement takes effect.
- e. If the Supplemental Extended Reporting Period is in effect, a supplemental aggregate limit will be provided, but only for claims first received and recorded during the Supplemental Extended Reporting Period.

The supplemental aggregate limit will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period for the Aggregate Limit.

**2. Retroactive Date**

The Retroactive Date is a specific date entered on the Declarations Page of the policy. Any injury which occurred prior to the Retroactive Date is not covered, even if a claim for such injury is first made during the policy period or any applicable Extended Reporting Period. Once a Retroactive Date is established for an insured, it can only be advanced with the written consent of the first Named Insured, and then only:

- a. If there is a change in carrier;
- b. If there is a substantial change in the insured's operations which results in an increased exposure to loss;
- c. If the insured fails to provide the company with information:
  - (1) The insured knew or should have known about the nature of the risk insured which would have been material to the insurer's acceptance of the risk; or
  - (2) Which was requested by the company; or
- d. At the request of the insured.

Prior to the advancement of the Retroactive Date under any of the preceding conditions, the company must obtain the written acknowledgment of the first Named Insured acknowledging that the first Named Insured has been advised of the right to purchase the Supplemental Extended Reporting Period Endorsement.

If "none" is entered on the Declarations Page of the policy, there is no Retroactive Date. If there is no Retroactive Date, coverage may be afforded for injury occurring prior to the inception date of the policy.

**I. Premium Determination**

The premium for a risk is calculated as follows:

1. Determine the applicable classification(s).
2. Determine the premium base applicable to the classification(s).
3. Select the basic limits rate(s) for the classification(s).
4. Adjust the basic limits rate(s) to reflect any coverage change (other than deductibles).
5. Adjust the resulting basic limits rate(s) by the appropriate increased limits factors and any other applicable rate modification(s). Adjust for coverage written on a deductible basis.
6. Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate(s) developed in 5.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 45.**

**LIQUOR LIABILITY COVERAGE (Subline Code 332)**  
(Cont'd)

7. Determine the application of any minimum premiums.
8. Determine any other additional premiums.
9. Add the premium determined in 6. or 7., whichever is greater, to the premium determined in 8. to obtain the total policy premium.
10. Use the premium developed in 9. or the policywriting minimum premium, whichever is greater.

**J. Deductibles**

**1. Definition**

This is a method of coverage under which the insured agrees to contribute up to a specific sum, either per claim or per common cause, towards the amount paid to claimants as damages.

**2. Application**

When deductible insurance is selected by the insured, either on a per claim or per common cause basis, the company's obligation under the Liquor Liability Coverage to pay damages on behalf of the insured applies only to the amount of damages in excess of any deductible amount stated as applicable.

**3. Deductible Discount Factors**

All risks written on this basis must be referred to the company.

**4. Deductible Amounts**

Deductible insurance can be written with any one of the deductible amounts listed in the following table:

<b>Deductible Amount</b>	<b>Statistical Code</b>
\$ 250	04
500	05
750	06
1,000	07
2,500	08
5,000	09
10,000	10
15,000	11
20,000	11
25,000	11
All Other	90

**Table 45.J.4. Deductible Amounts**

**5. Endorsement**

Use Deductible Liability Insurance Endorsement **CG 03 05**.

**RULE 46.**

**OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE LIABILITY INSURANCE (Subline Code 335)**

**A. Exceptions To General Rules**

Rule 15. does not apply.

**B. Description Of Owners Or Contractors Protective Liability Coverage**

1. This coverage affords protection for claims for bodily injury or property damage arising out of operations performed for the insured by independent contractors whether the insured is an owner of property or is another contractor.

2. For details of coverage:

a. Refer to coverage form:

Owners And Contractors Protective Liability Coverage Form – Coverage For Operations Of Designated Contractor **CG 00 09**.

b. Refer to mandatory multistate endorsements:

(1) Broad Form Nuclear Exclusion Endorsement **IL 00 21**.

(2) Exclusion – Cyber Incident Endorsement **CG 34 97**.

This endorsement excludes liability arising out of a cyber incident.

Do not attach Endorsement **CG 34 97** to the policy when Endorsement **CG 34 92**, as described in Paragraph B.19., is attached.

c. Refer to mandatory state endorsements in the state exceptions.

3. The appropriate:

a. Coverage form;

b. Mandatory endorsements (including those required for use in a particular state);

c. Other applicable endorsements; and

d. The Declarations

make up a Coverage Part.

Do not attach Common Policy Conditions Endorsement **IL 00 17** to this Coverage Part. These conditions are contained in the coverage form itself.

4. The Owners And Contractors Protective Liability Coverage Part may not be written in conjunction with other Coverage Parts. It is used only when an owner or contractor requires a contractor or subcontractor to furnish protective liability.

5. For certain operations, coverage is excluded for Underground Resources and Equipment. Refer to Exclusion – Underground Resources And Equipment Endorsement **CG 22 57**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 46.**

**OWNERS AND CONTRACTORS PROTECTIVE  
LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE  
LIABILITY INSURANCE (Subline Code 335) (Cont'd)**

6. Coverage may be extended to apply to injury arising out of false arrest, detention or imprisonment by attaching Personal Injury Liability Endorsement **CG 28 05**.
7. Limited coverage for liability arising out of the use of pesticides or herbicides may be provided by attaching Pesticide Or Herbicide Applicator – Limited Pollution Coverage Endorsement **CG 28 12**.
8. To provide limited coverage for liability arising out of fungi or bacteria on or within a building or structure, including its contents, attach Limited Fungi Or Bacteria Coverage Endorsement **CG 31 32**. Coverage provided under this endorsement is subject to a Fungi or Bacteria Aggregate Limit.  
Liability arising out of fungi or bacteria on or within a building or structure, including its contents, may be totally excluded by attaching Fungi Or Bacteria Exclusion Endorsement **CG 31 31**.
9. Liability arising out of the design, manufacture, construction, fabrication, preparation, installation, application, maintenance or repair, including remodeling, service, correction or replacement, of any exterior insulation and finish system or any part thereof may be excluded by attaching Exclusion – Exterior Insulation And Finish Systems Endorsement **CG 31 66**.
10. Liability arising out of silica or silica-related dust may be excluded by attaching Silica Or Silica-related Dust Exclusion Endorsement **CG 33 70**.
11. Liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information may be excluded by attaching Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement **CG 33 53**. This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.

12. With respect to liability arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft:
  - a. Coverage may be excluded by attaching Exclusion – Unmanned Aircraft Endorsement **CG 29 60**.

- b. Coverage may be excluded, but with an exception to provide limited coverage for designated unmanned aircraft and only with respect to designated operations or projects, by attaching Limited Coverage For Designated Unmanned Aircraft Endorsement **CG 34 20**.
13. Liability arising out of any pollution exposure not otherwise precluded by the pollution exclusion contained in the Owners And Contractors Protective Liability Coverage Part:
  - a. May be totally excluded by attaching Total Pollution Exclusion Endorsement **CG 34 32**;
  - b. May be totally excluded, with the exception of liability arising out of a hostile fire, by attaching Total Pollution Exclusion With A Hostile Fire Exception Endorsement **CG 34 33**; or
  - c. May be totally excluded, with the exception of liability arising out of building heating equipment or a hostile fire, by attaching Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception Endorsement **CG 34 34**.
14. Waiver of Subrogation Options:
  - a. The company's right of subrogation against designated persons or organizations may be waived under certain circumstances, prior to a loss, by attaching Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) Endorsement **CG 29 88**.
  - b. The company's right of subrogation may be waived when the insured has agreed to waive its rights of recovery against other parties in a written contract or agreement prior to loss, by attaching Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) – Automatic Endorsement **CG 34 19**.
15. Liability for bodily injury or property damage arising out of earth movement caused by or aggravated by an insured contractor's work may be excluded by attaching Exclusion – Earth Movement Endorsement **CG 34 23**.
16. Cannabis
  - a. Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded by attaching Cannabis Exclusion Endorsement **CG 34 46**; or

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 46.**

**OWNERS AND CONTRACTORS PROTECTIVE  
LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE  
LIABILITY INSURANCE (Subline Code 335) (Cont'd)**

- b. Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded, with a hemp exception, by attaching Cannabis Exclusion With Hemp Exception Endorsement **CG 34 47**.
17. Liability arising out of perfluoroalkyl or polyfluoroalkyl substances (PFAS) may be excluded by attaching Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Endorsement **CG 34 95**.
18. To exclude liability for bodily injury arising out of the loss of electronic data, attach Exclusion – Electronic Data – Deletion Of Bodily Injury Exception Endorsement **CG 34 98**. This endorsement deletes the limited exception for bodily injury in Exclusion I. Electronic Data.
19. To provide coverage under Coverage A for cyber incidents, attach Cyber Incident Liability Coverage Subject To Each Cyber Incident Occurrence And Aggregate Limits Endorsement **CG 34 92**. This endorsement provides an Each Cyber Incident Occurrence Limit and Cyber Incident Aggregate Limit shown in the Schedule of the endorsement. The Cyber Incident Aggregate Limit is subject to the Aggregate Limit under the policy. This endorsement adds an exception to Exclusion I. Electronic Data for property damage caused by a cyber incident.  
When Endorsement **CG 34 92** is attached to the policy, do not attach Endorsement **CG 34 97**.

**C. Company Rates And Minimum Premiums**

1. Rates and minimum premiums provide a basic limit of \$100,000 for the sum of damages because of bodily injury and property damage sustained by one or more persons or organizations as a result of any one occurrence. Either company rates or ISO loss costs are shown in the state company rates/ISO loss costs and apply to the first \$1,000,000 of Total Cost (OCP) or the first 100 Newscarriers (Principals Protective). Refer to company for rating exposures in excess of \$1,000,000 of Total Cost or 100 Newscarriers.
2. The limits provided in Paragraph 1. are subject to a \$200,000 aggregate limit.

The aggregate limit applies separately to:

- a. Each year of the policy; and

- b. Each project away from the insured's premises.
3. Minimum premiums apply for one year or less and to the term of the project and are not subject to adjustment on cancellation by the insured.
4. To determine the basic limit minimum premium, refer to company for the minimum premium developed for classifications using Premises/Operations increased limits table assignments.

**D. Increased Limits**

Increased limits of liability may be provided in accordance with state table **56.B.2**. Premises/Operations (Subline Code 334) Table 2. – \$100/200 Basic Limit in Rule **56**.

**E. Bases Of Premium**

1. The basis of premium for Owners and Contractors Protective Liability Insurance is the total cost of all work let or sublet in connection with each specific project, including:
  - a. The cost of all labor, materials and equipment furnished, used or delivered for use in the execution of the work; however, do not include the cost of finished equipment installed but not furnished by the subcontractor if the subcontractor does no other work on or in connection with such equipment; and
  - b. All fees, bonuses or commissions made, paid or due.

The rates apply per \$1,000 of Total Cost.

2. The basis of premium for Principals Protective Liability Insurance For Newspaper Publishers – Liability For Independent Contractors is per newscarrier.

**F. Additional Interests**

The following additional interests may be added to the policy:

1. Additional Insured – Architects, Engineers Or Surveyors Endorsement **CG 20 31** with the Owners And Contractors Protective Liability Coverage Form.
2. Additional Insured – State Or Political Subdivisions – Permits Endorsement **CG 29 35** with the Owners And Contractors Protective Liability Coverage Form.

**G. Principals Protective Liability**

The Owners And Contractors Protective Liability Coverage Form **CG 00 09** may be converted into a Principals Protective Liability Coverage Form by attaching Principals Protective Liability Coverage Endorsement **CG 28 07** to the OCP Coverage Form.

When a Principals Protective Liability Coverage Part is provided, it may be written in conjunction with other coverage parts issued to the named insured.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 46.**

**OWNERS AND CONTRACTORS PROTECTIVE  
LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE  
LIABILITY INSURANCE (Subline Code 335) (Cont'd)**

**H. Construction Project Management Protective Liability**

The Owners And Contractors Protective Liability Coverage Form **CG 00 09** may be converted into a Construction Project Management Protective Liability Coverage Form by attaching Construction Project Management Protective Liability Coverage Endorsement **CG 31 15** to the OCP Coverage Form. When this endorsement is attached to the OCP policy, Personal Injury Liability Endorsement **CG 28 05** should not be issued.

**I. Classifications**

**1. Construction Operations – Contractor (Not Railroads) – Excluding Operations On Board Ships (Code 16291)**

**2. Construction Operations – Federal, State Or Local Housing Authorities (Code 91181)**

This classification applies to the Public Housing Administration (or the U.S. Housing Authority or Federal Public Housing Authority) for the construction of housing projects owned by and constructed for the administration and to local housing authorities for the construction of housing projects owned by and constructed for such authorities and financed in whole or in part by the Public Housing Administration (or the U.S. Housing Authority or Federal Public Housing Authority) or a state government or any department or division thereof.

This classification does not apply to veterans emergency housing projects.

**3. Construction Operations – Owner (Not Railroads) – Excluding Operations On Board Ships (Code 16292)**

This is an NOC classification.

Coverage for maintenance and repairs at premises owned by or rented to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings are normally included in premises operations coverage. This classification is used when a contractor is required by an owner or lessee to provide protective liability insurance for the owner or lessee as named insured with respect to such exposures.

**4. Operations (Code 17982)**

This is an NOC classification.

Coverage for maintenance and repairs at premises owned by or rented to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings are normally included in premises operations coverage. This classification is used when a contractor is required by an owner or lessee to provide protective liability insurance for the owner or lessee as named insured with respect to such exposures.

This classification applies to risks illustrated by the following:

- a. Interests for whom miscellaneous contracting operations, such as freight handling and hauling work, are performed by independent contractors independently of construction or demolition operations.**
- b. Interests for whom installation, removal, servicing or demonstration of goods or products are performed by independent contractors.**
- c. Owners, contractors or municipalities for demolition of structures other than buildings.**
- d. Ship owners or ship operators for operations performed on board ships or in connection with the loading or unloading of ships.**
- e. Contractors for shipwright and other work on board ships.**

**5. Permits – Building Demolition Operations – Municipalities (Code 93161)**

This classification applies for municipalities in connection with permits issued for demolition work not performed for the municipality.

**6. Permits – Construction Operations – Municipalities (Code 93163)**

This classification applies for municipalities in connection with permits issued for construction or erection work not performed for the municipality, such as the construction, erection or repair of buildings or other structures, sidewalks, streets, highways, sidewalk or street openings; cleaning or renovating fronts of buildings; window cleaning, remodeling or rebuilding of store fronts, replacement of plate glass windows.

This classification does not apply for municipalities in connection with permits issued for the construction, erection or repair of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, elevators, hoistway openings, manholes, marquees, sidewalk vaults, street banners, street decorations or similar types of exposures. Such permits shall be classified and rated under Premises/Operations.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 46.**

**OWNERS AND CONTRACTORS PROTECTIVE  
LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE  
LIABILITY INSURANCE (Subline Code 335) (Cont'd)**

**7. Principals Protective Liability – Newspaper Publishers – Liability To Independent Contractors – Coverage A (Code 27111)**

This classification applies to the following operations:

Newspaper distribution by direct sale and delivery to, and collection from, subscribers and other individuals by independent contractors, whose sole remuneration is the difference between the purchase and selling prices of the newspapers, and who may employ others to help or substitute in the performance of such operations.

This classification excludes coverage for the operations of a transportation agent, a distributor, servicing dealer, news agent or news dealer, except where the operations are as defined in this paragraph.

**8. Principals Protective Liability – Newspaper Publishers – Liability For Independent Contractors – Coverage B (Code 27112)**

The footnotes under classification "Principals Protective Liability – Newspaper Publishers – Liability To Independent Contractors – (Coverage A)" apply also to this classification.

**9. Principals Protective Liability – Liability To Independent Contractors – Coverage A (Code 15191)**

This is an NOC classification.

**10. Principals Protective Liability – Liability For Independent Contractors – Coverage B (Code 15192)**

This is an NOC classification.

**11. Construction Project Management Protective Liability (Code 93040)**

---

**RULE 47.**

**POLLUTION LIABILITY COVERAGE (Subline Code 350)**

**A. Exception To General Rules**

**Rule 14. Minimum Premiums**

Refer to company for the minimum premium.

**Rule 15. Deductibles**

Refer to company for deductible discounts.

**B. Description Of Pollution Liability Coverage**

1. Two standard coverage forms are available for Pollution Liability coverage. Both coverage forms provide bodily injury and property damage liability, arising out of a pollution incident, on a claims-made basis; one of the coverage forms also provides coverage for clean-up costs.

**2. For details of coverage:**

**a. Refer to Coverage Forms**

**(1) Pollution Liability Coverage Form CG 00 39.**

**(2) Pollution Liability Limited Coverage Form CG 00 40.** This coverage form does not provide coverage for clean-up and associated costs.

**b. Refer to Mandatory Multistate Endorsement Broad Form Nuclear Exclusion Endorsement IL 00 21.**

**c. Refer to Mandatory State Endorsements in the state exceptions.**

**3. The appropriate:**

**a. Coverage Form;**

**b. Mandatory endorsements (including those required for use in a particular state or as required by a footnote in the Classification Table);**

**c. Other applicable endorsements;**

**d. The Declarations; and**

**e. The Common Policy Conditions IL 00 17**

make up a Coverage Part.

**4. Pollution Liability Coverage may also be provided by amending the CGL policy in accordance with the following:**

**a. Delete Paragraph 1. of the Pollution Exclusion. Use Pollution Liability Coverage Extension Endorsement CG 04 22.**

**b. Amend the Pollution Exclusion. Use Limited Pollution Liability Extension Endorsement CG 24 15.**

Refer to company for rates.

**5. Limited coverage for additional voluntary clean-up costs incurred by the insured may be provided by attaching Voluntary Clean-Up Costs Reimbursement Endorsement CG 28 33 to Pollution Liability Coverage Form CG 00 39.**

**6. The definition of "insured site" may be amended so that all locations the insured is performing operations at are covered, on an excess basis, by attaching Insured Site Definition (Contractors) Endorsement CG 28 02.**

**7. If the insured is subject to the financial responsibility requirements imposed on underground storage tank owners or operators under the United States Environmental Protection Agency's regulations, Pollution Liability Coverage does not adequately comply with such regulations. Use Exclusion – Underground Storage Tank Incidents Endorsement CG 29 78 on all Pollution Liability policies to exclude coverage for any injury, damage or expense caused by an underground storage tank incident.**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 47.**

**POLLUTION LIABILITY COVERAGE (Subline Code 350)**  
(Cont'd)

Coverage for underground storage tank incidents is available under the Underground Storage Tank Policy, **CG 00 42**. Refer to Rule **53**. for this coverage.

**8. Cannabis**

- a. Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded by attaching Cannabis Exclusion Endorsement **CG 34 50**; or
- b. Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded, with a hemp exception, by attaching Cannabis Exclusion With Hemp Exception Endorsement **CG 34 51**.

**C. Rates**

Refer to company.

**D. Pollution Liability Classifications**

For statistical reporting purposes use:	
Pollution Liability Coverage Form	Code 90100
Pollution Liability Limited Coverage Form	Code 90105
Pollution Liability Coverage Extension Endorsement	Code 90110
Limited Pollution Liability Extension Endorsement	Code 90115

**Table 47.D. Pollution Liability Classifications**

**E. Extended Reporting Period Option**

This option is available if the Pollution Liability Coverage Part is cancelled or not renewed by the company for any reason except non-payment of premium or the company replaces this coverage form with other insurance that provides claims-made coverage for bodily injury and property damage arising out of a pollution incident and has a retroactive date later than the one shown in the Coverage Form Declarations. It provides for a one year extension for the reporting of claims because of injury or damage which occurred before the end of the policy period or on or before the effective date of cancellation.

If the Extended Reporting Period is purchased, use Extended Reporting Period Endorsement **CG 28 01**.

Refer to company for rating. However, the premium charged for the Extended Reporting Period may not exceed one half of the full year premium for the coverage being terminated.

**RULE 48.**

**PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE (Subline Code 336)**

**A. Description Of Products/Completed Operations Liability Coverage**

1. Two standard coverage forms are available to provide coverage for products/completed operations liability only. One coverage form provides the coverage on an occurrence basis and one coverage form provides that coverage on a claims-made basis.

2. These coverage forms provide coverage against claims for bodily injury and property damage arising from products/completed operations in conjunction with the insured's business.

3. For details of coverage:

a. Refer to coverage forms:

- (1) Products/Completed Operations Liability Coverage Form (Occurrence Version) **CG 00 37**.
- (2) Products/Completed Operations Liability Coverage Form (Claims-made Version) **CG 00 38**.

b. Refer to mandatory multistate endorsements:

- (1) Broad Form Nuclear Exclusion Endorsement **IL 00 21**.
- (2) Exclusion – Cyber Incident Endorsement **CG 34 97**.

This endorsement excludes liability arising out of a cyber incident.

Do not attach Endorsement **CG 34 97** to the policy when Endorsement **CG 34 92**, as described in Paragraph **B.19.**, is attached.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 48.**

**PRODUCTS/COMPLETED OPERATIONS LIABILITY  
COVERAGE (Subline Code 336) (Cont'd)**

- c. Refer to mandatory state endorsements in the state exceptions.
- 4. The appropriate:
  - a. Coverage form;
  - b. Mandatory endorsements (including those required for use in a particular state or as required by a footnote in the Classification Table);
  - c. Other applicable endorsements;
  - d. The Declarations; and
  - e. The Common Policy Conditions Endorsement **IL 00 17**make up a Coverage Part.
- 5. The Pollution Exclusion under Section I – Coverages – Bodily Injury And Property Damage Liability may be replaced by either of the following endorsements:
  - a. Total Pollution Exclusion Endorsement **CG 21 98**  
Liability arising out of any pollution exposure not otherwise precluded by the Products/Completed Operations Liability Coverage Part may be totally excluded by attaching Endorsement **CG 21 98**.
  - b. Total Pollution Exclusion For Designated Products Or Work Endorsement **CG 21 99**  
Liability arising out of any pollution exposure not otherwise precluded by the Products/Completed Operations Liability Coverage Part may be totally excluded for designated products or work by attaching Endorsement **CG 21 99**.
- 6. To make coverage under a Products/Completed Operations Liability Coverage Part issued to a vendor excess when the vendor is named as an additional insured under a policy issued to a manufacturer or distributor for products manufactured, sold, handled or distributed by the vendor, attach Excess Provision – Vendors Endorsement **CG 24 10**.
- 7. To provide limited coverage for liability arising out of fungi or bacteria on or within a building or structure, including its contents, attach Limited Fungi Or Bacteria Coverage Endorsement **CG 31 32**. Coverage provided under this endorsement is subject to a Fungi Or Bacteria Aggregate Limit.  
Liability arising out of fungi or bacteria on or within a building or structure, including its contents, may be totally excluded by attaching Fungi Or Bacteria Exclusion Endorsement **CG 31 31**.

- 8. Liability arising out of the design, manufacture, construction, fabrication, preparation, installation, application, maintenance or repair, including remodeling, service, correction or replacement, of any exterior insulation and finish system or any part thereof may be excluded by attaching Exclusion – Exterior Insulation And Finish Systems Endorsement **CG 31 67**.
- 9. Liability arising out of silica or silica-related dust may be excluded by attaching Silica Or Silica-related Dust Exclusion Endorsement **CG 33 70**.
- 10. Liability arising out of the actual or alleged transmission of a communicable disease may be excluded by attaching Communicable Disease Exclusion Endorsement **CG 33 76**.
- 11. Liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information may be excluded by attaching Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement **CG 33 53**. This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.
- 12. Liability with respect to bodily injury and property damage arising out of genetic modification:
  - a. May be excluded by attaching Genetically Modified Organism Exclusion Endorsement **CG 34 15**; or
  - b. May be excluded on a scheduled basis by attaching Genetically Modified Organism Exclusion For Designated Operations Or Products Endorsement **CG 34 16**.
- 13. Amendment Of Limits Endorsements
  - a. For certain insureds, the policy Aggregate Limit may be changed for certain occurrences from a per policy basis to a per project basis. The policy Aggregate Limit, with respect to certain occurrences, may be replaced for each designated project with a Designated Project Aggregate Limit which is equal to the amount of the Aggregate Limit shown in the Declarations of the policy, by attaching Designated Project(s) Aggregate Limit Endorsement **CG 25 47**.
  - b. For certain insureds, the policy Aggregate Limit may be changed for certain occurrences from a per policy basis to a per location basis. The policy Aggregate Limit, with respect to certain occurrences, may be replaced for each designated location with a Designated Location Aggregate Limit which is equal to the amount of the Aggregate Limit shown in the Declarations of the policy, by attaching Designated Location(s) Aggregate Limit Endorsement **CG 25 48**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 48.**

**PRODUCTS/COMPLETED OPERATIONS LIABILITY  
COVERAGE (Subline Code 336) (Cont'd)**

14. To extend the coverage territory beyond the United States of America, including its territories and possessions, Puerto Rico and Canada, attach one of the following endorsements:
- Amendment Of Coverage Territory – Worldwide Coverage Endorsement **CG 34 12** (or **CG 34 42** for claims-made version) to extend the coverage territory to anywhere in the world;
  - Amendment Of Coverage Territory – Additional Scheduled Countries Endorsement **CG 34 13** (or **CG 34 43** for claims-made version) to extend the coverage territory to any other country specified in the Schedule of the endorsement; or
  - Amendment Of Coverage Territory – Worldwide Coverage With Specified Exceptions Endorsement **CG 34 14** (or **CG 34 44** for claims-made version) to extend the coverage territory to anywhere in the world except those countries listed in the Schedule of the endorsement.
15. To address operations that are covered by a controlled (wrap-up) insurance program, the following endorsements are available:
- Liability arising out of a specific operation(s) where the named insured is enrolled in a controlled (wrap-up) insurance program under which one party has secured either insurance or self-insurance covering some or all of the contractors or subcontractors performing work on one or more specific projects:
    - May be excluded by attaching Exclusion – Designated Operations Covered By A Controlled (Wrap-up) Insurance Program Endorsement **CG 34 24**. The specific location(s) and operation(s) that are addressed by this endorsement must be described in the Schedule of the endorsement.
    - May be excluded with a limited exception for additional insureds who are not enrolled in a controlled (wrap-up) insurance program by attaching Exclusion – Designated Operations Covered By A Controlled (Wrap-up) Insurance Program – Limited Exception for Additional Insureds Endorsement **CG 34 26**. The specific location(s) and operation(s) that are addressed by this endorsement must be described in the Schedule of the endorsement.
- b. Limited coverage may be provided for a specified operation(s) where the named insured is enrolled in a controlled (wrap-up) insurance program if such program has been cancelled, non-renewed or otherwise no longer applies for reasons other than the exhaustion of all available limits, whether such limits are available on a primary, excess or on any other basis:
- By attaching Limited Exclusion – Designated Operations Covered By A Controlled (Wrap-up) Insurance Program Endorsement **CG 34 25**. The specific location(s) and operation(s) that are addressed by this endorsement must be described in the Schedule of the endorsement.
  - Including a limited exception for additional insureds who are not enrolled in a controlled (wrap-up) insurance program, by attaching Limited Exclusion – Designated Operations Covered By A Controlled (Wrap-up) Insurance Program – Limited Exception For Additional Insureds Endorsement **CG 34 27**. The specific location(s) and operation(s) that are addressed by this endorsement must be described in the Schedule of the endorsement.
16. To include defense expenses within the Each Occurrence Limit and Products/Completed Operations Aggregate Limit, attach Defense Within Limits – Products/Completed Operations Endorsement **CG 34 76**.
- Apply the applicable defense within limits basic limit multiplier to the appropriate company Products/Completed Operations basic limits rate(s); refer to company for the defense within limits basic limit multiplier(s).
- For limits other than the basic limit, apply the appropriate Products/Completed Operations increased limits factor for the limit of insurance indicated in the Declarations; refer to company for the defense within limits increased limit factor.
17. Liability arising out of perfluoroalkyl or polyfluoroalkyl substances (PFAS) may be excluded by attaching Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Endorsement **CG 34 95**.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 48.**

**PRODUCTS/COMPLETED OPERATIONS LIABILITY  
COVERAGE (Subline Code 336) (Cont'd)**

18. To exclude liability for bodily injury arising out of the loss of electronic data, attach Exclusion – Electronic Data – Deletion Of Bodily Injury Exception Endorsement **CG 34 98**. This endorsement deletes the limited exception for bodily injury in Exclusion I. Electronic Data.
19. To provide coverage under Coverage A for cyber incidents, attach Cyber Incident Liability Coverage Subject To Each Cyber Incident Occurrence And Aggregate Limits Endorsement **CG 34 92**. This endorsement provides an Each Cyber Incident Occurrence Limit and Cyber Incident Aggregate Limit that are both shown in the Schedule of the endorsement, and the Cyber Incident Aggregate Limit is subject to the Aggregate Limit under the policy. This endorsement adds an exception to Exclusion I. Electronic Data for property damage caused by a cyber incident.

When Endorsement **CG 34 92** is attached to the policy, do not attach Endorsement **CG 34 97**.

For premium determination of this endorsement, use the rating procedures in Rule **40.B.2.** and Table **40.E.** applicable to Cyber Incident Liability Coverage Subject To Each Cyber Incident Occurrence And Aggregate Limits Endorsement **CG 04 25**.

**B. Rates/ISO Loss Costs**

**1. Location**

Either company rates or ISO loss costs appear under the products/completed operations columns in the state company rates/ISO loss costs opposite the identifying code number of the classification.

**2. Basic Limits**

- a. Company rates or ISO loss costs are shown at a \$100,000 limit for each occurrence, subject to the \$200,000 Aggregate Limit.
- b. The Aggregate Limit applies separately to each year of the policy or any applicable policy period less than one year (other than an extension of less than one year after the policy is issued). The Aggregate Limit may be reinstated when exhausted. Refer to company.

**3. Increased Limits**

Products/Completed Operations Increased Limits Tables are found in Rule **56**. Refer to the state exceptions. To determine the appropriate assignment, refer to the state company rates/ISO loss costs or the state increased limits table assignment section following Rule **56.C**.

**4. Refer To Company**

Classifications which show the Symbol (a) instead of a specific rate must be referred to company for rating.

**5. Claims-made Rates**

Claims-made rates must be adjusted to reflect the appropriate year in claims-made.

**C. Bases Of Premium**

Refer to Rule **24.D., E. and F.**

**D. Classifications**

**1. Refer to Rules 25.A. and B.1., 26. – 29. and 32.**

References to Building or Premises Category do not apply.

**2. For the following classifications:**

Code	Classification
16891	Seed Merchants – erroneous delivery or mixture and resulting failure to seed

**Table 48.D.2.#1 Classifications**

Use Seed Merchants – Coverage For Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate Endorsement **CG 24 20**.

Code	Classification
16892	Seed Merchants – erroneous delivery and error in mixture (excluding germination failure)

**Table 48.D.2.#2 Classifications**

Use Seed Merchants – Coverage For Erroneous Delivery Or Mixture (Resulting Failure Of Seed To Germinate Not Included) Endorsement **CG 24 21**.

**E. Special Rules Applicable To The Claims-made Coverage Form**

**1. Extended Reporting Periods**

- a. If the circumstances relating to the termination, renewal or replacement of the claims-made coverage specified in Section V – Extended Reporting Period of the Claims-made Products/Completed Operations Liability Coverage Form **CG 00 38** are met, an extended reporting period will be provided. Under the extended reporting period, a claim first received and recorded during the extended reporting period will be deemed to have been made on the last day of the policy period. The claim must be for damages because of bodily injury or property damage liability which occurred before the end of the policy period, but not before the applicable Retroactive Date.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 48.**

**PRODUCTS/COMPLETED OPERATIONS LIABILITY  
COVERAGE (Subline Code 336) (Cont'd)**

A Basic Extended Reporting Period is automatically provided at no additional charge. This period begins with the end of the policy period and lasts for:

- (1) Five years, with respect to claims arising from occurrences reported and given to the company between the applicable Retroactive Date and 60 days after the end of the policy period; and
- (2) 60 days, with respect to claims arising from occurrences not previously reported or given to the company.

The Basic Extended Reporting Period does not apply to claims that are covered under subsequent insurance purchased, or to claims that would be covered but for the exhaustion of the amount of insurance applicable to such claims.

- b. The Basic Extended Reporting Period does not reinstate or increase the limits under the policy.
- c. A Supplemental Extended Reporting Period of unlimited duration is available by attaching Supplemental Extended Reporting Period Endorsement **CG 28 34** for an additional charge. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period. This Supplemental Extended Reporting Period starts:
  - (1) Five years after the end of the policy period for claims arising out of an occurrence reported to the company not later than 60 days after the end of the policy period, in accordance with Paragraph **2.a.** of the Duties In The Event Of Occurrence, Claim Or Suit Condition of Section **IV** – Products/Completed Operations Liability Conditions; and
  - (2) 60 days after the end of the policy period with respect to claims arising from occurrences not previously reported or given to the company.
- d. Refer to company for rating the Supplemental Extended Reporting Period endorsement. However, the premium to be charged for the Supplemental Extended Reporting Period endorsement shall not exceed 2.00 times the annual premium for the products/completed operations liability coverage being terminated and will be fully earned when the endorsement takes effect.

- e. If the Supplemental Extended Reporting Period is in effect, supplemental aggregate limits will be provided, but only for claims first received and recorded during the Supplemental Extended Reporting Period.

The supplemental aggregate limits will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period for the Aggregate Limit.

**2. Exclusion Of Specific Accident(s), Products, Work Or Location(s)**

- a. Coverage for bodily injury or property damage arising out of specific accidents, products, work or locations may be excluded by attaching Exclusion Of Specific Accidents, Products, Work Or Location Endorsement **CG 27 05** to a new or renewal claims-made policy.

- b. If Endorsement **CG 27 05** is attached to a renewal of a claims-made policy, and the preceding policy:

- (1) Was issued by your company; and
- (2) Provided coverage for the newly excluded accident, product, work or location;

Amendment of Section **V** – Extended Reporting Periods For Specific Accidents, Products, Work Or Location Endorsement **CG 27 03** must be attached to that preceding policy. Endorsement **CG 27 03** amends Section **V** – Extended Reporting Periods of the preceding policy so that a basic extended reporting period is provided for:

- (1) Five years with respect to claims arising from occurrences reported to the company between the applicable Retroactive Date and 60 days after the policy period; and
- (2) 60 days for all other claims arising out of the specific accidents, products, work or locations newly excluded on renewal.

The insured is also given the option of purchasing a supplemental extended reporting period of unlimited duration.

- c. A Supplemental Extended Reporting Period for Specific Accidents, Products, Work or Locations may be provided. Use Supplemental Extended Reporting Period Endorsement For Specific Accidents, Products, Work Or Locations **CG 28 35**. Refer to company for rating. However, the premium to be charged for Endorsement **CG 28 35** shall not exceed 2.00 times the annual premium for the Products/Completed Operations Coverage Part to which the endorsement is attached.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 48.**  
**PRODUCTS/COMPLETED OPERATIONS LIABILITY**  
**COVERAGE (Subline Code 336) (Cont'd)**

If the Supplemental Extended Reporting Period is in effect, supplemental aggregate limits will be provided, but only for claims first received and recorded during the Supplemental Extended Reporting Period.

The supplemental aggregate limits will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period for the Aggregate Limit.

**3. Retroactive Date**

The Retroactive Date is a specific date entered on the Declarations of the policy. Any bodily injury or property damage which occurred prior to the Retroactive Date is not covered, even if a claim for such injury or damage is first made during the policy period or any applicable Extended Reporting Period. Once a Retroactive Date is established for an insured, it can only be advanced with the written consent of the first Named Insured, and then only:

- a. If there is a change in carrier;
- b. If there is a substantial change in the insured's operations which results in an increased exposure to loss;
- c. If the insured fails to provide the company with information:
  - (1) The insured knew, or should have known, about the nature of the risk insured, which would have been material to the insurer's acceptance of the risk; or
  - (2) Which was requested by the company; or
- d. At the request of the insured.

Prior to the advancement of the Retroactive Date under any of the preceding conditions, the company must obtain the written acknowledgment of the first Named Insured, acknowledging that the first Named Insured has been advised of the right to purchase the Supplemental Extended Reporting Period Endorsement.

If "none" is entered on the Declarations page of the policy, there is no Retroactive Date. If there is no Retroactive Date, coverage may be afforded for bodily injury or property damage occurring prior to the inception date of the policy.

**F. Special Rule For Individual Risk Situations**

Refer to Rule 34.

**G. Premium Determination**

The premium for a risk is calculated as follows:

1. Determine the applicable classification(s).
2. Determine the premium base applicable to the classification(s).

3. Select the basic limits rate(s) for the classification(s) from the appropriate state company rates.
4. Adjust the basic limits rate(s) to reflect any coverage change (other than deductibles).
5. Adjust the resulting basic limits rate(s) by the appropriate increased limits factors and any other applicable rate modification(s). Adjust for coverage written on a deductible basis; see Rule 15.
6. Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate(s) developed in 5.
7. Determine the application of any minimum premiums.
8. Determine any other additional premiums.
9. Add the premium determined in 6. or 7., whichever is greater, to the premium determined in 8. to obtain the total policy premium.
10. Use the premium developed in 9. or the policywriting minimum premium, whichever is greater.

---

**RULE 49.**  
**RAILROAD PROTECTIVE LIABILITY (Subline Code 335)**

**A. Exceptions To General Rules**

**Rule 14. Minimum Premiums**

Refer to company for the minimum premium.

**Rule 15. Deductibles**

This rule does not apply.

**B. Description Of Railroad Protective Liability Coverage**

1. This coverage affords protection for claims for bodily injury or property damage and for physical damage to certain property of the insured arising out of operations performed by the designated contractor.

2. For details of coverage:

- a. Refer to Coverage Form  
Railroad Protective Liability Coverage Form  
**CG 00 35.**
  - b. Refer to Mandatory Multistate Endorsements  
Broad Form Nuclear Exclusion Endorsement  
**IL 00 21.**
  - c. Refer to Mandatory State Endorsements in the state exceptions.
3. The appropriate:
- a. Coverage Form;
  - b. Mandatory endorsements (including those required for use in a particular state);

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 49.**

**RAILROAD PROTECTIVE LIABILITY (Subline Code 335)**  
(Cont'd)

c. Other applicable endorsements; and

d. The Declarations

make up a Coverage Part.

