

BUSINESS OWNERS AND COMMERCIAL LIABILITY EXCESS POLICIES

ELIGIBILITY and UNDERWRITING GUIDELINES

30 JAN 2018

Note: Attune Insurance Services, LLC (f/k/a NHT3 Insurance Services, LLC) is a Delaware-domiciled insurance producer representing admitted and surplus lines insurers. Underwriting guidelines are provided by the insurer(s).

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TABLE OF CONTENTS

VERSION HISTORY 4
BUSINESS OWNER'S POLICY 5
ALL CLASSES 5
ELIGIBILITY GUIDELINES 5
CONTRACTORS 7
ELIGIBILITY GUIDELINES 7
LESSOR'S RISK 10
ELIGIBILITY GUIDELINES 10
OFFICE / OFFICE CONDOMINIUM 10
ELIGIBILITY GUIDELINES 10
RESTAURANTS 13
ELIGIBILITY GUIDELINES 13
MERCANTILE / RETAIL 15
ELIGIBILITY GUIDELINES 15
WHOLESALE DISTRIBUTORS 19
ELIGIBLE CLASS LIST 19
PROCESSING and SERVICE 21
ELIGIBILITY GUIDELINES 21
WIND GUIDELINES and DEDUCTIBLE REQUIREMENTS 22
WIND GUIDELINES and BUSINESS INCOME SUBLIMIT for WIND PERIL 23
WIND GUIDELINES and UTILITY SERVICES DIRECT DAMAGE SUBLIMIT ELIGIBILITY 25
WIND GUIDELINES and UTILITY SERVICES TIME ELEMENT SUBLIMIT ELIGIBILITY 26
WIND / HAIL GUIDELINES 27
EARTHQUAKE GUIDELINES SUB-LIMIT CAPACITY TABLE 28
EARTHQUAKE SPRINKLER LEAKAGE (EQSL) SUB-LIMIT CAPACITY TABLE 29
COVERAGES 30
ENHANCEMENTS 30
BUSINESS OWNERS ENHANCEMENTS 30
RESTAURANT ENHANCEMENT 30
LESSORS RISK ENHANCEMENT 31
CONTRACTORS ENHANCEMENT 31
OTHER PROPERTY COVERAGES 31
OTHER LIABILITY COVERAGES 31

ADDITIONAL INSUREDS 32
TERRORISM INSURANCE COVERAGE 33
PROFESSIONAL LIABILITY 33
EMPLOYMENT PRACTICES LIABILITY (EPL) 33
GENERAL ELIGIBILITY REQUIREMENTS 35
UNDERLYING BOP ELIGIBILITY REQUIREMENTS 36
UNDERLYING COMMERCIAL AUTO ELIGIBILITY REQUIREMENTS 36
UNDERLYING EMPLOYER'S LIABILITY ELIGIBILITY REQUIREMENTS 36
COVERAGES 37
BUSINESS OWNERS AND EXCESS LIABILITY POLICY STATE AVAILABILITY 38

