



Underwriting guidelines

OFFICE

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Office PacSM risks will typically have:

- Up to \$5 million Total Insured Values (building and business personal property) at each location
- Up to \$5 million annual sales at each location/\$15 million total annual sales
- Fewer than six locations

Businesses that exceed any of the above thresholds should be considered for placement in **Office Pac PlusSM**.

Please consult with your underwriter if the total sales per account exceed \$20 million, if Total Insured Values exceed \$50 million, or if there are more than 15 locations.

Underwriting guidelines for **Office Pac** and **Office Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Eligible operations are businesses specifically listed in the classification section.

Years in business

New ventures are eligible for businesses where professional or technical degrees or designations are required.

Loss experience

Favorable loss experience is defined as:

- No more than three losses in the last four years.

Prior carrier

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.

Business income

Business income and extra expense coverage is included for **Office Pac**. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation.

For **Office Pac Plus**, business income and extra expense coverage is optional. When selected, the coverage may be written with a policy- or location-level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.

General liability underwriting and rating guidelines

Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

For **Office Pac Plus**, general liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured's name for:

- Operations performed during the policy period.
- Commissions and fees for services provided.
- Dues and fees.
- Goods or products sold or distributed.

Refer to the CLM General Rules – 24. D. for specific inclusions and exclusions.

Special rating considerations for Office Pac Plus

The gross sales for many of the **Office Pac Plus** classifications are subject to premium audit after policy expiration. This is specifically noted for each auditable classification in the section below.

The following items should not be included in gross sales:

1. Insurance agents/brokers – the cost of the insurance premium or services collected from the client and paid to a third party should not be included for rating purposes. (Example: Insured insurance agent arranges for the insurance and loss control services for their client. Insured collects from client the entire cost of premiums and service fees. Insured submits the cost of the insurance and loss control service fee to the insurance company and service provider.)

2. Media buyers – money collected from the client and paid to the advertising or marketing provider for their charge should not be included for rating purposes. (Example: Insured media buyer arranges for client's advertisement to appear in the local newspaper. Our insured collects entire amount of cost from client and submits that portion necessary to pay the newspaper.)
3. Stockbrokers – money collected from the client that is used to pay for the cost of the purchased equity should not be included for rating purposes. (Example: Insured stockbroker buys 100 shares of stock on behalf of client. Our insured collects entire purchase price from client and submits that portion necessary to pay for the purchased stock.)
4. Travel agencies – money collected from the client that is used to pay for the travel tickets, hotel accommodations or rental car cost of the client should not be included for rating purposes. (Example: Insured travel agent arranges an airline ticket for client. Insured collects the entire cost from the client and submits the cost of the airline ticket to the airline.)

Please follow these guidelines:

- If similar business operations within the same industry segment are conducted at the same location, use the program code appropriate for the predominant business operation. (Example: If a residential real estate firm has some revenues from selling commercial real estate, classify the business as Real Estate Sales–Residential.)
- If different business operations within the same industry segment are conducted at the same location, separately classify and use the program code appropriate for each business operation. (Example: An insurance agent and a stockbroker are dissimilar operations within the **Office Pac Plus** segment.)

Classifications for Office

For business personal property and for 100% owner-occupied buildings, select the classification that best describes the operations of the insured. For buildings owned by the insured and not fully occupied by the insured, an additional liability charge for lessor's risk may be applicable. For buildings owned and leased in whole to others, see **Building PacSM** or **Building Pac Plus**.

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Accountants</p> <ul style="list-style-type: none"> Includes CPAs, auditing, bookkeeping and payroll service providers. No employee leasing or temporary help provided to others. Employee dishonesty coverage is provided for \$25,000. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D1 08 – Exclusion – Financial Services is mandatory. Professional Services Premier – Optional best-in-class coverage enhancement designed specifically for professional service providers; 40+ expanded coverage features. 	151	W44	8721
<p>Actuarial Consultants</p> <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is a required form and a required form and does the following: <ul style="list-style-type: none"> Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D2 64 – Exclusion – Testing or Consulting Errors and Omissions is mandatory. For Pac Plus, annual sales will be subject to premium audit at policy expiration Professional Services Premier – Optional best-in-class coverage enhancement designed specifically for professional service providers; 40+ expanded coverage features. 	16S	W90	8999
<p>Acupuncturists</p> <ul style="list-style-type: none"> Must be certified by the National Certification Commission for Acupuncture and Oriental Medicine (NCCAOM) or by a school accredited by the Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM). A needle sterilization program must be enforced, or disposable needles must be used. If spa treatments (e.g., massages, waxing, body wraps, etc.) are also provided, classify as Med Spas. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> Adds \$25,000 communication supply services time element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D1 09 – Exclusion – Communicable Diseases is mandatory. CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. <p>The following are not eligible:</p> <ul style="list-style-type: none"> Dietary or nutritional counseling. Health or herbal supplement sales exceeding 25% of total revenues. Mixing, blending, repackaging, relabeling or sales of products under the insured's own label. Weight reduction product sales. 	15P	W82	8049