Do not attach Common Policy Conditions **IL 00 17** to this Coverage Form in issuing the Coverage Part. The Conditions as contained in the Common Policy Conditions have been modified and are included in the Coverage Form itself.

4. Liability arising out of silica or silica-related dust may be excluded by attaching Silica Or Silica-Related Dust Exclusion **CG 33 71**.
5. With respect to liability arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft:
  - a. Coverage may be excluded by attaching Exclusion – Unmanned Aircraft Endorsement **CG 34 21**.
  - b. Coverage may be excluded, but with an exception to provide limited coverage for designated unmanned aircraft and only with respect to designated operations or projects, by attaching Limited Coverage For Designated Unmanned Aircraft Endorsement **CG 34 22**.

**6. Cannabis**

a. Liability arising out of, or physical damage to property due to, the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded by attaching Cannabis Exclusion Endorsement **CG 34 48**; or

b. Liability arising out of, or physical damage to property due to, the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded, with a hemp exception, by attaching Cannabis Exclusion With Hemp Exception Endorsement **CG 34 49**.

7. Liability arising out of perfluoroalkyl or polyfluoroalkyl substances (PFAS) may be excluded by attaching Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Endorsement **CG 34 96**.

**C. Rates**

**1. Basic Limits**

Refer to company.

**2. Increased Limits**

Refer to Rule **56**.

**D. Basis Of Premium**

The basis of premium is the total cost of all work let or sublet in connection with each specific project. Total cost includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of the work, however, do not include the cost of finished equipment installed but not furnished by the subcontractor if the subcontractor does no other work on or in connection with such equipment. Where work trains or other railroad equipment is assigned by the insured exclusively to the contractor or his subcontractors for work in connection with the project, the cost to the contractor of his subcontractors for the use of that railroad equipment is to be used.

The rates for this coverage apply per \$1,000 of Total Cost.

**E. Classifications**

Code No.	Description
40011	Operations – Railroad NOC – Construction Operations – Operations Performed For Railroads
40012	Operations – Railroad NOC – Construction Operations – Operations Performed For Interests Other Than Railroads
40013	State or Federal Highway Projects
40014	Operations involving no work within 50 feet of tracks on which railroad trains run or which involve no exposure to actual railroad train hazards (railroads)

**Table 49.E. Classifications**

**RULE 50.**  
**SPORTS PARTICIPANTS**

**A. Coverage**

Coverage for Injuries to Participants Engaged in Athletic Sports, Games or Contests sponsored by the named insured may be excluded by the use of Exclusion – Athletic Or Sports Participants Endorsement **CG 21 01**. The classifications listed in Paragraph **50.B.** contemplate the exclusion of these exposures.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 50.**  
**SPORTS PARTICIPANTS (Cont'd)**

Coverage for Injuries to Participants Engaged in Athletic Sports, Games or Contests may be generally excluded by use of Exclusion – Athletic Or Sports Participants – All Contests Or Exhibitions Endorsement **CG 40 03**. Refer to company for rating.

Coverage for Injuries to Participants Engaged in Athletic Sports, Games or Contests may be provided for bodily injury claims resulting from an accidental injury to any person while practicing for or participating in any athletic sports, games or contests sponsored by the named insured. This procedure applies to the classifications shown in Paragraph **B**.

**B. Classifications**

<b>Code No.</b>	<b>Classification</b>
40061	Athletic Games Sponsored by the insured – Not-For-Profit Only
40059	Athletic Games Sponsored by the insured – Other Than Not-For-Profit
40067	Athletic Programs – amateur – Not-For-Profit Only
40066	Athletic Programs – amateur – Other Than Not-For-Profit
40064	Athletic or Sports Contests – in buildings – lessees Not-For-Profit Only
40063	Athletic or Sports Contests – in buildings – lessees – Other Than Not-For-Profit
40069	Athletic Teams – professional or semi-professional
63218	Exhibitions – in buildings – NOC – Not-For-Profit Only
63217	Exhibitions – in buildings – NOC – Other Than Not-For-Profit
63220	Exhibitions – in buildings – no admission charged – Not-For-Profit Only
63219	Exhibitions – in buildings – no admission charged – Other Than Not-For-Profit
43421	Exhibitions – outside – in stadiums or on premises having grandstands or bleachers not erected by or for the insured – ushers or other attendants in stands not provided by the insured

<b>Code No.</b>	<b>Classification</b>
43422	Exhibitions – outside – in stadiums or on premises having grandstands or bleachers – ushers or other attendants in stands provided by the insured
43424	Exhibitions – outside – no stadiums or grandstands
46911	Race Tracks – motorized vehicles – operators
46912	Race Tracks – operators – NOC
46915	Race Tracks – motorized vehicles – (sponsor's risk only)
46916	Racing – (sponsor's risk only) – NOC
47318	Rodeos
48441	Soap Box Derbies

**Table 50.B. Classifications**

**C. Rates**

1. **Liability Coverage Only – Excluding Immediate Medical And Surgical Relief**
  - a. Contests conducted on premises owned or leased by the insured
    - (1) Contact sports such as baseball, basketball, boxing, football, hockey, soccer and softball – Refer to company.
    - (2) Other contests – Refer to company.
  - b. Contests conducted on premises not owned or leased by the insured
    - (1) Contact sports such as baseball, basketball, boxing, football, hockey, soccer and softball – Refer to company.
    - (2) Other contests – Refer to company.
2. **Coverage For Immediate Medical And Surgical Relief**
  - a. Contact sports such as baseball, basketball, boxing, football, hockey, soccer and softball – Refer to company.
  - b. Other contests – Refer to company.

Rates shall be applied to the product of the number of contests multiplied by the number of players actively participating in the contest at any one time.

**RULE 51.**  
**ELEVATOR OR ESCALATOR INSPECTION CHARGE**  
**(Subline Code 334)**

Code 65210 applies for legally required inspections made by or for the company.

Refer to company for rates.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 52.**  
**COVERAGE FOR INSUREDS FOR INJURY TO LEASED WORKERS**

---

**A. Coverage**

Coverage for bodily injury sustained by a leased worker while performing duties related to the conduct of the named insured's business may be provided, by mutual agreement between the insurer and the insured, by attaching:

1. Coverage For Injury To Leased Workers Endorsement **CG 04 24** with all policies except the Underground Storage Tank Coverage Part; or
2. Coverage For Injury To Leased Workers Endorsement **CG 04 26** with the Underground Storage Tank Coverage Part.

Refer to company for rating.

**B. Definition**

Leased worker means a person leased to the named insured by a labor leasing firm under an agreement between the named insured and the labor leasing firm, to perform duties related to the conduct of the named insured's business. A leased worker does not include a temporary worker who is furnished to the named insured for a finite time period to support or supplement the named insured's work force in special work situations such as employee absences, temporary skill shortages and seasonal workloads.

---

**RULE 53.**  
**UNDERGROUND STORAGE TANK (UST) COVERAGE**  
(Subline Code 350)

---

**A. Exception To General Rules**

**Rule 14. Minimum Premiums**

Refer to company for the minimum premium.

**Rule 15. Deductibles**

Refer to company.

**Rule 16. Additional Interests**

Refer to company.

**B. Description Of UST Coverage**

1. The UST coverage is provided as follows:

- a. Coverage **A** provides liability coverage for third party claims because of bodily injury or property damage caused by an underground storage tank incident on a claims-made basis.
- b. Coverage **B** provides corrective action costs coverage for off-site cleanup as well as cleanup on the insured's premises on an incident-reported basis.

Payments for defense expense are subject to a predetermined amount. The duty to defend and to pay for defense expense ends when such amount is used up.

**2. For details of coverage:**

- a. Refer to Coverage Form

Underground Storage Tank Coverage Form  
**CG 00 42.**

This policy is self-sufficient and should not be used as a Coverage Part of the Commercial Package Policy.

**b. Refer to Mandatory Multistate Endorsement**

Broad Form Nuclear Exclusion Endorsement  
**IL 00 21.**

**c. Refer to Mandatory State Endorsements in the state exceptions.**

**3. Cannabis**

- a. Bodily injury, property damage and corrective action costs arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded by attaching Cannabis Exclusion Endorsement **CG 30 71**; or

- b. Bodily injury, property damage and corrective action costs arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded by attaching Cannabis Exclusion With Hemp Exception Endorsement **CG 30 72**.

**C. Policy Limits, Defense Expense Amount And Rating**

Refer to company for determination of Policy Limits, Defense Expense Amount and rating.

**D. Classifications**

**1. Basis Of Premium**

The basis of premium for all classifications is each insured tank.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

**RULE 53.**  
**UNDERGROUND STORAGE TANK (UST) COVERAGE**  
**(Subline Code 350) (Cont'd)**

**2. Classification Description And Statistical Codes**

An Underground Storage Tank is classified and coded in accordance with its content, construction, age and the detection and protective devices used with the tank as follows:

**Classification Description And Statistical Codes**

Code	Classification
<b>First Digit Code</b>	
2	Underground Storage Tank
<b>Second Digit Code</b>	
	Contents:
1	Gasoline – all grades
2	Oil – including kerosene, diesel and waste oil
3	Other
<b>Third Digit Code</b>	
	Construction:
	Underground Tanks – fiberglass or synthetic
1	With suction pumping system
2	With pressure pumping system
	Underground Tanks – steel – with corrosion protection, including fiberglass coated
3	With suction pumping system
4	With pressure pumping system
	Underground Tanks – steel – without corrosion protection, including tar-coated
5	With suction pumping system
6	With pressure pumping system
	Underground Tanks – NOC
7	With suction pumping system
8	With pressure pumping system

Code	Classification
9	Tanks – above ground Endorsement changing the terms of the UST policy is required for use of this classification
<b>Fourth Digit Code</b>	
	Age:
6	New to 5 years old
7	Over 5 years to 10 years
8	Over 10 years to 25 years
9	Over 25 years old
<b>Fifth Digit Code</b>	
	Protection Devices:
4	Automatic leak detection only
5	Automatic overfill protection only (not collection wells)
6	Both automatic leak detection and automatic overfill protection
7	None
9	All Other
<b>Example</b>	
	A steel fiberglass coated UST with a suction pumping system and an automatic overfill protection device:
	If the tank is 10 years old and is used for storage of gasoline, it will be coded 21375; and
	If the tank is 5 years old and is used for storage of diesel, it will be coded 22365.

**Table 53.D.2. Classification Description And Statistical Codes**

**3. Statistical Reporting**

Use Subline Code 350 for statistical reporting purposes. Payments for defense expenses shall be reported separately as "Allocated Loss Adjustment Expenses" in accordance with the CSP.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 53.**  
**UNDERGROUND STORAGE TANK (UST) COVERAGE**  
**(Subline Code 350) (Cont'd)**

**E. Extended Reporting Periods**

1. If the circumstances relating to the termination, renewal or replacement of the claims-made coverage specified in Section V – Extended Reporting Periods of the Underground Storage Tank Policy **CG 00 42** are met, an extended reporting period will be provided. Under the extended reporting period, a claim first received and recorded, or an incident reported, during the extended reporting period will be deemed to have been made on the last day of the policy period. The claim must be for damages because of bodily injury or property damage liability caused by, or because of corrective action costs resulting from, an underground storage tank incident that commenced before the end of the policy period, but not before the applicable Retroactive Date.

A Basic Extended Reporting Period is automatically provided at no additional charge, unless a Supplemental Extended Reporting Period is purchased. This period begins with the end of the policy period and lasts for six months.

The Basic Extended Reporting Period does not apply to claims that are covered under subsequent insurance purchased, or to claims that would be covered but for the exhaustion of the amount of either the limits of the subsequent insurance or the subsequent defense expense amount.

2. The Basic Extended Reporting Period does not reinstate or increase the limits of insurance or the defense expense amount under the policy.
3. An optional Supplemental Extended Reporting Period is available by attaching Supplemental Extended Reporting Period Endorsement **CG 30 57** for an additional charge. The Named Insured must request this endorsement in writing:
  - a. No less than either 30 days before the end of the policy period or the date of termination, whichever comes first, if the insurer cancels or nonrenews.
  - b. Prior to either the end of the policy period or the date of termination, whichever comes first, if the insurer cancels for any reason for which it is permitted to give less than 60 days notice.
  - c. At the same time the insured notifies the insurer of its intent to cancel or nonrenew.

This Supplemental Extended Reporting Period begins with the end of the policy period and lasts for two years. If the Supplemental Extended Reporting Period is purchased, the Basic Extended Reporting Period does not apply.

4. Refer to company for rating the Supplemental Extended Reporting Period Endorsement.
5. If the Supplemental Extended Reporting Period is in effect, supplemental aggregate limits and a supplemental defense expense amount will be provided, but only for claims first received and recorded, or incidents reported, during the Supplemental Extended Reporting Period.

The supplemental aggregate limits and supplemental defense expense amount will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period separately for the Aggregate Limit and the Defense Expense Amount.

**F. Retroactive Date**

The Retroactive Date is a specific date entered on the Declarations Page of the policy. Any bodily injury or property damage caused by or corrective action costs resulting from an underground storage tank incident which occurred prior to the Retroactive Date is not covered, even if a claim is first received and recorded, or an incident is reported, as a result of an underground storage tank incident that commenced during the policy period or any applicable Extended Reporting Period. Once a Retroactive Date is established for an insured, it can only be advanced with the written consent of the first Named Insured, and then only:

1. If there is a change in carrier;
2. If there is a substantial change in the insured's operations which results in the increased exposure to loss;
3. If the insured fails to provide the company with information:
  - a. The insured knew or should have known about the nature of the risk insured which would have been material to the insurer's acceptance of the risk; or
  - b. Which was requested by the company; or
4. At the request of the insured.

Prior to the advancement of the Retroactive Date under any of these conditions, the company must obtain the written acknowledgement of the first Named Insured acknowledging that the first Named Insured has been advised of the right to purchase the Supplemental Extended Reporting Period Endorsement.

If "none" is entered on the Declarations Page of the policy, there is no Retroactive Date. If there is no Retroactive Date, coverage may be afforded for bodily injury or property damage caused by, or corrective action costs resulting from, an underground storage tank incident which commenced prior to the inception date of the policy.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 54.**  
**YEAR 2000 COMPUTER-RELATED ENDORSEMENTS**

Choose one of the following options:

**A. Option One – Exclusion – Year 2000 Computer-Related And Other Electronic Problems Endorsement**

To exclude coverage for all risks associated with the change to the year 2000, attach Exclusion – Year 2000 Computer-Related And Other Electronic Problems Endorsement **CG 21 60** to the Commercial General Liability Coverage Part.

**B. Option Two – Exclusion – Year 2000 Computer-Related And Other Electronic Problems – Products/Completed Operations Endorsement**

**1. Commercial General Liability Coverage Part**

To exclude only products/completed operations coverage for computer or computer-related, actual or alleged failure, malfunction, inadequacy or inability to correctly recognize, distinguish, interpret or accept the year 2000 and beyond, attach Exclusion – Year 2000 Computer-Related And Other Electronic Problems – Products/Completed Operations Endorsement **CG 21 61**.

**2. Products/Completed Operations Liability Coverage Part**

To exclude products/completed operations coverage for all risks associated with a computer or computer-related, actual or alleged failure, malfunction, inadequacy or inability to correctly recognize, distinguish, interpret or accept the year 2000 and beyond, attach Exclusion – Year 2000 Computer-Related And Other Electronic Problems – Products/Completed Operations Endorsement **CG 21 61**.

**C. Option Three – Year 2000 Computer-Related And Other Electronic Problems – Limited Coverage Options Endorsements**

Optional coverage for liability arising out of computer-related problems due to the year 2000 may be provided by attaching Year 2000 Computer-Related And Other Electronic Problems – Limited Coverage Options Endorsement **CG 04 31** to the Commercial General Liability Coverage Part or Year 2000 Computer-Related And Other Electronic Problems – Limited Coverage Options Endorsement **CG 04 32** to the Products/Completed Operations Liability Coverage Part.

Insurers and insureds must agree on the type of coverage to be provided by checking the appropriate box(es) in Schedule A – Coverages To Be Provided and the location, operation, product or service that will receive coverage by filling in the proper information in Schedule B – Description Of Location, Operations, Products Or Services To Be Covered.

This coverage may be provided with a deductible by attaching an appropriate deductible liability endorsement.

This endorsement is not applicable for classifications which require the attachment of Professional Liability Exclusion – Computer Data Processing Endorsement **CG 22 77**, Professional Liability Exclusion – Electronic Data Processing Services And Computer Consulting Or Programming Services Endorsement **CG 22 88**, or Exclusion – Telecommunications Equipment Or Service Providers Errors And Omissions Endorsement **CG 22 91**.

"Refer to Company" for rating.

**D. Option Four – Exclusion – Year 2000 Computer-Related And Other Electronic Problems – With Exception For Bodily Injury On Your Premises**

To exclude coverage for risks associated with the change to the year 2000, other than bodily injury on your Premises, attach Exclusion – Year 2000 Computer-Related And Other Electronic Problems – With Exception For Bodily Injury On Your Premises Endorsement **CG 21 62** to the Commercial General Liability Coverage Part.

**E. Option Five – Year 2000 Computer-Related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Operations, Products Or Services**

To exclude coverage for specific aspects of insured risks arising out of computer-related problems due to the change to the year 2000, for specified locations, operations, products or services, attach Year 2000 Computer-Related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Operations, Products Or Services Endorsement **CG 21 63** to the CGL policy.

Insurers and insureds must agree on the type of coverage to be excluded by checking the appropriate box(es) in Schedule A – Coverages To Be Excluded and the location, operation, product or service that will be excluded by filling in the proper information in Schedule B – Description Of Location, Operations, Products Or Services To Be Excluded.

"Refer to Company" for rating.

**F. Option Six – Year 2000 Computer-Related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Products Or Completed Operations**

To exclude coverage for specific aspects of insured risks arising out of computer-related problems due to the change to the year 2000, for specified products or completed operations, attach Year 2000 Computer-Related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Products Or Completed Operations Endorsement **CG 21 64** to the Products/Completed Operations policy.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**

---

**RULE 54.**  
**YEAR 2000 COMPUTER-RELATED ENDORSEMENTS**  
(Cont'd)

Insurers and insureds must agree on the type of coverage to be excluded by checking the appropriate box(es) in Schedule **A** – Coverages To Be Excluded and the product or completed operation that will be excluded by filling in the proper information in Schedule **B** – Description Of Products/Completed Operations To Be Excluded.

"Refer to Company" for rating.

**G. Option Seven – No Endorsements**

If options **A, B, C, D, E** or **F** are not chosen, attach no endorsement, and

1. "Refer to Company" any risk that presents a unique or unusual year 2000 exposure, or
2. For all other risks, use the otherwise applicable rules and rates.

---

**RULE 55.**  
**TERRORISM ENDORSEMENT OPTIONS – FEDERAL BACKSTOP**

Refer to the Terrorism Supplement to the CLM.

---

**SECTION IV**  
**INCREASED LIMITS**

---

**RULE 56.**  
**INCREASED LIMITS TABLES**

**A. Procedures**

1. All limits are expressed in thousands in dollars.
2. The tables indicate which factors must be referred to company before using.
3. See state company rates/ISO loss costs or the state increased limits table assignment section following Rule **56.C.** for applicable Premises/Operations and Products/Completed Operations increased limits table assignments by classification code.
4. The following interpolation procedure shall be used in determining either increased limits factors or combinations of limits not shown in the tables:
  - a. Determine the higher factor in the increased limits table for the next lower and for the next higher limit or combination of limits.
  - b. The factor for the limit or combination of limits desired shall be determined by interpolation. All fractions in the third decimal place shall be considered as an additional unit in the second decimal place.
  - c. Where neither limit required appears in the table, refer to company.

**B. Tables**

The increased limits tables are displayed in the state exceptions.

**C. Increased Limits Table Assignments (ILTAs)**

The increased limits table assignments are displayed in the state company rates/ISO loss costs section or the state increased limits table assignments section by classification code for the applicable Premises/Operations (Subline Code 334) and Products/Completed Operations (Subline Code 336) classes.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-A- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Abrasive Wheel Mfg.	50010	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Ore milling or processing</li> <li>● Stone crushing</li> </ul>
Abrasives or Abrasive Products Mfg.	50017 NOC	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Steel wool mfg.</li> <li>● Wire wool mfg.</li> </ul>
Abrasives or Abrasive Products Mfg. – artificial	50015	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Paper mfg.</li> <li>● Ore milling</li> <li>● Stone crushing</li> <li>● Quarrying</li> <li>● Cloth mfg. as textile mfg.</li> </ul>
Adhesive Mfg.	50045	s	
Adhesive Tape Mfg.	50047	s	Medical and surgical tape shall be separately classified and rated as "Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. – expendable".
Adult Day Care –  Not-For-Profit only	40005	t+	<p>This classification applies to risks which provide supervision, medical care and social activities for senior citizens or other adults who live at home but cannot be left alone, or prefer to be with others, during the day. Operations may include administering of medication, health monitoring and food service.</p> <p>This type of risk usually employs full-time nurses or home health professionals in addition to non-professional staff.</p> <p>Coverage does not apply to injury or damage arising out of medical professional service provided by or on behalf of the insured to anyone in the care of any insured.</p> <p>Coverage does not apply to medical payments to any person in the care of the insured.</p> <p>Use Exclusion – Adult Day Care Centers Endorsement <b>CG 22 87</b>.</p> <p>Basis of premium is per person.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Adult Day Care – (Cont'd)  Other than Not-For-Profit	40006	t+	<p>This classification applies to risks which provide supervision, medical care and social activities for senior citizens or other adults who live at home but cannot be left alone, or prefer to be with others, during the day. Operations may include administering of medication, health monitoring and food service.</p> <p>This type of risk usually employs full-time nurses or home health professionals in addition to non-professional staff.</p> <p>Coverage does not apply to injury or damage arising out of medical professional service provided by or on behalf of the insured to anyone in the care of any insured.</p> <p>Coverage does not apply to medical payments to any person in the care of the insured.</p> <p>Use Exclusion – Adult Day Care Centers Endorsement <b>CG 22 87</b>.</p> <p>Basis of premium is per person.</p>
Advertising Sign Companies – outdoor	90089	p+	<p>This classification is applicable to risks selling space for advertising purposes and includes shop operations, the erection, painting, repair or removal of signs, sign painting or lettering in or upon buildings or structures and the existence hazard of signs located away from the insured's premises.</p> <p>Advertising Agencies shall be classified and rated under the appropriate "Buildings – office" classification.</p>
Aerosol Container Mfg.	51001	s	
Aerosol Containers – filling or charging for others	51005	s	
Air Conditioning Equipment Mfg.	51116	s	<p>This classification includes duct work and piping.</p> <p>The manufacturing of the following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Heating systems</li> <li>● Combined heating and air conditioning systems</li> <li>● Refrigerating systems</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Air Conditioning Equipment – dealers or distributors only	10010	s	<p>This classification applies to risks engaged in sales of the air conditioning equipment only.</p> <p>This classification includes the sales of ducts and piping.</p> <p>This classification does not apply to risks engaged in:</p> <ul style="list-style-type: none"> <li>● Sales and installation, servicing, or repair</li> <li>● Installation, servicing or repair only</li> </ul> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Sales of heating equipment</li> <li>● Sales of refrigeration equipment</li> <li>● Sales of combined heating and air conditioning units or systems</li> <li>● Sales of household type appliances, including room air conditioners</li> </ul>
Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair	91111	p	<p>This classification applies to risks engaged in sales and installation, servicing or repair of air conditioning systems or equipment. This classification also applies to risks engaged only in installation, servicing or repair of air conditioning systems or equipment.</p> <p>This classification includes:</p> <ul style="list-style-type: none"> <li>● The sales and installation of ducts and piping</li> <li>● Shop and display rooms</li> </ul> <p>The sales of household type appliances including room air conditioners shall be separately classified and rated.</p>
Aircraft or Aircraft Parts Mfg.	51201	s	
Airport Control Towers – not operated exclusively by the Federal Aviation Administration	40020	t+	Basis of premium is each tower.
Airport – lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft or pilot instructions	40026	t+	Basis of premium is each lessee.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Airports – commercial	40010	t+	<p>This classification applies to all premises and operations exposures of an airport except where indicated to separately classify and rate.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail store operations</li> <li>● Restaurants operated by the named insured or by others trading under his name</li> <li>● Grandstands, bleachers or observation platforms – permanent or portable</li> <li>● Swimming pools</li> <li>● Hotels, motels or other lodging accommodations for the general public</li> <li>● Schools other than pilot training schools</li> <li>● Exhibitions or contests</li> <li>● Control towers – not operated exclusively by the Federal Aviation Administration</li> <li>● Lessees of portions of airports engaged in the sale of aircraft, or accessories, servicing or repairing of aircraft, or pilot instruction</li> </ul> <p>Basis of premium is each airport.</p>
Airports – private	40015	t+	<p>This classification applies to all premises and operations exposures of an airport except where indicated to separately classify and rate.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail store operations</li> <li>● Restaurants operated by the named insured or by others trading under his name</li> <li>● Grandstands, bleachers or observation platforms – permanent or portable</li> <li>● Swimming pools</li> <li>● Hotels, motels or other lodging accommodations for the general public</li> <li>● Schools other than pilot training schools</li> <li>● Exhibitions or contests</li> <li>● Control towers – not operated exclusively by the Federal Aviation Administration</li> <li>● Lessees of portions of airports engaged in the sale of aircraft, or accessories, servicing or repairing of aircraft, or pilot instruction</li> </ul> <p>Basis of premium is each airport.</p>
Airport Runway or Warming Apron – paving or repaving, surfacing, resurfacing or scraping	91125	p	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Clearing of right-of-way</li> <li>● Earth or rock excavation</li> <li>● Filling or grading of land</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Alarm Mfg. – burglar fire or smoke	51205	s	
	51206	s	
Alarms and Alarm Systems – installation, servicing or repair	91127	p	This classification includes incidental sales. The installation, servicing or repair of fire suppression systems shall be separately classified and rated.
Alarms – security systems – monitoring	91130	p+	This classification applies to those insureds who monitor or respond to alarms. Personal and Advertising Injury are excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b> . Alarms installation, servicing or repair shall be separately classified and rated.
Alcohol Mfg. – not beverage	51210	s	This classification applies only to the manufacturing of distilled alcohol.
Ambulance Service, First Aid or Rescue Squads –  Not-For-Profit only	40032	t+	Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b> . Store or supply rental operations shall be separately classified and rated. Basis of premium is each attendant.
	40031	t+	Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b> . Store or supply rental operations shall be separately classified and rated. Basis of premium is each attendant.
Ammunition Mfg.	51211	s	This classification includes cartridge charging or loading, cap, primer and detonator mfg.
Amusement Centers	10015	s+	This classification applies to arcades with coin operated games such as pinball and video or other electronic games. This classification also applies to casinos with gambling activities conducted through the use of gambling machines only, such as slot or video machines or other types of machines whether or not manually or electronically operated. This classification does not apply to risks located in amusement parks.
Amusement Devices	40040 NOC	s+	This classification includes amusement devices located and operated in conjunction with various mercantile establishments (e.g., Department Stores, Supermarkets, etc.).

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Amusement Devices – operated in connection with carnivals or fairs –  Not-For-Profit only	40042	s+	<p>This classification applies to amusement devices operated in connection with mobile or traveling shows.</p> <p>For the purpose of this classification, amusement devices means:</p> <ul style="list-style-type: none"> <li>● Boats, submarines or any other floating objects, trains and miniature automobile rides</li> <li>● Live animal rides</li> <li>● Mechanical or other devices providing rides or activities for adults or children</li> </ul>
Other than Not-For-Profit	40041	s+	<p>This classification applies to amusement devices operated in connection with mobile or traveling shows.</p> <p>For the purpose of this classification, amusement devices means:</p> <ul style="list-style-type: none"> <li>● Boats, submarines or any other floating objects, trains and miniature automobile rides</li> <li>● Live animal rides</li> <li>● Mechanical or other devices providing rides or activities for adults or children</li> </ul>
Amusement Parks	10020	s	<p>For classification assignment purposes this classification applies to all premises and operations exposures of an amusement park.</p> <p>Exposures embraced by this classification include the following:</p> <ul style="list-style-type: none"> <li>● Buildings or structures, tents and ticket booths, streets, roads, bridges, tunnels, signs, railroad tracks, poles, flags, banners or other decorations and parking lots or restaurants or refreshment stands and other retail operations</li> <li>● Lakes, ponds, canals and any similar watercourses or boats, submarines and any other floating objects, trains and miniature automobile rides or live animal rides or bathhouses, bathing beaches and swimming pools</li> <li>● Stadiums, theaters, bleachers and grandstands, exhibitions, shows, racing or stunting activities</li> <li>● Games of chance or similar attractions, or mechanical or other devices providing rides or activities for adults or children</li> </ul>
Analytical Chemists	91135	p	<p>Professional Services are excluded. Use Exclusion – Testing Or Consulting Errors And Omissions Endorsement <b>CG 22 33</b>.</p> <p>Laboratories involved in research, development or testing shall be separately classified and rated.</p> <p>For premium computation purposes include the payroll of laboratory and outside employees.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Anhydrous Ammonia Dealers and Distributors	10036	s	<p>This classification includes the application of anhydrous ammonia.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>
Animals – draft	40045	t+	<p>Use Additional Insured – Users Of Teams, Draft Or Saddle Animals Endorsement <b>CG 20 14</b>.</p> <p>Basis of premium is each team.</p>
Animals – saddle – for rent	40046	t+	<p>This classification includes saddle animals owned or used by the insured or rented to others by or through the agency of the insured, in connection with camps, hotels (Lessor's risk only), motels, motor courts, parks, riding academies, riding or other clubs and trailer camps. It is available only when concurrent liability insurance for premises/operations is carried in the same company.</p> <p>Use Additional Insured – Users Of Teams, Draft Or Saddle Animals Endorsement <b>CG 20 14</b>.</p> <p>Coverage does not apply to medical payments. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b>.</p> <p>The rates for this classification apply for one year or less and are not subject to adjustment on cancellation by the insured.</p> <p>Basis of premium is each animal.</p>
			<p>The rates for this classification apply for one year or less and are not subject to adjustment on cancellation by the insured.</p> <p>Use Additional Insured – Users Of Team, Draft Or Saddle Animals Endorsement <b>CG 20 14</b>.</p> <p>Basis of premium is each animal.</p>
Antique Stores	10026	s	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Apartment Buildings	60010 NOC	u+	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Occupancy other than for residential purposes</li> <li>● One-to-four family dwellings</li> <li>● Boarding or rooming houses</li> <li>● Indoor parking</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> </ul>
Apartment Buildings – garden	60011	u+	<p>This classification applies to single or multiple dwelling units not exceeding 2 stories in height that have common management, control and community facilities.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Indoor parking</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> </ul>
Apartment Buildings or Hotels time-sharing – less than 4 stories	60012	u+	<p>This classification is limited to operations in long-term leasing of furnished apartments for a specified time interval during the year.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Occupancy other than for residential purposes</li> <li>● Boats</li> <li>● Saddle animals</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Indoor parking</li> </ul> <p>This classification does not apply to time-sharing apartment buildings operated by owner associations. A risk of this nature shall be classified and rated as "Condominium – Residential-Association Risk Only".</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Apartment Buildings or Hotels time-sharing – (Cont'd)  4 stories or more	60013	u+	<p>This classification is limited to operations in long-term leasing of furnished apartments for a specified time interval during the year.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Occupancy other than for residential purposes</li> <li>● Boats</li> <li>● Saddle animals</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Indoor parking</li> </ul> <p>This classification does not apply to time-sharing apartment buildings operated by owner associations. A risk of this nature shall be classified and rated as "Condominium – Residential-Association Risk Only".</p>
Apartment Hotels – less than 4 stories	60015	u+	<p>This classification shall apply only to residential hotels in which the average daily room registration is not more than 15% of the total number of rooms available for rental or lease, based upon the records of the insured for the preceding year.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Indoor parking</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Restaurants</li> </ul>
4 stories or more	60016	u+	<p>This classification shall apply only to residential hotels in which the average daily room registration is not more than 15% of the total number of rooms available for rental or lease, based upon the records of the insured for the preceding year.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Indoor parking</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Restaurants</li> </ul>
Appliances and Accessories Mfg. – commercial – gas	51220	s	Manufacturing of all heating equipment shall be separately classified and rated.
Appliances and Accessories Mfg. – commercial – not gas	51221	s	<p>Manufacturing of all heating equipment shall be separately classified and rated.</p> <p>This classification includes the manufacturing of appliances and accessories powered by liquid fuels.</p>
Appliances and Accessories Mfg. – household – gas	51222	s	Manufacturing of all heating equipment shall be separately classified and rated.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Appliances and Accessories Mfg. – household – not gas	51224	s	This classification includes the manufacturing of appliances and accessories powered by liquid fuels. The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Manufacturing of all heating equipment</li><li>● Manufacturing of communication equipment, including radios, televisions and stereos</li></ul>
Appliances and Accessories installation, servicing or repair – commercial	91150	p	Television or radio receiving set installation or repair shall be separately classified and rated.
Appliances and Accessories – installation, servicing or repair – household	91155	p	Television or radio receiving set installation or repair shall be separately classified and rated.
Appliance Distributors – household type	10040	s	This classification includes radios, televisions, vacuum and sewing machines including parts, as well as cooking ranges, washing machines and household type room air conditioners.
Appliance Stores – household type	10042	s	This classification includes radios, televisions, vacuum and sewing machines including parts, as well as cooking ranges, washing machines and household type room air conditioners.
Archery Ranges – indoor	10052	s+	The sale of sporting goods shall be separately classified and rated.
other than indoor	10054 NOC	s+	The sale of sporting goods shall be separately classified and rated.
Arenas – Sports			Refer to the applicable "Exhibitions" classifications.
Armored Car Service Companies	91160	p+	
Army and Navy Stores	10060	s	Risks primarily selling clothing shall be separately classified and rated as "Clothing or Wearing Apparel Stores".
Art Galleries – Not-For-Profit only	10066	s	Painting, picture or frame stores shall be separately classified and rated.
Other than Not-For-Profit	10065	s	Painting, picture or frame stores shall be separately classified and rated.
Asbestos Goods Mfg.	51230	s	This classification includes spinning or weaving.
Asphalt or Tar Distilling or Refining	51240	s	This classification includes the manufacturing of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Asphalt Works	51241	s	<p>This classification includes grinding, pulverizing or mixing asphalt.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Mining</li> <li>● Quarrying</li> </ul>
Athletic Games Sponsored by the Insured – Not-For-Profit only	40061	t+	<p>This classification applies when:</p> <ul style="list-style-type: none"> <li>(a) There is management or supervision by the insured away from the insured's premises</li> <li>(b) A majority of the participants representing the insured are not employed regularly in the insured's business</li> <li>(c) No admission charge is made other than for charitable purposes</li> </ul> <p>Basis of premium is each game.</p> <p>Coverage does not apply to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b>.</p>
Other than Not-For-Profit	40059	t+	<p>This classification applies when:</p> <ul style="list-style-type: none"> <li>(a) There is management or supervision by the insured away from the insured's premises</li> <li>(b) A majority of the participants representing the insured are not employed regularly in the insured's business</li> <li>(c) No admission charge is made other than for charitable purposes</li> </ul> <p>Basis of premium is each game.</p> <p>Coverage does not apply to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b>.</p>
Athletic or Sports Contests – in buildings – lessees – Not-For-Profit only	40064	m+	<p>Coverage does not apply to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b>.</p> <p>Lessors who operate buildings shall be separately classified and rated as "Exhibition or Convention Buildings".</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Athletic or Sports Contests – in buildings – lessees – (Cont'd)			
Other than Not-For-Profit	40063	m+	Coverage does not apply to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  Lessors who operate buildings shall be separately classified and rated as "Exhibition or Convention Buildings".
Athletic Programs – amateur –  Not-For-Profit only	40067	t+	Sponsors may be included at no additional charge. Use Additional Insured – Designated Person Or Organization Endorsement <b>CG 20 26</b> .  Coverage does not apply to bodily injury and medical payments to participants in athletic contests. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  Basis of premium is each game.
	40066	t+	Sponsors may be included at no additional charge. Use Additional Insured – Designated Person Or Organization Endorsement <b>CG 20 26</b> .  Coverage does not apply to bodily injury and medical payments to participants in athletic contests. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  Basis of premium is each game.
Athletic Teams – professional or semi-professional	40069	t+	Coverage does not apply to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Stadiums</li><li>● Exhibition buildings</li></ul> Basis of premium is each game.
Auctioneers – livestock – sales conducted away from the insured's premises	91175	p+	
Auctioneers – sales conducted away from the insured's premises	91177	p+	Sales conducted on premises owned or rented by the insured shall be classified and rated as "Auctions".
Auctions – on premises owned or rented by the insured	91179	p+	Livestock Sales Co. shall be separately classified and rated.
Auditoriums			Auditoriums operated in conjunction with other business enterprises are included in the governing classification. All other auditoriums shall be classified under a more specific classification.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Automobile, Bus and Truck Body Mfg.	51250	s	
Automobile, Bus or Truck Parts Mfg. –			
brakes or brake linings	51251	s	
not operating parts	51252	s	
operating parts	51253	s	<p>This classification applies to the wheels, axle and component parts of the engine, drive train, suspension, steering, ignition, electrical or hydraulic systems or any component parts of these systems of the vehicle.</p> <p>The manufacturing of the following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Brakes or brake linings</li> <li>● Batteries</li> <li>● Tires</li> <li>● Inner tubes</li> <li>● Bodies and engines</li> </ul>
passenger restraining devices	51254	s	This classification includes safety belts, infant seats, air bags and other restraining devices.
Automobile Dismantling	91190	p	This classification includes salvage or junking of parts and store operations.
Automobile Mfg. or Assembling	51255	s	This classification applies only to the manufacturing or assembling of the entire vehicle or major customizing.
Automobile Parts and Supplies Distributors	10070	s	Risks which sell to the general public shall be classified and rated as "Automobile Parts and Supplies Stores".
Automobile Parts and Supplies Stores	10071	s	<p>This classification applies to risks which sell to both the general public and commercial operations.</p> <p>Installation, servicing or repair of parts and supplies shall be separately classified and rated as "Automobile Repair or Service Shops".</p>
Automobile Quick Lubrication Services	10072	s+	<p>This classification applies to risks which only provide services for quick lubrication, oil change and maintenance of fluids or air levels to serviced vehicles.</p> <p>This classification includes coverage for operation of customers automobiles on insured's premises. Use Operation Of Customers Autos On Particular Premises Endorsement <b>CG 22 68</b>.</p>
Automobile Renting or Leasing Companies	60035	a+	Risks with office only or garage and office shall be classified and rated as "Buildings or Premises – bank or office".