VERSION HISTORY

Date	Key Revisions
10/6/16	Updated wind eligibility table
10/6/16	Updated utility services time element eligibility table
10/6/16	Updated utility services direct damage eligibility table
10/6/16	Updated wind business income sublimit table
10/6/16	Updated UW guidelines: HNO ineligible classes; LRO eligibility; permissible vacancy percentage; Processing & Service eligibility, Restaurant & Mercantile/Retail guidelines
10/10/16	Added BOP expansion classes wave 1.
10/11/16	Updated account maximum sales eligibility, from $15M to $20M; added explanatory language re: how to select Contractors' 'Office' v. 'Shop' Prem/Ops classifications
10/31/16	Added clarifying language re: UW eligibility
11/28/16	Increased TIV table limits for non-sprinklered, frame, non-restaurant
12/7/16	Clarify Wind Tables re: application of deductibles; modify tables to reflect which states do not permit exclusion of locations due to wind peril; see tables, pp 17-20.
1/12/17	Add comment re: definition and ineligibility of public warehousing, under "All Classes, Eligibility Guidelines. Added BOP expansion classes wave 2 and 3.
1/31/17	Added comment regarding Restaurant compliance requirements and corrected base EPLI deductible; added brief description of eligible "Wholesalers".
4/27/17	Clarified how to appropriately rate Multi-occupancy LRO specifically for non-office buildings (i.e. strip centers)
4/27/17	Modified NY contractors' territorial eligibility
4/27/17	Added newly eligible classes of business
4/27/17	Removed contractor eligibility restriction on snow plowing since snow plow products completed operations hazard coverage is now available
6/22/17	Removed sales of firearms/ammunition from ineligible retail.
6/22/17	Changed tobacco sales from being ineligible to tobacconists.
6/22/17	Removed processing and service guideline around computer hardware, software, or network security design.
6/22/17	Added section for additional insureds.
6/22/17	Removed AL from ineligible liquor liability coverage states.
6/22/17	Added guideline for restaurants that up to 10% catering is permissible.
7/31/17	Remove security guard class codes.
7/31/17	Added Commercial Liability Excess Policy Guidelines
11/16/17	Added states for XS liability
1/30/18	Combined BOP and XS state availability.

BUSINESS OWNER'S POLICY

ALL CLASSES

ELIGIBILITY GUIDELINES

- Applicants with up to $15M Total Insured Values (TIV) for the entire account and $7.5M TIV per location are eligible. Note, guidelines by protection class, construction, and class of business do apply.
- ITV of 100% is required.
- Applicants with up to 50 employees are eligible.
- Locations with square footage of up to 50,000 sq. ft. are eligible, except for Restaurants which are eligible up to 10,000 sq. ft.
- Applicants with annual sales of up to $20M per account and up to $10M per location are eligible, except for Restaurants which are eligible with annual sales up to $10M per account and up to $5M per location.
- Locations with a building age of up to 20 years old are eligible. If the building age is between 20 and 30 years old, the roof must be updated in order to be eligible. If building age is over 30 years old, then full updates (Roof, Plumbing, Electrical and HVAC) are required for eligibility.
- Locations with buildings up to 3 stories in height are eligible, except for Offices and Office Condominiums which are eligible when up to 6 stories in height. Note: this does not apply to tenants only that are not seeking Building coverage provided the Building is fully sprinklered with two means of egress.
- Applicants in Protection Class 10 are ineligible.
- Applicants with an ISO Hail Score of 10 are ineligible.
- Franchise risks, Lawyers and Employee Management/Agencies are ineligible for Employee Related Practices Liability Insurance (EPLI).
- Seasonal or other exposures with more than 60 days vacancy are ineligible.
- Percentage of vacancy may not exceed 30% of total square footage.
- All classes of business with delivery exposures are ineligible for Hired and Non-Owned Auto coverage, including: restaurants, florists and drug stores.
- No more than three claims in the past 5 years, with no loss exceeding $20,000 (total incurred, does not include catastrophe losses)
- Continuous insurance coverage for the past 3 years required (unless a new/newer venture), with no cancellations or non-renewals by the insurer(s).
- Storage of any inventory, Business Personal Property, or Personal Property of Others in *public* warehousing is strictly prohibited (ineligible). Public warehousing is defined as storage space in which other entities are also storing their property.
- Insured business must close by 1:00 AM.

Note: Additional eligibility guidelines will apply based on Attune's proprietary underwriting model.