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Advertising, Graphic Artists, and Commercial Art Services</p> <ul style="list-style-type: none"> If web design services exceed 50% of revenue, use Website Designers and Developers classification under Technology Office. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. Professional Services Premier – Optional best-in-class coverage enhancement designed specifically for professional service providers; 40+ expanded coverage features. <p>The following are not eligible:</p> <ul style="list-style-type: none"> Selling space on billboards or outdoor signs. Tobacco industry client sales exceeding 10% of total sales. 	152	W45	7313
<p>Answering services</p> <ul style="list-style-type: none"> Telemarketing services are separately classified. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D2 45 – Exclusion – Personal and Advertising Injury endorsement is mandatory. CG D3 26 – Exclusion – Unsolicited Communications endorsement is mandatory. For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> Emergency call or “911” services. Healthcare alert services providers. 	15S	W84	7389
<p>Audiologists and Hearing Pathologists</p> <ul style="list-style-type: none"> Includes practitioners who diagnose and treat hearing problems. Mobile services and/or in-home visits may be acceptable. Hearing aids sales exceeding 25% of total receipts be classified as Store Pac® – Hearing Aid and Audiology Centers. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. 	15Y	W88	8049
<p>Book and Periodical Publishing (No Printing)</p> <ul style="list-style-type: none"> Contemplates writers submitting stories, news, etc. that are edited and set up for printing. No printing or bookbinding – office exposure only. No e-publishers (>50% of receipts through the Internet). MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. GN 01 17 – Printers Liability is not available. CG D3 86 – Printers Errors and Omissions Liability including correction of work is not available. For Pac Plus, annual sales will be subject to premium audit at policy expiration. 	15T	W85	2721

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Brokers – Mortgages or Loans</p> <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. MP T9 54 – Employee Dishonesty Exclusion is mandatory. CG D1 08 – Exclusion – Financial Services is mandatory. CG D2 65 – Exclusion – Fiduciary or Representative – Liability of Financial Institutions is mandatory. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Banks and other financial institutions. – eLenders (>50% of loans brokered through the internet). – Loan correspondents. – Mortgage and loan companies. 	15Z	W89	6163
<p>Brokers – Stock, Securities or Mutual Funds</p> <ul style="list-style-type: none"> Establishments acting as agents (i.e., brokers) between buyers and sellers in buying and selling securities on a commission or transaction fee basis. The following are not eligible: <ul style="list-style-type: none"> – Hedge fund management. – Investment bankers, commodity brokers or day trading operations. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. MP T9 54 – Employee Dishonesty Exclusion is mandatory. CG D1 08 – Exclusion – Financial Consultants is mandatory. 	15H	W74	6211
<p>Chiropractors</p> <ul style="list-style-type: none"> If spa treatments (e.g., massages, waxing, body wraps, etc.) are also provided, classify as Med Spas. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Health or herbal supplement sales exceeding 25% of revenue. – Mixing, blending or relabeling of supplements or other products under insured’s own label. – Weight reduction product sales. 	15B	W47	8041

