

Florida Business Owners

Eligible Classifications



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Florida Business Owners

Eligible Classifications

Main Street Business Pride Classifications

	Acceptable
<ul style="list-style-type: none"> • Apartments- over 4 family no mercantile or office • Apartments- over 4 family with mercantile or office • Apartments- 3 and 4 family no mercantile or office • Apartments- 3 and 4 family with mercantile or office • Condominium- Residential 	<ul style="list-style-type: none"> • Owner living on the premise personal contents belong on H04 Renters policy • Mixed use buildings, ok for 1 or 2 units if rest of risk is eligible • Townhomes where the Association owns the shell is eligible

Hotel/Motel and Bed & Breakfast

	Acceptable
<ul style="list-style-type: none"> • Hotel/Motel • Hotel/Motel with Lessors Risk Only Restaurant • Bed and Breakfast 	

Mercantile and Service Classifications

	Acceptable
Air Conditioning, Heating, or Refrigeration equipment sales only, no service or repair	
Appliances—household—less than 25% of receipts from installation, service or repair- no heating or air conditioning	
Appliances—household—sales—no installation, service or repair	
Automobile Parts and Supply Stores—no sale of reconditioned parts or installation, service or repair	
Bakery—no baking on premises	Donuts shops without on-site frying are acceptable Coffee shops that sell pastries are acceptable
Bakery—with baking on premises	Coffee shops that bake and sell pastries are acceptable
Barber and Beauty Equipment and Supplies	Wig stores are ok
Barber Shops	

Mercantile and Service Classifications (Continued)

	Acceptable
Bath Shops—including toiletries	
Beauty Parlors, hair styling and nail salons—no tanning beds, massage parlors or electrolysis	<p>Professional Liability can be purchased</p> <p>Estheticians (Independent Contractor only) that carry their own Professional Liability and name Insured as Additional Insured on their policy are ok</p> <p>Massage Therapists (Independent Contractor only) that carry their own Professional Liability and name Insured as Additional Insured on their policy are ok</p> <p>Tattoo Shops on LRO are ok in a multi-occupancy building</p>
Bedding Stores	
Beeper Sales and Rentals	
Bicycle Shops—sales and servicing—no bike rental	
Bookbinding and Printers Supplies	
Books and Magazine Stores—no newsstands or collectibles	Wi-Fi available to customers is acceptable
Bridal Stores—not located in an enclosed mall	Formal wear, prom, and alterations of those items acceptable
Bridal Stores—located in an enclosed mall	Formal wear, prom, and alterations of those items acceptable
Camera and Photographic Equipment Stores	
Candy, Nut and Confectionery Stores	
Card, Stationery or Paper Products Stores	
Carpet Stores—no oriental or Persian rugs—with less than 25% of receipts from installation	
Catalog or Premium Coupon Redemption Stores	
Cellular Telephone Equipment Sales	
China, Glass, Ceramics or Pottery Stores	
Clock Shops	
Clothing Stores—not located in enclosed mall	
Clothing Stores—located is an enclosed mall	
Computer Stores	

Mercantile and Service Classifications (Continued)

	Acceptable
Contractor Equipment Dealers—no rental, service or repair	Contractors offices with warehouse for supplies acceptable
Copy and Duplicating Service	
Cosmetic, Hair, Skin Preparation Store—no tanning beds or electrolysis	
Craft Store	
Daily Products or Butter and Egg Stores—no cooking or drive through	
Delicatessens—no commercial cooking—incidental seating (maximum 30 seats)	Honey Baked Ham stores acceptable
Dental Laboratories	
Department, Variety or Discount Store—no flea markets	
Dog Grooming Salons—including incidental boarding—no use of tranquilizers	
Drapery, Curtain Stores—with less than 25% of receipts from installation.	
Dressmaker - custom type	Embroidery Shops acceptable
Electrical and Light Fixture—no off-premise installation, service or repair	
Engraving	
Equipment, Fixtures or Supplies for Bars, Hotels, Offices, Restaurants and Stores—no repair or service	
Fabric, Cloth and Yarn Store	
Fence Dealers—less than 25% from installation or repair	
Floor covering stores—including carpet—less than 25% receipts from installation—no oriental or Persian rugs	
Florist	
Furniture Stores—no used, second-hand or rental no repair, refinishing or upholstery work	
Garden & Lawn Supply Stores	
Gift, Novelty or Souvenir Shops	

Mercantile and Service Classifications (Continued)