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Automobile Repair or Service Shops	10073 NOC	s	<p>This classification includes coverage for operation of customers automobiles on insured's premises. Use Operation Of Customers Autos On Particular Premises Endorsement <b>CG 22 68</b>.</p> <p>Retail operations shall be separately classified and rated.</p> <p>For premium computation purposes, receipts from towel dispensers, vacuum cleaners, etc. are to be included in gross sales.</p>
Automobile Repair Shops – self-service	10075	s	<p>This classification includes coverage for operation of customers automobiles on insured's premises. Use Operation Of Customers Autos On Particular Premises Endorsement <b>CG 22 68</b>.</p> <p>Retail operations shall be separately classified and rated.</p> <p>For premium computation purposes, receipts from towel dispensers, vacuum cleaners, etc. are to be included in gross sales.</p> <p>A \$250.00 deductible per claim applies to property damage to customers automobiles. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b>.</p>
Automobile Rustproofing			Refer to "Automobile Repair or Service Shops".

**Table A. Classifications**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-B- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Baby Food Mfg.	51305 NOC	s	
Baby Food Mfg. – in glass containers	51300	s	
Bakeries	10100	s	This classification includes baking operations at the same location as the store if the products baked are sold principally in that store.
Bakery Plants	51315	s	Risks shall be classified and rated as Bakeries if products baked are sold principally in the insured's own retail store at the same location.
Barber or Beauty Shop Supplies Distributors	10111	s	
Barber Shops	10113	s+	Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b> .  Shops engaged in hair dyeing and permanent waving shall be classified and rated as "Beauty Parlors and Hair Styling Salons".
Bars and Taverns			Also refer to "Restaurants".
Bathhouses or Bathing Pavilions	10120	s+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Amusement devices</li> <li>● Restaurant or refreshment stands operated in connection with bathhouses or bathing pavilions</li> </ul>
Battery Mfg. –  dry cell	51330	s	
	51333	s	
Bazaars – operated by the insured –  Not-For-Profit only	10132	s+	This classification applies to temporary public sales conducted by an insured not in the retail business.  This classification does not apply to risks with amusement devices. Such risks shall be classified and rated as "Carnivals".  Bazaars conducted on church or club premises are included under the "Churches" or "Clubs" classifications.
	10130	s+	This classification applies to temporary public sales conducted by an insured not in the retail business.  This classification does not apply to risks with amusement devices. Such risks shall be classified and rated as "Carnivals".  Bazaars conducted on church or club premises are included under the "Churches" or "Clubs" classifications.
Beach Chairs and Umbrellas – rented to others	10133	s+	

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Beaches – bathing – commercially operated	10135	s+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Amusement devices</li> <li>● Restaurants</li> <li>● Refreshment stands</li> <li>● Umbrella and beach chair rentals</li> </ul>
	40072	t+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Amusement devices</li> <li>● Restaurants</li> <li>● Refreshment stands</li> <li>● Umbrella and beach chair rentals</li> </ul> Basis of premium is each beach.
Bearing Mfg.	51340	s	
Beauty Parlors and Hair Styling Salons	10115	s	This classification includes establishments that do cosmetic services and electrolysis.  Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b> .  Sun Tanning Salons shall be separately classified and rated.
Bed and Breakfasts	45210	s+	This classification applies to risks that meet the following criteria: <ul style="list-style-type: none"> <li>● The building must qualify as a residence that is either occupied by an owner, manager or caretaker or has an owner, manager or caretaker occupying another residence on the same premises.</li> <li>● The residence provides no more than 10 guest bedrooms.</li> <li>● Meals are provided to guests only at no additional charge. If some meals are provided to guests at a separate charge, then that exposure must be separately classified and rated with the appropriate restaurant classification.</li> </ul> Swimming pools shall be separately classified and rated.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Beer, Ale or Malt Liquor Mfg. –  in bottles	51350	s	This classification includes retail sales of beverages for off-premises consumption only, provided the sales are made at the same premises where the beverages are manufactured. Retail sales of beverages for on-premises consumption shall be separately classified and rated under the appropriate "Restaurant" classification.
	51351	s	This classification includes retail sales of beverages for off-premises consumption only, provided the sales are made at the same premises where the beverages are manufactured. Retail sales of beverages for on-premises consumption shall be separately classified and rated under the appropriate "Restaurant" classification.
	51352	s	This classification includes retail sales of beverages for off-premises consumption only, provided the sales are made at the same premises where the beverages are manufactured. Retail sales of beverages for on-premises consumption shall be separately classified and rated under the appropriate "Restaurant" classification.
Beverage Bottler – soft drinks –  carbonated – in cans or plastic bottles	51355	s	This classification includes manufacturing of soft drinks from syrups or flavoring extracts.  Risks engaged exclusively in the manufacturing of syrups, extracts and fruit juices shall be separately classified and rated.
	51356	s	This classification includes manufacturing of soft drinks from syrups or flavoring extracts.  Risks engaged exclusively in the manufacturing of syrups, extracts and fruit juices shall be separately classified and rated.
	51357	s	This classification includes manufacturing of carbonated and non-carbonated soft drinks.  Risks engaged exclusively in the manufacturing of syrups, extracts, fruit and vegetable juices shall be separately classified and rated.
	51358	s	This classification includes manufacturing of soft drinks from syrups or flavoring extracts.  Risks engaged exclusively in the manufacturing of syrups, extracts, fruit and vegetable juices shall be separately classified and rated.
	51359	s	This classification includes manufacturing of soft drinks from syrups or flavoring extracts.  Risks engaged exclusively in the manufacturing of syrups, extracts, fruit and vegetable juices shall be separately classified and rated.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Beverage Distributors – alcoholic other than beer	10140	s	Bottling, canning or filling of containers shall be separately classified and rated under the appropriate manufacturing classification.
	10141	s	Bottling, canning or filling of containers shall be separately classified and rated under the appropriate manufacturing or bottling classification. Sales of dairy products shall be separately classified and rated under "Distributors – food or drink".
Beverage Stores – liquor and wine	10145	s	This classification includes incidental sales of soft drinks and beer.
	10146	s	Stores selling liquor and wine shall be separately classified and rated as "Beverage Stores – liquor and wine".
Bicycle Mfg. – not motorized	51370	s	
Bicycle Stores – sales and servicing	10150	s	Bicycle rental shall be separately classified and rated. Moped sales shall be separately classified as "Recreational Vehicle Dealers".
Bicycles – rented to others	10151	s+	This classification includes the incidental rental of mopeds. The servicing and repair of bicycles not owned by the insured and the sale of new and used bicycles shall be separately classified and rated as "Bicycle Stores".
Billiard or Pool Halls	10160	s+	Restaurants or refreshment stands shall be separately classified and rated.
Billiard or Pool Table Mfg.	51380	s	This classification includes installation.
Bingo Games – in public halls or theaters – commercially operated	40075	m+	Refreshment stands shall be separately classified and rated.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Biofuels Distributors –  Ethanol	13206	t	<p>This classification applies to the distribution of ethanol only.</p> <p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>Basis of premium is per 1,000 gallons.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>
Other than Ethanol	13207	t	<p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>Basis of premium is per 1,000 gallons.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>
Biofuels Manufacturing –  Ethanol	53951	s	
Other than Ethanol	53952	s	
Blacksmithing	91200	p+	
Blasting Operations	91210	p+	<p>This classification applies to all blasting operations performed by the insured.</p> <p>The wrecking or demolition of buildings shall be separately classified and rated as "Wrecking".</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Blood Banks –  Not-For-Profit only	40102	a+	Professional services are excluded. Use Exclusion – Professional Services – Blood Banks Endorsement <b>CG 22 32</b> .  If professional coverage is desired, classify and rate in accordance with the Professional Liability Division.
			Professional services are excluded. Use Exclusion – Professional Services – Blood Banks Endorsement <b>CG 22 32</b> .  If professional coverage is desired, classify and rate in accordance with the Professional Liability Division.
Boarding or Rooming Houses	61000	u+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Swimming pools</li> <li>● Bathing beaches</li> </ul>
Boat or Ship Building – inboard and inboard/outboard	51400	s	This classification includes shops, the repair of yachts, motorboats, sailboats or rowboats and marine railway operations.
Boat or Ship Building – without motors	51401	s	This classification includes shops, the repair of yachts, motorboats, sailboats or rowboats and marine railway operations.
Boat Dealers	10101	s	This classification includes the sale of boats, accessories, gasoline and oil.  The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Boat building</li> <li>● Boat repairing</li> <li>● Boat storage and moorage</li> </ul>
Boat Repair and Servicing	91235	p	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Boat rentals</li> <li>● Boat sales</li> <li>● Boat building</li> <li>● Boat storage or moorage</li> </ul>
Boat Storage and Moorage	10105	s+	This classification includes slip or dock rental.  The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Boat rental</li> <li>● Boat repair</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Boat Yards or Marinas – public	10107	s	<p>This classification includes the sale of boats, accessories, gasoline and oil, boat building and repair. The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Boat storage and moorage</li> <li>● Boat rentals and charters</li> <li>● Lodging accommodations</li> <li>● Restaurants</li> </ul>
Boats – canoes or rowboats – for rent – not equipped with motors	10110	s+	<p>This classification includes docks and buildings or premises used exclusively for boat storage and the incidental sale of canoes or rowboats, not equipped with motors, owned by the insured.</p> <p>Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p>
Boats – canoes or rowboats – not for rent – not equipped with motors	40111	t+	<p>The rates for this classification apply for one year or less and are not subject to adjustment on cancellation by the insured.</p> <p>Basis of premium is each boat.</p> <p>This classification includes docks and buildings or premises used exclusively for boat storage and the incidental sale of canoes or rowboats, not equipped with motors, owned by the insured.</p> <p>Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p>
Boats – motor or sail – not for rent	40115	t+	<p>This classification applies only to sailboats with an overall length less than 21 feet and outboard motor boats less than 26 horsepower.</p> <p>Coverage is provided for scheduled boats and watercraft. Use Boats Endorsement <b>CG 24 12</b>.</p> <p>Sale of used boats shall be separately classified and rated.</p> <p>The rates for this classification apply for one year or less and are not subject to adjustment on cancellation by the insured.</p> <p>Basis of premium is each boat.</p>
motor or sail – rented to others	10117	s+	<p>This classification applies only to sailboats with an overall length less than 21 feet and outboard motor boats less than 26 horsepower.</p> <p>Coverage is provided for scheduled boats and watercraft. Use Boats Endorsement <b>CG 24 12</b>.</p> <p>Sale of used boats shall be separately classified and rated.</p>
nonowned over 26 feet	40140	t+	<p>Coverage is provided for scheduled boats and watercraft. Use Boats Endorsement <b>CG 24 12</b>.</p> <p>Basis of premium is each boat.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Boats  not for rent	40117 NOC	t+	Coverage is provided for scheduled boats and watercraft. Use Boats Endorsement <b>CG 24 12</b> .  Sale of used boats shall be separately classified and rated.  The rates for this classification apply for one year or less and are not subject to adjustment on cancellation by the insured.  Basis of premium is each boat.
rented to others	10119 NOC	s+	Coverage is provided for scheduled boats and watercraft. Use Boats Endorsement <b>CG 24 12</b> .  Sale of used boats shall be separately classified and rated.
Boiler Inspection, Installation, Cleaning or Repair	91250	p	This classification includes construction or repair of foundations.
Bolt, Nut, Rivet, Screw or Washer Mfg.	51500	s	Metal extraction shall be separately classified and rated.
Book Distributors			Refer to "Distributors – No Food or Drink – NOC".
Bookbinding –  Not-For-Profit only	51517	s+	
Other than Not-For-Profit	51516	s+	
Bookbinding and Printers Supplies			Refer to the appropriate "Bookbinding" classification.
Books and Magazines Stores –  Not-For-Profit only	10205	s+	
Other than Not-For-Profit	10204	s+	
Bottle and Jar Mfg. –  glass – not for use under pressure	51550	s	This classification applies to returnable and nonreturnable bottles and jars.
glass – for use under pressure – nonreturnable	51551	s	
glass – for use under pressure – returnable	51552	s	This classification applies to bottles and jars which are intended for reuse.
plastic – nonreturnable	51553	s	
plastic – returnable	51554	s	
Bowling Lanes	10220	s+	The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Restaurants</li><li>● Refreshment stands</li><li>● Retail operations, such as the sale of bowling balls, shirts, gloves, shoes, etc.</li></ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Boxes or Containers Mfg. – corrugated or fiberboard  wood	51575	s	This classification includes corrugating or laminating of paper.  Paper or paperboard manufacturing shall be separately classified and rated.
	51576	s	This classification includes box parts manufacturing.
Boy or Girl Scout Councils	41001	t+	Troops, sponsoring institutions and their scout committees, scout masters and assistant scout masters are included as additional interests without additional charge. Use Additional Insured – Designated Person Or Organization Endorsement <b>CG 20 26</b> .  Camps shall be separately classified and rated.  The rates for this classification apply to the maximum number of Boy and Girl Scouts registered at any time during the policy period, regardless of turnover.  Basis of premium is each scout.
Brick Mfg.	51600	s	
Bridge or Elevated Highway Construction – concrete  iron or steel	91266	p	
	91265	p	
Brush or Broom Mfg.	51613	s	
Building Material Dealers – secondhand material  other than secondhand material	10256	s	The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Wrecking</li><li>● Salvage operations</li></ul>
	10255	s	This classification includes incidental lumberyard operations.  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Renting of equipment</li><li>● Installation work</li><li>● Home Improvement Stores</li></ul>
Building Material Distributors	10257	s	The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Retail operations</li><li>● Sale of secondhand building material or lumber</li></ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Building Structure – raising or moving	91280	p	<p>This classification includes incidental shoring, underpinning, removal or rebuilding of walls, foundations, columns or piers.</p> <p>Coverage does not apply to bodily injury or property damage arising out of and occurring during the course of the movement of any building or structure by automobile or mobile equipment. Use Exclusion – Movement Of Building Or Structures Endorsement <b>CG 21 17</b>. If coverage for this hazard is desired, refer to Division One – Automobile.</p> <p>Operations primarily involved in underpinning shall be separately classified and rated.</p>
Buildings or Premises – bank and other financial institutions	61223	a+	<p>For premium computation purposes include the area of private garages.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Sales of repossessed goods or merchandise</li> <li>● Premises primarily occupied by the employees of the insured and not generally open to the insured's customers or the general public, as an office</li> </ul> <p>For bank risk or other financial institutions:</p> <ul style="list-style-type: none"> <li>(a) Liability resulting from the rendering of or the failure to render financial services by any insured to others may be excluded. Use Exclusion – Financial Services Endorsement <b>CG 21 52</b>.</li> <li>(b) Coverage for its inspection, appraisal and survey operations may be excluded. Use Exclusion – Inspection, Appraisal and Survey Companies Endorsement <b>CG 22 24</b>.</li> <li>(c) Coverage for its insurance and related operations may be excluded. Use Exclusion – Insurance and Related Operations Endorsement <b>CG 22 48</b>.</li> <li>(d) To provide additional liability coverage for property in a bank or financial institution's trust, use Fiduciaries – Fiduciary Interest Endorsement <b>CG 24 11</b>.</li> <li>(e) Liability for property in trust may be excluded. Use Exclusion – Fiduciary Or Representative Liability Of Financial Institutions Endorsement <b>CG 22 38</b> in conjunction with Exclusion – Financial Services Endorsement <b>CG 21 52</b>, if it is used, as referenced in Paragraph (a) above.</li> <li>(f) Liability coverage may be limited to only provide coverage for property in a bank or any other financial institution's trust. Use Fiduciaries – Coverage Limited Solely To Fiduciary Interest Endorsement <b>CG 24 05</b>.</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Buildings or Premises – bank or office – mercantile or manufacturing (lessor's risk only) –			
Not-For-Profit only	61216	a+	For premium computation purposes include the area of private garages. This classification applies only if the insured is not responsible for care and maintenance of the buildings.
Other than Not-For-Profit	61212	a+	For premium computation purposes include the area of private garages. This classification applies only if the insured is not responsible for care and maintenance of the buildings.
maintained by the insured – Not-For-Profit only	61218	a+	For premium computation purposes include the area of private garages.
maintained by the insured – Other than Not-For-Profit	61217	a+	For premium computation purposes include the area of private garages.
Buildings or Premises – office –			
Not-For-Profit only	61227 NOC	a+	For premium computation purposes include the area of private garages.
Other than Not-For-Profit	61226 NOC	a+	For premium computation purposes include the area of private garages.
Buildings or Premises – office – premises occupied by employees of the insured –			
Not-For-Profit only	61225	a+	For premium computation purposes include the area of private garages. This classification applies to premises primarily occupied by the employees of the insured and not generally open to the insured's customers or the general public.
Other than Not-For-Profit	61224	a+	For premium computation purposes include the area of private garages. This classification applies to premises primarily occupied by the employees of the insured and not generally open to the insured's customers or the general public.
Bus Mfg. or Assembling or Reconstruction	51625	s	This classification applies only to manufacturing or assembling of the entire vehicle or major customizing.
Bus Stations or Terminals	41210	t+	Restaurants and refreshment stands shall be separately classified and rated. Basis of premium is each station or terminal.
Buttons or Fasteners Mfg.	51666	s	

**Table B. Classifications**



**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-C- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Cable Installation in Conduits or Subways	91302	p	Conduit construction shall be separately classified and rated.
Cable or Subscription Television Companies	91315	p+	This classification includes the installation of lines and equipment at the customer's premises.  Cable TV line construction shall be separately classified and rated as "Telephone, Telegraph or Cable Television Line Construction".  For premium computation purposes include the payroll of outside salespersons, collectors, messengers and clerical.
Caisson or Cofferdam Work – foundations for buildings	91324	p	This classification includes pile driving, excavation, masonry or concrete work up to the completion of the substructure only and applies to all operations to such completion.
	91325	p	This classification includes pile driving, excavation, masonry or concrete work up to the completion of the substructure only and applies to all operations to such completion.
Camera and Photographic Equipment Stores	10309	s	This classification includes incidental service and repair.
Camper Bodies or Camper Trailers Mfg.	51702	s	
Camper or Travel Trailer Sales Agencies	10315	s	This classification includes incidental installation, service and repair.  Self-powered units shall be separately classified and rated under Division One – Automobile.
Campers Mfg. – self-powered	51703	s	This classification applies only to the manufacturing or assembling of the entire vehicle or to major customizing.
Campgrounds – Not-For-Profit only	10332	s+	Coverage does not apply to medical payments to campers nor to medical professional services. Use Exclusion – Camps Or Campgrounds Endorsement <b>CG 22 39</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Restaurants</li><li>● Saddle animals</li><li>● Swimming pools</li><li>● Bathing beaches</li><li>● Mobile home parks</li><li>● Boats</li></ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Campgrounds – (Cont'd)  Other than Not-For-Profit	10331	s+	<p>Coverage does not apply to medical payments to campers nor to medical professional services. Use Exclusion – Camps Or Campgrounds Endorsement <b>CG 22 39</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Restaurants</li> <li>● Saddle animals</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Mobile home parks</li> <li>● Boats</li> </ul>
Camps –  For-Profit	41421	t+	<p>This classification includes coverage for the operation of owned canoes and rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>Coverage does not apply to medical payments to campers nor to medical professional services. Use Exclusion – Camps Or Campgrounds Endorsement <b>CG 22 39</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Saddle animals</li> <li>● Boats (other than canoes or rowboats)</li> <li>● Campgrounds</li> </ul> <p>Basis of premium is each camper day.</p> <p>The total number of "camper days" shall be the sum of the daily number of campers for each day in which the camp is in operation during the policy period.</p>
Not-For-Profit	41422	t+	<p>This classification includes coverage for the operation of owned canoes and rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>Coverage does not apply to medical payments to campers nor to medical professional services. Use Exclusion – Camps Or Campgrounds Endorsement <b>CG 22 39</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Saddle animals</li> <li>● Boats (other than canoes or rowboats)</li> <li>● Campgrounds</li> </ul> <p>Basis of premium is each camper day.</p> <p>The total number of "camper days" shall be the sum of the daily number of campers for each day in which the camp is in operation during the policy period.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Can Mfg. – metal	51734	s	Aerosol container manufacturing shall be separately classified and rated.
Candle Mfg.	51741	s	
Candy or Confectionery Products Mfg.	51752	s	If products are sold principally in the insured's own retail store at the same location, classify and rate as "Candy or Confectionery Stores".
Candy or Confectionery Stores	10352	s	This classification includes candy or confectionery manufacturing at the same location as the store if the products are sold principally in that store.
Cannabis Distributors – Other Than Hemp	10011	s	<p>This classification applies to operations primarily involving distribution of cannabis (other than hemp) or its derivatives which are cultivated or manufactured by others. Such operations include storage, transport and delivery. This classification applies to natural and synthetic cannabis but does not apply to hemp.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail sales of products</li> <li>● Wholesale distribution of non-cannabis (other than hemp) products</li> </ul>
Cannabis Manufacturing – Other Than Hemp	50011	s	<p>This classification applies to operations primarily involving cultivation, processing, extraction, manufacturing, handling, packaging or repackaging of cannabis (other than hemp) or its derivatives. This classification applies to natural and synthetic cannabis but does not apply to hemp.</p> <p>This classification includes indoor growing or cultivation operations conducted by the insured in conjunction with its manufacturing operations. However, this classification does not apply to operations involving outdoor growing or cultivation; such operations shall be separately classified and rated. See Division Four of the CLM.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail sales of products</li> </ul>
Cannabis Stores – Medical Dispensaries	10211	s	<p>This classification applies to retail sales of medical cannabis or cannabis-derivative products. This classification includes on-premises consumption or residential delivery, if permitted by state or local law.</p> <p>The following operations shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail sales of non-cannabis products – Use appropriate mercantile classification.</li> <li>● Cultivation, processing or manufacturing of cannabis – Use appropriate manufacturing classification.</li> <li>● Manufacturing of products containing cannabis – Use Cannabis-containing Products Manufacturing – Other Than Hemp classification.</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Cannabis Stores NOC	10210	s	<p>This classification applies to retail sales of adult or recreational cannabis or cannabis-derivative products. This classification includes on-premises consumption or residential delivery, if permitted by state or local law.</p> <p>This classification does not apply to the incidental sales of these types of products by any establishment which is assignable to another classification. Incidental sales of such products are included in the governing classification of such establishment.</p> <p>The following operations shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail sales of non-cannabis products – Use appropriate mercantile classification.</li> <li>● Cultivation, processing or manufacturing of cannabis other than hemp – Use appropriate Cannabis Manufacturing – Other Than Hemp classification.</li> <li>● Manufacturing of products containing hemp – Use appropriate Hemp Manufacturing classification.</li> </ul>
Cannabis-containing Products Distributors – Other Than Hemp	10025	s	<p>This classification applies to operations primarily involving distribution of products manufactured by others which are designed for ingestion, inhalation or topical application to the body by humans or animals and which contain natural or synthetic cannabis (other than hemp) or its derivatives as an ingredient. Such products containing cannabis (other than hemp) or its derivatives as an ingredient include, but are not limited to, food, beverages, cooking or baking products, topical creams, tinctures and cannabis-based cannabidiol (CBD) oil. This classification does not apply to cannabis products that contain hemp. Such operations include storage, transport and delivery.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Wholesale distribution of products containing no cannabis (other than hemp) or its derivatives as ingredients</li> <li>● Retail sales of products</li> </ul>
Cannabis-containing Products Manufacturing – Other Than Hemp	50018	s	<p>This classification applies to operations primarily involving manufacturing of products designed for ingestion, inhalation or topical application to the body by humans or animals and which contain natural or synthetic cannabis (other than hemp) or its derivatives as an ingredient. Such products containing cannabis (other than hemp) or its derivatives as an ingredient include, but are not limited to, food, beverages, cooking or baking products, topical creams, tinctures and cannabis (other than hemp)-based cannabidiol (CBD) oil.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail sales of products</li> <li>● Wholesale distribution of products manufactured by others</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Car Washes – self-service	10368	s+	For premium computation purposes, receipts from towel dispensers, vacuum cleaners, etc. are to be included in gross sales.  This classification applies to risks where customers physically wash their own vehicles. A \$250.00 deductible per claim applies to property damage to customers' automobiles. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b> .
other than self-service	10367	s+	This classification includes coverage for operation of customers' automobiles on insured's premises. Use Operation Of Customers Autos On Particular Premises Endorsement <b>CG 22 68</b> .  For premium computation purposes, receipts from towel dispensers, vacuum cleaners, etc. are to be included in gross sales.
Carbon Paper or Inked Ribbon Mfg.	51767	s	Paper manufacturing shall be separately classified and rated.
Carnival or Circus Companies	10375	s+	
Carnivals – outside (sponsor's risk only)  Not-For-Profit only	10379	s+	Coverage does not apply to injury or damage arising out of mechanically operated amusement devices or to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Designated Hazards (Carnivals, Circuses and Fairs) Endorsement <b>CG 22 58</b> .  For carnivals operated by the insured, refer to company.
Other than Not-For-Profit	10378	s+	Coverage does not apply to injury or damage arising out of mechanically operated amusement devices or to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Designated Hazards (Carnivals, Circuses and Fairs) Endorsement <b>CG 22 58</b> .  For carnivals operated by the insured, refer to company.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Carnivals or Circuses – in tents (sponsor's risk only)  Not-For-Profit only	10381	s+	<p>Coverage does not apply to injury or damage arising out of mechanically operated amusement devices or to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Designated Hazards (Carnivals, Circuses And Fairs) Endorsement <b>CG 22 58</b>.</p> <p>For carnivals operated by the insured, refer to company.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Circuses in buildings (sponsor's risk only), as exhibitions – in buildings</li> <li>● Circuses – outside (sponsor's risk only), as exhibitions – outside</li> </ul>
Other than Not-For-Profit	10380	s+	<p>Coverage does not apply to injury or damage arising out of mechanically operated amusement devices or to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Designated Hazards (Carnivals, Circuses And Fairs) Endorsement <b>CG 22 58</b>.</p> <p>For carnivals operated by the insured, refer to company.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Circuses in buildings (sponsor's risk only), as exhibitions – in buildings</li> <li>● Circuses – outside (sponsor's risk only), as exhibitions – outside</li> </ul>
Carpentry – construction of residential property not exceeding three stories in height	91340	p	This classification includes construction of private garages in connection with such residential property.
Carpentry	91342 NOC	p	
Carpentry – interior	91341	p	<p>This classification includes:</p> <ul style="list-style-type: none"> <li>● The installation of doors, floors, windows, cabinets and hardwood or parquet flooring.</li> <li>● Incidental shop work</li> </ul> <p>This classification is not applicable to contractors engaged in any other carpentry operations at the same job or location.</p>
shop only	91343	p	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Lumberyards</li> <li>● Building material dealers</li> <li>● Home improvement stores</li> </ul>
Carpet or Rug Mfg.	51777	s	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Carpet, Rug, Furniture or Upholstery Cleaning – on customers' premises	91405	p+	
Carpet, Rug or Upholstery Cleaning – shop only	11007	s+	
Catalog or Premium Coupon Redemption Stores	11020	s	
Caterers	11039	s	This classification applies to risks serving food away from the insured's premises only. Concessionaires selling beverages or food at exhibitions, parks, shows, sports contests or theaters and store operations shall be separately classified and rated.
Caulking Compounds, Putty or Similar Products Mfg.	51790	s	
Caves – tourist attraction	41510	m+	
Ceiling or Wall Installation – metal	91436	p	Ceiling or wall installation other than metal shall be separately classified and rated as "Dry Wall or Wallboard Installation" or "Carpentry".
Cellophane and Cellophane Products Mfg.	51796	s	
Cement, Concrete Mix or Plaster Mfg. – packaged	51808	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Dredging</li> <li>● Excavation</li> <li>● Mining</li> <li>● Quarrying</li> </ul>
Cement or Plaster Mfg. – bulk	51809	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Dredging</li> <li>● Excavation</li> <li>● Mining</li> <li>● Quarrying</li> </ul>
Cemeteries –  Not-For-Profit only	41604	t+	This classification includes all buildings on the property other than mausoleums owned and operated by the cemetery.  Professional services are excluded. Use Exclusion – Funeral Services Endorsement <b>CG 21 56</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Mausoleums owned or operated by the cemetery</li> <li>● Crematory operations</li> </ul> Basis of premium is each acre.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Cemeteries – (Cont'd)  Other than Not-For-Profit	41603	t+	<p>This classification includes all buildings on the property other than mausoleums owned and operated by the cemetery.</p> <p>Professional services are excluded. Use Exclusion – Funeral Services Endorsement <b>CG 21 56</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Mausoleums owned or operated by the cemetery</li> <li>● Crematory operations</li> </ul> <p>Basis of premium is each acre.</p>
Chairs – rented to others	11052	s+	
Charcoal or Coal Briquette Mfg.	51833	s	
Chemical Distributors	11101	s	<p>Formulating, mixing or blending shall be classified and rated as manufacturers.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>
Chemical Mfg. –  commercial or industrial	51850 NOC	s	
commercial or industrial – toxic and either flammable, explosive or reactive	51851 NOC	s	
commercial or industrial – primarily flammable, explosive or reactive	51852 NOC	s	
commercial or industrial – primarily toxic or presenting a health hazard	51853 NOC	s	
household	51855 NOC	s	
household – toxic and either flammable, explosive or reactive	51854 NOC	s	
household – primarily flammable, explosive or reactive	51856 NOC	s	
household – primarily toxic or presenting a health hazard	51857 NOC	s	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Children's Playcenter – indoor	11120	s+	<p>This classification applies to commercially operated indoor play facilities for children.</p> <p>This classification does not apply to a children's playcenter operated in connection with the insured's business and on the same premises, if the classification to which the insured is assigned is rated on a gross sales basis and there is no separate charge for use of that play area.</p>
Chimney Cleaning	91481	p+	
China, Porcelain or Earthenware Mfg.	51869	s	<p>This classification includes construction or reconstruction of sheds or kilns.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Clay or shale digging</li> <li>● Sand digging</li> <li>● Mining</li> <li>● Quarrying</li> <li>● Manufacturing of building materials</li> </ul>
Churches or Other Houses of Worship	41650	a+	<p>Burial sites located in the same premises are included at no additional charge.</p> <p>Church members are included as additional insureds. Use Additional Insured – Church Members, Officers And Volunteer Workers Endorsement <b>CG 20 22</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Camps</li> <li>● Private residences, as dwellings except that no charge shall be made for private residences occupied full-time and used exclusively for residential purposes by clergy or other religious members and their families</li> </ul>
Clay or Shale Digging	91507	p	<p>This classification includes milling and preparing of clay and shale.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Canal, sewer or cellar excavation</li> <li>● Underground mining</li> </ul>
Clay Products Mfg.	51877	s	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Clay or shale digging</li> <li>● Sand digging</li> <li>● Mining</li> <li>● Quarrying</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Cleaning – outside surfaces of buildings and other exterior surfaces	91523	p+	<p>This classification applies to risks primarily engaged in cleaning the outside surfaces of buildings, decks, driveways, awnings, gutters, entranceways and sidewalks. This includes risks that provide services for power washing with water or laser-beam techniques.</p> <p>If the cleaning is done as part of another operation, then those cleaning operations shall be included in the governing classification.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Renovating operations</li> <li>● Sandblasting operations</li> <li>● Window cleaning</li> </ul>
Clock Mfg.	51889	s	This classification does not include clock or clock works used for the operation, timing, regulation or control of machinery or equipment other than household type appliances. Time devices of this nature shall be separately classified and rated as "Instrument Mfg.".
Clothing Mfg.	51896	s	
Clothing or Wearing Apparel Distributors	11126	s	This classification includes tailoring, clothing alterations and repair work but excludes manufacturing. Manufacturing of clothing shall be separately classified and rated.
Clothing or Wearing Apparel Stores – Not-For-Profit only	11128	s	<p>This classification includes tailoring, clothing alterations and repair work but excludes manufacturing. Manufacturing of clothing shall be separately classified and rated.</p> <p>Professional services are excluded. If professional services such as body piercing, or any other therapeutic or cosmetic services, are performed on premises, use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p>
Other than Not-For-Profit	11127	s	<p>This classification includes tailoring, clothing alterations and repair work but excludes manufacturing. Manufacturing of clothing shall be separately classified and rated.</p> <p>Professional services are excluded. If professional services such as body piercing, or any other therapeutic or cosmetic services, are performed on premises, use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Clubs – civic, service or social – having buildings or premises owned or leased –  Not-For-Profit only	41668	a+	<p>Club members are included as additional insureds. Use Additional Insured – Club Members Endorsement <b>CG 20 02</b>.</p> <p>This classification does not apply to parks or other grounds where admission is charged.</p> <p>This classification includes coverage for the operation of owned canoes or rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Camps</li> <li>● Boats (other than owned canoes or rowboats)</li> <li>● Saddle animals</li> <li>● Skeet shooting or trap shooting ranges</li> <li>● Ski lifts or tows</li> <li>● Stadiums, grandstands or bleachers – outdoor – permanent or portable</li> <li>● Grounds in excess of 5 acres, as "Vacant Land"</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Toboggan slides</li> <li>● Activities conducted by the insured to which the public is admitted for an admission charge</li> <li>● Restaurants</li> </ul> <p>This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Clubs – civic, service or social – having buildings or premises owned or leased – (Cont'd)  Other than Not-For-Profit	41667	a+	<p>Club members are included as additional insureds. Use Additional Insured – Club Members Endorsement <b>CG 20 02</b>.</p> <p>This classification does not apply to parks or other grounds where admission is charged.</p> <p>This classification includes coverage for the operation of owned canoes or rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Camps</li> <li>● Boats (other than owned canoes or rowboats)</li> <li>● Saddle animals</li> <li>● Skeet shooting or trap shooting ranges</li> <li>● Ski lifts or tows</li> <li>● Stadiums, grandstands or bleachers – outdoor – permanent or portable</li> <li>● Grounds in excess of 5 acres, as "Vacant Land"</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Toboggan slides</li> <li>● Activities conducted by the insured to which the public is admitted for an admission charge</li> <li>● Restaurants</li> </ul> <p>This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Clubs – civic, service or social – no buildings or premises owned or leased except for office purposes –  Not-For-Profit only	41670	t+	<p>Club members are included as additional insureds. Use Additional Insured – Club Members Endorsement <b>CG 20 02</b>.</p> <p>This classification includes clubs and organizations such as: Advertising, Business and Professional Women's lodges, Civitan, Exchange, Fraternities or Sororities, Kiwanis, Lions, Optimist, Rotary and Round Table which hire or rent premises only for specified days for meeting purposes.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Activities conducted by the insured to which the public is admitted for an admission charge</li> <li>● Buildings or premises, other than offices, owned by or rented to the insured, except premises hired or rented only for specified days for meeting purposes</li> <li>● Premises occupied by the insured for purposes other than meetings of members and guests</li> </ul> <p>Basis of premium is each member.</p> <p>This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Clubs – civic, service or social – no buildings or premises owned or leased except for office purposes – (Cont'd)  Other than Not-For-Profit	41669	t+	<p>Club members are included as additional insureds. Use Additional Insured – Club Members Endorsement <b>CG 20 02</b>.</p> <p>This classification includes clubs and organizations such as: Advertising, Business and Professional Women's lodges, Civitan, Exchange, Fraternities or Sororities, Kiwanis, Lions, Optimist, Rotary and Round Table which hire or rent premises only for specified days for meeting purposes.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Activities conducted by the insured to which the public is admitted for an admission charge</li> <li>● Buildings or premises, other than offices, owned by or rented to the insured, except premises hired or rented only for specified days for meeting purposes</li> <li>● Premises occupied by the insured for purposes other than meetings of members and guests</li> </ul> <p>Basis of premium is each member.</p> <p>This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.</p>
Clubs –  country or golf	11138	s+	<p>This classification includes Golfmobiles rented to others. Use Additional Insured – Users Of Golfmobiles Endorsement <b>CG 20 08</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Restaurants and refreshment stands</li> <li>● Sales of sporting goods</li> </ul> <p>Club members are included as additional insureds. Use Additional Insured – Club Members Endorsement <b>CG 20 02</b>.</p> <p>For premium computation purposes do not include one time initiation fees in gross sales.</p> <p>This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.</p> <p>This classification includes clubs that permit non-members to use the facilities on a limited basis.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Clubs – (Cont'd)  horseback riding – no commercial riding instructions	41664	a+	<p>Club members are included as additional insureds. Use Additional Insured – Club Members Endorsement <b>CG 20 02</b>.</p> <p>This classification does not apply to risks with commercial riding instruction or hiring of horses.</p> <p>Coverage does not apply to medical payments to club members.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Riding academies</li> <li>● Camps</li> <li>● Grandstands or bleachers</li> <li>● Hiring of saddle animals</li> <li>● Activities conducted by the insured to which the public is admitted if an admission fee is charged by the insured.</li> </ul> <p>For premium computation purposes include the area of indoor riding arenas and stables.</p> <p>This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.</p> <p>This classification includes clubs that permit non-members to use the facilities on a limited basis.</p>
racket sports and handball	41665	s+	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Restaurants and refreshment stands</li> <li>● Sales of sporting goods</li> </ul> <p>Club members are included as additional insureds. Use Additional Insured – Club Members Endorsement <b>CG 20 02</b>.</p> <p>Coverage does not apply to medical payments. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b>.</p> <p>For premium computation purposes do not include one time initiation fees in gross sales.</p> <p>This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.</p> <p>This classification includes clubs that permit non-members to use the facilities on a limited basis.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Clubs – (Cont'd)  swimming	41666	s+	<p>Club members are included as additional insureds. Use Additional Insured – Club Members Endorsement <b>CG 20 02</b>.</p> <p>This classification applies to risks whose primary function is the operation of swimming facilities for members and their guests, with membership on a seasonal or annual basis.</p> <p>Coverage does not apply to medical payments. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Swimming pools – commercially operated</li> <li>● Restaurants and refreshment stands</li> <li>● Sales of sporting goods</li> </ul> <p>For premium computation purposes do not include one time initiation fees in gross sales.</p> <p>This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.</p> <p>This classification includes clubs that permit non-members to use the facilities on a limited basis.</p>
Coffins or Caskets Mfg.	51900	s	
Coke Mfg.	51909	s	
Collectibles and Memorabilia Stores	11155	s+	This classification does not apply to stores engaged in the sale of antique furnishings.
Color or Pigment Preparation	51919	s	
Commissary Work	91547	p+	This classification applies only in connection with construction, erection, lumbering or mining operations and includes cooks, waiters, waitresses, and all other employees engaged in furnishing board or lodging.
Commission Merchants – Produce			Refer to "Manufacturers' Representatives".