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Claims Adjusters – Independent</p> <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D1 08 – Exclusion – Financial Services is mandatory. For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Third party administrators for medical and workers compensation claims. – Special catastrophe (CAT) adjusters. 	16X	W91	6411
<p>Credit and Debt Counseling</p> <ul style="list-style-type: none"> No collection agencies. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D1 08 – Exclusion Financial Services is mandatory. For Pac Plus, annual sales will be subject to premium audit at policy expiration. 	1A5	W51	7299
<p>Dentists, Oral Surgeons, Orthodontists and Periodontists</p> <ul style="list-style-type: none"> Classification includes dental clinics, dental hygienists and dental therapists. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. 	153	W53	8021
<p>Diagnostic Imaging and X-ray Centers</p> <ul style="list-style-type: none"> Includes diagnostic imaging of patients using X-rays, computer tomography (CT scan), magnetic resonance imaging (MRI), mammography and ultrasound. Equipment breakdown coverage for “diagnostic equipment” is limited to \$100,000 with the option to increase. See Equipment Breakdown – Increased Sub-limit for specific equipment. Equipment valued at \$500,000 or more must be under regularly scheduled preventive maintenance program. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Medical labs. – Mobile labs. 	1B2	W81	8071

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Direct Mail Advertising Services</p> <ul style="list-style-type: none"> • Applies to businesses providing hard copy direct mailings. • Customers must pre-approve the product materials before distribution. • Also see Advertising, Graphic Artists and Commercial Art Services or Printing when print services exceed 25% of total sales. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Courier or package delivery services. – Email direct advertising services or lists. 	16B	W54	7331
<p>Educational Consultants</p> <ul style="list-style-type: none"> • Includes consulting related to college preparation, school advising, learning disability and therapeutic placement, school curriculum development, etc. Does not include academic tutoring for individuals or groups. • Receipts from sale of training materials to clients must not exceed 25% of annual revenue • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG T4 88 – Exclusion – Testing or Consulting Errors and Omissions is mandatory. • CG T5 37 – Computer Software – Errors or Omissions is mandatory. • For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Consultants for businesses involved in safety programs, mergers and acquisitions or risk control recommendations. – Consultants for any business listed as an ineligible for Master PacSM or Pac Plus. – Consultants that hire or subcontract with vendors or perform the actual work or take responsibility for implementation of ideas or recommendations. – Consultants operating in a dual capacity operating any other business. 	1A9	W48	8742
<p>Event Planning Consultants</p> <ul style="list-style-type: none"> • This classification includes consultants engaged in planning special events such as product or promotional launches, fashion events, etc. Services may include researching venues and designing themes. • Receipts from sale of training materials to clients must not exceed 25% of annual revenue. • MP T1 05 – Amendatory Provisions – Offices is mandatory. It does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG T4 88 – Exclusion – Testing or Consulting Errors and Omissions is mandatory. • CG T5 37 – Computer Software – Errors or Omissions is mandatory. • For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Consultants that subcontract or perform the actual work or take responsibility for implementation of ideas or recommendations. – Consultants operating in a dual capacity operating any other business. – Consultants for any business listed as ineligible for Master Pac or Pac Plus. 	1A9	W48	8742

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Financial and Investment Planners</p> <ul style="list-style-type: none"> • Applies to businesses providing advice on investment and retirement planning. • Brokerage services are classified as Brokers – Stock, Securities and Mutual Funds. • No hedge funds or other fund management. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • MP T9 54 – Employee Dishonesty Exclusion is mandatory. • CG D1 08 – Exclusion – Financial Services is mandatory. • Professional Services Premier optional best-in-class coverage enhancement designed specifically for professional service providers; 40+ expanded coverage features. • For Pac Plus, annual sales will be subject to premium audit at policy expiration. 	1A1	W56	6282
<p>Insurance Agents, Brokers, Consultants and Risk Managers</p> <ul style="list-style-type: none"> • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period • CG D1 08 – Exclusion – Financial Services is mandatory 	154	W57	6411
<p>Interior Decorators and Window Designers</p> <ul style="list-style-type: none"> • Classification does not include risks engaged in actual construction or renovation. • Businesses must secure evidence of insurance for any subcontracted operations arranged for customers. Revenue from subcontracted operations must not exceed 25% of annual revenue. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • For Pac Plus, annual sales will be subject to premium audit at policy expiration. 	16K	W58	7389
<p>Lawyers</p> <ul style="list-style-type: none"> • No investment services • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG D3 37 – Professional Services Exclusion – Legal Services is mandatory. • Lawyers endorsement is available as an option (mutually exclusive with Power Pac). 	15E	W59	8111