PER LOCATION TIV GUIDELINES MAXIMUM PER ACCOUNT IS $15M ($10M FOR RESTAURANTS)

Frame Construction				
Protection Class	**Sprinklered / Non Sprinklered**	**Restaurants**	**Contractors**	**Other than Restaurants and Contractors**
1 - 8	Sprinklered	≤ $3,500,000	≤ $250,000	≤ $5,000,000
1 - 8	Non-Sprinkled	≤ $750,000	≤ $250,000	≤ $1,500,000
9	Sprinklered	≤ $1,000,000	≤ $250,000	≤ $3,500,000
9	Non-Sprinkled	Ineligible	Ineligible	Ineligible
10	Sprinklered	Ineligible	Ineligible	Ineligible
10	Non-Sprinkled	Ineligible	Ineligible	Ineligible

Non-Frame Construction				
Protection Class	**Sprinklered / Non Sprinklered**	**Restaurants**	**Contractors**	**Other than Restaurants and Contractors**
1 - 8	Sprinklered	≤ $5,000,000	≤ $250,000	≤ $7,500,000
1 - 8	Non-Sprinkled	≤ $3,500,000	≤ $250,000	≤ $5,000,000
9	Sprinklered	≤ $2,000,000	≤ $250,000	≤ $3,750,000
9	Non-Sprinkled	≤$1,000,000	≤ $250,000	≤ $2,750,000
10	Sprinklered	Ineligible	Ineligible	Ineligible
10	Non-Sprinkled	Ineligible	Ineligible	Ineligible

Note: Joisted Masonry construction with peaked roofs are considered to be Frame construction.

CONTRACTORS

ELIGIBILITY GUIDELINES

- Applicants with payroll up to $1M are eligible.
- Applicants with revenues up to $2M are eligible.
- Applicants with up to 30% subcontracted costs are eligible.
- Applicants performing work in the Five Boroughs of New York City (Brooklyn, Bronx, Manhattan, Queens and Staten Island), as well as the counties of Nassau, Suffolk and West Chester are ineligible.
- Applicants that have received notice of any violations or fines from any governmental agency in the last 3 years are ineligible.
- Applicants that perform the following work are ineligible:
    - Asbestos abatement
    - Foundation or structural work
    - Installing, repairing or designing automatic indoor sprinkler systems or commercial cooking (AES 300) extinguishing systems
    - Installing, repairing or servicing or previously installed, repaired or serviced boilers, burglar alarm systems, automatic fire extinguishing or protection systems, fire extinguishers, elevators, escalators or computers
    - Installing, designing or servicing high pressure boilers (> 15 psi for steam & > 30 psi for hot water)
    - Installing, servicing or repairing school or playground perimeter fencing; fences at airports; electrified fences, fences constructed with straight line or crossed razor wire; fences constructed with razor barbed wire or concertina wire
    - High voltage work (over 480 volts) or work with utility companies including on substations, distribution and transmission lines
- Please note: A number of Contractors' classes require an eligibility selection choice for the Premises/Operations portion of the BOP's GL exposures. For example for: "Appliances and Accessories – Installation or Service or Repair - Commercial", there are two options:
    - "Office" (class code 74071), or
        - Select this classification if it comprises the majority of the Prem/Ops exposure, e.g., administrative activities, such as billing, client conference areas, or sales displays
    - "Shop" (class code 74081)
        - Select this classification if it comprises the majority of the Prem/Ops exposure, e.g., on-premises repair facilities
- Please note: for Completed Ops, there is no differentiation between "Shop" and "Office", and no selection needs to be made.
- Snow Plow Product Completed Operations Coverage endorsement is available for all contractors that:
    - Don't snow plow any public roads
    - Have a primary source of revenue that is contracting work other than snow plowing (example would be a landscaping company in New Jersey that performs snow plow operations in their off-season)