	Acceptable
Hardware Stores—no tool or equipment rental	Pool Supply Stores are acceptable in this class with other Underwriting criteria being met such as tanks on premise and safety, no bulk refilling, no warehouse operations, no pool sales; and we must attach the Comprehensive Liability Exclusion—Contractor for the stores that perform swimming pool cleaning and pump work
Health Food Stores	
Hobby/Game Stores—no coin, stamp or card dealers	
Home Furnishing Stores—less than 25% of receipts from off-premise installation, service or repair	
Ice Cream Stores—no cooking, playground or recreational equipment	Yogurt Shops acceptable
Janitorial Supplies	
Kitchen Accessory Stores	
Laundry & Dry Cleaning Receiving Stations—pick up and drop off only, no coin-operated facilities	
Leather Product or Hide Stores	
Lithographing	
Locksmith—Lessors Risk Only	
Machinery or Equipment Dealers, including farm type—no service, rental or repair	
Mailbox or Packing Store	
Mailing or Addressing Companies	
Marble Products—Retail	
Meat, Fish, Poultry or Seafood Stores—no locker plants	
Music, Tape and Record Stores, including rental	
Musical Instruments Stores	
Office Machine and Appliances—no repair or computer stores	
Optical Goods Store	

Mercantile and Service Classifications (Continued)

	Acceptable
Paint, Glass and Wallpaper stores	
Pet Stores—no pet grooming, no feed/hay stores, no reptile, snake or exotic pets	
Photo Finishing Labs	
Photoengraving	
Photographers—shop only	
Pizza Parlors—pick up—no table service or delivery	With chicken wing frying acceptable, if the risk is otherwise acceptable
Plumbing Supplies and Fixtures	
Printing Shops	Screen printing and vinyl sign printing acceptable
Records, Tapes, and Sheet Music Stores	
Religious Goods Stores	
Self-Storage Facilities/Mini Warehouses	
Sewing Machine Shops	
Shoe Repair Shops	Repair of purses and leather goods acceptable
Shoe Stores	
Sporting Goods or Athletic Equipment Stores—no gun, swimming pool sales or dive shops	Ballet studios, kickboxing, karate, dance studios ok as lessor risk only. Pro shops located inside bowling alleys as tenant inside building acceptable, as long as the risk has its own interior unit and threshold with locking door that is secure when closed
Stationery or Paper Products Stores	
Tailoring or Dressmaking Establishments—custom	Embroidery Shops acceptable
Television, Radio, VCR, Camcorder, Beeper and Phone Sales	
Television, Radio, VCR, Camcorder, Beeper and Telephone Sales and Repair	
Toy Stores	
Trophy Stores	
Tuxedo and Formal Wear—including rental	
Uniform Stores	Alteration of those items acceptable

Mercantile and Service Classifications (Continued)

	Acceptable
Vacuum Cleaners Sales and Service	
Variety Stores	<p>Drugstores that the majority of space is for sale of other variety type items and only a small portion of the floor space is pharmacy are ok. They must carry Professional Liability</p> <p>Medical Supply Stores are acceptable as long as oxygen tanks are minimal or non-existent</p>
Vegetable or Produce Store—no flea market or open air	
Video Tape Rental Stores—no X-rated	
Wood Product Retail	Cabinet showrooms are acceptable
Yarn Stores	

Offices

	Acceptable
Accountants	
Advertising Firms	
Attorney	Court reporters acceptable
Architects, Engineers and Draftsmen	Off-premise consulting and surveyors acceptable
Auditors	
Banks, Credit Services, Savings and Loan—Lessors Risk Only	Cash advance, payday and check cashing places acceptable
Billing Agencies	
Bookkeeper	
Chambers of Commerce—Lessors Risk Only	
City and Government Office—Lessors Risk Only	
Clubs—Civic, Service, or Social—Lessors Risk Only	
Computer Design or Graphics—risk involved in brochure, magazine or newspaper layout only—no publishers	

Offices (Continued)

	Acceptable
Consultants	IT Help Desk which is limited to support only, psychics are acceptable—no palm readers
Contractors Office—Lessors Risk Only	Owner Occupied is eligible under Contractor Equipment Dealer and a Comprehensive Liability Exclusion will be added to avoid picking up off site work operations
Employment Agencies, Recruiters/Leasing-Lessors Risk Only	
Government Offices—Lessors Risk Only	
Financial Planning	Stock brokers—acceptable
Insurance Agent	
Market Research Firms—no marketing representatives	
Medical Offices—no physical therapy, emergency services or family planning	<p>Diagnostic labs that take blood, urine or swab for DNA—no off-site and no testing—acceptable</p> <p>Chiropractors that do not do physical therapy are eligible</p> <p>Licensed Massage Therapists and acupuncturists acceptable</p> <p>Dentists, optometrists, and psychologists acceptable</p> <p>Sleep Clinics are acceptable as Lessors Risk only and insured must be held harmless contractually by the tenants as part of the lease agreement</p>
Office NOC	Mortgage brokers acceptable
Paralegal	
Payroll Processing	
Professional Trade Associations—Lessors Risk Only	
Publishers—Lessors Risk Only	
Real Estate- office only—no property managers or real estate developers	Home inspectors and property appraisers—acceptable as long as they carry Professional Liability
Stenographers	
Tax Service	
Telephone Answering Service—no 900 numbers	
Title Company	

Offices (Continued)

	Acceptable
Travel Agency- no guided tours conducted or provided	
Typing Services	
Veterinarian—domestic animals only—no farm, circus or zoo animals	