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Management Consultants</p> <ul style="list-style-type: none"> Includes consulting related to business, strategy, administration, employee benefits, HR/personnel management, operations and facility planning. Receipts from sale of training materials to clients must not exceed 25% of annual revenue. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG T4 88 – Exclusion – Testing or Consulting Errors and Omissions is mandatory. CG T5 37 – Computer Software – Errors or Omissions is mandatory. For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Consultants for businesses involved in safety programs, mergers and acquisitions or risk control recommendations. – Consultants for any business listed as ineligible for Master Pac or Pac Plus. – Consultants that hire or subcontract with vendors perform the actual work or take responsibility for implementation of ideas or recommendations. – Consultants operating in a dual capacity operating any other business. 	1A6	W52	8742
<p>Med Spas, Medispas</p> <ul style="list-style-type: none"> This classification includes medical practices offering elective medical treatments (e.g., dermabrasion, chemical peels, injectables, laser/electrolysis, etc.) with spa treatments (e.g., massages, waxing, body wraps, etc.) <p>MP T1 05 – Amendatory Provisions – Offices is a required form and does the following:</p> <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. <ul style="list-style-type: none"> Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Blending, repackaging, relabeling or sale of private label products. – Permanent makeup or tattoos. – Physical fitness coaching. – Tanning, whether UVA or spray tanning. 	1B9	W99	8093
<p>Media Buyers</p> <ul style="list-style-type: none"> Classification applies to businesses that purchase media space or time for others and may also research and develop advertising or marketing campaigns for others. No sale of space for advertising purposes on billboards or outdoor signs. Revenue from clients in the tobacco industry must generate less than 10% of annual revenue. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. 	16T	W43	7319

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Medical Doctors, Osteopaths, Physicians and Surgeons</p> <ul style="list-style-type: none"> Classification includes general practitioners and specialists such as cardiologists, dermatologists, endocrinologists, internists, obstetricians and gynecologists (OB/GYN), ophthalmologists, and plastic and cosmetic surgeons; walk-in clinics and multi-disciplinary practices (multiple medical specialties in one office). Equipment breakdown coverage for “diagnostic equipment” is limited to \$100,000, with the option to increase. See Equipment Breakdown – Increased Sub-limit for specific equipment. Equipment valued at \$500,000 or more must be under regularly scheduled preventive maintenance program. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Medical procedures performed on the insured premises using general anesthesia (inducing complete loss of consciousness requiring breathing support) or regional anesthesia (affecting large areas of the body or entire limbs, such as epidurals, spinal or nerve blocks). – Health or herbal supplement sales exceeding 25% of revenue. – Mixing, blending or relabeling of supplements or other products under insured’s own label. – Weight reduction product sales. 	15F	W65	8031
<p>Newspaper Publishing (No Printing)</p> <ul style="list-style-type: none"> Contemplates writers submitting stories, news, etc. that are edited and set up for printing. No printing or bookbinding is done by the insured – office exposure only. No e-publishers (>50% of receipts through the Internet). MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. GN 01 17 – Printers Liability is not available. CG D3 86 – Printers Errors and Omissions Liability including correction of work is not available. For Pac Plus, annual sales will be subject to premium audit at policy expiration. 	15W	W86	2721
<p>Notaries Public</p> <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. 	1A3	W60	7389

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<p>Occupational Therapists</p> <ul style="list-style-type: none"> • Applies to businesses providing physical or occupational therapy services. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. • CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. • Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. 	1A4	W64	8049
<p>Optometrists and Opticians</p> <ul style="list-style-type: none"> • Operations with Ophthalmologists (osteopathic doctors carrying M.D. or O.D. designation) on premises must be classified as Medical Doctors, Osteopaths, Physicians and Surgeons. • Operations exceeding 25% sales of Optical Goods, may be classified as Retail – Optical Goods. 	15C	W61	8042
<p>Personal Shoppers</p> <ul style="list-style-type: none"> • This classification includes services such as researching retailers, designing gift themes, creating lists, etc. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG T4 88 – Exclusion – Testing or Consulting Error and Omissions is mandatory. • CG T5 37 – Computer Software – Errors or Omissions is mandatory. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Consultants that hire or subcontract with vendors or perform the actual work. – Consultants operating in a dual capacity operating any other business. – Consultants for any business listed as ineligible for Master Pac or Pac Plus. 	1A9	W48	8742
<p>Pet Groomers</p> <ul style="list-style-type: none"> • Contemplates grooming of primarily small domestic animals on the insureds premises (e.g. dogs, cats). Includes mobile pet grooming operations. • If boarding services are 50% or more of total revenue, classify as Pet Day Care and Overnight Boarding classification in our Business segment. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG M3 02 – Pet Grooming – Endorsement is automatic and covers injury to dogs, cats or other domesticated animals in the care, custody or control of the policyholder, including injury to an animal as a result of providing or failing to provide pet grooming services. • Hired/Non-owned Liability option is not available to mobile dog groomers. • For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Agility and/or obedience training exceeding 10% of annual revenues. – Any other forms of training (e.g., military, companion programs, handicap assistance, guard). – Animal shelters, humane societies, animal adoption or rescue services. – Breeding activities. – Treatment of livestock. – Treatment of exotic animals (e.g., birds, farm animals, reptiles, rodents). 	16E	W62	0752