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Communication Equipment Installation – industrial or commercial	91551	p	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Outside electrical power line construction</li> <li>● Telephone, telegraph or cable TV line construction</li> <li>● Household communication equipment, appliances – household</li> </ul>
Communication or Recording Systems or Equipment Mfg. –  industrial or commercial	51926	s	This classification includes the manufacturing of data communication equipment, paging or signaling equipment, radio or television transmitting equipment, sound equipment, monitors, scanners, etc.
	51927 NOC	s	This classification includes the manufacturing of televisions, radios, stereo equipment, tape or cassette recorders, telephones, intercom systems, telephone answering equipment, home video equipment and video game systems designed for operation in conjunction with television sets. Individual games shall be separately classified and rated as Computer Software Mfg. – Pre-packaged.
Community Recreational Facilities – not operated by governmental agency	41678	a+	This classification applies to any community recreational facility operated by the private sector. Social services, other than services of a recreational nature, provided by the insured shall be separately classified and rated.
Composition Goods Mfg. – not floor coverings	51934	s	This classification includes fiberboard and acoustic tile.
Computer Consulting or Programming	41675	p+	This classification applies to risks providing computer consulting services to others, including custom designed computer programs, instruction or data retrieval services, on or off the insured's premises.  Computer instructions conducted at the insured's premises open to the general public for a fee should be classified and rated under an appropriate "Schools" classification.  Professional services are excluded. Use Professional Liability Exclusion – Electronic Data Processing Services And Computer Consulting Or Programming Services Endorsement <b>CG 22 88</b> .  For premium computation purposes, include the payroll of all employees.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Computer Data Processing – time sharing  operations	43152	a+	This classification applies to risks that provide time-sharing on their own computer systems.
	43151	a+	This classification applies to risks which use their own computer systems to provide a full range of services to others. Liability arising out of errors and omissions is excluded. Use Professional Liability Exclusion – Computer Data Processing Operations Endorsement <b>CG 22 77</b> .  Risks that develop software packages to be used with customers' computer systems shall be referred to company.
Computer Mfg.	51941	s	This classification includes the development or manufacturing of computer operating systems and component parts.  Liability arising out of the selling, licensing, franchising or furnishing of computer operating systems developed by the insured is excluded. Use Professional Liability Exclusion – Computer Software Endorsement <b>CG 22 75</b> .  The installation, inspection, service or repair of computers, word or data processors or similar equipment shall be separately classified and rated as "Office Machines or Appliances – installation..."  Development of computer software shall be separately classified and rated.
Computer Service or Repair	91555	p	This classification applies to risks specializing in installation, service or repair of computers or computer-related equipment not sold by the insured.  An insured who sells computers and computer related equipment and also does installation, service or repair work on computers or computer related equipment, whether or not such work is limited to the products sold by that insured, shall be classified and rated as "Computer Stores".
Computer Software Mfg. – Pre-packaged	51942	s+	This classification applies to risks which are engaged in the business of creating and developing pre-packaged, mass marketed computer software programs. This classification includes the development of individual video games designed for use with a computer or a television game system.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Computer Stores	11160	s	<p>This classification applies to risks which predominantly sell computers, computer accessories and computer-related or peripheral products, including pre-packaged computer software.</p> <p>This classification includes installation, service, repair or leasing of computers and computer-related or peripheral apparatus, accessories or equipment, including pre-packaged computer software for or to others, regardless of whether such apparatus, accessories or equipment were sold by the insured.</p> <p>This classification does not apply to risks whose sales of computers, computer accessories or computer-related or peripheral products is incidental to the insured's business. Incidental sales of such products is included in the appropriate "Stores" or "Dealers" classification.</p>
Concessionaires	11168 NOC	s+	<p>This classification applies to concessionaires selling beverages or food by means of hawking or peddling at exhibitions, parks, shows, sports contests or theaters, including the incidental selling or renting of other merchandise, and restaurants operated by the insured, at the same location.</p> <p>This classification does not apply to concessionaires selling or renting primarily merchandise other than beverages or food. Such risks shall be referred to company.</p> <p>Concessionaires operating restaurants or refreshment stands only, with no hawking or peddling, at exhibitions, parks, shows, sports contests or theaters shall be classified and rated as "Restaurants with no sale of alcoholic beverages – without seating".</p>
Concessionaires – Checkroom, shoeshine, or toilet concessions in hotels, restaurants, railroad stations, etc.	11167	s+	
Concrete Construction	91560	p	<p>This classification includes foundations, making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Excavation</li> <li>● Pile driving</li> <li>● Tunneling</li> <li>● Subway construction</li> <li>● Caisson or cofferdam work</li> <li>● Guniting</li> <li>● Bridge and elevated highway construction</li> <li>● Sewer work</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Concrete – mixed in transit	51956	s	This classification includes operations at the insured's permanent yard maintained for the storage of material or the storage and maintenance of equipment.
Concrete or Cement Distributing Towers – rented to others – installation, repair or removal operations only	91562	p+	
Concrete or Plaster Products Mfg. – not structural	51957	s	This classification applies only when the operations described are conducted as a commercial enterprise at a permanent location.
Concrete Products Mfg. – prestressed  structural	51958	s	This classification applies only when the operations described are conducted as a commercial enterprise at a permanent location.
	51959 NOC	s	This classification applies only when the operations described are conducted as a commercial enterprise at a permanent location.
Condominiums –  commercial – bank or mercantile, manufacturing or office (association risk only)	62000	a+	This classification includes coverage for each individual unit owner of the condominium for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owner's exclusive use or occupancy.  Use Additional Insured – Condominium Unit Owners Endorsement <b>CG 20 04</b> .  For premium computation purposes the area shall include the area of each unit and indoor parking areas.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Condominiums – (Cont'd)  commercial shopping centers (association risk only)	62001	a+	<p>This classification includes coverage for each individual unit owner of the condominium for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owner's exclusive use or occupancy.</p> <p>Use Additional Insured – Condominium Unit Owners Endorsement <b>CG 20 04</b>.</p> <p>For the purpose of this classification a shopping center must consist of at least 5 stores and at least 25,000 square feet of area for automobile parking at each location.</p> <p>Events or exhibitions at shopping centers, sponsored or operated by the Condominium Association shall be referred to company.</p> <p>For premium computation purposes, the area shall include the area of each unit and the total area of the public parking lot including lawns, dividers, malls, etc., within the outer boundaries of the lot and shall also include any access roads to or from the parking area which are maintained by the Condominium Association, but shall not include restricted delivery truck parking areas or areas restricted to pickup only.</p>
commercial warehouses – manufacturing or private (association risk only)	62002	a+	<p>This classification includes coverage for each individual unit owner of the condominium for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owner's exclusive use or occupancy.</p> <p>Use Additional Insured – Condominium Unit Owners Endorsement <b>CG 20 04</b>.</p> <p>For premium computation purposes the area shall include the area of each unit and indoor parking areas.</p>
residential – (association risk only)	62003	u+	<p>This classification includes coverage for each individual unit owner of the condominium for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owner's exclusive use or occupancy.</p> <p>Use Additional Insured – Condominium Unit Owners Endorsement <b>CG 20 04</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Commercial condominiums</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Indoor parking</li> <li>● Boat moorage facilities</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Conduit Construction for Cables or Wires	91577	p	
Consultants	41677 NOC	p+	<p>This classification applies to risks who provide consulting services to others, regardless of whether such services are provided on the insured's own premises or the premises of others.</p> <p>For premium computation purposes, include the payroll of qualified consultants; and the payroll of employees performing support functions for those consultants at clients' premises, whether or not directly working with clients of the insured.</p> <p>The following type of consultation shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Architectural</li> <li>● Engineering</li> <li>● Legal</li> <li>● Medical</li> <li>● Computer consulting</li> </ul>
Construction or Project Manager	41620	s+	<p>This classification applies to an independent contractor who is hired by an owner or a general contractor to manage a construction project.</p> <p>The construction or project manager is not an employee of the general contractor and does not engage in actual construction or hire subcontractors. Duties of the construction or project manager include scheduling, sequencing and indirect supervision of subcontractors and their employees.</p> <p>This classification does not apply to an engineer or architect risk that also manages a construction project.</p> <p>This classification is not intended to be used in conjunction with any of the Contractors – subcontracted work classifications. Risks that hire subcontractors should be classified and rated in accordance with an appropriate construction contracting classification.</p> <p>Coverage does not apply to professional architectural, engineering or surveying activities done by or for the named insured. Attach Exclusion – Construction Management Errors And Omissions Endorsement <b>CG 22 34</b>.</p> <p>For premium computation purposes, use construction or project manager fees for services rendered as gross sales.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Contact Lenses Mfg.	51960	s	
Contractors	94444 NOC	p	This classification applies only where there is no other appropriate classification assignable to the risk.  For Increased Limits Tables assignment, refer to company.
Contractors – Executive Supervisors or Executive Superintendents	91580	p+	This classification only applies to executive supervisors or executive superintendents having administrative or managerial responsibility for construction or erection projects and exercising supervisory control through job superintendents or foremen.  This classification includes products coverage <b>only</b> when concurrent liability insurance for products/completed operations is provided for other contracting operations of the insured.  This classification does not apply to any person who is directly in charge of daily construction operations. Such person shall be separately classified and rated under the appropriate contractors classification.  This is an N.P.D. classification.  For premium computation purposes, the payroll of employees assigned to this classification may not be divided with another classification.
Contractors – subcontracted work –  in connection with bridge, tunnel, elevated street or highway construction, reconstruction or repair	91588	c	This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.  Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.
in connection with building construction, reconstruction, repair or erection – apartment or office buildings over four stories	91582	c	This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.  Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Contractors – subcontracted work – (Cont'd)  in connection with building construction, reconstruction, repair or erection – one or two family dwellings	91583	c	This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.  Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.
in connection with construction, reconstruction, erection or repair – not buildings	91581 NOC	c	This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.  Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.
in connection with construction, reconstruction, repair or erection of buildings – for industrial use	91584	c	This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.  Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.
in connection with construction, reconstruction, repair or erection of buildings	91585 NOC	c	This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.  Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.
in connection with oil and gas field construction, reconstruction or repair	91586	c	This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.  Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.  This classification includes oil or gas pipeline construction, reconstruction or repair.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Contractors – subcontracted work – (Cont'd)			
in connection with pipeline (other than oil or gas) or communication or power line construction, reconstruction or repair	91587	c	<p>This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.</p> <p>Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.</p>
in connection with street or highway construction, or repair, not elevated	91589	c	<p>This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.</p> <p>Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.</p>
other than construction-related work	91591	c	<p>This classification applies to a service (non-construction) contractor that subcontracts all or a portion of his/her non-construction related work to an adequately insured subcontractor or subcontractors (such as an alarm company that subcontracts electrical repair work).</p> <p>Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification assignable to contracting risks for such operations.</p> <p>Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception.</p> <p>If an insured contractor is involved in construction work and subcontracts such work, or a portion of such work, to subcontractors, such subcontracted work shall be classified and rated under an appropriate "Contractors – subcontracted work – ..." classification for construction work only.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Contractors Equipment –  cranes, derricks, power shovels and equipment incidental thereto – rented to others with operators	11201	s+	This classification includes installation, repair or removal.  The sale of secondhand equipment shall be separately classified and rated.
cranes, derricks, power shovels and equipment incidental thereto – rented to others without operators	11202	s+	This classification includes installation, repair or removal.  The sale of secondhand equipment shall be separately classified and rated.
earth moving equipment other than cranes, derricks and power shovels – rented to others with operators	11205	s+	This classification includes installation, repair or removal.  The sale of secondhand equipment shall be separately classified and rated.  This classification includes such equipment as bulldozers, angledozers, ditch diggers, trench diggers, road scrapers or graders.
earth moving equipment other than cranes, derricks and power shovels – rented to others without operators	11206	s+	This classification includes installation, repair or removal.  The sale of secondhand equipment shall be separately classified and rated.  This classification includes such equipment as bulldozers, angledozers, ditch diggers, trench diggers, road scrapers or graders.
excluding automobiles – rented to others with operators	11207 NOC	s+	This classification includes installation, repair or removal.  The sale of secondhand equipment shall be separately classified and rated.
excluding automobiles – rented to others without operators	11208 NOC	s+	This classification includes installation, repair or removal.  The sale of secondhand equipment shall be separately classified and rated.
hod or material platform hoists and equipment incidental thereto – rented to others with operators	11209	s+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Installation, repair or removal</li> <li>● The sale of secondhand equipment</li> </ul>
hod or material platform hoists and equipment incidental thereto – rented to others without operators	11210	s+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Installation, repair or removal</li> <li>● The sale of secondhand equipment</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Contractors Equipment – (Cont'd)  ladders, scaffolds, scaffolding, sidewalk bridges, towers and equipment incidental thereto – rented to others  scaffolds, sidewalk bridges, hod or material hoists towers – rented to others – installation, repair or removal operations only  steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto – rented to others with operators  steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto – rented to others without operators	11211	s+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Installation, repair or removal</li> <li>● Ladders rented to others by stores</li> <li>● The sale of secondhand equipment</li> </ul>
	11212	s+	The sale of secondhand equipment shall be separately classified and rated.
	11213	s+	The sale of secondhand equipment shall be separately classified and rated.  This classification includes installation, repair or removal.
	11214	s+	The sale of secondhand equipment shall be separately classified and rated.  This classification includes installation, repair or removal.
Contractors Equipment Dealers –  ladders, excluding hoists, scaffolds or towers  ladders, hoists, scaffolds or towers	11203	s	
	11204	s	
Contractors Permanent Yards – maintenance or storage of equipment or material	91590	p+	This classification is applicable only to a permanent yard maintained by a contractor for the storage of material or the storage and maintenance of equipment. It is not available for division of payroll at the place where construction operations are carried on.  This classification includes products coverage <b>only</b> when concurrent liability insurance for products/completed operations is provided for other contracting operations of the insureds.  Mill operations or fabrication shall be separately classified and rated.
Convenience Food Stores			Refer to "Grocery Stores".
Convenience Food/Gasoline Stores –  full service  self-service  self and full service combined			Refer to "Grocery Stores" and "Gasoline Stations".
			Refer to "Grocery Stores" and "Gasoline Stations".
			Refer to "Grocery Stores" and "Gasoline Stations".

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Conventions (sponsor's risk only) – Not-For-Profit only	41673	t+	Basis of risk is each convention day.
Other than Not-For-Profit	41672	t+	Basis of risk is each convention day.
Convents or Monasteries	41680	a+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Schools, other than schools for novitiates</li> <li>● Public chapels or churches</li> <li>● Operations conducted for commercial purposes</li> </ul>
Copying and Duplicating Services – retail	11222	s+	This classification includes stores in which customers drop off film for development and pick up photographs, whether or not the developing is done on premises.  Photo Finishing Laboratories shall be separately classified and rated.
Cosmetic, Hair or Skin Preparation Stores	11234	s	This classification includes stores with incidental application of products for demonstration purposes.  Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b> .  Beauty Parlors and Hair Styling Salons shall be separately classified and rated.
Cosmetics Mfg.	51970	s	
Cotton Batting, Wadding or Waste Mfg.	51982	s	
Cotton Compressing	51985	s+	This classification includes warehousing.
Cotton Gin Operations	51986	s	
Cotton Gin Operations – other than those performed for a fee per bale	41679	t	This classification applies to the following type of cotton gin operators only: <ul style="list-style-type: none"> <li>● Ginning cotton without a fee and obtaining the right to broker the cotton and/or seeds for a commission</li> <li>● Ginning cotton without a fee and keeping the cotton seeds</li> </ul> Cotton gin operations with a fee per bale shall be classified and rated as "Cotton Gin Operations". Basis of premium is per 1,000 bales.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Cotton or Wool Merchants	11248	s	This classification includes warehousing.
Crematories –  Not-For-Profit only	41697	s+	Professional services are excluded. Use Exclusion – Funeral Services Endorsement <b>CG 21 56</b> .  Funeral Homes or Chapels shall be separately classified and rated.
	41696	s+	Professional services are excluded. Use Exclusion – Funeral Services Endorsement <b>CG 21 56</b> .  Funeral Homes or Chapels shall be separately classified and rated.
Crop Spraying – by contractors	91606	p+	The operation or use of aircraft is subject to the aircraft exclusion in the policy. Coverage is included for herbicide/pesticide operations. Use Pesticide Or Herbicide Applicator – Limited Pollution Coverage Endorsement <b>CG 22 64</b> .
Cutlery (not powered) and Flatware Mfg.	51999	s	

**Table C. Classifications**



**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-D- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Dairy Products Mfg.	52002	s	
Dairy Products or Butter and Egg Stores – Not-For-Profit only	11259	s	This classification is not applicable to stores serving food or beverages for consumption on premises nor to stores selling products other than dairy products and eggs.
Other than Not-For-Profit			This classification is not applicable to stores serving food or beverages for consumption on premises nor to stores selling products other than dairy products and eggs.
Dam, Levee or Dike – existence hazard only	41700	t+	Basis of premium is each dam, levee or dike.
Dam or Reservoir Construction	91618	p	This classification applies to all operations other than blasting.
Dance Halls, Ballrooms or Discotheques – Not-For-Profit only	11274	s+	This classification applies to establishments with incidental food or drink facilities but no table services. This classification does not apply to dance schools, nightclubs, cabarets or other similar establishments.
Other than Not-For-Profit			This classification applies to establishments with incidental food or drink facilities but no table services. This classification does not apply to dance schools, nightclubs, cabarets or other similar establishments.
Day Care Centers – Not-For-Profit only	41716	t+	Coverage does not apply to medical payments to attendees. Use Exclusion – Medical Payments To Children (Day Care Centers) Endorsement <b>CG 22 40</b> . Basis of premium is per person. Per person should be determined by using the average daily attendance.
Other than Not-For-Profit	41715	t+	Coverage does not apply to medical payments to attendees. Use Exclusion – Medical Payments To Children (Day Care Centers) Endorsement <b>CG 22 40</b> . Basis of premium is per person. Per person should be determined by using the average daily attendance.
Debris Removal – construction site	91629	p	This classification applies to those risks solely engaged in the removal of debris in connection with construction or erection. Salvage operations shall be separately classified and rated.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Decorating			Refer to "Consultants – NOC".
Delicatessens	11288	s	If food is served for consumption on premises, classify and rate under the appropriate restaurant classification.
Dental Laboratories	12014	s	Dental Offices shall be separately classified and rated as "Medical Offices".
Department or Discount Stores	12356	s	<p>Professional services are excluded. Use Exclusion – Special Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p> <p>This classification must apply to each location of a risk at which all the following conditions exists:</p> <ul style="list-style-type: none"> <li>(a) The insured must employ an average of at least twenty-five employees (full-time or the equivalent thereof) excluding drivers and their helpers.</li> <li>(b) The merchandise must include:           <ul style="list-style-type: none"> <li>(i) Wearing apparel</li> <li>(ii) Household furnishings (other than furniture)</li> <li>(iii) One or more of the following:               <ul style="list-style-type: none"> <li>● Cosmetics</li> <li>● Non-prescription Drugs</li> <li>● Furniture</li> <li>● Groceries or meats</li> <li>● Hardware</li> <li>● Jewelry</li> <li>● Luggage</li> <li>● Musical instruments</li> <li>● Sporting goods</li> <li>● Toys</li> </ul> </li> </ul> </li> <li>(c) The total annual sales of items b.(i) and b.(ii) must exceed 50% of the total annual sales.</li> </ul> <p>This classification is not applicable to Variety Stores. The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Restaurants</li> <li>● Optical and Hearing Aid goods</li> <li>● Sales from prescription drugs – Use the appropriate Drugstore Classification.</li> </ul>
Detective or Investigative Agencies – private	91636	p+	<p>Personal and Advertising Injury are excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b>.</p> <p>Security and Patrol Agencies shall be separately classified and rated.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Detergent Mfg. –  household	52075	s	This classification applies to the manufacturing of detergents which have characteristics and end uses similar to soap.  Soap Mfg. shall be separately classified and rated.
other than household	52076 NOC	s	This classification applies to the manufacturing of detergents which have characteristics and end uses similar to soap.  Soap Mfg. shall be separately classified and rated.
Dextrine Mfg.	52109	s	
Diagnostic Testing Laboratories	46112	s+	Professional services are excluded. Use Exclusion – Diagnostic Testing Laboratories Endorsement <b>CG 21 59</b> .  If professional coverage is desired, classify and rate in accordance with the Professional Liability Division.
Diamond Manufacturing – Industrial			Refer to "Abrasives or Abrasive Products Mfg. – NOC".
Die Casting Mfg.	52137	s	
Dike, Levee or Revetment Construction	91641	p	This classification applies to all operations other than blasting.
Distillation or Extraction	52150 NOC	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Asphalt or tar distillation</li> <li>● Food manufacturing</li> <li>● Liquor manufacturing</li> <li>● Oil or fuel refineries</li> </ul>
Distributors –  food or drink	12361 NOC	s	
	12362 NOC	s	
Diving – marine	91666	p	This classification applies to risks engaged in commercial diving operations only.
Dock Operations – coal, grain or ore	91722	p	This classification includes the bulk loading or unloading of barges or vessels and stevedoring.  Grain elevator operations shall be separately classified and rated.
Door or Window Mfg. –  wood	52315	s	This classification includes frame, sash, molding or trim.
	52134 NOC	s	This classification includes frame, sash, molding or trim.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Door, Window or Assembled Millwork – installation, service or repair – metal	91746	p	The installation, service or repair of doors or windows not metal shall be classified as "Carpentry".
Dormitories			Dormitories operated in conjunction with any risk other than "Schools" are included in the governing classification. School dormitories shall be classified and rated as "Schools – dormitory facilities".
Draftsmen	91805	p+	This classification applies to employed draftsmen whose duties are strictly limited to office work only. Engineers and Architects shall be separately classified and rated.
Drawbridges – existence hazard only	43007	t+	Basis of premium is each drawbridge.
Dredging	92055 NOC	p	This classification includes exploration operations, erection, maintenance and repair of dredges.
Dredging – gold – endless bucket or ladder type	92053	p	This classification includes exploration operations, erection, maintenance and repair of dredges.
floating dragline type	92054	p	This classification includes exploration operations, erection, maintenance and repair of dredges.
Drilling – water	92102	p	This is an N.P.D. classification. Oil or gas well drilling shall be separately classified and rated.
other than water	92101 NOC	p	This is an N.P.D. classification.
Driveway, Parking Area or Sidewalk – paving or repaving	92215	p	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Clearing of right-of-way</li> <li>● Earth or rock excavation</li> <li>● Filling or grading of land</li> </ul>
Drug Distributors	12373	s	
Drug Mfg. – biological products	52341	s	This classification includes allergens, serums, toxins, plasmas, vaccines, viruses or antitoxins.
Drug, Medicine or Pharmaceutical Preparations Mfg. – for animal use	52342	s	This classification includes manufacturing of ingredients. Manufacturing of biological products shall be separately classified and rated.
other than for animal use	52343 NOC	s	This classification includes manufacturing of ingredients. Manufacturing of biological products shall be separately classified and rated.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Drugstores	12375 NOC	s	<p>This classification includes table or counter service for beverage or food. Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>This classification includes products coverage and limited coverage for professional services as a pharmacist. Use Pharmacists Endorsement <b>CG 22 69</b>. If coverage for professional services as a pharmacist is not provided, use either of the following endorsements instead of Endorsement <b>CG 22 69</b>:</p> <ul style="list-style-type: none"> <li>● Exclusion – Professional Services – Pharmacists Endorsement <b>CG 23 02</b>, if products coverage is provided; or</li> <li>● Exclusion – Limited Products And Professional Services – Pharmacists Endorsement <b>CG 22 36</b>, if limited products coverage is provided.</li> </ul> <p>Optional broadened coverage for professional services as a pharmacist may be provided. Use Pharmacists – Broadened Coverage Endorsement <b>CG 22 97</b> instead of Endorsement <b>CG 22 69</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Medical clinics treating outpatients only</li> </ul>
Drugstores – no table or counter service for beverage or food	12374	s	<p>This classification includes products coverage and limited coverage for professional services as a pharmacist. Use Pharmacists Endorsement <b>CG 22 69</b>. If coverage for professional services as a pharmacist is not provided, use either of the following endorsements instead of Endorsement <b>CG 22 69</b>:</p> <ul style="list-style-type: none"> <li>● Exclusion – Professional Services – Pharmacists Endorsement <b>CG 23 02</b>, if products coverage is provided; or</li> <li>● Exclusion – Limited Products And Professional Services – Pharmacists Endorsement <b>CG 22 36</b>, if limited products coverage is provided.</li> </ul> <p>Optional broadened coverage for professional services as a pharmacist may be provided. Use Pharmacists – Broadened Coverage Endorsement <b>CG 22 97</b> instead of Endorsement <b>CG 22 69</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Medical clinics treating outpatients only</li> </ul>
Drums or Containers Mfg. –			
metal	52401	s	
plastic	52402	s	
Dry Goods Dealers – Retail (Including Fabrics, Yarn and Piece Goods)			Refer to "Stores – no food or drink – NOC".

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Dry Wall or Wallboard Installation	92338	p	
Dude Ranches	43117	s+	<p>Coverage does not apply to medical payments. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b>.</p> <p>This classification includes coverage for the operation of owned canoes or rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>The following shall be separately classified and rated.</p> <ul style="list-style-type: none"> <li>● Boats (other than owned canoes or rowboats)</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Skeet shooting or trap</li> <li>● Shooting ranges</li> <li>● Saddle animals</li> <li>● Motor or sailboats</li> </ul>
Dwellings – one-family (lessor's risk only)	63010	t+	<p>This classification includes dwellings or apartments owned by corporations and similar insureds who allow employees or others to occupy the dwelling with or without leasing or renting.</p> <p>This classification also includes time-sharing apartment units owned by corporations for use exclusively by their executives or other employees.</p> <p>This classification does not apply to buildings designed or occupied for both dwelling and business purposes, except incidental office, professional, private school or studio occupancy.</p> <p>Basis of premium is each dwelling.</p>
two-family (lessor's risk only)	63011	t+	<p>This classification does not apply to buildings designed or occupied for both dwelling and business purposes, except incidental office, professional, private school or studio occupancy.</p> <p>Basis of premium is each dwelling.</p> <p>This classification includes dwellings owned by corporations and similar insureds who allow employees or others to occupy the dwelling with or without leasing or renting.</p>
three-family (lessor's risk only)	63012	t+	<p>This classification does not apply to buildings designed or occupied for both dwelling and business purposes, except incidental office, professional, private school or studio occupancy.</p> <p>Basis of premium is each dwelling.</p> <p>This classification includes dwellings owned by corporations and similar insureds who allow employees or others to occupy the dwelling with or without leasing or renting.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Dwellings – (Cont'd)  four-family (lessor's risk only)	63013	t+	<p>This classification does not apply to buildings designed or occupied for both dwelling and business purposes, except incidental office, professional, private school or studio occupancy.</p> <p>Basis of premium is each dwelling.</p> <p>This classification includes dwellings owned by corporations and similar insureds who allow employees or others to occupy the dwelling with or without leasing or renting.</p>

**Table D. Classifications**



**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-E- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Electric Light or Power Companies	92445	p+	<p>This classification includes maintenance and new construction except for the construction of buildings, dams or reservoirs.</p> <p>This classification excludes injury and damage resulting from brownouts or blackouts. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Store operations</li> <li>● Installation, servicing or repair of appliances and fixtures</li> <li>● Appliances and other property rented to others</li> <li>● Construction of buildings</li> <li>● Dam or reservoir construction</li> </ul> <p>Separately classify and rate risks that generate energy for others primarily through the use of solar energy systems or wind turbines.</p> <p>For premium computation purposes include the payroll of outside salesmen, collectors and meter readers.</p>
Electric Light or Power Cooperatives – Rural Utilities Service projects only	92453	p+	<p>This classification includes maintenance and new construction except for the construction of buildings, dams or reservoirs.</p> <p>This classification excludes injury and damage resulting from brownouts or blackouts. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Store operations</li> <li>● Installation, servicing or repair of appliances and fixtures</li> <li>● Appliances and other property rented to others</li> <li>● Construction of buildings</li> <li>● Dam or reservoir construction</li> </ul> <p>Separately classify and rate risks that generate energy for others primarily through the use of solar energy systems or wind turbines.</p> <p>For premium computation purposes include the payroll of outside salesmen, collectors and meter readers.</p> <p>Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system must be assigned to the classification "Real Estate Agents" except that the entire payroll of such employees must be assigned to this classification from the beginning of the project if the local cooperative does the preliminary line construction.</p>
Electric Light or Power Line Construction	92446 NOC	p	<p>This is an N.P.D. classification with "Electric Light or Power Companies" or "Electric Light or Power Cooperatives".</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Electric Light or Power Line Construction – Rural Utilities Service projects only	92447	p	This is an N.P.D. classification with "Electric Light or Power Cooperatives" or "Electric Light or Power Line Construction".
Electrical and Lighting Stores			Refer to "Stores – No Food or Drink – NOC".
Electrical Apparatus – installation, servicing or repair	92451 NOC	p	Power line construction shall be separately classified and rated.
Electrical Contractors			Refer to "Electrical Apparatus – installation, servicing or repair" or "Electrical Work – within building".
Electrical Equipment Distributors	12391	s	
Electrical Equipment Mfg. –  other than for direct and indirect application to the body	52432 NOC	s	
for direct and indirect application to the body	52433 NOC	s	This classification includes the manufacturing of heating pads or blankets, vibrators, massagers, exercisers, curling irons, hairdryers, electrical toothbrushes or razors and infrared, ultraviolet or sunray lamps.  X-ray, fever or other diathermy machines or equipment shall be separately classified and rated under Medical, Dental or Surgical Diagnostic Treatment Machines or Devices Mfg.
Electrical Generating Machinery Mfg.	52435	s	
Electrical Parts, Components or Accessories Mfg.	52438 NOC	s	Electronic components shall be separately classified and rated.
Electrical Power Distribution or Transmission Equipment Mfg.	52440 NOC	s	
Electrical Wire or Cable Mfg.	52467	s	This classification includes wire drawing and incidental wire stranding.
Electrical Work – within buildings	92478	p	This classification applies to risks engaged in wiring in buildings and includes installation or repair of electrical fixtures and appliances and incidental outside work.  Installation of alarms or alarm systems and electrical machinery or auxiliary apparatus shall be separately classified and rated.
Electronic Components Mfg.	52469	s	This classification includes the manufacturing of resistors, condensers, inductors or chokes, diodes, transistors, microchips, thermistors, printed circuits and potentiometers.  Electrical parts or accessories manufacturing shall be separately classified and rated.
Electronic Games Mfg.	52505	s	This classification includes juke boxes, slot machines, pinball machines, video games, etc.  Video game systems designed for operation in conjunction with television sets shall be separately classified and rated as "Communication or Recording Systems or Equipment Mfg. – other than industrial or commercial". Individual games shall be classified and rated as Computer Software Mfg. – Pre-packaged.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Electronics Store	12393	s	<p>This classification applies to stores which carry a variety of electronic products, such as audio, video, communication-related products (wire or wireless telephones or pagers), camcorders, auto-focus cameras or electronic calculators, data or information organizers or language related electronic devices, but not major household appliances.</p> <p>Electronics stores which also carry major household appliances shall be classified and rated as "Appliance Stores".</p>
Electroplating	52547	s	
Elevator or Escalator Inspecting, Installation, Servicing or Repair	92593	p+	Coverage for inspecting, installing, servicing or repairing of elevators manufactured by the insured is available only when concurrent premises/operations and products/completed operations liability insurance for such elevator manufacturing operations is carried in the same company.
Elevator Mfg.	52581	s	Installation, inspection, servicing or repair shall be separately classified and rated.
Employee Benefit Plans – Labor Union			Refer to Labor Union Offices or the appropriate Buildings or Premises – Office classification.
Other than labor union			Refer to the appropriate Buildings or Premises – Office classification.
Employment Agencies	43200	a+	Personal and Advertising Injury are excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b> . This classification does not apply to agencies which furnish workers to others and maintain an employer-employee relationship with those workers. Such agencies shall be classified and rated as "Sales Or Service Organizations".
Engine or Turbine Mfg. – not aircraft	52619 NOC	s	
Engineers or Architects – consulting – not engaged in actual construction	92663	p+	<p>This classification applies to risks in the business of providing architectural or engineering consulting services but not engaged in actual construction.</p> <p>Use Exclusion – Engineers, Architects Or Surveyors – Professional Liability Endorsement <b>CG 22 43</b> to exclude coverage for liability arising out of the insured's professional services.</p> <p>Draftsmen shall be separately classified and rated.</p> <p>This is an N.P.D. classification.</p> <p>If the insured is also engaged in actual construction and is assigned, in addition to this classification, to any other contracting classification(s) to reflect the exposure of the insured's construction operations, do not use Exclusion – Engineers, Architects Or Surveyors – Professional Liability Endorsement <b>CG 22 43</b>. Refer to Rule <b>28.E.</b> under Division Six – General Liability of the CLM to exclude the insured's professional services.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Engraving	52660	s+	This classification includes the making of trophies and plaques.
Entertainment Performed on Others' Premises	43215	t+	This classification applies to entertainers, such as musicians, magicians, dancers, disk jockeys, singers and clowns, etc., who perform entertainment on others' premises for a special private occasion, such as a wedding, birthday, anniversary or other kind of party.  Entertainers performing on stage for the general public as pre-engaged entertainment on others' premises shall be classified and rated as "Theatrical Companies – traveling".  Basis of premium is per show.
Equipment, Fixtures or Supplies – for bars, hotels, offices, restaurants or stores – distributors	12467	s	This classification does not apply to risks dealing principally in furniture.
Escalator or Moving Sidewalk Mfg.	52744	s	
Event, Party or Wedding Planners	44280	p+	This classification applies to independent contractors that are hired for the sole purpose of planning and arranging various events. This classification applies regardless of whether such services are provided on the insured's own premises or the premises of others.  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Catering</li><li>● Halls owned by the insured</li></ul>
Excavation	94007 NOC	p	This classification includes borrowing, filling and back filling.
Exercise or Playground Equipment Mfg.	52767	s	
Exercise Studios			Refer to Health or Exercise Clubs or Health or Exercise Facilities – commercially operated.
Exhibition or Convention Buildings –  Not-For-Profit only	63216	a+	This classification includes arenas and auditoriums.  Refreshment stands shall be separately classified and rated.
	63215	a+	This classification includes arenas and auditoriums.  Refreshment stands shall be separately classified and rated.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Exhibitions – in buildings –  Not-For-Profit only	63218 NOC	m+	This classification includes athletic or sports events, trade or educational exhibitions, concerts, meetings and theatrical performances with admission charges. Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsements <b>CG 21 01</b> .  Lessors shall be classified and rated as "Exhibition or Convention Buildings".
Other than Not-For-Profit	63217 NOC	m+	This classification includes athletic or sports events, trade or educational exhibitions, concerts, meetings and theatrical performances with admission charges. Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsements <b>CG 21 01</b> .  Lessors shall be classified and rated as "Exhibition or Convention Buildings".
Exhibitions – in buildings – no admission charged –  Not-For-Profit only	63220	t+	Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsements <b>CG 21 01</b> .  Lessors shall be classified and rated as "Exhibition or Convention Buildings".  Basis of premium is each exhibition.
Other than Not-For-Profit	63219	t+	Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsements <b>CG 21 01</b> .  Lessors shall be classified and rated as "Exhibition or Convention Buildings".  Basis of premium is each exhibition.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Exhibitions – outside – in stadiums or on premises having grandstands or bleachers not erected by or for the insured –  ushers or other attendants in stands not provided by the insured	43421	m+	Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsements <b>CG 21 01</b> .  This classification applies only to sponsors of individual exhibitions but not to owners or general lessees of the premises.
			Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsements <b>CG 21 01</b> .  This classification applies only to sponsors of individual exhibitions but not to owners or general lessees of the premises.
Exhibitions – outside – no stadiums or grandstands	43424	s+	Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsements <b>CG 21 01</b> .  This classification applies only to sponsors of individual exhibitions but not to owners or general lessees of the premises.
Explosive or Fireworks Mfg.	52876	s	This classification includes the manufacturing of caps, primers and detonators.
Express Companies	94099	p+	For premium computation purposes include the payroll of terminal employees, dispatchers and garage or repair persons.
Extracts Mfg.	52911	s	This classification includes dyewood, flavoring, licorice, medicinal, perfume or tanning extracts and also includes the distillation of essential oils.
Eye Glass Lens Mfg.	52967	s	This classification includes incidental frame manufacturing.  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Contact lens manufacturing</li><li>● Optical goods manufacturing</li></ul>