Contractors	Class Code
Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74011
Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74021
Appliances and Accessories – Installation or Service or Repair – Commercial (Not including TV or Radio) - Office	74071
Appliances and Accessories – Installation or Service or Repair – Commercial (Not including TV or Radio) - Shop	74081
Appliances and Accessories – installation, servicing or repair – Household - Office	74101
Appliances and Accessories – installation, servicing or repair – Household - Shop	74111
Carpet, Rug, Furniture or Upholstery Cleaning-on Customer's Premises-Office	74251
Carpet, Rug, Furniture or Upholstery Cleaning-on Customer's Premises-Shop	74261
Ceiling or Wall Installation – Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281
Ceiling or Wall Installation – Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291
Concrete Construction-Office	74341
Concrete Construction-Shop	74351
Door, Window or Assembled Millwork – Installation – Metal only (Other than metal should be classified as Carpentry) - Office	74411
Door, Window or Assembled Millwork – Installation – Metal only (Other than metal should be classified as Carpentry) - Shop	74421
Driveway, Parking Area or Sidewalk Repair-Paving or Re-Paving-Office	74471
Driveway, Parking Area or Sidewalk Repair-Paving or Re-Paving-Shop	74481
Dry Wall/Wallboard Installation-Office	74501
Dry Wall/Wallboard Installation-Shop	74511
Electrical Work-Within Buildings-Office	74561
Electrical Work-Within Buildings-Shop	74541
Floor Covering Installation – Not Ceramic Tile or Stone - Office	74651
Floor Covering Installation – Not Ceramic Tile or Stone - Shop	74661
Fence Erection Contractors-Office	74591
Fence Erection Contractors-Shop	74601
Furniture/Fixtures-Install in Offices or Stores-Portable-Metal or Wood-Office	74681
Furniture/Fixtures-Install in Offices or Stores-Portable-Metal or Wood-Shop	74691
Glass Dealers & Glaziers-Sales & Installation-Office	74741
Glass Dealers & Glaziers-Sales & Installation-Shop	74751
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 (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74771

Contractors (continued)	Class Code
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 (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74781
House Furnishings Installation – Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Office	74831
House Furnishings Installation – Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Shop	74841
Interior Decorators-Office	74861
Interior Decorators-Shop	74871
Landscape Gardening – No Tree Removal or Excavation (5) - Office	74891
Landscape Gardening – No Tree Removal or Excavation (5) - Shop	74901
Lawn Sprinkler Installation - Office	74951
Lawn Sprinkler Installation - Shop	74961
Masonry – Office	75511
Masonry – Shop	75521
Metal Erection Decorative Artistic - Office	75541
Metal Erection Decorative Artistic - Shop	75551
Painting-Exterior-Buildings/Structures-3 Stories or Less in Height-Office	75601
Painting-Exterior-Buildings/Structures-3 Stories or Less in Height-Shop	75611
Painting-Interior Buildings/Structures-Office	75631
Painting-Interior Buildings/Structures-Shop	75641
Paper Hanging-Office	75691
Paper Hanging-Shop	75701
Plastering/Stucco Work-Office	75751
Plastering/Stucco Work-Shop	75761
Plumbing-Comml-Office	75781
Plumbing-Comml-Shop	75791
Plumbing-Residential/Domestic-Office	75811
Plumbing-Residential/Domestic-Shop	75821
Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair – Commercial (13) - Office	75871
Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair – Commercial (13) - Shop	75881
Residential Cleaning Services – Office	76221
Residential Cleaning Services - Shop	76231
Septic Tank Systems – Cleaning - Office	75961
Septic Tank Systems – Cleaning - Shop	75971
Sign Painting/Lettering-Inside of Building-No Spray Painting-Office	76051
Sign Painting/Lettering-Inside of Building-No Spray Painting-Shop	76061
Tile, Stone, Marble Mosaic or Terrazzo Work-Interior Construction-Office	76111
Tile, Stone, Marble Mosaic or Terrazzo Work-Interior Construction-Shop	76121