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Physical Therapists</p> <ul style="list-style-type: none"> • Applies to businesses providing physiotherapy services. • If spa treatments (massages, waxing, body wraps, etc.) are provided in excess of 50%, classify as Med Spas. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. • CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. • Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. 	15A	W63	8049
<p>Podiatrists</p> <ul style="list-style-type: none"> • No medical procedures performed on the insured premises using general anesthesia (inducing complete loss of consciousness requiring breathing support) or regional anesthesia (affecting large areas of the body or entire limbs, such as epidurals, spinal or nerve blocks). • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. • CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. • Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. 	16M	W66	8043
<p>Psychiatrists and Psychotherapists</p> <ul style="list-style-type: none"> • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. • CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. • Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Experimental research on humans or animals. – Mental health treatment facilities. 	16H	W68	8011

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Psychologists, Mental Health Counselors and Therapists</p> <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. CG D3 43 – Professional Services Exclusion – Services Furnished by Health Care Providers is mandatory. Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Experimental research on humans or animals. – Mental health treatment facilities. 	16G	W69	8049
<p>Public Relations</p> <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Sale of advertising space on billboards or outdoor signs. – Tobacco industry clients exceeding 10% of total sales revenues. 	16W	W78	8743
<p>Real Estate Appraisers</p> <ul style="list-style-type: none"> No building or land inspection services. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – CG D2 72 – Exclusion – Inspection, Appraisal and Survey Companies is mandatory. For Pac Plus, annual sales will be subject to premium audit at policy expiration. 	16N	W70	6531
<p>Real Estate Sales – Commercial</p> <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG D3 71 – Professional Services Exclusion – Real Estate Services is mandatory. For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Brokerage or investment services. – Building or land inspection services. – Real estate development. – Real estate management. 	15G	W71	6531

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Real Estate Sales – Residential</p> <ul style="list-style-type: none"> • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG D3 71 – Professional Services Exclusion – Real Estate Services is mandatory. • For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible;</p> <ul style="list-style-type: none"> – Brokerage or investment services. – Building or land inspection services. – Real estate development. – Real estate management. 	15D	W72	6531
<p>Recruiters and Executive Search Firms</p> <ul style="list-style-type: none"> • Also includes “headhunters,” career counseling services and outplacement companies. • No Professional Employer Organizations (PEOs), placement of leased employees or temporary employees. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG T4 88 – Exclusion – Testing or Consulting Errors and Omissions is mandatory. • CG D2 45 – Exclusion – Personal and Advertising Injury is mandatory. • For Pac Plus, annual sales will be subject to premium audit at policy expiration. 	156	W55	7361
<p>Speech or Language Therapists and Pathologists</p> <ul style="list-style-type: none"> • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG D3 43 – Professional Services Exclusion – Services Furnished by health care providers is mandatory. • Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. 	15A	W77	8049
<p>Stenography, Typing, Court Reporting and Word Processing</p> <ul style="list-style-type: none"> • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. 	16D	W73	7338
<p>Tax Preparation Services</p> <ul style="list-style-type: none"> • No employee leasing or temporary help provided to others. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG D1 08 – Exclusion – Financial Consultants is mandatory. 	1A2	W75	7291