**Table E. Classifications**

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-F- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Fabric Distributors	12509	s	This classification applies to new goods or textile fabrics only.
Fabric Stores	12510	s	
Fair Grounds – nonoperating season	43517	t+	Basis of premium is each fair ground.
Fairs – outside (operator's risk only)	43518	s+	<p>This classification applies to temporary outdoor exhibitions.</p> <p>Coverage does not apply to injury or damage arising out of mechanically operated amusement devices or to bodily injury or medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Described Hazards (Carnivals, Circuses And Fairs) Endorsement <b>CG 22 58</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Amusement devices</li> <li>● Amusement parks</li> <li>● Carnivals</li> <li>● Fair grounds – nonoperating season</li> <li>● Sponsors of fairs, as "Carnivals (sponsor's risk only)"</li> </ul>
Farm Machinery Operations – by contractors	94225	p+	
Feed, Grain or Hay Dealers	12583	s	Grain elevator operations shall be separately classified and rated.
Feed Mfg.	53001 NOC	s	Pet Food shall be separately classified and rated.
Fence Dealers	12651	s	This classification includes the installation or erection of fences.
Fence Erection Contractors	94276	p	<p>This classification applies to risks that only install or erect fences.</p> <p>Risks that sell fences to the general public shall be separately classified and rated as "Fence Dealers".</p>
Fertilizer Dealers and Distributors	12683	s	<p>This classification includes the application of fertilizer. Anhydrous ammonia dealers and distributors shall be separately classified and rated.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Fertilizer Mfg.	53077	s	This classification includes dry mixing plants.
Fiber Mfg. – other than synthetic	53095 NOC	s	
	53096	s	
Fiberglass Mfg.	53121	s	
Fire Departments – other than volunteer	43550 NOC	a+	<p>This classification applies to firehouse and firefighters.</p> <p>This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement <b>CG 22 56</b>. If such coverage is required by law, refer to company.</p> <p>For fire departments operated by a municipality, refer to the appropriate Governmental Subdivision classification.</p>
volunteer			<p>This classification applies to firehouses and firefighters.</p> <p>This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement <b>CG 22 56</b>. If such coverage is required by law, refer to company.</p> <p>This classification applies to fire departments which are predominantly volunteer. For fire departments operated by a municipality, refer to the appropriate Governmental Subdivision classification.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Fire Extinguishers – servicing, refilling or testing	94304	p	This classification includes incidental sales of fire extinguishers.
Fire Extinguishers Mfg.	53147	s	Fire extinguisher servicing, refilling or testing shall be separately classified and rated.
Fire Protection Equipment Dealers and Distributors	12707	s	This classification includes smoke or explosion suppression systems.
Fire Suppression Systems – installation, servicing or repair	94381	p	This classification includes incidental sales and the installation, servicing or repair of alarms which are part of the system.
Fire Suppression Systems Mfg.	53229	s	This classification includes smoke or explosion suppression systems manufacturing. Alarm Mfg. shall be separately classified and rated.
Firearms Mfg.	53271	s	Shell or cartridge loading shall be separately classified and rated as "Ammunition Mfg.".
Fireproofing – structures	94404	p	
Fireworks Exhibitions – contractor's risk only  sponsor's risk only – Not-For-Profit only  sponsor's risk only – Other than Not-For-Profit	43626	s+	
	43629	t+	This classification does not apply to an insured who actually sets up the fireworks. Basis of premium is per location/per day.
	43628	t+	This classification does not apply to an insured who actually sets up the fireworks. Basis of premium is per location/per day.
Fisheries and Fishing Services			Refer to "Fishing Ponds or Lakes – commercially operated".
Fishing Piers	43754	t+	The following shall be separately classified and rated: ● Sale of sporting goods ● Sale of clothing Basis of premium is each pier.
Fishing Ponds or Lakes – commercially operated	43760	s+	This classification applies to risks which permit fishing on premises for a charge and includes boats furnished or rented to customers. Use Boats Endorsement <b>CG 24 12</b> .
Floor Covering Distributors	12797	s	
Floor Covering Installation – not ceramic tile or stone	94569	p	
Floor Covering Mfg. – not carpets, rugs, ceramic or stone tiles	53333	s	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Floor Covering Stores	12805	s	This classification applies to stores selling carpets, rugs, tiles, linoleum or any similar floor covering material.
Floor Waxing	94590	p+	This classification does not apply where the insured performs janitorial services at the same location.
Florists	12841	s+	
Food Products Mfg. – dry	53374	s	This classification does not apply to meat, fish, seafood or poultry processing.
frozen	53375	s	This classification does not apply to meat, fish, seafood or poultry processing.
not dry – in glass containers	53376	s	This classification does not apply to meat, fish, seafood or poultry processing.
not dry – in other than glass containers	53377	s	This classification does not apply to meat, fish, seafood or poultry processing.
Forestry Service	43822	p+	This classification includes cruising timber, firefighting, forest management plans and reforestation.
Forging Work	53403 NOC	s	This classification applies to risks which perform operations on specific orders from others and where the finished products cannot be more appropriately classified under a more specific manufacturing classification.
Formal Wear or Costumes – rented to others	12927	s+	
Foundries	53425 NOC	s	
Fraternal Orders			Refer to appropriate "Clubs" classification.
Fraternities			Refer to appropriate "Clubs" classification.
Freight Forwarders or Handlers – other than packing, handling or shipping explosives or ammunition under contract	94617 NOC	p+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Wharf and waterfront property owned by or rented to the insured</li> <li>● Stevedoring</li> </ul> If the insured has office exposure only, classify and rate as offices under the appropriate "Building or Premises" classification.
packing, handling or shipping explosives or ammunition under contract	94638	p+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Wharf and waterfront property owned by or rented to the insured</li> <li>● Stevedoring</li> </ul> If the insured has office exposure only, classify and rate as offices under the appropriate "Building or Premises" classification.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Frozen Food – distributors	13049	s	This classification does not apply to meat, fish, seafood or poultry distributors.
Fruit, Nut or Vegetable Dealers	13111	s	
Fruit, Nut or Vegetable Distributors	13112	s	
Fruit, Nut or Vegetable – harvesting contractors	43840	s+	"Produce Handling or Packing" shall be separately classified and rated.
Fruit or Vegetable Juice Mfg. – no bottling of carbonated beverages	53565	s	
Fuel Dealers or Distributors – coal or wood	13201	s	
Fuel Oil or Kerosene Dealers	13204	t	<p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>Basis of premium is per 1,000 gallons.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>
Fuel Oil or Kerosene Distributors	13205	t	<p>Retail operation shall be separately classified and rated.</p> <p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>Basis of premium is per 1,000 gallons.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>
Fumigating	43860	s+	Coverage is included for herbicide/pesticide operations. Use Pesticide Or Herbicide Applicator – Limited Pollution Coverage Endorsement <b>CG 22 64</b> .
Funeral Homes or Chapels	43889	s+	Professional services are excluded. Use Exclusion – Funeral Services Endorsement <b>CG 21 56</b> .

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Fur Garment Mfg.	53631	s	
Fur – garments and pelts – distributors	13314	s	Retail operations shall be separately classified and rated as "Clothing or Wearing Apparel Stores".
Fur or Pelt Processing	53632	s	
Furniture Mfg. or Assembling – infants	53731	s	This classification includes furniture stock manufacturing.
	53732	s	This classification includes furniture stock manufacturing. Step or stool ladder manufacturing or assembling shall be separately classified and rated.
	53733	s	This classification includes furniture stock manufacturing. Step or stool ladder manufacturing or assembling shall be separately classified and rated.
Furniture or Fixtures – installation in offices or stores – portable – metal or wood	95124	p	
Furniture or Woodwork Stripping, Refinishing or Repairing – shop only	53734	s+	
Furniture Stores – Not-For-Profit only	13352	s	This classification includes house furnishings. Furniture repair shall be separately classified and rated.
	13351	s	This classification includes house furnishings. Furniture repair shall be separately classified and rated.

**Table F. Classifications**

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-G- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Galvanizing or Tinning	53803	s	
Gambling – casinos	43990	p	<p>This classification includes gaming establishments. This classification applies to all premises and operations of the insured casino.</p> <p>Exposures embraced by this classification include:</p> <ul style="list-style-type: none"> <li>● Casino and gambling equipment or devices of all kinds</li> <li>● Hotels or room accommodations</li> <li>● Restaurants, bars and food stands</li> <li>● Theaters</li> <li>● Sports-arenas and any sports-related competitions, exhibits, activities or events</li> <li>● Entertainment and performances</li> <li>● Hospitality operations, including gifts and transportation services</li> <li>● Conventions or exhibits</li> <li>● Retail establishments of all kinds</li> <li>● Security guards or security monitoring operations</li> <li>● Credit authorization and checking</li> </ul> <p>This classification does not apply to casinos operated for gambling activities through the use of gambling machines only, such as slot machines or other types of machines whether or not manually or electronically operated. Such casinos shall be classified and rated as "Amusement Centers".</p> <p>For premium computation purposes, include the payroll of all employees of all named insureds.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Gambling – (Cont'd)  incidental to other operations	43991	p+	<p>This classification includes gaming operations incidental to other operations.</p> <p>This classification applies only to gambling operations conducted by the insured as incidental to the insured's other business operations conducted on the same premises.</p> <p>For premium computation purposes, payroll should be limited to those insured's employees who are directly engaged in the gambling operations or any employee whose duties primarily support the insured's gambling operations.</p> <p>If the governing classification of the insured is rated on a "payroll" basis, the amount of payroll to be used for the governing classification shall be determined in accordance with the applicable payroll rules.</p> <p>Refer to company for rating if such incidental gambling operation is not operated by the insured's own employees, or if there is no payroll available because the gambling facility is basically conducted through the use of machines, such as slot machines or video card games.</p>
Garbage, Ash or Refuse Collecting	95233	p+	Reduction, rendering or fertilizer plants shall be separately classified and rated.
Garbage or Refuse Dumps	43945	t+	<p>This classification includes landfills.</p> <p>Basis of premium is each acre.</p>
Garbage Works – separation for recycling, reduction or incineration	43946	t+	Basis of premium is each acre.
Gardening and Light Farming Supply Distributors			Refer to "Distributors – no food or drink".
Gardening and Light Farming Supply Dealers – retail			Refer to "Stores – not food and drink".
Gas Companies	95305 NOC	p+	<p>This classification applies to the manufacturing and local distribution of gas.</p> <p>This classification includes maintenance of new construction except for the construction of buildings or gasholders.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Store operations</li> <li>● Fixtures or appliances rented to others</li> <li>● Construction of buildings or gasholders</li> <li>● Installation, servicing or repair</li> </ul> <p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Gas Companies – natural gas – local distribution	95306	p+	<p>This classification includes maintenance.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Drilling and operation of wells</li> <li>● Construction and operation of cross-country pipelines</li> <li>● Construction of buildings or gasholders</li> <li>● Store operations</li> <li>● Fixtures or appliances rented to others</li> <li>● Installation, servicing or repair of appliances or accessories</li> </ul> <p>For premium computation purposes, include the payroll for outside salespersons, collectors and meter readers.</p> <p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p>
Gas Dealers – LPG	13410	t	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Installation, servicing and repair of LPG systems, piping and customer's equipment</li> <li>● Distribution of gas transferred to gas dealers by pipeline, gas mains or piping</li> <li>● Store operations</li> </ul> <p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>Basis of premium is per 1,000 gallons.</p> <p>Where a record of the number of gallons sold is not available, the number of gallons to be used for premium computation purposes shall be determined by dividing the number of pounds sold by 4.6.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Gas Dealers or Distributors	13411 NOC	t	<p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>Basis of premium is per 1,000 gallons.</p> <p>Where a record of the number of gallons sold is not available, the number of gallons to be used for premium computation purposes shall be determined by dividing the number of pounds sold by 4.6.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>
Gas Distributors – LPG	13412	t	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Installation, servicing and repair of LPG systems, piping and customer's equipment</li> <li>● Distribution of gas by pipeline, gas mains or piping</li> <li>● Store operations</li> </ul> <p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>Basis of premium is per 1,000 gallons.</p> <p>Where a record of the number of gallons sold is not available, the number of gallons to be used for premium computation purposes shall be determined by dividing the number of pounds sold by 4.6.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Gas Mains or Connections Construction	95310	p	<p>This classification includes tunneling at street crossings.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Construction of pipelines between natural gas producing fields and points of connection with local distributing systems</li> <li>● All tunneling other than tunneling at street crossings</li> </ul> <p>This is an N.P.D. classification with gas companies, gas works or gas distributors.</p>
Gas Manufacturing – inert primarily flammable, explosive or reactive primarily toxic or presenting a health hazard toxic and either flammable, explosive or reactive other	53902	s	
	53904	s	
	53905	s	
	53901	s	
	53903 NOC	s	
Gasoline Distributors	53907	t	<p>The operation of retail gasoline stations shall be separately classified and rated.</p> <p>Basis of premium is per 1,000 gallons.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>
Gasoline or Oil Supply Stations – retail – (lessor's risk only)	44009	s+	
Gasoline Recovery – from casing head or natural gas	44010	p	Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b> .

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Gasoline Stations – full service	13453	t	<p>Basis of premium is per 1,000 gallons.</p> <p>This classification applies to retail gasoline or oil fuel stations where customers' automobiles are solely serviced by attendants.</p> <p>This classification includes coverage for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned by, rented to or loaned to the named insured. Use Operation Of Customers Autos On Particular Premises Endorsement <b>CG 22 68</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail store operations</li> <li>● Car washes</li> <li>● Self-service car washes</li> <li>● Automobile service and repair operations</li> </ul>
self-service	13454	t	<p>Basis of premium is per 1,000 gallons.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail store operations</li> <li>● Car washes</li> <li>● Self-service car washes</li> </ul> <p>This classification applies to retail gasoline or oil fuel stations without garage operations where the customer services his automobile and service attendants are not customarily present.</p>
self- and full-service combined	13455	t	<p>Basis of premium is per 1,000 gallons.</p> <p>This classification includes coverage for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned by, rented to or loaned to the named insured. Use Operation Of Customers Autos On Particular Premises Endorsement <b>CG 22 68</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail store operations</li> <li>● Car washes</li> <li>● Self-service car washes</li> <li>● Automobile service and repair operations</li> </ul> <p>This classification applies to retail gasoline or oil fuel stations with both self- and full-service operations.</p>
Gemstone Cutting or Polishing	54012	s+	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Geophysical Exploration – seismic method	95358	p+	This classification includes lessees of land who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts.  For premium computation purposes, include the payroll of all employees.
	95357 NOC	p+	This classification includes lessees of land who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts.  For premium computation purposes, include the payroll of all employees.
Gift Shops – Not-For-Profit only	13507	s	
	13506	s	
Glass Dealers and Glaziers	13590	s	This classification includes bending, grinding, beveling or silvering of plate glass.
Glass or Glassware Mfg.	54077	s	This classification includes cut, polished plate, rolled, ribbed, colored, figured, wire and machine or manually blown sheet window glass.  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Sand or gravel digging</li><li>● Quarrying</li></ul>
Golf Courses – miniature	44069	s+	
Golf Courses – municipal or public – not golf or country clubs	44070	s+	This classification includes golfmobiles rented to others.  This classification also includes golf driving ranges operated in connection with golf courses.  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Restaurants</li><li>● Sales or sporting goods</li></ul> Users of golfmobiles are included as additional insureds. Use Additional Insured – Users Of Golfmobiles Endorsement <b>CG 20 08</b> .
Golf Driving Ranges	44071	s+	
Golfmobiles – loaned or rented to others	44072	s+	Users of golfmobiles are included as additional insureds. Use Additional Insured – Users Of Golfmobiles Endorsement <b>CG 20 08</b> .

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Governmental Subdivision – not state or federal – Municipalities –			Refer to the Governmental Subdivision Notes following this table.
Population 2,500 and under	44100	o+	
Population 2,501 – 10,000	44101	o+	
Population 10,001 – 25,000	44102	o+	
Population 25,001 – 50,000	44103	o+	
Population 50,001 – 100,000	44104	o+	
Population 100,001 – 250,000	44105	o+	
Population over 250,000	44106	o+	

Governmental Subdivision Notes:

1. Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.
2. These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:
  - a. Amusement parks
  - b. Dams, levees or dikes – existence hazard
  - c. Exhibition or convention buildings (including arenas and auditoriums)
  - d. Golf courses
  - e. Housing projects – e.g., urban development and public housing
  - f. Lakes or reservoirs – existence hazard
  - g. Medical care facilities and services – e.g., hospitals, clinics and sanitariums
  - h. Penal institutions, jails – e.g., correctional institutions
  - i. Schools or colleges
  - j. Ski facilities
  - k. Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000
  - l. Streets, roads, highways or bridges – existence hazard and maintenance hazard
  - m. Street, road, highway or bridge construction
  - n. Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft
  - o. Utilities – electric, gas, water, steam, wind and solar
  - p. Wharves, piers, docks, marinas and watercraft
  - q. Wind turbines and solar energy systems – existence hazard
  - r. Zoos
3. Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement **CG 24 09**.
4. With respect to fire departments operated by municipalities:
  - a. This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement **CG 22 44**.
  - b. Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement **CG 22 56**. If such coverage is required by law, refer to company.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Governmental Subdivision – not state or federal – Counties or Parishes			Refer to the Governmental Subdivision Notes following this table.
Population 10,000 and under	44108	o+	
Population 10,001 – 25,000	44109	o+	
Population 25,001 – 50,000	44110	o+	
Population 50,001 – 100,000	44111	o+	
Population 100,001 – 250,000	44112	o+	
Population over 250,000	44113	o+	

Governmental Subdivision Notes:

1. Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.
2. These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:
  - a. Amusement parks
  - b. Dams, levees or dikes – existence hazard
  - c. Exhibition or convention buildings (including arenas and auditoriums)
  - d. Golf courses
  - e. Housing projects – e.g., urban development and public housing
  - f. Lakes or reservoirs – existence hazard
  - g. Medical care facilities and services – e.g., hospitals, clinics and sanitariums
  - h. Penal institutions, jails – e.g., correctional institutions
  - i. Schools or colleges
  - j. Ski facilities
  - k. Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000
  - l. Streets, roads, highways or bridges – existence hazard and maintenance hazard
  - m. Street, road, highway or bridge construction
  - n. Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft
  - o. Utilities – electric, gas, water, steam, wind and solar
  - p. Wharves, piers, docks, marinas and watercraft
  - q. Wind turbines and solar energy systems – existence hazard
  - r. Zoos
3. Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement **CG 24 09**.
4. With respect to fire departments operated by municipalities:
  - a. This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement **CG 22 44**.
  - b. Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement **CG 22 56**. If such coverage is required by law, refer to company.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Grading of Land	95410	p	<p>This classification includes borrowing, filling or back filling.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Excavation of canals or cellars</li> <li>● Landscaping</li> <li>● Street or road construction</li> <li>● Tunneling</li> </ul>
Grain Elevator Operations	95455	p	For premium computation purposes include the payroll of local managers.
Grain Milling	13621	s	Preparation of animal feed shall be separately classified and rated.
Grandstands or Bleachers –			
Not-For-Profit only	44194	t+	Basis of premium is each grandstand or bleacher.
Other than Not-For-Profit	44193	t+	Basis of premium is each grandstand or bleacher.
Greenhouse Erection	95487	p	This classification applies to all operations.
Greenhouses			Greenhouses are included in the governing classification.
Grocery Distributors	13670	s	<p>Distributing of the following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Frozen food</li> <li>● Meat, fish, seafood or poultry</li> <li>● Fruits and vegetables</li> </ul>
Grocery Stores	13673 NOC	s	This classification does not apply to supermarkets.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Guides or Outfitters	44222	s+	This classification applies to outfitters that take persons on hunting, fishing or other outdoor expeditions for a charge. Operation of owned watercraft is included. Use Boats Endorsement <b>CG 24 12</b> . This classification does not apply to operators of charter or party boats.  Coverage does not apply to medical payments. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b> .
Guniting or Shot-crete	95505	p	This classification applies to the spray application of concrete at a high velocity for the purpose of repairing concrete, building swimming pools, conduits, etc.
Gunsmiths	95620	p	This classification includes incidental sales of firearms and ammunition.  This classification does not apply to risks involving mass production of firearms.
Gymnasiums			Gymnasiums operated in conjunction with other business enterprises are included in the governing classification.  Gymnasiums operated independently shall be classified and rated as "Health or Exercise Clubs" or "Health or Exercise Facilities – Commercially Operated".

**Table G. Classifications**



**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-H- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Halls –  Not-For-Profit only	44277	a+	This classification applies to premises operated by the insured for the purpose of hiring them to others for various functions such as parties or meetings. It does not apply to auditoriums, dance halls, exhibition buildings, sports arenas or theaters.  Restaurants operated by the insured shall be separately classified and rated.
			This classification applies to premises operated by the insured for the purpose of hiring them to others for various functions such as parties or meetings. It does not apply to auditoriums, dance halls, exhibition buildings, sports arenas or theaters.  Restaurants operated by the insured shall be separately classified and rated.
Handyperson	95625	p	This classification applies to an insured who is hired to do a variety of miscellaneous work for others, usually involving minor repairs in a household environment. This may also include an insured licensed in a particular trade or trained as a professional artisan, provided the work performed is not related to the insured's trade or license.  This classification does not apply to risks that do roofing work, other than incidental patching performed while on the premises in connection with other non-roofing work being performed at the same premises.  This is an N.P.D. classification.
Hardware and Tool Distributors	13715	s	
Hardware Stores	13716	s	This classification includes the incidental sales of home improvement products and building supplies other than lumber.  Installation, repair or other services performed for customers away from the insured's premises shall be classified and rated under an appropriate "Contractor" classification.
Hatcheries			Refer to CLM Division Four – Farm.
Hay or Straw – Sales and/or Storage Including Hay/Straw Products			Refer to "Feed, Grain or Hay Dealers".

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Hazardous Material Contractors	95630	p	<p>This classification applies only to risks engaged in removal, replacement, repair, enclosure or encapsulation of any material from a building or structure because the material is harmful to human health.</p> <p>Use Hazardous Material Contractors Endorsement <b>CG 22 78</b>.</p> <p>This classification does not apply to any risk specializing in waste management or engaged in testing, monitoring, cleaning, removing, containing, treating, detoxifying or neutralizing pollutants at any waste storage, disposal, treatment or dump site.</p> <p>The following operations shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Debris removal at a construction site</li> <li>● Installation of insulation of any kind</li> <li>● Salvage</li> </ul>
Health Care Facilities – alcohol and drug –  Not-For-Profit only	44428	a+	<p>This classification applies to risks with regular bed and board facilities to which patients are admitted on a voluntary basis for inpatient treatment.</p> <p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Health Care Facilities – alcohol and drug – (Cont'd)  Other than Not-For-Profit	44427	a+	<p>This classification applies to risks with regular bed and board facilities to which patients are admitted on a voluntary basis for inpatient treatment.</p> <p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p>
Health Care Facilities – clinics, dispensaries or infirmaries treating outpatients only – no regular bed and board facilities –  Not-For-Profit only	44440	a+	<p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p> <p>This classification applies to ambulatory or other health maintenance organizations.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Premises used for the private practice of physicians, as "Medical Offices"</li> <li>● Dwellings for private residence</li> <li>● Clinics, dispensaries or infirmaries operated by physicians as individuals or co-partners, as "Medical Offices"</li> <li>● Sales of prescription drugs, as "Drugstores"</li> <li>● Staff quarters whether or not located on the same premises, as "Apartments"</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Health Care Facilities – clinics, dispensaries or infirmaries treating outpatients only – no regular bed and board facilities – (Cont'd)  Other than Not-For-Profit	44439	a+	<p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p> <p>This classification applies to ambulatory or other health maintenance organizations.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Premises used for the private practice of physicians, as "Medical Offices"</li> <li>● Dwellings for private residence</li> <li>● Clinics, dispensaries or infirmaries operated by physicians as individuals or co-partners, as "Medical Offices"</li> <li>● Sales of prescription drugs, as "Drugstores"</li> <li>● Staff quarters whether or not located on the same premises, as "Apartments".</li> </ul>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Health Care Facilities – convalescent or nursing homes – not mental – psychopathic institutions –  Not-For-Profit only	44430	s+	<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p> <p>This classification does not apply to risks engaged in providing diagnostic, surgical and extensive medical services including surgical service. Risks providing these services shall be separately classified and rated.</p> <p>For premium computation purposes, "gross sales" shall include any governmental subsidies and any other charitable donations or contributions.</p>
Other than Not-For-Profit	44429	s+	<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p> <p>This classification does not apply to risks engaged in providing diagnostic, surgical and extensive medical services including surgical service. Risks providing these services shall be separately classified and rated.</p> <p>For premium computation purposes, "gross sales" shall include any governmental subsidies and any other charitable donations or contributions.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Health Care Facilities – homes for the aged –  Not-For-Profit only	44432	s+	<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p> <p>For premium computation purposes, "gross sales" shall include any governmental subsidies and any other charitable donations or contributions.</p> <p>This classification applies to residential facilities for the elderly with limited medical care.</p>
Other than Not-For-Profit	44431	s+	<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p> <p>For premium computation purposes, "gross sales" shall include any governmental subsidies and any other charitable donations or contributions.</p> <p>This classification applies to residential facilities for the elderly with limited medical care.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Health Care Facilities – homes for the physically handicapped or orphaned –  Not-For-Profit only	44434	a+	<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p>
Other than Not-For-Profit	44433	a+	<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Health Care Facilities – hospitals  Not-For-Profit only	44436	a+	<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p>
			<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p>
Health Care Facilities – mental – psychopathic institutions –  Not-For-Profit only	44438	a+	<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p> <p>This classification applies to institutions primarily for the restraint and treatment of alcohol, drug, narcotic and mental cases.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Health Care Facilities – mental – psychopathic institutions – (Cont'd)  Other than Not-For-Profit	44437	a+	<p>Dwelling for private residence shall be separately classified and rated. Staff quarters whether or not located on the same premises shall be separately classified and rated as "Apartments".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>.</p> <p>If professional liability coverage is desired, classify and rate in accordance with the Professional Liability Division.</p> <p>Coverage does not apply to medical payments to patients. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b>.</p> <p>This classification applies to institutions primarily for the restraint and treatment of alcohol, drug, narcotic and mental cases.</p>
Health or Exercise Clubs	44311	s+	<p>Professional services are excluded. Use Professional Liability Exclusion – Health Or Exercise Clubs Or Commercially Operated Health Or Exercise Facilities Endorsement <b>CG 22 76</b>.</p> <p>The sale of used exercise equipment shall be separately classified and rated.</p> <p>This classification includes clubs that permit non-members to use the facilities on a limited basis.</p> <p>For premium computation purposes, do not include one time initiation fees in gross sales.</p> <p>This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.</p>
Health or Exercise Facilities – commercially operated	44315	s+	<p>This classification applies to any health or exercise facility open to the general public.</p> <p>This classification does not apply to "Health or Exercise Clubs".</p> <p>Professional services are excluded. Use Professional Liability Exclusion – Health Or Exercise Clubs Or Commercially Operated Health Or Exercise Facilities Endorsement <b>CG 22 76</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Sales of used exercise equipment</li> <li>● Sales of sporting goods</li> <li>● Restaurants and refreshment stands</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Health or Natural Food Stores	13720	s	<p>This classification applies to risks specializing in selling health, nutrition or diet related products, such as low fat, or low or no salt, food or drinks; vitamins; minerals; amino acids; exotic fruit or plant juices; honey or honey-related products; herbs or herb-related products and dietary supplements of any kind.</p> <p>This classification does not apply to the incidental sales of these types of products by any retail establishment which is assignable to another classification. Incidental sales of such products is included in the governing classification of such retail establishment.</p>
Hearing Aid – distributors			Refer to "Distributors – no food or drink".
Hearing Aid Stores	13759	s	<p>This classification includes products coverage and coverage for professional services. Use Optical And Hearing Aid Establishments Endorsement <b>CG 22 65</b>.</p> <p>If coverage for professional services is not provided, use either of the following endorsements instead of Endorsement <b>CG 22 65</b>:</p> <ul style="list-style-type: none"> <li>● Exclusion – Professional Services – Optical And Hearing Aid Establishments Endorsement <b>CG 23 03</b>, if products coverage is provided; or</li> <li>● Exclusion – Products And Professional Services (Optical And Hearing Aid Establishments) Endorsement <b>CG 22 37</b>, if products coverage is also excluded.</li> </ul>
Heating or Combined Heating and Air Conditioning Equipment – dealers or distributors only	13930	s	<p>This classification only applies to risks engaged in sales of heating or combined heating and air conditioning equipment of all types regardless of their energy source.</p> <p>This classification does not apply to risks engaged in:</p> <ul style="list-style-type: none"> <li>● Sales and installation, servicing or repair</li> <li>● Installation, servicing or repair only</li> </ul>
Heating or Combined Heating and Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair	95648 NOC	p	<p>This classification includes:</p> <ul style="list-style-type: none"> <li>● The sales and installation of ducts and piping</li> <li>● Shop and display rooms</li> </ul> <p>This classification applies to risks who are engaged in:</p> <ul style="list-style-type: none"> <li>● Sales and installation, servicing or repair of heating or combined heating and air conditioning systems or equipment if any such system or equipment uses LPG as an energy source</li> <li>● Installation, servicing or repair of heating or combined heating and air conditioning systems or equipment if any such system or equipment uses LPG as an energy source</li> </ul> <p>This classification does not apply to risks engaged in the sales and installation, servicing or repair of heating or combined heating and air conditioning systems or equipment if none of such systems or equipment uses LPG as an energy source.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
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	95647	p	<p>This classification includes:</p> <ul style="list-style-type: none"> <li>● The sales and installation of ducts and piping</li> <li>● Shop and display rooms</li> </ul> <p>This classification applies to risks engaged in:</p> <ul style="list-style-type: none"> <li>● Sales and installation, servicing or repair of heating or combined heating and air conditioning systems or equipment excluding any equipment using LPG as an energy source</li> <li>● Installation, servicing or repair of heating or combined heating and air conditioning systems or equipment excluding any equipment using LPG as an energy source</li> </ul> <p>This classification does not apply to risks engaged in:</p> <ul style="list-style-type: none"> <li>● Sales and installation, servicing or repair of any equipment using LPG as an energy source</li> <li>● Installation, servicing or repair of any equipment using LPG as an energy source</li> </ul>
Heating Equipment Mfg. –			
coal or wood	55010	s	Installation, servicing or repair shall be separately classified and rated.
electric	55011	s	Installation, servicing or repair shall be separately classified and rated.  This classification includes combined heating and air conditioning equipment manufacturing.
fuel oil or kerosene	55012	s	Installation, servicing or repair shall be separately classified and rated.
gas or liquefied petroleum gas	55013	s	Installation, servicing or repair shall be separately classified and rated.  This classification includes combined heating and air conditioning equipment manufacturing.
Hemp Distributors	10012	s	<p>This classification applies to operations primarily involving distribution of hemp or hemp derivatives which are cultivated or manufactured by others. Such operations include storage, transport and delivery. This classification does not apply to cannabis other than hemp or its derivatives.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail sales of products</li> <li>● Wholesale distribution of non-hemp products</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Hemp Manufacturing NOC	50012	s	<p>This classification applies to operations primarily involving cultivation, processing, extraction, manufacturing, handling, packaging or repackaging of hemp or hemp derivatives. This classification does not apply to cannabis that is not hemp or its derivatives.</p> <p>This classification includes indoor growing or cultivation operations conducted by the insured in conjunction with its manufacturing operations. However, this classification does not apply to operations involving outdoor growing or cultivation; such operations shall be separately classified and rated. See Division Four of the CLM.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail sales of products</li> </ul>
Hemp-containing Products Distributors	10027	s	<p>This classification applies to operations primarily involving distribution of products manufactured by others which are designed for ingestion, inhalation or topical application to the body by humans or animals and which contain hemp or its derivatives as an ingredient. Such products containing hemp or its derivatives as an ingredient include, but are not limited to, food, beverages, cooking or baking products, topical creams, tinctures and hemp-based cannabidiol (CBD) oil. Such operations include storage, transport and delivery.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Wholesale distribution of products containing no hemp or its derivatives as ingredients</li> <li>● Retail sales of products</li> </ul>
Hemp-containing Products Manufacturing	50019	s	<p>This classification applies to operations primarily involving manufacturing of products designed for ingestion, inhalation or topical application to the body by humans or animals and which contain hemp or its derivatives as an ingredient. Such products containing hemp or its derivatives as an ingredient include, but are not limited to, food, beverages, cooking or baking products, topical creams, tinctures and hemp-based cannabidiol (CBD) oil.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Retail sales of products</li> <li>● Wholesale distribution of products manufactured by others</li> </ul>
Hide Dealers and Distributors – raw	14068	s	The sale of furs or pelts shall be separately classified and rated.
Hobby, Craft or Artists' Supply – distributors			Refer to "Distributors – no food or drink."
Hobby, Craft or Artists' Supply Stores	14101	s	<p>This classification applies to stores selling such items as yarns, embroidery floss, model cars, trains and airplanes, dolls and dollhouses.</p> <p>This classification includes incidental instruction or classes for customers.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Home Furnishings Stores			Refer to "Stores – No Food or Drink" or "Furniture Stores".
Home Health Care Services – (Cont'd)			
Not-For-Profit only	44500	p+	<p>This classification only applies to health care services provided by qualified medical professionals, such as registered nurses, in patients' homes. Health care services provided by the insured at the insured's own premises shall be classified and rated under an appropriate "Health Care Facilities" classification or as "Medical Offices".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>. If professional liability coverage is desired, refer to company.</p> <p>For premium computation purposes, payroll shall be limited to those employees who actually perform health care services in patients' homes.</p>
Other than Not-For-Profit	44501	p+	<p>This classification only applies to health care services provided by qualified medical professionals, such as registered nurses, in patients' homes. Health care services provided by the insured at the insured's own premises shall be classified and rated under an appropriate "Health Care Facilities" classification or as "Medical Offices".</p> <p>Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b>. If professional liability coverage is desired, refer to company.</p> <p>For premium computation purposes, payroll shall be limited to those employees who actually perform health care services in patients' homes.</p>
Home Improvement Stores	14279	s	<p>This classification is applicable to risks whose operations include the sale of building materials, hardware, appliances, automobile parts and accessories, plumbing supplies, paints, tools, lighting fixtures, gardening supplies, etc.</p> <p>This classification includes incidental lumberyard operations.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Renting of equipment and appliances</li> <li>● Installation work</li> </ul>
Hone, Oilstone or Whetstone Mfg.	55214	s	Quarrying shall be separately classified and rated.
Honey Extracting	55371	s	This classification includes apiaries.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Hotels and Motels – with pools or beaches –  less than four stories	45190	s+	<p>This classification includes motor inns, tourist courts, tourist cabins and other similar risks whose business is primarily providing lodging accommodations for transients, but this classification does not apply to apartment hotels.</p> <p>This classification includes coverage for the operation of owned canoes or rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>Users of golfmobiles are additional insureds. Use Additional Insured – Users Of Golfmobiles Endorsement <b>CG 20 08</b>.</p> <p>Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Boats (other than owned canoes or rowboats)</li> <li>● Gasoline or oil supply stations</li> <li>● Golf courses – if separate receipts are available</li> <li>● Health or exercise facilities for which a charge is made, as "Health or Exercise Clubs"</li> <li>● Restaurants</li> <li>● Ski lifts or tows</li> </ul>
four stories or more	45191	s+	<p>This classification includes motor inns, tourist courts, tourist cabins and other similar risks whose business is primarily providing lodging accommodations for transients, but this classification does not apply to apartment hotels.</p> <p>This classification includes coverage for the operation of owned canoes or rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>Users of golfmobiles are additional insureds. Use Additional Insured – Users Of Golfmobiles Endorsement <b>CG 20 08</b>.</p> <p>Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Boats (other than owned canoes or rowboats)</li> <li>● Gasoline or oil supply stations</li> <li>● Golf courses – if separate receipts are available</li> <li>● Health or exercise facilities for which a charge is made, as "Health or Exercise Clubs"</li> <li>● Restaurants</li> <li>● Ski lifts or tows</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Hotels and Motels – without pools or beaches –  less than four stories	45192	s+	<p>This classification includes motor inns, tourist courts, tourist cabins and other similar risks whose business is primarily providing lodging accommodations for transients, but this classification does not apply to apartment hotels.</p> <p>This classification includes coverage for the operation of owned canoes or rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>Users of golfmobiles are additional insureds. Use Additional Insured – Users Of Golfmobiles Endorsement <b>CG 20 08</b>.</p> <p>Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Boats (other than owned canoes or rowboats)</li> <li>● Gasoline or oil supply stations</li> <li>● Golf courses – if separate receipts are available</li> <li>● Health or exercise facilities for which a charge is made, as "Health or Exercise Facilities – commercially operated".</li> <li>● Restaurants</li> <li>● Ski lifts or tows</li> </ul>
four stories or more	45193	s+	<p>This classification includes motor inns, tourist courts, tourist cabins and other similar risks whose business is primarily providing lodging accommodations for transients, but this classification does not apply to apartment hotels.</p> <p>This classification includes coverage for the operation of owned canoes or rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>Users of golfmobiles are additional insureds. Use Additional Insured – Users Of Golfmobiles Endorsement <b>CG 20 08</b>.</p> <p>Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Boats (other than owned canoes or rowboats)</li> <li>● Gasoline or oil supply stations</li> <li>● Golf courses – if separate receipts are available</li> <li>● Health or exercise facilities for which a charge is made, as "Health or Exercise Facilities – commercially operated".</li> <li>● Restaurants</li> <li>● Ski lifts or tows</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Hotels and Motels – (lessor's risk only) –  less than four stories	64074	a+	<p>This classification includes motor inns, tourist courts, tourist cabins and other similar risks whose business is primarily providing lodging accommodations for transients, but this classification does not apply to apartment hotels.</p> <p>This classification includes coverages for the operation of owned canoes or rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>This classification does not apply to "Dude Ranches".</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Private residences</li> <li>● Ski lifts or tows</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Saddle animals</li> <li>● Boats (other than owned canoes or rowboats)</li> </ul>
four stories or more	64075	a+	<p>This classification includes motor inns, tourist courts, tourist cabins and other similar risks whose business is primarily providing lodging accommodations for transients, but this classification does not apply to apartment hotels.</p> <p>This classification includes coverages for the operation of owned canoes or rowboats. Use Canoes Or Rowboats Endorsement <b>CG 24 16</b>.</p> <p>This classification does not apply to "Dude Ranches".</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Private residences</li> <li>● Ski lifts or tows</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Saddle animals</li> <li>● Boats (other than owned canoes or rowboats)</li> </ul>
House Furnishings Installation	96053 NOC	p	This classification includes incidental upholstering and floor covering installation.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Housing Projects – federal, state, local	64500	u+	<p>This classification includes buildings or premises used for administrative, recreational or office purposes or for the storage of maintenance equipment and supplies in the described housing projects.</p> <p>This classification is applicable only to (a) local housing authorities as managing agents and (b) nonprofit corporations as managing agents and also to such corporations throughout the period during which the Federal Government or a State Government retains a financial interest in the property.</p> <p>This classification does not apply to buildings on the site of a proposed project at the time of its acquisition by a housing authority. Use Exclusion – Housing Projects Sites Endorsement <b>CG 22 41</b>. If coverage is desired for properties taken over by a housing authority for the predemolition and preconstruction periods, refer to company.</p> <p>The Federal Housing Agency may be included without additional premium charge on policies issued in the name of local housing authorities by the local housing authorities under lease.</p>
Hunting Preserves –  Not-For-Profit only	45225	s+	<p>Medical Payments are excluded. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Skeet or trap ranges</li> <li>● Rifle ranges</li> <li>● Guides or outfitters</li> </ul>
	45224	s+	<p>Medical Payments are excluded. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Skeet or trap ranges</li> <li>● Rifle ranges</li> <li>● Guides or outfitters</li> </ul>

**Table H. Classifications**



**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-I- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Ice Cream Stores	14401	s	This classification applies to risks selling only ice cream and related products.  Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b> .
Ice Dealers and Distributors	14405	s+	This classification includes ice harvesting and manufacturing.
Importers	55410	s	For products/completed operations liability coverage, importers shall be rated as a manufacturer based on the actual imported product(s). For premises/operations coverage, importers shall be rated based on an appropriate "Wholesalers" or "Distributors" classification.  This classification does not apply to any risk which operates on a commission only basis and which does not take physical possession and title of the imported goods at any time. Such risk shall be classified and rated as "Manufacturers Representatives".
Ink Mfg.	55426	s	
Inner Tubes Mfg.	55597	s	
Inspection and Appraisal Companies – inspecting for insurance or valuation purposes	96317	p+	Professional services are excluded. Use Exclusion – Inspection, Appraisal And Survey Companies Endorsement <b>CG 22 24</b> .
Instrument Mfg.	55649 NOC	s	
Instrument Mfg. – analytical, calibrating, measuring, testing or recording	55647	s	
Instrument Mfg. – control	55648	s	
Insulating Material Mfg. – mineral	55715	s	This classification includes fiberglass, rock wool, vermiculite and perlite.  Asbestos insulation manufacturing shall be separately classified and rated.
organic	55716	s	This classification includes insulation made with cellulose, rags or wood.
plastic	55718 NOC	s	
plastic – for application in a solid state	55717	s	

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Insulation Work –  mineral	96410	p	This classification applies to the installation or application of acoustical or thermal insulating material in buildings or within building walls.  This classification applies only when insulation or acoustical work is performed as a separate operation, not part of or incidental to any other construction operation performed at the same job or location.
	96409	p	This classification applies to the installation or application of acoustical or thermal insulating material in buildings or within building walls.  This classification applies only when insulation or acoustical work is performed as a separate operation, not part of or incidental to any other construction operation performed at the same job or location.
plastic	96408 NOC	p	This classification applies to the installation or application of acoustical or thermal insulating material in buildings or within building walls.  This classification applies only when insulation or acoustical work is performed as a separate operation, not part of or incidental to any other construction operation performed at the same job or location.
Insurance Agents	45334	a+	Professional services are excluded. Use Exclusion – Insurance And Related Operations Endorsement <b>CG 22 48</b> .
Interior Decorators	96611	p	
Internet Access Providers	47600	s+	This classification applies to a risk that solely provides internet access to its customers.  For those risks providing various other services in addition to internet access refer to Internet Service Providers Classification.  Professional services are excluded. Use Exclusion Internet Service Providers And Internet Access Providers Errors And Omissions Endorsement <b>CG 22 98</b> .
Internet Auctions	16751	s+	This classification applies to risks that are strictly facilitators and do not take possession or title of any goods or products. All monetary transactions are completed directly with the seller or a third party administrator.  For premium computation purposes, use fees and/or commissions as gross sales.  Separately classify and rate on-line stores as Internet Retailers.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Internet Retailers	16750	s	<p>This classification applies only to:</p> <ul style="list-style-type: none"> <li>● Risks that conduct retail operations solely over the internet or</li> <li>● Risks that conduct retail operations over the internet from a location separate from store operations.</li> </ul> <p>Internet operations conducted on store premises should be included under appropriate store classification.</p>
Internet Service Providers	47610	s+	<p>This classification applies to risks that provide internet access along with various other services to its subscribers.</p> <p>Professional services are excluded. Use Exclusion Internet Service Providers And Internet Access Providers Errors And Omissions Endorsement <b>CG 22 98</b>.</p>
Investment Advice			Refer to "Consultants".
Irrigation or Drainage System Construction	96702	p	<p>This classification includes pile driving or dredging.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Tunneling</li> <li>● Dam or sewer construction</li> </ul>
Irrigation Works Operations	96703	p+	Construction of irrigation systems shall be separately classified and rated.