LESSOR'S RISK

ELIGIBILITY GUIDELINES

- All classes that meet Attune's eligibility, are also eligible for Lessor's Risk.
- A building is considered lessor's risk when 10% or less of the total floor area is occupied by the owner.
- Lessor's risk buildings are rated based on the ***building*** limit of insurance.
- Single occupancy LRO:
    - For Office only classifications, select the applicable office LRO class code.
    - For non-Office classifications, select the applicable class code and then specify that the building is 10% or less owner occupied.
- Multiple occupancy LRO:
    - If an Office building contains eligible restaurant occupancies, rate property as a restaurant regardless of % of total floor area.
    - If an Office building contains eligible occupancies other than restaurants, the rate of the occupant (other than the office) with the largest total floor area applies.
    - If a building (other than an Office building, i.e. a strip center) contains multiple eligible occupancies, the rate of the occupant with the largest total floor area applies.
    - Please note, ***only*** the occupancy used for rating is required to be input.
- No tenants can be included as part of an LRO Business Owners Policy unless the tenant is an eligible Business Owners Policy class. Note, this does not apply to tenants that occupy 10% or less of the total floor area (i.e. incidental).
- LRO eligibility is on a *per location* basis.

OFFICE / OFFICE CONDOMINIUM

ELIGIBILITY GUIDELINES

- Offices and Office Condominiums with buildings up to 6 stories in height are eligible. Note, this does not apply to tenants only that are not seeking Building coverage provided the Building is fully sprinklered with two means of egress.
- For Office Condominium Associations in Georgia and Illinois, the limit of liability shall not be less than $1M because of all bodily injury and property damage, as the result of any one occurrence, and $2M in the annual aggregate.

Office / Office Condominium	Office Class Code	Condo Class Code
Accounting Services-Except CPAs	63611	63621
Accounting Services-Except CPAs-Lessor Risk Only	63611	63621
Accounting Services-CPAs	63631	63641
Accounting Services-CPAs-Lessor Risk Only	63631	63641
Advertising and Related Services	63651	63661
Advertising and Related Services-Lessor Risk Only	63651	63661
Bookkeeping Services	63671	63681
Bookkeeping Services-Lessor Risk Only	63671	63681
Collection Agencies	63691	63711
Collection Agencies-Lessor Risk Only	63691	63711
Credit Reporting Agencies	63721	63731
Credit Reporting Agencies-Lessor Risk Only	63721	63731
Dental Offices	63981	63991
Dental Offices-Lessor Risk Only	63981	63991
Detective or Investigative Agencies-Private	63741	63751
Detective or Investigative Agencies-Private-Lessor Risk Only	63741	63751
Employment Agencies	63761	63771
Employment Agencies-Lessor Risk Only	63761	63771
Engineers/Architects-Consulting-Not Engaged in Construction	63781	63791
Engineers/Architects-Consulting-Not Engaged in Construction-Lessor Risk Only	63781	63791
Health Maintenance Organizations	63811	63821
Health Maintenance Organizations-Lessor Risk Only	63811	63821
Inspection/Appraisal Co-Inspecting for Ins/Valuation Purposes	63831	63841
Inspection/Appraisal Co-Inspecting for Ins/Valuation Purposes-Lessor Risk Only	63831	63841
Insurance Agents	63851	63861
Insurance Agents-Lessor Risk Only	63851	63861
Interior Decorators	63871	63881
Interior Decorators-Lessor Risk Only	63871	63881
Labor Union	63891	63911
Labor Union-Lessor Risk Only	63891	63911
Lawyers	63921	63931
Lawyers-Lessor Risk Only	63921	63931
Manufacturers' Representatives	63941	63951
Manufacturers' Representatives-Lessor Risk Only	63941	63951
Marine Appraisers or Surveyors	63961	63971
Marine Appraisers or Surveyors-Lessor Risk Only	63961	63971

Office / Office Condominium (continued)	Office Class Code	Condo Class Code
Medical Offices	63981	63991
Medical Offices-Lessor Risk Only	63981	63991
Not Otherwise Classified	65171	65231
Not Otherwise Classified-Lessor Risk Only	65171	65231
Office Condominium (Association Risk Only)		60999
Payroll Accounting Services	64011	64021
Payroll Accounting Services-Lessor Risk Only	64011	64021
Political Campaign Headquarters or Offices	64031	64051
Political Campaign Headquarters or Offices-Lessor Risk Only	64031	64051
Real Estate Agents	64061	64071
Real Estate Agents-Lessor Risk Only	64061	64071
Ticket Agencies-Theatrical	64121	64131
Ticket Agencies-Theatrical-Lessor Risk Only	64121	64131
Ticket Agencies-Other Than Theatrical	64141	64151
Ticket Agencies-Other Than Theatrical-Lessor Risk Only	64141	64151
Title Agents	64161	64171
Title Agents-Lessor Risk Only	64161	64171
Veterinarians Office	64181	64191
Veterinarians Office-Lessor Risk Only	64181	64191
Water Companies	65111	65161
Water Companies-Lessor Risk Only	65111	65161