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Telemarketing and Market Research Services</p> <ul style="list-style-type: none"> Classification includes business-to-business market research. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Sale of owned products. <ul style="list-style-type: none"> MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG T4 88 – Exclusion – Testing or Consulting Errors and Omissions is mandatory. 	16P	W76	8732
<p>Title Agencies</p> <ul style="list-style-type: none"> No title insurance carriers MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. MP T9 54 – Employee Dishonesty Exclusion is mandatory. CG D1 08 – Exclusion – Financial Services is mandatory. CG D3 37 – Professional Services Exclusion – Legal Services is mandatory. 	15X	W87	6411
<p>Travel Agencies</p> <ul style="list-style-type: none"> Travel agencies that conduct tours are not eligible. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. CG T5 29 – Exclusion – Travel Agency Errors and Omissions is mandatory. 	159	W79	4724
<p>Veterinarian Services – No Livestock</p> <ul style="list-style-type: none"> Applies to businesses providing healthcare services to small, domestic animals at the insured’s premises. May include boarding on-premises for up to one week duration. MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: <ul style="list-style-type: none"> – Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. – Adds physicians and dentists personal property away from premises. – Adds radium to property not covered. CG D2 90 – Exclusion – Professional Veterinary Services is mandatory when professional liability is not covered. Veterinarians professional liability coverage is available. Medical Dental Premier – Optional best-in-class coverage enhancement designed specifically for healthcare professionals; 40+ expanded coverage features. For Pac Plus, annual sales will be subject to premium audit at policy expiration. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Agility and/or obedience training exceeding 10% of annual revenues. – Any other forms of training (e.g., companion programs, handicap assistance, guard). – Animal shelters, humane societies, animal adoption or rescue services – Breeding activities. – Treatment of exotic animals (e.g. birds, farm animals, reptiles, rodents). 	16C	W80	0742

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Wedding and Bridal Planners</p> <ul style="list-style-type: none"> • This classification includes services such as researching venues, designing themes, creating agendas, etc. • MP T1 05 – Amendatory Provisions – Offices is a required form and does the following: Adds \$25,000 Communication Supply Services – Time Element coverage for each described premises, including overhead lines, after a 24-hour waiting period. • CG T4 88 – Exclusion – Testing or Consulting Errors and Omissions is mandatory. • CG T5 37 – Computer Software – Errors or Omissions is mandatory. <p>The following are not eligible:</p> <ul style="list-style-type: none"> – Consultants that hire or subcontract with vendors or perform the actual work. – Consultants operating in a dual capacity operating any other business. – Consultants for any business listed as an ineligible for Master Pac or Pac Plus. 	1A9	W48	8742

Ineligible operations, products or services for Office

Risks with the following exposures, products or operations should not be written as **Office Pac** or **Office Pac Plus** accounts:

- Ambulatory (outpatient) surgical or emergency centers.
- Armed security guards.
- Auto rental, leasing offices, and auto clubs.
- Banks, credit unions and other financial institutions.
- Birthing centers, fertility labs or clinics, or advice, counseling or treatment for pregnancy termination (abortion).
- Blood banks.
- Building or land inspection services.
- Collection agencies.
- Consultants providing advice regarding manufacturing processes, process or product design, quality assurance/compliance, safety/ OSHA, compliance and machine guarding, construction process modeling and goods manufacturing practices/compliance.
- Courier or package delivery services.
- Detective, guard or patrol services.
- Electronic data processing centers.
- Employee leasing or temporary help services.
- Establishments acting in a fiduciary capacity.
- Freight brokers.
- General anesthesia (inducing complete loss of consciousness requiring breathing support) or regional anesthesia (affecting large areas of the body or entire limbs such as epidurals, spinal or nerve blocks) used on the insured premises.
- Government, municipalities, or operations funded or managed by them.
- Hedge funds.
- Home health care services (e.g. in-home skilled nursing care, administering medication, 24-hour personal care) .
- Insurance companies (administrators, TPAs, property casualty, life/health).
- Karaoke equipment, music or machine design, sales, service or installation.
- Kidney dialysis centers.
- Mail order firms.
- Manufacturers reps (see Wholesalers segment).
- Marijuana processing, handling or distribution.
- Medical diagnostic laboratories.
- Mortgage and loan companies.
- Policitical consultants, campaigns or lobbyists.
- Property or real estate management firms.
- Welfare or social services.



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