**Table I. Classifications**



**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-JK- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Janitorial Services	96816	p+	Window cleaning, painting, maintenance or repair at any location where such contractor does not also perform janitorial services shall be separately classified and rated.
Janitorial Supplies – dealers or distributors	14527	s	
Jetty or Breakwater Construction	96872	p	This classification applies to all operations other than blasting. Blasting operations shall be separately classified and rated.
Jewelry Mfg.	55802	s	
Jewelry Stores or Distributors	14655	s+	Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b> .
Junk Dealers	45380	s	This classification applies only to those risks engaged in collecting or handling various secondhand materials such as bottles, rags, paper, rubber, nonferrous metals and ferrous scrap metals. The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Salvage operations</li><li>● Wrecking operations</li></ul>
Kennels – breeding, boarding or sales	45450	t+	This classification applies to the boarding, breeding or sales of any domestic animal. The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Pet grooming</li><li>● Pet training</li></ul> For premium computation purposes the term kennel shall mean each compartment used for housing an animal. Basis of premium is each kennel.

**Table JK. Classifications**



**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-L- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Labor Union Offices	65007	a+	Personal and Advertising Injury are excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b> .
Laboratories – research, development or testing –  Not-For-Profit only	97003	p	Professional services are excluded. Use Exclusion – Testing Or Consulting Errors And Omissions Endorsement <b>CG 22 33</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Analytical Chemists</li><li>● Medical Laboratories</li><li>● Medical X-ray Laboratories</li></ul> This is an N.P.D. classification.  For premium computation purposes include the payroll of laboratory and outside employees.
Other than Not-For-Profit	97002	p	Professional services are excluded. Use Exclusion – Testing Or Consulting Errors And Omissions Endorsement <b>CG 22 33</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Analytical Chemists</li><li>● Medical Laboratories</li><li>● Medical X-ray Laboratories</li></ul> This is an N.P.D. classification.  For premium computation purposes include the payroll of laboratory and outside employees.
Ladder Mfg. –  wood	55919	s	This classification includes step, stool or chair ladders.
other than wood	55918 NOC	s	This classification includes step, stool or chair ladders.
Lakes or Reservoirs – existence hazard only –  Not-For-Profit only	45524	t+	Basis of premium is each lake or reservoir.
Other than Not-For-Profit	45523	t+	Basis of premium is each lake or reservoir.
Lamp Shade Mfg.	56040	s	
Lamps or Lanterns Mfg. –  electric	56041	s	
other than electric	56042 NOC	s	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Land – occupied by persons other than the insured for business purposes – (lessor's risk only)	45539	t+	Basis of premium is per acre.
Landscape Gardening	97047	p+	<p>This classification includes:</p> <ul style="list-style-type: none"> <li>● Laying out grounds, planting trees, shrubs, flowers or lawns</li> <li>● Interior landscaping</li> </ul> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Excavation</li> <li>● Risks providing lawn care services only</li> </ul>
Laundries and Dry Cleaners – self-service	14731	s+	<p>This classification applies to laundries and dry cleaners equipped with household type automatic washing machines or dry cleaning machines which serve customers on a "while-you-wait" basis.</p> <p>This classification applies whether or not the customers insert or remove the laundry or dry cleaning from the machines and whether or not the machines have coin meters.</p> <p>Property damage to laundry or dry cleaning is excluded. Use Exclusion – Laundry And Dry Cleaning Damage Endorsement <b>CG 22 53</b>. If coverage for this hazard is desired, refer to company.</p>
Laundries and Dry Cleaning Plants	45678	s+	<p>This classification includes dyeing.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Laundry and dry cleaning receiving stations</li> <li>● Self-service laundry establishments</li> <li>● Laundries using only household type power machinery</li> </ul>
Laundry and Dry Cleaning or Dyeing Receiving Stations	14732	s+	This classification only applies to those stations with no laundry, dry cleaning or pressing machinery on the premises.
Laundry and Dry Cleaning Stores	14733	s+	This classification applies to store type operations where washing, cleaning and pressing are done on premises.
Laundry Rental Service	14734	s+	<p>This classification applies to those services which rent towels, uniforms, linens, diapers and towel cabinets.</p> <p>This classification includes laundry or cleaning operations in connection with rental services.</p>
Lawn Care Services	97050	p+	<p>This classification applies to risks which provide services for lawn care, such as mowing, fertilizing, edging or cleaning lawns, including removal of leaves, or preventing growth of, or killing weeds.</p> <p>Coverage is included for incidental application of "over-the-counter" herbicides or pesticides on lawns under the insured's regular care. Use Lawn Care Services – Limited Pollution Coverage Endorsement <b>CG 22 93</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Lawyers Offices –  Not-For-Profit only	66123	a+	Personal and Advertising Injury is excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b> .  Limited Coverage may be provided for personal and advertising injury that does not arise out of a lawyers' professional services. Use Limited Exclusion – Personal And Advertising Injury – Lawyers Endorsement <b>CG 22 96</b> in accordance with Rule <b>36</b> . of the Division Six – General Liability Commercial Lines Manual.
Other than Not-For-Profit	66122	a+	Personal and Advertising Injury is excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b> .  Limited Coverage may be provided for personal and advertising injury that does not arise out of a lawyers' professional services. Use Limited Exclusion – Personal And Advertising Injury – Lawyers Endorsement <b>CG 22 96</b> in accordance with Rule <b>36</b> . of the Division Six – General Liability Commercial Lines Manual.
Lead Mfg. – red or white	56170	s	
Lead Works – sheet, pipe or shot	56171	s	
Leather Goods Mfg.	56202 NOC	s	This classification includes manufacturing of goods from artificial leather.
Libraries	66309	a+	
Light Bulb or Tubes Mfg.	56390	s	
Lighting Fixtures Mfg.	56391 NOC	s	
Lime Mfg.	56427	s	This classification includes quarrying.
Liquor Mfg.	56488	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Beer, ale or malt liquor mfg.</li> <li>● Wine mfg.</li> </ul>
Lithographing			Refer to "Printing".
Livestock Dealers or Commission Merchants	14855	s	This classification applies to risks which do not assume physical possession in the transfer of livestock.  This classification does not apply to risks operating farms, ranches, livestock sales companies or sales stables.  For premium computation purposes use commissions as gross sales.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Livestock Sales Companies	45771	s	This classification applies to risks which assume physical possession in the transfer of livestock. This classification includes sales stables.
Locksmiths	14913	s	This classification includes retail store operations.
Logging and Lumbering	97111	p+	<p>This classification includes:</p> <ul style="list-style-type: none"> <li>● Construction, maintenance, operation and extension of logging railroads</li> <li>● Ownership, operation and use of teams</li> <li>● Construction of service roads in connection with logging and lumbering operations</li> </ul> <p>Coverage is excluded for property damage due to fire or property damage, however caused, to any vehicle while being loaded or unloaded. Use Exclusion – Logging And Lumber Operations Endorsement <b>CG 22 54</b>. Saw or planing mill operations shall be separately classified and rated.</p>
Lubricants Mfg. – grease	56567	s	<p>This classification applies to grease or oil mixing or blending. Petroleum refining shall be separately classified and rated.</p>
Luggage Goods Stores			Refer to "Stores – No Food or Drink".
Luggage Mfg.			Refer to "Leather Goods", "Plastic Goods" or "Textile Products" classifications.
Lumberyards	45819	s	<p>This classification includes the incidental sales of building material. The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Building material dealers</li> <li>● Home Improvement Stores</li> </ul>

**Table L. Classifications**

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-M- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Machine Shops	97220 NOC	p	<p>This classification is designed for risks making items based on the design and specifications of their customers. Usually, items are made from raw stock and become a part of their customers' finished product.</p> <p>Risks specialized in affecting a physical change of materials through structural, mechanical or chemical means shall be separately classified and rated as "Welding or Cutting", "Electroplating", "Metal Heat Processing", etc., depending on the operation.</p> <p>This classification applies only when there is no other appropriate classification.</p>
Machinery or Equipment –  farm – installation, servicing, repair or erection	97221	p	
industrial – installation, servicing or repair	97222	p	<p>This classification includes millwright work and incidental rigging work.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Risks involved solely in rigging operations</li> <li>● Installation, servicing or repair of office machinery and appliances</li> <li>● Installation, servicing or repair of farm machinery</li> </ul>
installation, servicing or repair	97223 NOC	p	<p>Installation, servicing or repair of the following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Office machinery and appliances</li> <li>● Farm machinery</li> </ul>
Machinery or Equipment Dealers	15062 NOC	s	Installation, servicing or repair shall be separately classified and rated.
Machinery or Equipment Dealers –  construction or industrial – mobile type	15060	s	Installation, servicing or repair shall be separately classified and rated.
farm type	15061	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Installation, servicing or repair</li> <li>● Leasing of machinery or equipment</li> </ul>
yard or garden type	15063	s	<p>This classification includes:</p> <ul style="list-style-type: none"> <li>● Sales of lawn mowers, rototillers, edgers and chain saws</li> <li>● Servicing or repair of small engines, including lawnmowers, rototillers, edgers and chain saws, whether or not sold by the insured</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Machinery or Machinery Parts Mfg.	56654 NOC	s	
Machinery or Machinery Parts Mfg. –  construction, mining or materials handling type  farm type  industrial type  metalworking	56650	s	
	56651	s	
	56652	s	
	56653	s	
Mail Box or Packaging Stores	15070	s+	<p>This classification applies to risks specializing in performing packing and mailing services for others.</p> <p>This classification includes the incidental sales of packing products and mailing accessories, as well as the incidental faxing and copying of materials.</p> <p>This classification does not apply to shipping services provided by the insured. Shipping operations shall be separately classified and rated.</p>
Mail Order or Online Drugstores	45900	s	<p>This classification applies to those pharmacists who operate exclusively through mail order and/or the Internet.</p> <p>This classification includes products coverage and limited coverage for professional services as a pharmacist. Use Pharmacists Endorsement <b>CG 22 69</b>.</p> <p>If coverage for professional services as a pharmacist is not provided, use either of the following endorsements instead of Endorsement <b>CG 22 69</b>:</p> <ul style="list-style-type: none"> <li>• Exclusion – Professional Services – Pharmacists Endorsement <b>CG 23 02</b>, if products coverage is provided; or</li> <li>• Exclusion – Limited Products And Professional Services – Pharmacists Endorsement <b>CG 22 36</b>, if limited products coverage is provided.</li> </ul> <p>Optional broadened coverage for professional services as a pharmacist may be provided. Use Pharmacists – Broadened Coverage Endorsement <b>CG 22 97</b> instead of Endorsement <b>CG 22 69</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>• Medical clinics treating outpatients only.</li> </ul>
Mail Order Houses	45901	s	Catalog or premium coupon redemption stores shall be separately classified and rated.
Mailing or Addressing Companies	45937	s+	
Manufacturers	54444 NOC	s	<p>This classification applies only when there is no other appropriate classification assignable to the risk.</p> <p>For Increased Limits Tables assignment, refer to company.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Manufacturers' Representatives	45993	s	<p>For the purpose of this classification, a manufacturer's representative is an independent contractor who sells the products of one or more manufacturers on a commission basis. The manufacturer's representative is not on the payroll of the manufacturer and is not eligible for any employee benefits.</p> <p>Manufacturers' Representatives are usually involved in one or more of the following:</p> <ul style="list-style-type: none"> <li>(a) They may employ salespersons of their own and pay them either salary or commission without affecting the relationship with the involved manufacturers;</li> <li>(b) They may stock a small supply of samples used for display or demonstration but not for sale;</li> <li>(c) They may demonstrate the product or supervise its installation;</li> <li>(d) They may train customers' employees in the use of the product.</li> </ul> <p>For premium computation purposes use commissions as gross sales.</p> <p>This classification includes the insured's office.</p> <p>Risks with storage or warehouse facilities are not considered manufacturers' representatives and shall be separately classified and rated.</p>
Marine Appraisers or Surveyors	97308	p+	Professional services are excluded. Use Exclusion – Inspection, Appraisal And Survey Companies Endorsement <b>CG 22 24</b> .
Markets – not open air (lessor's risk only)			
Not-For-Profit only	15120	s+	
Other than Not-For-Profit	15119	s+	
Markets – open air (lessor's risk only)			
Not-For-Profit only	15124	s+	
Other than Not-For-Profit	15123	s+	
Masonry	97447	p	
Match Mfg.	56690	s	Logging and lumbering operations shall be separately classified and rated.
Mattress or Box Spring Mfg.	56699	s	This classification includes quilts, pillows or cushions.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Mausoleums –  Not-For-Profit only	46005	a+	This classification includes mausoleums in cemeteries or those operated by cemetery companies.  This classification excludes professional services. Use Exclusion – Funeral Services Endorsement <b>CG 21 56.</b>
Other than Not-For-Profit	46004	a+	This classification includes mausoleums in cemeteries or those operated by cemetery companies.  This classification excludes professional services. Use Exclusion – Funeral Services Endorsement <b>CG 21 56.</b>
Meat, Fish, Poultry or Seafood – curing	56758	s	Packing houses shall be separately classified and rated.
Meat, Fish, Poultry or Seafood – distributors	15223	s	
Meat, Fish, Poultry or Seafood Processing –  in airtight containers	56759	s	This classification does not apply to products packed in paper, plastic wrap or cellophane unless vacuum packed.
not in airtight containers	56760	s	
Meat, Fish, Poultry or Seafood Stores	15224	s	
Media Mfg. –  pre-recorded	58627	s	This classification includes the manufacturing of pre-recorded CDs, DVDs and other similar audio-visual materials.  Recording studios shall be separately classified and rated.
blank	57800	s	This classification includes the manufacturing of recordable CDs, DVDs and other similar audio-visual materials.  The manufacturing of film shall be separately classified and rated as "Photographic Supplies Mfg. ".

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. –  expendable	56805	s	This classification includes items such as adhesive tape, absorbent cotton, bandages or dressings, sponges, swabs, tongue depressors, ligatures and sutures, hypodermic needles, specimen containers, rubber gloves, plastic and rubber sheeting or tubing, splints and elastic stockings and supporters.
			This classification includes items such as hospital beds, examining or operating room tables or chairs, basins or trays, wheeled litters, bed pans and urinals, heating pads, vaporizers, operating room lights, pails and buckets, medication and chart carts, oxygen canopies or tents, traction apparatus, patient lifts or hoists, x-ray film viewers, hot water bottles and ice packs.  Orthopedic, ambulation or prosthetic devices or surgical instruments shall be separately classified and rated.
Medical, Dental, Hospital or Surgical Instruments Mfg.	56807	s	This classification includes items such as hemostats, forceps, retractors, cauteries, sphygmomanometers, bronchoscopes, hypodermic syringes, scalpels, trachea tubes, ophthalmoscopes, phoropters, stethoscopes, tonometers, specula and trepans.
Medical, Dental or Surgical Diagnostic or Treatment Machines or Devices Mfg.	56808	s	This classification includes items such as anesthesia apparatus, inhalation therapy machines, x-ray and fluoroscopy machines, cardiac defibrillators, resuscitation equipment, radiation therapy machines, metal and foreign body locators, kidney machines, audiometers, E.K.G. machines, diathermy machines, suction or irrigation apparatus, oscilloscopes and monitoring devices (all types).
Medical, Hospital and Surgical Equipment and Supplies – rented to others	15300	s+	
Medical, Hospital and Surgical Supply Stores	15314	s	Rental of equipment shall be separately classified and rated.
Medical Offices	66561	a+	Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b> .  If professional coverage is desired, classify and rate in accordance with the Professional Liability Division.  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Sales of prescription drugs, as "Drugstores"</li></ul>
Metal Dealers or Distributors –  nonstructural	15404	s	Metal scrap dealers shall be separately classified and rated.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Metal Erection – decorative or artistic	97650	p	This classification applies to risks whose predominant operation is the installation or erection of metal work. This classification includes shop operations in connection with metal work installed or erected by the insured. Shop operations in connection with metal work not installed or erected by the insured shall be separately classified and rated.
frame structures iron work on outside of buildings	97651	p	This classification includes erecting or repairing balconies, fire escapes, railings, staircases, coal chutes or fireproof shelters. Shop operations shall be separately classified and rated.
in the construction of dwellings not exceeding 2 stories in height	97652	p	Shop operations shall be separately classified and rated.
nonstructural	97653 NOC	p	Shop operations shall be separately classified and rated.
steel lock gates, gasholders, standpipes, water towers, smokestacks, tanks, silos, prison cells, fire or burglarproof vaults	97654	p	Shop operations shall be separately classified and rated.
structural	97655 NOC	p	Bridge erection shall be separately classified and rated. Shop operations shall be separately classified and rated.
Metal Foil Mfg.	56910	s	
Metal Goods Mfg.	56911 NOC	s	
Metal Goods Mfg. – stamping – not signs	56912	s	
Metal Heat Processing	56913	s	This classification applies to insureds engaged in annealing, hardening, heat treating or tempering metals for others. The manufacturer of fabricated metal products shall be separately classified and rated.
Metal Scrap Dealers	15406	s	This classification includes collection of scrap metals. The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Wrecking</li><li>● Salvaging operations</li></ul>
Metal Works – shop – decorative or artistic	59914	s	This classification applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. This classification applies to risks whose predominate operations is metal work to be installed or erected by others. This classification includes incidental installation or erection.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Metal Works – shop – structural –  load bearing	56915	s	For the purpose of this classification, "load bearing" means structural metal work designed to support weight.  Installation and erection shall be separately classified and rated.
	56916	s	The manufacturing of doors, window frames, sashes, molding and trim shall be separately classified and rated.  Installation and erection shall be separately classified and rated.
Metals – extraction or refining	56900 NOC	s	This classification includes all rolling mill operations when done in conjunction with metal extraction or refining.  Rolling mills not operated in conjunction with metal extraction or refining shall be separately classified and rated.
Metals – extraction or refining –  chemical processes	56917	s	This classification includes all rolling mill operations when done in conjunction with metal extraction or refining.  Rolling mills not operated in conjunction with metal extraction or refining shall be separately classified and rated.
	56918	s	This classification includes all rolling mill operations when done in conjunction with metal extraction or refining.  Rolling mills not operated in conjunction with metal extraction or refining shall be separately classified and rated.
Metals – extraction or refining of ferrous metals – blast furnace or other pyrometallurgical processes	56919	s	This classification includes all rolling mill operations when done in conjunction with metal extraction or refining.  Rolling mills not operated in conjunction with metal extraction or refining shall be separately classified and rated.
Metals – extraction or refining of nonferrous metals – blast furnace or other pyrometallurgical processes	56920	s	This classification includes all rolling mill operations when done in conjunction with metal extraction or refining.  Rolling mills not operated in conjunction with metal extraction or refining shall be separately classified and rated.
Mica Goods Mfg.	56980	s	This classification includes mica preparation.  Mining shall be separately classified and rated.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Milk Depots or Dealers	57001	s	<p>This classification includes milk processing conducted on the same premises.</p> <p>Operations conducted in connection with and on the same premises with a dairy or general Farm shall be separately classified and rated. See Division Four of the CLM.</p> <p>When products coverage is afforded, this classification includes coverage for bodily injury or property damage arising from the delivery of any liquid product into a wrong receptacle or to a wrong address or the erroneous delivery of one liquid product for another, if the bodily injury or property damage occurs after delivery has been completed.</p> <p>Use Misdelivery Of Liquid Products Coverage Endorsement <b>CG 22 66</b>.</p>
Milk Processing	57002	s	
Mining	98002 NOC	p	<p>This classification includes mine hoists.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Churches</li> <li>● Dwellings</li> <li>● Hospitals</li> <li>● Schools</li> <li>● Stores</li> <li>● Theaters</li> </ul> <p>For premium computation purposes include the total payroll of all employees engaged in mining operations.</p>
Mining – surface	98003	p	<p>For premium computation purposes include the total payroll of all employees engaged in mining operations.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Clay or shale digging</li> <li>● Gold dredging</li> <li>● Sand or gravel digging</li> <li>● Quarrying</li> </ul> <p>This classification includes the construction of service roads in connection with surface mining operations.</p>
Mobile Home Mfg.	57090	s	<p>Manufacturing of the following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Camper trailers</li> <li>● Camper bodies</li> <li>● Self-powered camping vehicles</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Mobile Home Parks or Courts	46202	s+	<p>This classification applies to permanent residential facilities.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Restaurants</li> <li>● Saddle animals</li> <li>● Bathing beaches</li> <li>● Campground</li> <li>● Swimming pools</li> </ul>
Mobile Home Sales Agencies	15488	s	This classification applies to risks whose primary operations are the sales of vehicles which are used for dwelling purposes and are permanent and stationary.
Model Homes	46362	t+	Basis of premium is each home.
Modular Units Mfg.	57146	s	
Money Exchanges			Classified and rated as a financial institution. Money exchange booth operated in connection with a financial institution is included in the governing classification.
Monuments, Tombstones and Statuary			Monuments, tombstones or statuary are included in the governing classification.
Motion Pictures – development of negatives, printing and all subsequent operations	98090	p+	Marketing of the product through film exchanges at locations other than the studios shall be separately classified and rated.
film distribution or exchanges – not located at motion picture studios	98091	p+	For premium computation purposes include the payroll of clerical employees.
production – studios or outside – all operations prior to the development of negatives	98092	p+	
Motorcycle, Moped or Motor Scooter Mfg.	57202	s	This classification includes assembling.
Museums – Not-For-Profit only	46427	a+	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Restaurants</li> <li>● Gifts shops</li> </ul>
Other than Not-For-Profit	46426	a+	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Restaurants</li> <li>● Gifts shops</li> </ul>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Music Stores – pre-recorded	16676	s	<p>This classification applies to stores primarily selling prerecorded music.</p> <p>This classification includes the incidental sales of sheet music and the incidental sales or rental of musical and audio equipment.</p> <p>Stores selling musical instruments or audio equipment primarily shall be separately classified and rated.</p> <p>This classification does not apply to stores that primarily sell or rent video tapes.</p>
Musical Instrument Mfg.	57257	s	Electrical amplifying equipment or accessories shall be separately classified and rated under the appropriate "Communication Or Recording Systems Or Equipment Mfg." classification.
Musical Instrument Stores	15538	s	<p>This classification applies to risks which sell or rent musical instruments.</p> <p>This classification includes:</p> <ul style="list-style-type: none"> <li>● The incidental sales of sheet music and musical instrument accessories</li> <li>● The incidental offering of music lessons</li> </ul>
Musical Products Mfg. – pre-recorded			Refer to "Media Mfg. – pre-recorded."

**Table M. Classifications**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-N- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Nails or Spikes Mfg.	57401		
Nail Salons	15600	s	<p>This classification applies to risks specializing in the beautification or maintenance of customers' nails for cosmetic purposes.</p> <p>This classification does not apply to nail services provided to customers in conjunction with a beauty salon or similar operations. Nail service is included in the operations of a beauty salon and is not separately classified.</p> <p>Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p>
Nanomaterial Distributors	13208	s	<p>This classification only applies to risks that sell nanomaterials to others. The manufacturing or engineering of nanomaterials shall be separately classified and rated.</p> <p>The sale of products that include nanomaterials shall be classified and rated under the applicable distributor classification.</p>
Nanomaterial Mfg.	53953	s	<p>This classification only applies to risks that manufacture or engineer nanomaterials for others.</p> <p>This classification does not apply to risks using nanomaterials in the manufacturing of their products or for their research purposes. The manufacturing of products that include nanomaterials shall be classified and rated under the applicable manufacturing classification. The manufacturing and use of nanomaterials for research purposes shall be classified and rated under the applicable laboratories classification.</p>
Needles, Pins or Tacks Mfg.	57403	s	
Net Mfg. – other than safety nets	57410 NOC	s	
safety nets	57411	s	
Newspaper or Magazine Distributors	15607	s+	
Newsstands	15608	s	
Nightclubs, Cabarets and Comedy Clubs	15656	s+	<p>This classification applies to establishments primarily engaged in entertainment and dancing.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Taverns</li> <li>● Restaurants</li> <li>● Dance halls</li> </ul>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Nursery – garden	15699	s+	Landscape gardening shall be separately classified and rated.
Nurses Homes			Student Nurses Homes are classified and rated as "Schools – dormitory facilities". All other Nurses Homes are included in the governing classification.

**Table N. Classifications**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-O- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Office Machines Mfg.	57572	s	This classification includes adding, calculating, dictating, photocopying and typewriting machines. Computer manufacturing shall be separately classified and rated.
Office Machines or Appliances – installation, inspection, adjustment or repair	98111	p+	This classification includes shop operations.
Office Machines or Appliances – retail – no repair			Refer to "Stores – no food or drink".
Office Machines or Appliances – wholesale – no repair			Refer to "Distributors – no food or drink".
Oil or Natural Gas Lease Operations	98150	p+	<p>This classification includes salt water disposal operations.</p> <p>Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b>.</p> <p>Coverage does not apply to property damage to oil, gas, water, or other material substances caused by saline substance contamination. Use Exclusion – Saline Substances Contamination Endorsement <b>CG 22 47</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Oil still erecting or repair</li> <li>● Oil rig or derrick erection</li> <li>● Drilling</li> <li>● Installation or recovery of casing</li> <li>● Well shooting</li> <li>● Cementing</li> <li>● Tank building</li> <li>● Topping operations</li> <li>● Gasoline recovery</li> </ul> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Oil or Gas Lease Operations – natural gas – within the limits of any town or city on the right-of-way of any railroad, or in any ocean, gulf or bay	98151	p+	<p>This classification includes salt water disposal operations.</p> <p>Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b>.</p> <p>Coverage does not apply to property damage to oil, gas, water, or other material substances caused by saline substance contamination. Use Exclusion – Saline Substances Contamination Endorsement <b>CG 22 47</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Oil still erecting or repair</li> <li>● Oil rig or derrick erection</li> <li>● Drilling</li> <li>● Installation or recovery of casing</li> <li>● Well shooting</li> <li>● Cementing</li> <li>● Tank building</li> <li>● Topping operations</li> <li>● Gasoline recovery</li> </ul> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p>
Oil or Gas Lease Work by Contractors – not lease operation	98152	p	<p>This classification includes salt water disposal operations.</p> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>This classification also includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units and lease beautification work.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Pipeline construction</li> <li>● Tank building</li> <li>● Rig or derrick erecting or dismantling</li> <li>● Installation or recovery of casing</li> <li>● Drilling</li> <li>● Cementing</li> <li>● Acidizing</li> <li>● Cleaning or swabbing of wells</li> <li>● Well shooting</li> </ul>
Oil or Gas Wells – acidizing	98153	p	<p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>This classification applies to operations by owners, operators or contractors.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Oil or Gas Wells – cementing	98154	p	<p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>This classification applies to operations by owners, operators or contractors.</p> <p>This is an N.P.D. classification with "Oil or Gas Wells – drilling or redrilling".</p>
Oil or Gas Wells – cleaning or swabbing by contractors	98155	p	<p>Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b>.</p> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p>
Oil or Gas Wells – cleaning or swabbing by contractors – within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay	98156	p	<p>Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b>.</p> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p>
Oil or Gas Wells – drilling or redrilling, installation or recovery of casing	98157	p	<p>Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b>.</p> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>This classification includes salt water disposal operations.</p>
Oil or Gas Wells – drilling or redrilling, installation or recovery of casing – within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay	98158	p	<p>Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b>.</p> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>This classification includes salt water disposal operations.</p>
Oil or Gas Wells – instrument logging or survey work in wells	98159	p	<p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>This classification applies to operations by owners, operators or contractors.</p> <p>This is an N.P.D. classification with "Oil or Gas Wells – drilling or redrilling".</p>
Oil or Gas Wells – non-operating working interest	46510	t+	<p>Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b>.</p> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>The basis of premium is no exposure (which means that exposure is not required for statistical reporting purposes).</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Oil or Gas Wells – perforating of casing	98160	p	<p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>This classification applies to operations by owners, operators or contractors.</p>
Oil or Gas Wells – servicing – by contractors	98161	p	<p>Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b>.</p> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>This classification includes salt water disposal operations.</p>
Oil or Gas Wells – shooting	98162	p	<p>Coverage does not apply to property damage arising out of the underground resources and equipment hazard. Use Exclusion – Underground Resources And Equipment Endorsement <b>CG 22 57</b>.</p> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p> <p>This classification applies to operations by owners, operators or contractors.</p>
Oil or Gas Well Supplies or Equipment Dealers – secondhand	15188	s	<p>This classification includes incidental reconditioning or repairing.</p> <p>Installation, erection, dismantling or salvage operations shall be separately classified and rated.</p>
Oil Refineries	15733	s	<p>This classification includes the refining of kerosene, gasoline, diesel or jet fuel.</p> <p>Oil producing shall be separately classified and rated.</p>
Oil Rig or Derrick Erecting or Dismantling – wood or metal	98163	p	<p>This classification includes construction of foundations or structures or installation of equipment.</p> <p>This classification applies to all operations including construction of foundation or structures or installation of equipment.</p> <p>Use Exclusion – Oil Or Gas Producing Operations Endorsement <b>CG 22 73</b>.</p>
Oil Still Erection or Repair	98164	p	<p>This classification applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor house. It does not apply to the erection or repair of office buildings, warehouses, storage tanks, power plants or other structures incidental to an oil refinery but not integral parts of the distillation units.</p> <p>Pile driving shall be separately classified and rated.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Optical Goods – Distributors			Refer to "Distributors – no food or drink".
Optical Goods Mfg.	57600	s	<p>This classification includes the manufacturing of binoculars, telescopes, microscopes, magnifying glasses and light filters.</p> <p>Manufacturing of the following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Contact lens</li> <li>● Eyeglass lens</li> <li>● Photographic lens</li> </ul>
Optical Goods Stores	15839	s	<p>This classification primarily applies to stores selling eye glasses and prescription lenses.</p> <p>This classification includes products coverage and coverage for professional services. Use Optical And Hearing Aid Establishments Endorsement <b>CG 22 65</b>.</p> <p>If coverage for professional services is not provided, use either of the following endorsements instead of Endorsement <b>CG 22 65</b>:</p> <ul style="list-style-type: none"> <li>● Exclusion – Professional Services – Optical And Hearing Aid Establishments Endorsement <b>CG 23 03</b>, if products coverage is provided; or</li> <li>● Exclusion – Products And Professional Services (Optical And Hearing Aid Establishments) Endorsement <b>CG 22 37</b>, if products coverage is also excluded.</li> </ul>
Orchards and Vineyards – operation by contractors	98257	p+	<p>This classification includes cultivating, dusting, fumigating, irrigating, planting, pruning, spraying or trimming. Use Pesticide Or Herbicide Applicator Coverage Endorsement <b>CG 22 64</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Fruit picking and packing.</li> <li>● Operations performed by independent contractors at a given location involving only cultivation and including irrigation, as "Farm Machinery Operations".</li> <li>● Operations performed by independent contractors at a given location involving spraying and fumigating work only, as "Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating".</li> </ul>
Ore Milling or Processing	57611	s	<p>This classification includes concentration or amalgamation.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Mining</li> <li>● Quarrying</li> </ul>
Orphan Homes			Refer to "Health Care Facilities – homes for the physically handicapped or orphaned".
Orthopedic, Ambulation or Prosthetic Devices Mfg.	57625	s	This classification includes canes, crutches, walkers, exercisers, trusses, braces, cervical collars, artificial eyes and limbs and orthopedic footwear.