Apartment Condominium	Class Code
Commercial Condominium (Association risk only)	60989

Note: Professional Liability is available for Veterinarians Office classification.

RESTAURANTS

ELIGIBILITY GUIDELINES

- Locations with square footage of up to 10,000 sq. feet are eligible.
- Applicants with annual sales of up to $10M per account and up to $5M per location are eligible.
- Applicants with live entertainment and dance floors are ineligible.
- Liquor liability is not available in Washington, D.C. and Vermont.
- Liquor liability is not available for BYOB restaurants in New York, Arkansas, Louisiana, Rhode Island, and Florida **(this coverage will be available in a future release).**
- Hired and Non-Owned Auto (HNOA) is not available for establishments with delivery exposures.
- All restaurant locations must comply with NFPA 96, including the use of UL AES 300 extinguishing systems covering all cooking surfaces, including regular maintenance & cleaning of these systems & equipment, with regular hood/duct/fan cleaning at recommended intervals by qualified contractors.
- Up to 10% catering is permissible.

Restaurant – Casual Dining	Class Code
Bistros, Brasseries, and Cafes-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09671
Bistros, Brasseries, and Cafes-With no sales of alcoholic beverages	09611
Bistros, Brasseries, and Cafes-With sales of alcoholic beverages up to 50% of total sales	09621
Diners-With no sales of alcoholic beverages	09631
Diners-With sales of alcoholic beverages up to 50% of total sales	09641
Diners-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09681
Family-style Restaurants-With no sales of alcoholic beverages	09651
Family-style Restaurants-With sales of alcoholic beverages up to 50% of total sales	09661
Family-style Restaurants-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09691

Restaurant – Fast Food	Class Code
Cafes	09001
Cafeteria Style – Buffet	09021
Chicken	09031
Concession Stands/Snack Bars	09051
Delicatessens & Sandwich Shops	09071

Restaurant – Fast Food (Continued)	Class Code
Donut Shops	09091
Drive-Ins/Service in Car	09111
Pizza Shops	09201
Roast Beef	09221
Seafood	09241
Take Out Only Restaurants-No on-Premises Consumption of Food	09251

Restaurant – Fine Dining	Class Code
Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09451
Fine Dining-With no sales of alcoholic beverages	09421
Fine Dining-With sales of alcoholic beverages more than 30% up to 75% of total sales	09441
Fine Dining-With sales of alcoholic beverages up to 30% of total sales	09431

Restaurant – Limited Cooking	Class Code
Cafes	09011
Coffee Bars/Shops	09041
Concession Stands/Snack Bars	09061
Delicatessens & Sandwich Shops	09081
Donut Shops	09101
Drive-Ins/Service in Car	09121
Drug Stores	09141
Ice Cream and Yogurt Stores	09171
Pizza Shops	09211
Salad Bars	09231
Take Out Only Restaurants-No on-Premises Consumption of Food	09261

MERCANTILE / RETAIL

ELIGIBILITY GUIDELINES

- Applicants who engage in selling products under the insured's name; manufacturing; importing goods directly by the insured; and the repackaging and/or relabeling of products are ineligible.
- Applicant must have a central station burglar alarm if Contents values are greater than $500,000, including inventory.
- Ineligible operations include but are not limited to:
    - Tobacconists
    - Adult themed businesses, including adult book stores
    - Pawn shops, check cashing businesses
    - Sales of antiques
    - Rebuilt or used auto parts, building materials or hardware
    - Online sales exceeding 75% of revenue
    - 24 hour operations
    - Off-premises warehousing
    - Repackaging or relabeling of any products
    - Self-storage businesses
    - Any other class of business NOT listed below in our eligible class list

Mercantile / Retail	Class Code
AC Equipment-Retail Only	59999
Appliance Stores-Household Appliances and Home Furnishings	57224
Appliance Stores-Radio, Television and Phonographic Stores	57326
Automobile Parts and Supplies-Retail Stores	55313
Bakeries-Retail-No Baking on Premises	54606
Beverage Stores – Liquor and Wine	59215
Bicycle Shops-Repair & Maintenance Shops Without Retail	59505
Bicycle Shops-Retail	59505
Bookbinding & Printing Supplies-Retail	50812
Books & Magazines Stores-New	59425
Books & Magazines Stores-Used	59425
Building Materials – Contractors Equipment Dealers - Other Than Secondhand Material	52114
Building Materials – Contractors Equipment Dealers - Secondhand Material	52114
Camera & Photographic Equipment-Retail Only	59955
Candy/Confectionery Stores – Confectionary Manufacturing from Purchased Chocolate on Premises	54467
Candy/Confectionery Stores-No Manufacturing on Premises	54457
Candy or Confectionary Stores - Nonchocolate Confectionary Manufacturing on Premises	54477
Catalog/Premium Coupon Redemption Stores	73905

Mercantile / Retail (continued)	Class Code
Ceramics-Retail Only	59999
Clothing/Wearing Apparel-Retail-Children's & Infants Wear	56413
Clothing/Wearing Apparel-Retail-Clothing-Ladies & Girls (Coats, Suits & Dresses)	56214
Clothing/Wearing Apparel-Retail-Clothing-Men's' & Boys' (Coats & Suits)	56114
Clothing/Wearing Apparel-Retail-Fabric Stores	56311
Clothing/Wearing Apparel-Retail-Family Clothing Stores	56325
Clothing/Wearing Apparel-Retail-Furs	56814
Clothing/Wearing Apparel-Retail-Haberdashery & Men's Furnishings	56113
Clothing/Wearing Apparel-Retail-Hosiery	56313
Clothing/Wearing Apparel-Retail-Ladies' Specialty Stores	56319
Clothing/Wearing Apparel-Retail-Ladies' Undergarments & Lingerie	56312
Clothing/Wearing Apparel-Retail-Leather Products or Hide Stores	56992
Clothing/Wearing Apparel-Retail-Men's & Boy's Hats & Caps	50333
Clothing/Wearing Apparel-Retail-Shoe Stores-Children's, Ladies & Men's	56613
Clothing/Wearing Apparel-Retail-Sporting Goods & Athletic Apparel	59526
Clothing/Wearing Apparel-Retail-Wigs	59993
Collectibles & Memorabilia-Retail	59992
Computer Stores	57326
Cosmetic, Hair or Skin Preparation-Retail Only	59991
Dairy Products or Butter & Egg Stores	54516
Delicatessens-Primarily Retailing-Range of Grocery Items & Meats	54116
Department Stores	53127
Drugstores	59116
Dry Goods Dealers-Retail-Including Fabrics, Yarn & Piece Goods	53985
Electrical Lighting Stores	59999
Electronics Stores	57326
Fabric Stores	56311
Fence Dealers	59999
Floor Covering-Stores-Except Wood or Ceramic Tile Only	57134
Floor Covering-Stores-Wood or Ceramic Tile Only	57134
Florists-Retail	59685
Fruit or Vegetable-Dealers	54315
Fur – Garments and Pelts – Retail Only	56814
Furniture-Upholstered-Retail Only	57121
Furniture-Wood or Metal-Retail Only	57128
Gardening & Light Farming Supply-Retail	59698
Gift Shops	59994
Glass Dealers & Glaziers-Retail Only	57155