**Table O. Classifications**



**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-P- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Packing Houses	57651	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Stockyards</li> <li>● Rendering work</li> </ul>
Paint, Varnish, Shellac or Lacquer Mfg.	57690	s	
Paint, Wallpaper or Wallcovering Stores	15991	s	
Painting –  exterior – buildings or structures – exceeding three stories in height	98303 NOC	p	For spray painting operations a property damage deductible of \$250.00 per claim applies. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b> . Separately classify and rate painting of steel structures and bridges.
exterior – buildings or structures – three stories or less in height	98304 NOC	p	For spray painting operations a property damage deductible of \$250.00 per claim applies. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b> . Separately classify and rate painting of steel structures and bridges.
interior – buildings or structures	98305	p	For spray painting operations a property damage deductible of \$250.00 per claim applies. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b> .
oil or gasoline tanks	98306	p	For spray painting operations a property damage deductible of \$250.00 per claim applies. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b> .
ship hulls	98307	p	For spray painting operations a property damage deductible of \$250.00 per claim applies. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b> .
shop only	98308	p	This is an N.P.D. classification in manufacturing plants or with other painting classifications.
steel structures or bridges	98309	p	For spray painting operations a property damage deductible of \$250.00 per claim applies. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b> . Separately classify and rate painting of oil or gasoline tanks.
Painting, Picture or Frame Stores	15993	s	This classification applies to risks whose operations primarily involve the sale of prints, posters, reproductions, paintings, photographs and frames and which have a large amount of merchandise on display. On-premises assembly by employees or customers is included.
Paper Coating or Finishing	57716	s	This classification includes corrugating, creping, laminating, oiling, paraffining, parchmentizing or waxing.  Paper manufacturing shall be separately classified and rated.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Paper Goods Mfg.	57725 NOC	s	The manufacturing of the following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Paper</li> <li>● Corrugated containers</li> </ul>
Paper Mfg.	57726	s	
Paper Products Distributors	16005	s	
Paper, Rag or Rubber Stock Dealers and Distributors – secondhand	16009	s	Laundry operations performed by wiping cloth or rag dealers shall be separately classified and rated.
Paperhanging	98344	p	
Parachute Mfg.	57798	s	
Parades	46590	t+	This classification does not apply to parades organized or sponsored by a governmental body. Basis of premium is each parade.
Parking – private	46622	a+	
Parking – public – open air	46604	s+	Servicing of automobiles shall be separately classified and rated.
Parking – public – shopping centers – maintained by the insured (lessor's risk only)	46607	a+	For premium computation purposes, area shall include the total area of the public parking lot including lawns, dividers, malls, etc., within the outer boundaries of the lot and shall also include any access roads to or from the parking area which are maintained by the insured, but shall not include restricted delivery truck parking areas or areas restricted to pick-up only.
Parking – public – not open air	46603	s+	Servicing of automobiles shall be separately classified and rated.
Parking – public – shopping centers – maintained by lessee (lessor's risk only)	46606	a+	For premium computation purposes, area shall include the total area of the public parking lot including lawns, dividers, malls, etc., within the outer boundaries of the lot and shall also include any access roads to or from the parking area which are maintained by the insured, but shall not include restricted delivery truck parking areas or areas restricted to pick-up only.
Parks or Playgrounds	46671	t+	This classification does not apply to parks or playgrounds owned by a governmental body. Basis of premium is each park or playground.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Party Planners			Refer to "Event, Party or Wedding Planners".
Pattern Mfg. –  metal  paper  other	57808	s	This classification is not applicable to the manufacturing of metal jigs, fixtures or dies.
	57810	s	
	57809 NOC	s	
Pawn Shops			Refer to "Stores – no food or drink".
Penal Institutions	46700	a+	This classification includes correctional institutions, penitentiaries, prisons and reformatories.  Professional Services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement <b>CG 22 44</b> .  If professional liability coverage is desired, refer to company.  Medical Payments are excluded. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b> .
Pencil, Pen, Crayon or Chalk Mfg.	57871	s	
Periodicals Distributors			Refer to "Newspaper or Magazine Distributors".
Pest Control Services	43470	s+	This classification includes termite control but excludes the use of gas of any kind.  Coverage is included for herbicide/pesticide operations. Use Pesticide Or Herbicide Applicator – Limited Pollution Coverage Endorsement <b>CG 22 64</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Fumigating</li><li>● Crop spraying</li></ul>
Pet Food Mfg.	57913	s	Feed Manufacturing shall be separately classified and rated.
Pet Grooming	16402	s+	
Pet Stores	16403	s	This classification includes incidental pet grooming and training.
Pet Training	16404	s+	
Photo Finishing Laboratories	57997	s+	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Photographers	16471	s+	<p>This classification includes the use of video cameras and studios.</p> <p>The operation or use of aircraft in connection with aerial photography is subject to the aircraft exclusion in the policy.</p> <p>Camera or Photographic Equipment Stores shall be separately classified and rated.</p>
Photographic Equipment Mfg.	57998	s	<p>This classification includes cameras, camera lenses, photographic enlarging equipment, projectors, light meters, developing tanks and mounting equipment.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Chemical manufacturing</li> <li>● Photographic supplies manufacturing</li> </ul>
Photographic Supplies Mfg.	57999	s	<p>This classification includes film and photographic paper.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Chemical manufacturing</li> <li>● Photographic equipment manufacturing</li> </ul>
Piano Tuning	98405	p+	
Picnic Grounds – commercially operated	46773	t+	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Boats</li> <li>● Refreshment stands</li> <li>● Restaurants</li> </ul> <p>Basis of premium is each picnic ground.</p>
Pile Driving – building foundation only  sonic method  other	98413	p	<p>The making of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be classified and rated as "Concrete Construction".</p>
	98415	p	<p>The making of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be classified and rated as "Concrete Construction".</p> <p>This classification applies when sonic method is the only pile driving method used by the insured at the job site.</p>
	98414 NOC	p	<p>The making of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be classified and rated as "Concrete Construction".</p> <p>This classification includes the building of timber wharfs.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Pipeline Construction –	98423	p	This classification includes pile driving or dredging. Tunneling shall be separately classified and rated.
gas			
oil			
slurry – nonflammable mixtures			
other	98424 NOC	p	This classification includes pile driving or dredging. Tunneling shall be separately classified and rated.
Pipelines – operation –	98427	p+	This classification includes maintenance. The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Construction</li><li>● Operation of wells</li><li>● Oil refining</li></ul>
gas			
oil			
slurry – nonflammable mixtures			
other	98428 NOC	p+	This classification includes maintenance. Construction of pipelines shall be separately classified and rated. This classification applies to pipelines used for the transmission of coal, waste matter, etc.
Pipes Mfg. – tobacco	58020	s	This classification only applies to pipes used for smoking tobacco.
Pipes or Tubes Mfg. –	58009	s	
metal			
plastic	58010	s	
Plastering or Stucco Work	98449	p	
Plastic Mfg. – raw material	58056	s	This classification applies to the manufacturing of powder, liquid or resin.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Plastic or Rubber Goods Mfg.– household	58057 NOC	s	
other than household	58058 NOC	s	
Plastic or Rubber Supply Goods Distributors	16501	s	
Plumbing – commercial and industrial	98482	p	<p>This classification includes:</p> <ul style="list-style-type: none"> <li>● The installation, service or repair of sanitary gas, steam, hot water, pipe or other pipe fittings including building connections and gas or liquid fuel appliances</li> <li>● The incidental sales of plumbing fixtures and supplies to be used in connection with the insured's installation, service or repair operations</li> </ul> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Sales of appliances</li> <li>● Installation, servicing and repair of heating systems or units or liquefied petroleum gas systems and piping</li> <li>● Sales of fixtures and supplies which are not to be used in connection with the insured's installation, service or repair operations</li> </ul> <p>This classification also includes shops and display rooms.</p>
residential or domestic	98483	p	<p>This classification includes:</p> <ul style="list-style-type: none"> <li>● The installation, service or repair of sanitary gas, steam, hot water, pipe or other pipe fittings including building connections and gas or liquid fuel appliances</li> <li>● The incidental sales of plumbing fixtures and supplies to be used in connection with the insured's installation, service or repair operations</li> </ul> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Sales of appliances</li> <li>● Installation, servicing and repair of heating systems or units or liquefied petroleum gas systems and piping</li> <li>● Sales of fixtures and supplies which are not to be used in connection with the insured's installation, service or repair operations</li> </ul> <p>This classification applies to insureds whose principal operations are in connection with 1-4 family dwellings.</p> <p>This classification also includes house connections, shop and display rooms.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Plumbing Fixtures Mfg.	58095	s	
Plumbing Supplies and Fixtures Dealers and Distributors	16527	s	This classification includes the sale of irrigation equipment.
Plumbing Supplies Mfg.	58096 NOC	s	This classification includes the manufacture of irrigation equipment. Plumbing Fixtures Manufacturing shall be separately classified and rated.
Plywood, Veneer or Veneer Products Mfg. – without log processing other	58302	s	
	58301 NOC	s	This classification includes log processing.
Political Campaign Headquarters or Offices	46822	t+	This classification includes all premises and operations. Personal and Advertising Injury are excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b> . Basis of premium is each campaign headquarters or office.
Portable Toilet Rentals	19061	s+	This classification includes: <ul style="list-style-type: none"><li>● Servicing and maintenance of the portable toilet rental.</li><li>● The rental of portable sinks and showers and any incidental sales of accessories and supplies, such as toilet paper, soap, deodorizers and paper towels.</li></ul> For portable toilet sales, refer to the appropriate "Stores – no food or drink" NOC classification.
Prefabricated Building Erection	98502	p	The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Electric wiring</li><li>● Plumbing work</li><li>● Heating or cooling systems installation</li></ul>
Prefabricated Building Mfg.	58397	s	Erection of prefabricated buildings shall be separately classified and rated.
Printers or Electrotypes Supplies – distributors	16588	s	
Printing – Not-For-Profit only Other than Not-For-Profit	58409	s+	Retail stores shall be separately classified and rated.
	58408	s+	Retail stores shall be separately classified and rated.
Produce Handling or Packing	16604	s	This classification includes those risks which buy, pack, or otherwise prepare general produce for shipment or transportation but not caring for produce during transport.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Professional and Trade Associations – no buildings or premises owned or leased except as offices –  Not-For-Profit only	46882	t+	<p>Personal and Advertising Injury are excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Activities conducted by the insured to which the public is admitted if an admission fee is charged by the insured</li> <li>● Buildings or premises, other than offices, owned by or rented to the insured, except premises owned or rented only for specified days for meeting purposes</li> <li>● Premises occupied by the insured for purposes other than meetings of members and guests</li> </ul> <p>Basis of premium is each member.</p>
Other than Not-For-Profit	46881	t+	<p>Personal and Advertising Injury are excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Activities conducted by the insured to which the public is admitted if an admission fee is charged by the insured</li> <li>● Buildings or premises, other than offices, owned by or rented to the insured, except premises owned or rented only for specified days for meeting purposes</li> <li>● Premises occupied by the insured for purposes other than meetings of members and guests</li> </ul> <p>Basis of premium is each member.</p>
Publishers – books or magazines –  Not-For-Profit only	58457	s+	
Other than Not-For-Profit	58456	s+	
Publishers – newspapers –  Not-For-Profit only	58459	s+	
Other than Not-For-Profit	58458	s+	
Pulp Mfg.	58503	s	Logging or lumbering shall be separately classified and rated.
Pumps or Compressors Mfg.	58532	s	Precision or scientific instruments manufacturing shall be separately classified and rated as "Instrument Mfg.".

**Table P. Classifications**

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-Q- CLASSIFICATIONS**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Quarries	98555	p+	This classification includes the incidental operation of stone crushers.

**Table Q. Classifications**



**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-R- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Race Tracks – motorized vehicles –  lessor's risk only  sponsor's risk only  operators	46913	s+	
	46915	m+	Coverage does not apply to bodily injury and medical payments to participants in racing contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  Restaurants operated by the insured shall be separately classified and rated.
	46911	s+	Coverage does not apply to bodily injury and medical payments to participants in racing contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  Restaurants operated by the insured shall be separately classified and rated.
Race Tracks – operators	46912 NOC	s+	Coverage does not apply to bodily injury and medical payments to participants in racing contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  Restaurants operated by the insured shall be separately classified and rated.
Racing –  lessor's risk only  sponsor's risk only	46914 NOC	s+	
	46916 NOC	m+	Coverage does not apply to bodily injury and medical payments to participants in racing contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  Restaurants operated by the insured shall be separately classified and rated.
Racquet Sports and Handball Facilities – commercially operated	16670	s+	This classification applies to tennis or racquet or handball facilities open to the general public.  This classification does not apply to risks which are assigned to the "Clubs – racquet sports and handball" classification.  Coverage does not apply to medical payments. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Swimming pools</li><li>● Restaurants and refreshment stands</li><li>● Sales of sporting goods</li></ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Radio or TV Broadcasting Stations –  Not-For-Profit only	98598	p+	For premium computation purposes include the payroll of all employees including salespersons and clerical.
	98597	p+	For premium computation purposes include the payroll of all employees including salespersons and clerical.
Radio, Television or Sound System Mfg.			Refer to the appropriate "Communication or Recording Systems or Equipment Mfg." classification.
Railroad Construction	98601	p	<p>This classification applies to all operations except those indicated, which shall be separately classified and rated.</p> <p>As respects construction or maintenance operations performed by railroad, including the laying, relaying or removal of tracks or maintenance of ways, this classification does not apply to bodily injury or property damage arising out of the movement of rolling stock, except rolling stock assigned to the job while at the job site. Use Exclusion – Rolling Stock – Railroad Construction Endorsement <b>CG 22 46</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Bridge building, other than temporary bridges or trestles</li> <li>● Tunneling</li> <li>● Construction of work on elevated railroads</li> <li>● Logging operations</li> <li>● Street railways</li> <li>● Blasting operations</li> </ul>
Railroad Engine Mfg.	58559	s	
Railroad or Other Public Conveyance Cars Mfg.	58560	s	
Railroad or Other Public Conveyance Cars Parts Mfg.	58561	s	<p>This classification applies to parts used in engines or cars.</p> <p>This classification does not apply to parts used in automobiles, buses, trucks, aircraft or watercraft.</p> <p>The manufacturing of such parts shall be separately classified and rated.</p>
Railroads – operation and maintenance –  with BI passenger hazard	98622	p+	
	98623	p+	Use Exclusion – Bodily Injury To Railroad Passengers Endorsement <b>CG 22 27</b> .
Railroads – shop operation and maintenance	98624	p+	For premium computation purposes include the payroll of all shop employees.
Razor or Razor Blades Mfg.	58575	s	Electric Razors shall be separately classified and rated as "Electrical Equipment Mfg. – for application to the body".

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Real Estate Agents	47050	p+	<p>This classification includes property listed with the insured for rent or sale and advertising signs thereon.</p> <p>Premises owned, operated or managed by or in the care, custody or control of the insured for any purposes other than for use primarily as offices in conducting the named insured's general business and renting offices located in buildings managed by the insured shall be separately classified and rated.</p> <p>If the insured does not desire to obtain coverage for exposures assignable to the separately rated classification, Limitation Of Coverage – Real Estate Operations Endorsement <b>CG 22 60</b> must be attached to the insured's policy.</p> <p>Liability resulting from any misrepresentation, error or omission in a real estate transaction is excluded. Use Exclusion – Real Estate Agents Or Brokers Error Or Omissions Endorsement <b>CG 23 01</b>.</p> <p>For premium computation purposes include the payroll of clerical employees and salesmen.</p>
Real Estate Development Property	47051	t+	<p>This classification applies solely to the existence and maintenance of property exclusive of buildings. It applies to land in any stage of active development. Active development includes site preparation work as well as actual construction activities.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Contracting operations of any kind</li> <li>● Subcontracted operations</li> <li>● Model homes</li> <li>● Vacant buildings</li> <li>● Vacant land not being actively developed which is physically separated from any "Real Estate Development Property".</li> </ul> <p>Basis of premium is each acre.</p>
Real Estate Property Managed	47052	s+	<p>This classification applies to property managed by Real Estate Agents or Property Managers. It does not apply to premises listed with the insured for rental or sale but not managed or owned by or rented to the insured.</p> <p>This classification provides excess coverage over any other valid or collectible insurance whether such insurance is primary or excess. Use Real Estate Property Managed Endorsement <b>CG 22 70</b>.</p> <p>Premises used for offices in the conduct of the insured's business when also acting in the capacity as a Real Estate Agent shall be separately classified and rated as "Real Estate Agents".</p> <p>For premium computation purposes use only the receipts from buildings and premises managed by the insured.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Recording Studios	47103	a+	This classification includes sound editing. Motion Picture Studios shall be separately classified and rated.
Recreational Vehicle Dealers	16694	s	<p>This classification applies to risks selling such vehicles as motorcycles, mopeds, scooters, snowmobiles, all terrain vehicles, etc.</p> <p>Risks selling the following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Boats</li> <li>● Campers or travel trailers</li> <li>● Mobile homes</li> <li>● Automobiles (under Division One – Automobile)</li> </ul>
Rectories			Rectories are included in the governing classification.
Recycling Collection Centers – Not-For-Profit only	47147	s+	<p>This classification includes any pickup operations for recycling purposes.</p> <p>This classification does not apply to collection of oil for recycling.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Garbage, ash and refuse collection</li> <li>● Recycling operations (under the appropriate "Manufacturing" classification)</li> </ul>
Other than Not-For-Profit	47146	s+	<p>This classification includes any pickup operations for recycling purposes.</p> <p>This classification does not apply to collection of oil for recycling.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Garbage, ash and refuse collection</li> <li>● Recycling operations (under the appropriate "Manufacturing" classification)</li> </ul>
Refrigeration Equipment Mfg.	58663	s	<p>This classification includes the manufacturing of ducts and piping.</p> <p>Installation, servicing or repair shall be separately classified and rated.</p>
Refrigeration Equipment – Dealers and Distributors only – commercial	16705	s	<p>This classification applies to risks engaged in the sales of refrigeration equipment only.</p> <p>This classification includes the sales of ducts and piping.</p> <p>This classification does not apply to risks engaged in:</p> <ul style="list-style-type: none"> <li>● Sales and installation, servicing or repair</li> <li>● Installation, servicing or repair only</li> </ul> <p>The sales of air conditioning equipment shall be separately classified and rated.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Refrigeration Systems or Equipment – dealers and distributors and installation, servicing or repair – commercial	98636	p	<p>This classification applies to risks engaged in:</p> <ul style="list-style-type: none"> <li>● Sales and installation, servicing or repair of refrigeration systems or equipment</li> <li>● Installation, servicing or repair of refrigeration systems or equipment only</li> </ul> <p>This classification includes:</p> <ul style="list-style-type: none"> <li>● The sales and installation of ducts and piping</li> <li>● Shop and display rooms</li> </ul>
Rendering Works	58682	s	Packing houses shall be separately classified and rated.
Renovating – outside surfaces of buildings	98640	p+	<p>This classification applies to risks that exclusively renovate the outside surfaces of buildings for others.</p> <p>This classification does not apply to risks involved in actual construction or masonry work.</p>
Rental Stores	16722 NOC	s+	<p>This classification applies to risks who rent a variety of items to the general public, predominantly on a short-term basis.</p> <p>Goods sold shall be separately classified and rated.</p>
Rental Stores – machinery or equipment – rented to others on a long-term basis	16723	s+	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Goods sold</li> <li>● Contractors equipment rented to others</li> </ul>
Restaurants – Bring Your Own Alcohol – with no sale of alcoholic beverages – with table service	16905	s	<p>This classification applies only to a restaurant which permits a person to bring and consume their own alcoholic beverages on the restaurant's premises.</p> <p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>Children's play area shall be separately rated and classified.</p> <p>Table service includes limited restaurant service such as buffets.</p> <p>If Amendment Of Liquor Liability Exclusion Endorsement <b>CG 21 50</b> is used to exclude "bring your own alcohol" liquor liability exposures, multiply the premises/operations loss cost for this classification by a factor of 0.95.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Restaurants – Bring Your Own Alcohol – with no sale of alcoholic beverages – without table service with seating	16906	s	<p>This classification applies only to a restaurant which permits a person to bring and consume their own alcoholic beverages on the restaurant's premises.</p> <p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>Children's play area shall be separately rated and classified.</p> <p>If Amendment Of Liquor Liability Exclusion Endorsement <b>CG 21 50</b> is used to exclude "bring your own alcohol" liquor liability exposures, multiply the premises/operations loss cost for this classification by a factor of 0.95.</p>
Restaurants – operated by concessionaires –	16820	s	<p>This classification applies only to restaurants or cafeterias operated by concessionaires in industrial plants, office buildings or elsewhere used exclusively by employees and guests of the concern granting the concession.</p> <p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p>
	16819	s	<p>This classification applies only to restaurants or cafeterias operated by concessionaires in industrial plants, office buildings or elsewhere used exclusively by employees and guests of the concern granting the concession.</p> <p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Restaurants – with no sale of alcoholic beverages –  with table service	16900	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>Use of a children's indoor play area is included unless there is a separate charge for use of that play area. If there is a separate charge, then separately rate and classify the exposure as Children's Playcenter – indoor.</p> <p>With respect to outdoor play areas: if the play area is gated and only accessible through the restaurant, it may be considered as an indoor play area and the note above applies. For all other outdoor play areas, separately rate and classify the exposure under the Parks or Playground classification.</p> <p>Table service includes limited restaurant service such as buffets.</p>
Restaurants – with no sale of alcoholic beverages – (Cont'd)  without table service with seating	16901	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>Use of a children's indoor play area is included unless there is a separate charge for use of that play area. If there is a separate charge, then separately rate and classify the exposure as Children's Playcenter – indoor.</p> <p>With respect to outdoor play areas: if the play area is gated and only accessible through the restaurant, it may be considered as an indoor play area and the note above applies. For all other outdoor play areas, separately rate and classify the exposure under the Parks or Playground classification.</p>
			<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Restaurants – with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants –  with table service	16910	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>This classification includes bars, restaurants, beer pubs or taverns with or without entertainment.</p> <p>This classification also includes microbreweries, which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption shall be classified and rated under the appropriate Beer, Ale or Malt Liquor Mfg. classification.</p> <p>Table service includes limited restaurant service such as buffets.</p>
without table service with seating	16911	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p>
Restaurants – with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants –  with dance floor	16915	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>This classification includes bars, restaurants, beer pubs or taverns with or without entertainment.</p> <p>This classification also includes microbreweries, which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption shall be classified and rated under the appropriate Beer, Ale or Malt Liquor Mfg. classification.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Restaurants – with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants – (Cont'd)  without dance floor	16916	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>This classification includes bars, restaurants, beer pubs or taverns with or without entertainment.</p> <p>This classification also includes microbreweries, which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption shall be classified and rated under the appropriate Beer, Ale or Malt Liquor Mfg. classification.</p>
Restaurants – with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants – with tables –  with dance floor – table service	16920	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>This classification includes bars, restaurants, beer pubs or taverns with or without entertainment.</p> <p>This classification also includes microbreweries, which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption shall be classified and rated under the appropriate Beer, Ale or Malt Liquor Mfg. classification.</p> <p>Table service includes limited restaurant service such as buffets.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Restaurants – with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants – with tables – (Cont'd)			
with dance floor – no table service	16921	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>This classification includes bars, restaurants, beer pubs or taverns with or without entertainment.</p> <p>This classification also includes microbreweries, which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption shall be classified and rated under the appropriate Beer, Ale or Malt Liquor Mfg. classification.</p>
without dance floor – table service	16930	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>This classification includes bars, restaurants, beer pubs or taverns with or without entertainment.</p> <p>This classification also includes microbreweries, which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption shall be classified and rated under the appropriate Beer, Ale or Malt Liquor Mfg. classification.</p> <p>Table service includes limited restaurant service such as buffets.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Restaurants – with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants – with tables – (Cont'd)  without dance floor – no table service	16931	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>This classification includes bars, restaurants, beer pubs or taverns with or without entertainment.</p> <p>This classification also includes microbreweries, which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption shall be classified and rated under the appropriate Beer, Ale or Malt Liquor Mfg. classification.</p>
Restaurants – with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants –  bar service only (no tables) – with dance floor	16940	s	<p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b>.</p> <p>Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.</p> <p>This classification includes bars, restaurants, beer pubs or taverns with or without entertainment.</p> <p>This classification also includes microbreweries, which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption shall be classified and rated under the appropriate Beer, Ale or Malt Liquor Mfg. classification.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Restaurants – with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants – (Cont'd)  bar service only (no tables) – without dance floor	16941	s	Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Use Products/Completed Operations Hazard Redefined Endorsement <b>CG 24 07</b> .  Nightclubs, cabarets or discotheques or other similar establishments shall be separately classified and rated.  This classification includes bars, restaurants, beer pubs or taverns with or without entertainment.  This classification also includes microbreweries, which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption shall be classified and rated under the appropriate Beer, Ale or Malt Liquor Mfg. classification.
Riding Academies	47221	a+	This classification includes riding instructions, riding stables or stalls.  Medical payments are excluded. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Camps</li><li>● Saddle animals</li><li>● Grandstands or bleachers</li></ul>
Rifle or Pistol Ranges	47254 NOC	t+	The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Sale of firearms or ammunition</li><li>● Skeet or trap shooting ranges</li></ul> Basis of premium is each range.
Rifle or Pistol Ranges – indoor	47253	t+	Basis of premium is each range.  The sale of firearms or ammunition shall be separately classified and rated.
Rigging –  not ship or boat	98658	p+	If millwright work is involved, classify and rate the millwright work and the rigging work as "Machinery or Equipment – installation, servicing or repair – industrial".
ship or boat	98659	p	

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Rodeos	47318	s+	Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> . Restaurants shall be separately classified and rated.
Rolling Mills – cold or hot process	58713	s	This classification does not apply to rolling mills operated in conjunction with metal extraction processes.
Roofing –  residential – three stories and under	98678	p	This classification includes incidental shop work. This classification only applies to roofing that is performed on buildings three stories and under and used strictly for residential purposes. Roofing work on residential buildings over three stories or buildings that are used for both commercial and residential purposes should be classified under "Roofing – residential over three stories and/or commercial".
	98677	p	This classification includes incidental shop work. This classification applies to roofing that is performed on: <ul style="list-style-type: none"><li>● Commercial buildings;</li><li>● Buildings with a mixed occupancy of commercial and residential; or</li><li>● Residential buildings over three stories.</li></ul>
Rope Mfg.	58737	s	The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Twine or cordage manufacturing</li><li>● Wire rope manufacturing</li></ul>
Rubber Mfg.	58756	s	The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Manufacturing of finished rubber products</li><li>● Oil refining</li><li>● Gasoline recovery</li><li>● Acetylene gas manufacturing</li><li>● Alcohol manufacturing</li></ul>
Rubber Reclaiming	58757	s	
Rubber Stamp Mfg. or Assembling	58759	s	Manufacturing of frames, backs or handles shall be separately classified and rated.

**Table R. Classifications**



**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-S- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Saddles, Harnesses or Horses Furnishings Mfg.	58802	s	
Safes or Safe Vaults Mfg.	58813	s	This classification includes servicing and repair.
Sail Making	58822	s	This classification applies to shop operations only.
Sales or Service Organizations	47367	p+	<p>This classification applies only to risks the majority of whose employees are chiefly engaged away from premises owned, rented or controlled by the insured as (1) salespersons, canvassers or (2) employees furnished at a charge to perform services for others, namely clerical office employees, collectors, messengers, draftspersons, auditors, accountants and models.</p> <p>For premium computation purposes, payroll is limited to such employees only. Do not include the payroll of employees engaged principally in inside activities at the insured premises.</p> <p>The following types of firms shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Architectural</li> <li>● Engineering</li> <li>● Legal</li> <li>● Medical</li> <li>● Computer consulting</li> <li>● Consulting</li> </ul>
Salt, Borax, Potash or Phosphate – producing or refining	58837 NOC	s	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Driving of wells</li> <li>● Pumping</li> <li>● Mining</li> </ul>
Salt Mfg.	58840	s	This classification applies to salt to be used as a food product.
Salvage Operations	98698 NOC	p	<p>This classification includes incidental wrecking, shoring or other structural work, and the handling of machinery in damaged buildings.</p> <p>The sale of salvaged material shall be separately classified and rated.</p> <p>For premium computation purposes include the payroll of clerical employees at the site of wrecking and all salespersons.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Salvage Operations – removing, sorting, reconditioning and distributing of merchandise in damaged buildings and incidental operations away from such buildings	98699	p	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Wrecking</li> <li>● Shoring or other structural operations</li> <li>● Sales of salvaged material</li> </ul> <p>This is an N.P.D. classification with "Salvage Operations – NOC".</p>
Sand or Gravel Digging	98710	p+	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Excavation for construction purposes</li> <li>● Canal or sewer excavation</li> <li>● Underground mining</li> </ul>
Sandblasting	98705	p+	
Saunas and Baths – public	47420	s+	<p>Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p> <p>"Health or Exercise Clubs" shall be separately classified and rated.</p>
Saw Mills or Planing Mills	58873	s	Lumberyards shall be separately classified and rated.
Scale Houses			Included in the governing classification.
Schools –  Not-For-Profit only	67513 NOC	a+	<p>This classification includes schools and studios giving instruction in art, dancing or music.</p> <p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Schools – (Cont'd)  Other than Not-For-Profit	67512 NOC	a+	<p>This classification includes schools and studios giving instruction in art, dancing or music.</p> <p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p>
Schools – colleges, universities, junior colleges or college preparatory –  Not-For-Profit only	67509	a+	<p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Clinics or hospitals open to the public</li> <li>● Dormitory facilities</li> <li>● Stadiums</li> <li>● Arenas</li> <li>● Outdoor grandstands or bleachers</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Schools – colleges, universities, junior colleges or college preparatory – (Cont'd)  Other than Not-For-Profit	67508	a+	<p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Clinics or hospitals open to the public</li> <li>● Dormitory facilities</li> <li>● Stadiums</li> <li>● Arenas</li> <li>● Outdoor grandstands or bleachers</li> </ul>
Schools – correspondence	47468	s+	
Schools – dormitory facilities –  Not-For-Profit only	67511	a+	
Other than Not-For-Profit	67510	a+	
Schools – faculty liability for corporal punishment of students	47469	t+	<p>Use Corporal Punishment Endorsement <b>CG 22 67</b>.</p> <p>Basis of premium is each faculty member.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Schools – private – elementary, kindergarten or junior high –  Not-For-Profit only	47476	t+	<p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Dormitory facilities</li> <li>● Stadiums</li> <li>● Arenas</li> <li>● Outdoor grandstands or bleachers</li> </ul> <p>Basis of premium is per student. The per student rates are per school year or per annum and shall be applied to the latest average daily attendance figures filed with the proper school supervising authorities. The average daily attendance figures shall be computed for day sessions only, not including summer sessions.</p> <p>Premiums shall be adjusted, either annually or at the end of the policy terms, on audit based on the actual filed average daily attendance for the period of coverage.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Schools – private – elementary, kindergarten or junior high – (Cont'd)  Other than Not-For-Profit	47475	t+	<p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Dormitory facilities</li> <li>● Stadiums</li> <li>● Arenas</li> <li>● Outdoor grandstands or bleachers</li> </ul> <p>Basis of premium is per student. The per student rates are per school year or per annum and shall be applied to the latest average daily attendance figures filed with the proper school supervising authorities. The average daily attendance figures shall be computed for day sessions only, not including summer sessions.</p> <p>Premiums shall be adjusted, either annually or at the end of the policy terms, on audit based on the actual filed average daily attendance for the period of coverage.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Schools – public – elementary, kindergarten or junior high	47471	t+	<p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>Basis of premium is per student. The per student rates are per school year or per annum and shall be applied to the latest average daily attendance figures filed with the proper school supervising authorities. The average daily attendance figures shall be computed for day sessions only, not including summer sessions.</p> <p>Premiums shall be adjusted, either annually or at the end of the policy terms, on audit based on the actual filed average daily attendance for the period of coverage.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Stadiums</li> <li>● Arenas</li> <li>● Outdoor grandstands or bleachers</li> </ul>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Schools – private – high –  Not-For-Profit only	47478	t+	<p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Dormitory facilities</li> <li>● Stadiums</li> <li>● Arenas</li> <li>● Outdoor grandstands or bleachers</li> </ul> <p>Basis of premium is per student. The per student rates are per school year or per annum and shall be applied to the latest average daily attendance figures filed with the proper school supervising authorities. The average daily attendance figures shall be computed for day sessions only, not including summer sessions. Premiums shall be adjusted, either annually or at the end of the policy terms, on audit based on the actual filed average daily attendance for the period of coverage.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p> <p>This classification applies to high schools having elementary grades.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Schools – private – high – (Cont'd)  Other than Not-For-Profit	47477	t+	<p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Dormitory facilities</li> <li>● Stadiums</li> <li>● Arenas</li> <li>● Outdoor grandstands or bleachers</li> </ul> <p>Basis of premium is per student. The per student rates are per school year or per annum and shall be applied to the latest average daily attendance figures filed with the proper school supervising authorities. The average daily attendance figures shall be computed for day sessions only, not including summer sessions. Premiums shall be adjusted, either annually or at the end of the policy terms, on audit based on the actual filed average daily attendance for the period of coverage.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p> <p>This classification applies to high schools having elementary grades.</p>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Schools – public – high	47473	t+	<p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Dormitory facilities</li> <li>● Stadiums</li> <li>● Arenas</li> <li>● Outdoor grandstands or bleachers</li> </ul> <p>Basis of premium is per student. The per student rates are per school year or per annum and shall be applied to the latest average daily attendance figures filed with the proper school supervising authorities. The average daily attendance figures shall be computed for day sessions only, not including summer sessions.</p> <p>Premiums shall be adjusted, either annually or at the end of the policy terms, on audit based on the actual filed average daily attendance for the period of coverage.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p> <p>This classification applies to high schools having elementary grades.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Schools – trade or vocational	47474	t+	<p>Coverage does not apply to medical payments to students.</p> <p>Coverage does not apply to bodily injury or property damage arising out of the use of aircraft, automobiles, school buses or watercraft for transportation of students.</p> <p>As respects infirmaries which have facilities for lodging, this classification excludes professional services.</p> <p>Use Colleges Or Schools (Limited Form) Endorsement <b>CG 22 71</b>. If coverage for medical payments to students is provided, use Colleges Or Schools Endorsement <b>CG 22 72</b>.</p> <p>Basis of premium is per student. The per student rates are per school year or per annum and shall be applied to the latest average daily attendance figures filed with the proper school supervising authorities. The average daily attendance figures shall be computed for day sessions only, not including summer sessions.</p> <p>Premiums shall be adjusted, either annually or at the end of the policy terms, on audit based on the actual filed average daily attendance for the period of coverage.</p> <p>If corporal punishment coverage is not provided, use Exclusion – Corporal Punishment Endorsement <b>CG 22 30</b>.</p> <p>This classification includes automobile schools giving instructions in repair, assembling or construction of motors or bodies.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Dormitory facilities</li> <li>● Stadiums</li> <li>● Arenas</li> <li>● Outdoor grandstands or bleachers</li> <li>● Automobile driving schools with classroom facilities, classify and rate as "Schools"</li> </ul>
Scientific Services – NOC			Refer to "Laboratories".

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Secondhand or Salvage Dealers and Distributors	16881	s	Sale of the used building materials shall be separately classified and rated. Used machinery shall be classified and rated as machinery dealers.
Security and Patrol Agencies	98751	p+	Personal and Advertising injury are excluded. Use Exclusion – Personal And Advertising Injury Endorsement <b>CG 21 38</b> .  Property entrusted to the insured is excluded. Use Exclusion – Property Entrusted Endorsement <b>CG 22 29</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● Alarms or security systems monitoring</li><li>● Detective investigative agencies</li></ul>
Seed Merchants – excluding erroneous delivery, error in mixture and germination failure	16890	s	Use Exclusion – Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate – Seed Merchants Endorsement <b>CG 22 81</b> .
Seed Merchants – erroneous delivery, error in mixture and resulting germination failure	16891	s	Use Seed Merchants – Coverage For Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate Endorsement <b>CG 24 18</b> .
Seed Merchants – erroneous delivery, and error in mixture (excluding germination failure)	16892	s	Use Seed Merchants – Coverage For Erroneous Delivery Or Mixture (Resulting Failure Of Seed To Germinate Not Included) Endorsement <b>CG 24 19</b> .
Septic Tank Systems – cleaning	98805	p	
Septic Tank Systems – installation, servicing or repair	98806	p	This classification includes house connections, shop and display rooms.
Sewage Disposal – Plant operations	98810	p+	
Sewage Treatment Plants			Included in the governing classification.
Sewer Cleaning	98813	p	
Sewer Mains or Connections Construction	98820	p	This classification applies to all operations except: <ul style="list-style-type: none"><li>● Blasting operations</li><li>● All tunneling other than tunneling at street crossings</li></ul>
Sewers	48039	t+	This classification applies to the existence or maintenance of storm or sanitary sewers including the cleaning of the insured's sewers.  The following shall be separately classified and rated: <ul style="list-style-type: none"><li>● New construction work</li><li>● Operation of sewage disposal plants</li></ul> Basis of premium is each mile.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Sewing Machines Mfg. – commercial	58903	s	
Sewing Machines Mfg. – household	58904	s	
Shaft Sinking	98871	p	This classification applies to all operations, including pile driving, excavation, concrete work or lining, except blasting. Blasting shall be separately classified and rated.
Sheet Metal Work – outside	98884	p	This classification includes incidental shop work. Roofing work shall be separately classified and rated. Duct work in connection with the installation of air conditioning or heating systems by the insured shall be separately classified and rated under the appropriate "Air Conditioning or Heating Installation, servicing or repair" classification.
Sheet Metal Work – shop only	58922	s	This classification does not apply to risks which do outside sheet metal work.
Shelters, Mission, Settlement or Halfway House – Not Church or Office Building	67017	a+	Medical Payments are excluded. Use Exclusion – Medical Payments Coverage (Inmates, Patients Or Prisoners) Endorsement <b>CG 22 52</b> . Professional services are excluded. Use Exclusion – Counseling Services Endorsement <b>CG 21 57</b> . This classification includes soup kitchens and similar facilities. Risks which provide consulting services only shall be classified and rated as "Social Services – consulting services only – operated by the private sector".
Ship Ceiling or Scaling	98914	p	
Ship Chandler Stores	18078	s	
Ship Repair or Conversion	98949	p	This classification is applicable only to risks engaged in general ship repairing or conversion which are to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. This classification includes yard, shop or the operation of dry docks and marine railways. Work performed on ships by artisan contractors must be assigned to the appropriate classification.
Shoe, Boot or Slipper Mfg.	59005	s	
Shoe Repair Shops	18109	s	This classification includes shoe shining and the sale of accessories.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Shoe Stores	18110	s	
Shopping Centers – buildings, or premises not occupied by the insured (lessor's risk only)	67635	a+	<p>This classification does not apply to:</p> <ul style="list-style-type: none"> <li>● Buildings or portions of buildings occupied by the insured for mercantile or office operations other than such premises which are incidental to the operation of the shopping center</li> <li>● Shopping Centers – indoor malls</li> </ul> <p>For the purpose of this classification a shopping center must consist of at least 5 stores and at least 25,000 square feet of area for automobile parking at each location.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Parking area</li> <li>● Events or exhibitions at a shopping center sponsored or operated by the insured</li> <li>● Buildings or premises occupied by the insured and not incidental to the shopping center</li> </ul>
Shopping Centers – indoor malls – buildings, or premises not occupied by the insured (lessor's risk only)	67634	a+	<p>This classification does not apply to buildings or portions of buildings occupied by the insured for mercantile or office operations other than such premises which are incidental to the operation of the mall.</p> <p>For the purpose of this classification, a shopping center – indoor mall must consist of at least 5 stores with a common indoor passageway between all stores.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Parking area</li> <li>● Events or exhibitions at the mall sponsored or operated by the insured</li> <li>● Buildings or premises occupied by the insured and not incidental to the operation of the mall</li> </ul>
Siding Installation	98967	p	Wood siding installation shall be separately classified and rated as "Carpentry".
Sign Erection, Installation or Repair	98993	p	This classification includes shop operations.
Sign Mfg. – electrical  other than electrical	59057	s	Sign erection, installation or repair shall be separately classified and rated.
	59058 NOC	s	Sign erection, installation or repair shall be separately classified and rated.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Sign Painting or Lettering – inside of buildings	99003	p	This classification includes shop operations and the existence hazard of signs located away from the insured's premises.  For spray painting operations, a property damage deductible of \$250.00 per claim applies. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b> .  This is an N.P.D. classification with "Advertising Sign Companies – outdoor" or "Sign Erection or Repair".
on buildings or structures	99004	p	This classification includes shop operations and the existence hazard of signs located away from the insured's premises.  For spray painting operations, a property damage deductible of \$250.00 per claim applies. Use Deductible Liability Insurance Endorsement <b>CG 03 00</b> .  This is an N.P.D. classification with "Advertising Sign Companies – outdoor" or "Sign Erection or Repair".
Silverware Mfg.			Refer to "Metal Goods Mfg. – NOC" classification.
Skating Rinks – ice	48177	s+	Medical Payments are excluded. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b> .
			Medical Payments are excluded. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b> .
Skeet Shooting or Trap Shooting Ranges	48206	t+	Sale of firearms and ammunition shall be separately classified and rated.  Basis of premium is each range.
Ski Lifts, Tows or Runs	48252	s+	Medical Payments are excluded. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b> .
Slate Milling	59188	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Quarrying</li> <li>● Slate splitting</li> <li>● Slate roofing manufacturing</li> </ul>
Slate Splitting or Slate Roofing Mfg.	59189	s	This classification includes quarrying.
Snow and Ice Removal – Contractor	99310	p	If snow and ice removal is performed by an automobile, use Snowplowing Operations Coverage Endorsement <b>CG 22 92</b> . Include the payroll of the drivers and their helpers.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Soap Box Derbies	48441	t+	Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> . If coverage is desired, refer to company.  Soap box derbies with seating arrangements shall be referred to company.  Basis of premium is each contestant.
Soap Mfg.	59223	s	This classification applies to the manufacturing of bar soap, granulated, powdered and sprayed soaps, soap chips, flakes and liquid soap.  Detergent manufacturing shall be separately classified and rated.
Social Gatherings and Meetings – on premises not owned or operated by the insured –  Not-For-Profit only	48558	t+	This classification includes concerts, dances, outings, picnics and theatrical performances.  Social gatherings or meetings for periods of four days or more shall be referred to company.  Basis of premium is each location.
Other than Not-For-Profit	48557	t+	This classification includes concerts, dances, outings, picnics and theatrical performances.  Social gatherings or meetings for periods of four days or more shall be referred to company.  Basis of premium is each location.
Social Services – Consulting Services only – operated by the Private Sector	48600	a+	This classification does not apply to soup kitchens or shelters of any kind operated by the insured. Operations of this nature shall be separately classified and rated. Coverage for liability arising out of advice provided to others is excluded. Use Exclusion – Counseling Services Endorsement <b>CG 21 57</b> .  For premium computation purposes, include the area of private garages.
Solar Energy Contractors	99080	p	This classification applies to all works including heating, cooling and power generation.  The following shall be separately classified and rated: ● Insulation of buildings or dwelling ● Sales of solar heating/energy equipment
Solar Energy Equipment Dealers or Distributors only	13461	s	Installation, servicing or repair of solar energy systems shall be separately classified and rated.
Solar Energy Equipment Manufacturing	55014	s	Installation, servicing or repair of solar energy systems shall be separately classified and rated.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Solar Energy Farms	99081	p+	<p>This classification applies to risks that generate energy for others primarily through the use of solar energy systems.</p> <p>This classification includes maintenance and new construction except for the construction of buildings.</p> <p>This classification excludes injury and damage resulting from brownouts or blackouts. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p>
Solar Energy Systems –  Existence hazard only (owner-operated)	97501	t+	<p>This classification applies to risks that operate a solar energy system(s) on their premises primarily to generate energy for their own use.</p> <p>Basis of premium is each solar energy system.</p> <p>This classification excludes injury and damage resulting from brownouts or blackouts. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>Installation, servicing or repair of solar energy systems shall be separately classified and rated.</p> <p>Solar energy farms shall be separately classified and rated.</p>
Existence hazard only (lessor's risk only)	97502	t+	Basis of premium is each solar energy system.
Sororities			Refer to appropriate "Clubs" classification.
Spas or Personal Enhancement Facilities	18200	s+	<p>This classification applies to risks which provide personal services to persons for the purposes of body and/or mind enhancement by means of relaxation, exercise or special diet. The application of this classification is not limited to those risks maintaining lodging facility for their customers. Professional services are excluded. Use Professional Liability – Spas Or Personal Enhancement Facilities Endorsement <b>CG 22 90</b>.</p>
Sponge Processing	59257	s	
Sports or Outdoor Activities – commercially operated	48610	t+	<p>This classification applies to risks which organize and operate outdoor sports activities open to general public. Activities include, but are not limited to, bicycle riding tours, rollerblading excursions, mountain hiking or climbing, or scuba diving. This classification does not apply to those risks which provide guide and/or outfitting services only. Such risks shall be classified and rated as "Guides and Outfitters".</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Sales of sporting equipment or outfits</li> <li>● Swimming pools</li> <li>● Bathing beaches</li> </ul> <p>Basis of premium is each activity day.</p>
Sporting Goods or Athletic Equipment Distributors	18205	s	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Sporting Goods or Athletic Equipment Mfg.	59306	s	
Sporting Goods or Athletic Equipment Stores	18206	s	
Stables – boarding, livery or racing	99111	p+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Sale of animals</li> <li>● Riding stables or academies</li> </ul>
Stadiums – operated by insured –  Not-For-Profit only	48638	s+	This classification includes use for games or exhibitions of all descriptions.  Stadiums operated without admission charges shall be referred to company.  Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  When this classification is written in conjunction with a "School" or "College" classification, do not use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .
Other than Not-For-Profit	48637	s+	This classification includes use for games or exhibitions of all descriptions.  Stadiums operated without admission charges shall be referred to company.  Coverage does not apply to bodily injury and medical payments to participants in athletic contests sponsored by the insured. Use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .  When this classification is written in conjunction with a "School" or "College" classification, do not use Exclusion – Athletic Or Sports Participants Endorsement <b>CG 21 01</b> .
Stationery or Paper Products Distributors			Refer to "Distributors – no food or drink".
Stationery or Paper Products Stores	18335	s	
Steam Heating or Steam Power Companies	99160	p+	This classification includes maintenance and new construction except for the construction of buildings.  This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b> .  The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Construction of new buildings</li> <li>● Store operations</li> <li>● Fixtures and appliances rented to others</li> <li>● Installation, service or repair of appliances</li> </ul> For premium computation purposes include the payroll of outside salespersons and meter readers.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Steam Mains or Connections Construction	99163	p	This classification includes all operations except tunneling other than at street crossings and blasting operations.  N.P.D. with Steam Heating or Steam Power Companies.
Steam Pipe or Boiler Insulation	99165	p	This classification includes applying cork, asbestos or other nonconducting material and shop operations.
Steel Wool or Wire Wool Mfg.	59378	s	
Stevedoring	99222 NOC	p	Premises/operations under this classification includes completed operations coverage for occurrences not on board vessels. Use Stevedoring Operations Limited Completed Operations Coverage Endorsement <b>CG 22 63.</b>
Stevedoring – by hand or by means of hand trucks exclusively – no hoisting of cargo	99220	p	Premises/operations under this classification includes completed operations coverage for occurrences not on board vessels. Use Stevedoring Operations Limited Completed Operations Coverage Endorsement <b>CG 22 63.</b>  This is an N.P.D. classification in connection with the loading or unloading of any one vessel.
Stevedoring – handling explosives or ammunition – under contract	99221	p	Premises/operations under this classification includes completed operations coverage for occurrences not on board vessels. Use Stevedoring Operations Limited Completed Operations Coverage Endorsement <b>CG 22 63.</b>
Stevedoring – tallyers or checking clerks engaged in connection with stevedoring work	99223	p	Premises/operations under this classification includes completed operations coverage for occurrences not on board vessels. Use Stevedoring Operations Limited Completed Operations Coverage Endorsement <b>CG 22 63.</b>
Stockyards	48636	p	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Packing houses</li> <li>● Rendering works</li> </ul>
Stone Crushing	59481	s	The classification includes incidental quarrying.
Stone Cutting or Polishing	59482	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Quarrying</li> <li>● Mining</li> <li>● Stone cutting in quarries</li> <li>● Gemstone cutting or polishing</li> </ul>
Stores – food or drink –  Not-For-Profit only	18436 NOC	s	
	18435 NOC	s	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Stores – no food or drink –  Not-For-Profit only	18438 NOC	s	
Other than Not-For-Profit	18437 NOC	s	
Street Cleaning	99303	p+	For snow removal operations, refer to Snow and Ice Removal – Contractor classification.
Streets, Roads, Highways or Bridges – existence and maintenance hazard only	48727	t+	<p>For the purpose of this classification:</p> <ul style="list-style-type: none"> <li>● The existence hazard includes the existence of the following: Sidewalks, culverts, parking meters, traffic lights and signs, street benches and decorations, public refuse receptacles, safety zone stanchions, light and telephone poles, trees, water hydrants, alarm boxes</li> <li>● The maintenance hazard includes operations such as: Ditch cleaning, dragging, dust laying, dusting, erection or removal of snow fences, road markers, signs or guard rails, maintenance of guard rails and posts, oiling, patching, planting on right-of-way, removal of brush, repair or maintenance of culvert, road marking, snow removal, spraying and fumigating, spreading of gravel, street cleaning, street or road maintenance, street or road paving or repaving, surfacing or resurfacing or scraping, tarring or sanding, tree pruning, weed or grass cutting.</li> </ul> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● New construction</li> <li>● Toll bridges</li> <li>● Drawbridges</li> </ul> <p>Basis of premium is each mile.</p>
Street or Road Construction or Reconstruction	99315	p	<p>This classification includes clearing of right-of-way, excavation, filling or grading and bridge or culvert building.</p> <p>Tunneling and bridge culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet shall be separately classified and rated.</p>
Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping	99321	p	<p>The following shall be separately classified and rated.</p> <ul style="list-style-type: none"> <li>● Clearing right-of-way</li> <li>● Earth or rock excavation</li> <li>● Filling or grading</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Subway Construction	99445	p	
Sugar Refining	59537	s	
Sun Tanning Salons	48808	s+	Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b> .
Supermarkets	18501	s	<p>This classification applies to stores, a majority of whose sales are grocery products, with total annual receipts (including concessionaires receipts) of \$500,000 or more and total area of 3,000 sq. ft. or more.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Optical and Hearing Aid goods</li> <li>● Sales from prescriptions drugs – Use the appropriate Drugstore Classification</li> </ul>
Surveyors – land – not engaged in actual construction	99471	p+	<p>This classification applies to risks in the business of providing surveying services but not engaged in actual construction.</p> <p>Use Exclusion – Engineers, Architect Or Surveyors – Professional Liability Endorsement <b>CG 22 43</b> to exclude coverage for liability arising out of the insured's professional services.</p> <p>Draftsmen shall be separately classified and rated.</p> <p>This is an N.P.D. classification.</p> <p>If the insured is also engaged in actual construction and is assigned, in addition to this classification, to any other contracting classification(s) to reflect the exposure of the insured's construction operations, do not use Exclusion – Engineers, Architects Or Surveyors – Professional Liability Endorsement <b>CG 22 43</b>. Refer to Rule <b>28.E.</b> under Division Six – General Liability of the CLM to exclude the insured's professional services.</p>
Swimming Pools	48925 NOC	t+	<p>The premium for this classification is not subject to adjustment on cancellation by the insured.</p> <p>Basis of premium is each pool. This classification does not apply to swimming pools in conjunction with hotels or motels operated by the insured.</p>
Swimming Pools – commercially operated	48924	s+	<p>This classification does not apply to swimming pools located in amusement parks.</p> <p>Coverage does not apply to medical payments. Use Exclusion – Coverage C – Medical Payments Endorsement <b>CG 21 35</b>.</p> <p>Restaurants or refreshment stands shall be separately classified and rated.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Swimming Pools – installation, servicing or repair – above ground	99506	p+	This classification includes the incidental sale of parts and accessories.
Swimming Pools – installation, servicing or repair – below ground	99507	p+	This classification includes the incidental sale of parts and accessories.
Swimming Pools or Accessories Mfg.	59601	s	Swimming pool installation, servicing or repair shall be separately classified and rated.
Swimming Pool Servicing	99505	p+	This classification applies to risks engaged in routine maintenance of swimming pools, such as cleaning filters, vacuuming and maintaining proper pH level, but not involved in any major repair work.
Syrups or Molasses – refining, blending or mfg.	59647	s	

**Table S. Classifications**

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-T- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Tailor Merchants – men or boys	18506	s	
Tailoring or Dressmaking Establishments – custom	18507	s	This classification includes tailoring, clothing alteration and repair work, pressing and spot cleaning of garment.  Laundry or dry cleaning stores shall be separately classified and rated.
Tank Building or Mfg. – metal – not pressurized	59660	s	Work done away from insured's premises shall be separately classified and rated.
metal – pressurized	59661	s	Work done away from insured's premises shall be separately classified and rated.
Tank Construction, Installation, Erection or Repair – metal – not pressurized	99570 NOC	p	
metal – not pressurized – within buildings exclusively	99572	p	This classification includes construction or repair of foundations.
metal – pressurized	99571 NOC	p	
metal – pressurized – within buildings exclusively	99573	p	This classification includes construction or repair of foundations.
Tanning – animal hides	59693	s+	
Tattoo Parlors	18570	s+	Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b> .
Taxicab Companies	68001	a+	This classification applies to office and garage space.
Taxidermists	49005	s+	
Telecommunication Equipment Mfg.	59695	s	This classification applies to risks engaged in the manufacturing of telecommunication products of all kinds including any telecommunication devices, equipment, accessories, apparatus and related parts.  This classification includes installation, service or repair of telecommunication products sold to others by the insured. Leasing of such equipment either on a long term or short term basis is also included.
Telecommunication Equipment Providers	18575	s	This classification applies to risks that sell, service, repair or lease telecommunication devices, apparatus and equipment of all kinds. It also applies to risks that provide consulting services for others in reference to their specific needs on telecommunication equipment.  Coverage for liability because of errors or omissions arising out of the insured's evaluation, consultation or advice provided to others is excluded. Use Exclusion – Telecommunication Equipment Or Service Providers Errors And Omissions Endorsement <b>CG 22 91</b> .

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Telecommunication Service Providers	99600	p+	<p>This classification applies to risks operating as a carrier or the supporter of telecommunication messages or information to others. The risk may be referred to as a telecommunication service vendor, aggregator, reseller, rebiller, etc.</p> <p>Operations include transmitting of customers' local or long-distance calls through conventional, cable or optical wire or wireless communications, and paging, Faxing, answering or ID (identifying caller's name or number) services.</p> <p>Operations also include the installation of any equipment on customers' premises which is essential for the insured to transmit local or long-distance calls for such customers and necessary wire connections.</p> <p>This classification applies to such risks whether or not the insured bills its customers directly or the billing is made by means of another telecommunication carrier.</p> <p>Coverage for liability because of errors or omissions arising out of the insured's evaluation, consultation or advice provided to others is excluded. Use Exclusion – Telecommunication Equipment Or Service Providers Errors And Omissions Endorsement <b>CG 22 91</b>.</p> <p>This classification includes the existence of relay stations, including towers or disc antennae or cell sites that are owned and used by the insured.</p> <p>For premium computation purposes, include the payroll of outside salespersons, collectors, messengers and clerical.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Telecommunication line construction (conventional, cable, or optical wire) or construction of relay stations, including towers or disc antennae or cell sites of all kinds for wireless telecommunication services.</li> <li>● Towers that are leased solely to others for telecommunication services.</li> </ul>
Telegraph Companies	99614	p+	<p>Telephone and telegraph line construction shall be separately classified and rated.</p> <p>For premium computation purposes, include the payroll of outside salespersons, collectors, messengers and clerical.</p>
Telephone, Telegraph or Cable Television Line Construction	99613	p	<p>This is an N.P.D. classification with "Telephone or Telegraph Companies", "Telecommunication Service Providers" and "Cable or Subscription Television Companies".</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Teleproduction Studios	99620	p+	<p>This classification applies only to post production film to tape transfers, including video editing, computer graphics and character generation and broadcast standards conversion processing.</p> <p>This classification does not apply to:</p> <ul style="list-style-type: none"> <li>● Motion picture production operations performed prior to the film to tape transfer. Such operations shall be classified and rated as "Motion Pictures – production – studios or outside – all operations prior to the development of negatives"</li> <li>● Development of negatives. Such operations shall be classified and rated as "Motion Pictures – development of negatives, printing and all subsequent operations"</li> <li>● Film distribution or exchange. Such operations shall be classified and rated as "Motion Pictures – film distribution or exchanges – not located at motion picture studios"</li> </ul>
Television or Radio Receiving Set Installation or Repair	99650	p	This classification includes the erection of antennas.
Television Picture Tube Mfg.	59701	s	
Tent or Canopy Mfg.	59713	s	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● The manufacturing of recreational or camping tents as "Sporting Goods or Athletic Equipment Mfg."</li> <li>● Tents or canopy erection, repair or removal</li> </ul>
Tent or Canvas Goods – erection, removal or repair – away from shop	99709	p	
Tents or Canopies – loaned or rented to others	49111	s+	
Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening – new goods	59722	s	Cleaning or dyeing of garments shall be separately classified and rated.
Textile Coating or Impregnating	59723	s	
Textile Mfg. – impregnated or coated	59724	s	
Textile Products Mfg. – fabricated	59725	s	
Textile Spinning, Weaving or Knitting Mills	59726	s	This classification includes incidental bleaching, dyeing, mercerizing or finishing.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Theaters –  Not-For-Profit only  Other than Not-For-Profit only  drive-in  motion pictures	49185 NOC	m+	
	49184 NOC	m+	
	49181	m+	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Amusement devices</li> <li>● Refreshment stands</li> </ul> Where admission is charged "per car" and records are not available of the actual number of persons admitted, for premium computation purposes the number of cars shall be multiplied by 2.5 to obtain the number of admissions.
	49183	m+	
Theatrical Companies – traveling	99718	p+	Operation at premises owned, leased or controlled by the insured or where the insured supervises seating arrangements or supplies ushers, ticket takers or ticket sellers, shall be separately classified and rated as "Theaters".  For premium computation purposes include the payroll of producers, musicians, entertainers and all other employees.
Ticket Agencies	68439	a+	This classification only applies to ticket agencies primarily selling tickets for sports and entertainment events.  Travel ticket sales agencies shall be separately classified and rated.
Tie, Post or Pole Yard	59738	s	This classification includes preserving operations.
Tile, Stone, Marble, Mosaic or Terrazzo Work – interior construction	99746	p	This classification includes incidental exterior work. Exterior construction work shall be separately classified and rated as "Masonry".
Tire Dealers	18616	s	This classification includes repairing, vulcanizing and adjustment of tires to vehicles away from the premises of the insured.  Coverage is included for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned, rented or loaned to the named insured. Use Operation Of Customers Autos On Particular Premises Endorsement <b>CG 22 68</b> .

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Tire Mfg. – auto, bus or truck	59750	s	
not auto, bus or truck	59751	s	
Tire – retreading or recapping	49239	s	Retreading or recapping of aircraft tires shall be separately classified and rated.
Title Agents			Refer to "Insurance Agents".
Tobacco Products Distributors	18707	s	
Tobacco Products Mfg. – cigars or cigarettes	59773	s	
plug or snuff	59775	s	
other	59774 NOC	s	
Tobacco Products Stores	18708	s	
Tobacco Rehandling or Warehousing	99760	p+	Auction sales warehouses shall be separately classified and rated.
Toll Bridges	49292	t+	Basis of premium is per 1,000 vehicles crossing the toll bridge regardless of direction.
Tool Mfg. – accessories	59781 NOC	s	This classification applies to the manufacturing of dies, drill bits, fixtures, jigs, reamers, taps, etc. This classification includes forging, trimming and machining.
hand type – not powered	59782	s	This classification includes forging, trimming and machining.
hand type – powered	59783	s	This classification includes forging, trimming and machining.
power equipment – household type – outdoor or workshop	59784	s	This classification includes forging, trimming and machining. Power Tool manufacturing not household type or hand type shall be separately classified and rated as "Machinery or Machinery Parts Mfg.".
Towers – telecommunication – existence hazard only (lessor's risk only)	49305	t+	Basis of premium is each tower.

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Townhouse or Homeowner Associations (association risk only)	68500	u+	<p>This classification applies to townhouse associations or homeowner associations with the following characteristics:</p> <ul style="list-style-type: none"> <li><b>(a)</b> Townhouse or homeowner associations are generally comprised of individually-owned townhouses or single-family houses and common property owned by the association. A townhouse is generally a single- or multi-story building or unit that shares a common wall with the building or unit next door.</li> <li><b>(b)</b> The individual unit-owners own a fee simple title to the unit, including the inside walls, outside walls and the land on which his or her unit sits.</li> <li><b>(c)</b> The individual unit-owner generally has an undivided interest in the common element of the project along with other unit-owners. Common elements would include parking areas, recreational facilities, etc., but would not include the land on which each individual unit sits or the outer perimeter walls and common walls of each individual unit.</li> <li><b>(d)</b> The individual unit-owner is generally responsible for repair and maintenance of the unit, both interior and exterior including the roof.</li> </ul> <p>This classification does not apply to condominium associations.</p> <p>This classification includes limited coverage for each unit owner as an additional insured for liability as a member of the association. Use Additional Insured – Unit-owners Of Townhouse Or Homeowner Associations Endorsement <b>CG 20 17</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Swimming pools</li> <li>● Bathing beaches</li> <li>● Indoor parking</li> </ul>
Toy Distributors	18833	s	
Toy Stores	18834	s	
Toys or Games Mfg.	59790	s	This classification includes the manufacturing of dolls. Electronic games shall be separately classified and rated.
Trailers Mfg.	59798	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Campers manufacturing</li> <li>● Camper bodies or trailers manufacturing</li> <li>● Mobile homes manufacturing</li> </ul>

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Trailer Dealers	19795	s	<p>Installation or repair of trailer hitches is included.</p> <p>This classification does not include the following:</p> <ul style="list-style-type: none"> <li>● Trailer Dealers that also sell, lease or rent motorized vehicles.</li> <li>● Trailer Dealers that exclusively lease or rent trailers, long-term or short-term.</li> </ul> <p>Repair or service shops should be separately rated as Automobile Repair or Service Shops.</p> <p>This classification does not apply to Camper or Travel Trailer Sales.</p>
Trailer Rental Agencies	19796	s+	<p>This classification applies to risks that exclusively lease or rent trailers, long-term or short-term.</p> <p>Installation or repair of trailer hitches is included.</p> <p>This classification does not apply to risks that also sell, lease or rent motorized vehicles.</p>
Travel Agency Tours	49333	t+	<p>This classification applies to travel agencies which organize tours.</p> <p>Travel Agencies shall be separately classified and rated as "Buildings or Premises – office".</p> <p>Worldwide coverage is excluded. Use Amendment – Travel Agency Tours (Limitation Of Coverage) Endorsement <b>CG 22 28</b>.</p> <p>Basis of premium is per 1,000 passenger days.</p>
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	99777	p+	<p>This classification includes stump grinding and removal.</p> <p>Coverage is included for herbicide/pesticide operations.</p> <p>Use Pesticide Or Herbicide Applicator – Limited Pollution Coverage Endorsement <b>CG 22 64</b>.</p>
Truck Mfg. or Assembling	59806	s	<p>This classification applies only to manufacturing or assembling of entire vehicles or major customizing.</p>
Truckers	99793	p+	<p>Storage warehouse operations shall be separately classified and rated.</p> <p>For premium computation purposes include the payroll of terminal employees and garage or repair persons.</p> <p>The payroll of employees engaged in collection and delivery of merchandise on foot shall not be used in computing the premium.</p>
Tunneling	99798	p	<p>This classification applies to all operations except blasting. Subway construction shall be separately classified and rated.</p>
Turpentine or Resin Mfg.	59867	s	
Twine or Cordage Mfg.	59886	s	

**Table T. Classifications**



**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-U- CLASSIFICATIONS**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Umbrella or Cane Mfg.	59889	s	
Underpinning Buildings or Structures	99803	p	This classification includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.
Upholstering	99826 NOC	p	
Upholstering – shop only	99827	p	This classification includes incidental furniture refinishing or repairing.

**Table U. Classifications**



**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-V- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Vacant Buildings – factories	68604	a+	This classification applies to buildings which are entirely vacant (with or without occupancy by caretakers). It also applies to that portion of partially vacant buildings above the second floor level, provided that (1) all floors above the grade floor are vacant and (2) if there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings.
Vacant Buildings – not factories – Not-For-Profit only	68607	a+	This classification applies to buildings which are entirely vacant (with or without occupancy by caretakers). It also applies to that portion of partially vacant buildings above the second floor level, provided that (1) all floors above the grade floor are vacant and (2) if there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings.
Other than Not-For-Profit	68606	a+	This classification applies to buildings which are entirely vacant (with or without occupancy by caretakers). It also applies to that portion of partially vacant buildings above the second floor level, provided that (1) all floors above the grade floor are vacant and (2) if there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings.
Vacant Land – Not-For-Profit only	49452	t+	<p>This classification applies solely to the existence and maintenance of property exclusive of buildings.</p> <p>Property which is actively being developed shall be classified and rated as "Real Estate Development Property".</p> <p>The following shall be also separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Vacant land used by persons other than the insured for business purposes</li> <li>● Hunting preserves</li> </ul> <p>Basis of premium is each acre. (49452) (49451)</p>
Other than Not-For-Profit	49451	t+	<p>This classification applies solely to the existence and maintenance of property exclusive of buildings.</p> <p>Property which is actively being developed shall be classified and rated as "Real Estate Development Property".</p> <p>The following shall be also separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Vacant land used by persons other than the insured for business purposes</li> <li>● Hunting preserves</li> </ul> <p>Basis of premium is each acre. (49452) (49451)</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Valves Mfg.	59892	s	
Variety Stores –  Not-For-Profit only	18912	s	<p>This classification is applicable to store locations which sell a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery services. Stores are sometimes distinguished by advertising price ranges of "5¢ and 10¢" or "5¢ to \$1".</p> <p>Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p> <p>Department or discount stores shall be separately classified and rated.</p>
Other than Not-For-Profit	18911	s	<p>This classification is applicable to store locations which sell a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery services. Stores are sometimes distinguished by advertising price ranges of "5¢ and 10¢" or "5¢ to \$1".</p> <p>Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p> <p>Department or discount stores shall be separately classified and rated.</p>
Vegetable and Fruit Packing			Refer to "Produce Handling or Packing" classification.
Vegetable Oil Mfg.	59905 NOC	s	
Vegetable Oil Mfg. – by solvent extraction	59904	s	
Vending Machine Operations	49619 NOC	s	This classification applies to the ownership, maintenance and operation of vending machines located away from the insured's premises.
Vending Machine Operations –  confection, food, beverage or ice	49617	s	This classification applies to the ownership, maintenance and operation of vending machines located away from the insured's premises.
tobacco products	49618	s	This classification applies to the ownership, maintenance and operation of vending machines located away from the insured's premises.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Vending Machines Mfg.	59915	s	
Venetian Blinds Mfg. or Assembling	59917	s	
Veterinarian or Veterinary Hospitals	99851	p+	<p>Professional services are excluded. Use Exclusion – Professional Veterinarian Services Endorsement <b>CG 21 58</b>.</p> <p>If professional coverage is desired, rate as "Veterinarians" in accordance with the Professional Liability Division.</p>
Video Stores	18920	s	<p>This classification applies to stores which primarily rent video tapes, disks or electronic game cartridges.</p> <p>This classification also includes the incidental sales of:</p> <ul style="list-style-type: none"> <li>● New and used tapes, disks or game cartridges</li> <li>● Prepackaged computer software</li> <li>● Video equipment</li> <li>● Packaged food or drinks and novelty items, such as collector cards, posters, magazines and tee-shirts</li> </ul> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Sales of electronic equipment, other than video equipment, and computers</li> <li>● Installation, service or repair of video or electronic equipment</li> </ul>

**Table V. Classifications**



**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

**-W- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Warehouse – cold individual storage lockers	49763	s+	Property entrusted to the insured is excluded. Use Exclusion – Property Entrusted Endorsement <b>CG 22 29.</b>
Warehouse – cold storage – public	99917	p+	Portions of premises used for individual cold storage lockers shall be separately classified and rated.
Warehouses	99938 NOC	p+	This classification includes packing or handling household goods away from insured's premises. The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Private warehouses</li> <li>● Cold storage warehouses</li> </ul>
Warehouses –  occupied by multiple interests (lessor's risk only)	68702	a+	This classification applies to buildings occupied entirely by interests other than the insured for warehousing purposes exclusively or to premises leased to others in buildings occupied exclusively for warehousing purposes by the insured and others.
	68703	a+	
Warehouses – mini-warehouses	18991	s+	Property entrusted to the insured is excluded. Use Exclusion – Property Entrusted Endorsement <b>CG 22 29.</b> This classification applies to warehouse operators leasing individual storage compartments within a building.
Warehouses – private –  Not-For-Profit only	68707	a+	This classification applies to buildings or premises used exclusively for storage purposes by the insured. Private warehouse buildings or premises other than wharf and waterfront property whether or not located on the insured's premises must be assigned to the applicable governing classification if the governing classification is rated on a payroll or gross sales basis.
	68706	a+	This classification applies to buildings or premises used exclusively for storage purposes by the insured. Private warehouse buildings or premises other than wharf and waterfront property whether or not located on the insured's premises must be assigned to the applicable governing classification if the governing classification is rated on a payroll or gross sales basis.

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Washing Machines, Dryers or Ironers – coin meter type	19007	s+	<p>This classification applies to the ownership, maintenance and operation of washing machines located away from the insured premises.</p> <p>Property damage coverage excludes injury or destruction of laundry. Use Exclusion – Laundry And Dry Cleaning Damage Endorsement <b>CG 22 53</b>.</p> <p>Self-service laundries shall be separately classified and rated.</p>
Watch or Watch Case Mfg.	59923	s	
Water Bottling – in siphons	59925	s	
Water Bottling – spring or well – not sparkling or carbonated	59926	s	
sparkling or carbonated	59927	s	
Water Companies	99943	p+	<p>This classification includes maintenance of water mains or connections.</p> <p>This classification excludes injury or damage resulting from a failure to supply. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Existence hazard of dams, reservoirs, dikes and levees</li> <li>● Installation, servicing or repair of appliances</li> <li>● Construction of aqueducts, buildings, dams and reservoirs</li> <li>● Store operations</li> <li>● Fixtures or appliances rented to others</li> </ul> <p>For premium computation purposes include the payroll of outside salespersons, collectors and meter readers.</p>
Water Mains or Connections Construction	99946	p	<p>This is an N.P.D. classification with "Water Companies".</p> <p>All tunneling other than at street crossings shall be separately classified and rated.</p>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Water Softening Equipment – installation, servicing or repair	99948	p	<p>This classification includes:</p> <ul style="list-style-type: none"> <li>● Incidental plumbing</li> <li>● Sales of water softening equipment to be used in connection with the insured's installation, service or repair operations</li> </ul> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Sales of water softening chemicals</li> <li>● Sales of Water Softening Equipment which is not to be used in connection with the insured's installation, service or repair operations, as Plumbing Supplies and Fixtures Dealers and Distributors</li> </ul>
Water Softening Equipment – rented to others	19051	s+	Installation, servicing or repair shall be separately classified and rated.
Waterproofing	99955 NOC	p	
Waterproofing – by pressure apparatus	99952	p	
Waterproofing – by trowel – exterior	99953	p	
Waterproofing – by trowel – interior or insulation work	99954	p	
Water Treatment Plants			Refer to "Water Companies" classification.
Wax or Wax Products Mfg.	59931 NOC	s	<p>This classification includes shoe, stove, harness, furniture, automobile or metal wax, polish or dressing.</p> <p>Candle manufacturing shall be separately classified and rated.</p>
Wax, Wax Products or Polish Mfg. – floor	59932	s	
Web Site Designers	96930	p+	<p>This classification applies to risks that design and determine content of web-sites for others. Professional Services are excluded. Use Professional Liability Exclusion – Web-site Designers Endorsement <b>CG 22 99</b>.</p>
Wedding Planners			Refer to "Event, Party or Wedding Planners".
Weighers, Samplers or Inspectors of Merchandise – on vessels or docks or at railway stations or warehouses	99963	p+	<p>This classification includes mending or repacking of damaged containers.</p> <p>Warehouse operations shall be separately classified and rated.</p>
Welding or Cutting	99969	p	<p>This is an N.P.D. classification except for the following:</p> <ul style="list-style-type: none"> <li>● Work under air pressure shall be separately classified and rated as "Caisson Work"</li> <li>● Work in connection with demolition jobs shall be separately classified and rated as "Wrecking"</li> <li>● Work in connection with the erection of iron or steel frame structures or bridges shall be separately classified and rated</li> </ul>

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Wharf and Waterfront Property – ferry docks or terminals	49800	a+	<p>Stevedoring, freight handling and work not directly involved in the operation of the premises as wharf and waterfront property, performed by or for the insured, shall be separately classified and rated.</p> <p>For premium computation purposes, area includes the entire area of the premises used for purposes of offices, receiving and shipping baggage and freight or accommodating passengers. Other areas shall be separately classified and rated.</p>
Wharf and Waterfront Property – not occupied by the insured (lessor's risk only)	49802	a+	<p>Stevedoring, freight handling and work not directly involved in the operation of the premises as wharf and waterfront property, performed by or for the insured, shall be separately classified and rated.</p> <p>For premium computation purposes, area includes the entire area of the premises used for purposes of offices, receiving and shipping baggage and freight or accommodating passengers. Other areas shall be separately classified and rated.</p>
Wharf and Waterfront Property – occupied by the insured for both freight and passenger purposes	49801	a+	<p>Stevedoring, freight handling and work not directly involved in the operation of the premises as wharf and waterfront property, performed by or for the insured, shall be separately classified and rated.</p> <p>For premium computation purposes, area includes the entire area of the premises used for purposes of offices, receiving and shipping baggage and freight or accommodating passengers. Other areas shall be separately classified and rated.</p>
	49803	a+	<p>Stevedoring, freight handling and work not directly involved in the operation of the premises as wharf and waterfront property, performed by or for the insured, shall be separately classified and rated.</p> <p>For premium computation purposes, area includes the entire area of the premises used for purposes of offices, receiving and shipping baggage and freight or accommodating passengers. Other areas shall be separately classified and rated.</p>
Wheel Mfg.	59941	s	The following shall be separately classified and rated: <ul style="list-style-type: none"> <li>● Automobile wheels</li> <li>● Aircraft wheels</li> <li>● Railroad wheels</li> </ul>
Wicker, Rattan, Willow or Twisted Fiber Products Mfg.	59947	s	This classification includes upholstering.
Wigs or Hair Pieces Mfg.	59955	s	

**COMMERCIAL LINES MANUAL**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**CLASSIFICATION TABLE PAGES**

DESCRIPTION	Class Code	Premium Base	Note
Wind Farms – off-shore	99083	p+	This classification applies to risks that generate energy for others primarily through the use of wind turbines. This classification includes maintenance and new construction except for the construction of buildings. This classification excludes injury and damage resulting from brownouts or blackouts. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b> .
			This classification applies to risks that generate energy for others primarily through the use of wind turbines. This classification includes maintenance and new construction except for the construction of buildings. This classification excludes injury and damage resulting from brownouts or blackouts. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b> .
Wind Turbines – Existence hazard only (lessor's risk only)	97504	t+	Basis of premium is each turbine.
			This classification applies to risks that operate a wind turbine(s) on their premises primarily to generate energy for their own use. Basis of premium is each turbine. This classification excludes injury and damage resulting from brownouts or blackouts. Use Exclusion – Failure To Supply Endorsement <b>CG 22 50</b> . Wind farms shall be separately classified and rated.
Wind Turbine Contractors – installation, service or repair – off-shore	99085	p	
Window Cleaning	99975	p+	
Window Decorating	49840	s+	
Wine Mfg. – sparkling	59963	s	
Wire Cloth Mfg.	59970	s	
Wire Drawing	59973	s	Wire rope or cable manufacturing shall be separately classified and rated.
Wire Goods Mfg.	59975 NOC	s	

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

<b>DESCRIPTION</b>	<b>Class Code</b>	<b>Premium Base</b>	<b>Note</b>
Wire Rope or Cable Mfg. – metal	59977	s	This classification includes wire drawing. Electrical cable manufacturing shall be separately classified and rated.
Wood Preserving	59984	s	This classification includes yard or incidental woodworking operations. Saw or planing mills shall be separately classified and rated.
Wood Products Mfg.	59985 NOC	s	
Wood Turned Products Mfg.	59986 NOC	s	This classification includes woodenware.
Wool Combing, Scouring or Separating from Cotton	59988	s	
Wool Pulling	59989	s	
Wrecking –  buildings or structures	99986 NOC	p+	The sale of salvaged merchandise shall be separately classified and rated.  For premium computation purposes include the payroll of clerical at the site of wrecking and salespersons.
dismantling of prefabricated dwellings not exceeding three stories for reerection	99987	p+	The sale of salvaged merchandise shall be separately classified and rated.
marine	99988	p+	The sale of salvaged merchandise shall be separately classified and rated.  This classification includes salvage operations.

**Table W. Classifications**

**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-Y- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Yard Storage			Included in the governing classification.
YMCA, YWCA or Similar Institutions	49870	a+	<p>Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement <b>CG 22 45</b>.</p> <p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Athletic games away from insured's premises</li> <li>● Amusement devices</li> <li>● Camps</li> <li>● Restaurants</li> </ul>
Youth Recreation Programs – Not-For-Profit only	49891	t+	<p>Athletic Programs – amateur shall be separately classified and rated.</p> <p>Basis of premium is each registrant.</p>
Other than Not-For-Profit	49890	t+	<p>Athletic Programs – amateur shall be separately classified and rated.</p> <p>Basis of premium is each registrant.</p>

**Table Y. Classifications**



**COMMERCIAL LINES MANUAL  
DIVISION SIX  
GENERAL LIABILITY  
CLASSIFICATION TABLE PAGES**

**-Z- CLASSIFICATIONS**

DESCRIPTION	Class Code	Premium Base	Note
Zoos –  Not-For-Profit only	49903	t+	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Amusement devices</li> <li>● Restaurants</li> </ul> <p>Basis of premium is each zoo.</p>
	49902	t+	<p>The following shall be separately classified and rated:</p> <ul style="list-style-type: none"> <li>● Amusement devices</li> <li>● Restaurants</li> </ul> <p>Basis of premium is each zoo.</p>

**Table Z. Classifications**