Mercantile / Retail (continued)	Class Code
Hardware and Tools Distributors Retail – Retail	52512
Hearing Aid-Retail	59974
Hobby, Craft or Artists' Supply-Retail	59995
Home Furnishings Stores	57224
Home Improvement Stores	53989
Janitorial Supplies-Retail	59999
Jewelry – Retail – Costume	59715
Jewelry – Retail – Precious	59715
Leather Products/Hide Stores-Retail Only	56992
Locksmiths	52512
Luggage Goods-Retail Only	59999
Machinery or Equipment Dealers – Farm Type Only	59695
Mail Order Houses-Retail Only	59999
Marble Products – Retail only	59999
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216
Meat, Fish, Poultry or Seafood - Retail - Meat or Poultry	54216
Metal Dealers	59999
Music Stores-Pre-Recorded	57338
Musical Instrument Stores	57334
Newsstands	59935
Office Machines or Appliances-Retail-No Repair	50925
Optical Goods-Retail	59954
Paint, Wallpaper or Wallcovering Stores	52322
Painting, Picture or Frame Stores	59999
Paper and Paper Products, Rag or Rubber Stock Dealers – Secondhand	50928
Photographic Equipment-Retail Only	59955
Plumbing Supplies and Fixtures-Retail	59999
Precision & Scientific Tools and Instruments-Retail	50811
Refrigeration Equipment Commercial and Retail	59983
Retail Stores	59999
Sewing Machine Stores	57223
Shoe Stores-Retail	56613
Sporting Goods/Athletic Equipment Stores	59526
Stationery/Paper Products-Retail	59435
Straw & Straw Products-Retail Only	59999
Toys-Retail	59998
Trophy Stores	59996
Variety Stores-Discount Houses	53315
Variety Stores-Five and Ten Cent Stores	53317

Mercantile / Retail (continued)	Class Code
Video Stores-Rental	57338
Video Stores-Sales	57338
Wigs-Retail Only	59993
Wood Products-Not Otherwise Classified-Retail Only	50943

Note: Professional Liability is available for optical goods and hearing aid retail.

For the Hardware and Tools Distributors Retail class the sale of used merchandise and rental of tools is excluded.

WHOLESALE DISTRIBUTORS

ELIGIBLE CLASS LIST

Eligible applicants include those engaged in the wholesale distribution of commodities with lower Products exposures to retailers.

Wholesale / Distributors	Class Code
Air Conditioning and Combined Air Conditioning and Heating Equipment – Distributors Only	50581
Appliance Distributors - Household and Home Furnishings	50081
Appliance Distributors - Household Types – Radio, Television or Compact Disc Players	50061
Automobile Parts and Supplies - Distributors	50111
Bakeries - Distributors – No baking on premises	50141
Barber or Beauty Shop Supplies Distributors (No re- packaging or re-labeling for "own brand" retail sale.)	50171
Bookbinding and Printing Supplies - Distributors	50201
Clothing or Wearing Apparel – Distributors - Men's and Boy's Clothing and Furnishings	50231
Clothing or Wearing Apparel – Distributors - Women's, Children's and Infants' Clothing and Accessories	50231
Collectibles and Memorabilia - Distributors	50261
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813
Fabric - Distributors	50321
Feed, Grain or Hay Dealers	59625
Floor Covering - Distributors	50351
Florists - Distributors	50381
Fruit or Vegetable - Distributors	50391
Gardening and Light Farming Supply - Distributors	50471
Hearing Aid - Distributors	50571
Heating or Combined Heating and Air Conditioning equipment – Distributors Only	50581
Hobby, Craft or Artists' Supply - Distributors	50641
Janitorial Supplies - Distributors	50651
Jewelry - Distributors	50661
Meat, Fish, Poultry or Seafood - Distributor - Fish or Seafood	50671
Meat, Fish, Poultry or Seafood - Distributor - Meat	50671
Meat, Fish, Poultry or Seafood - Distributor - Poultry Retail	50671
Office Machines or Appliances - Distributors – No Repair	50691
Optical Goods - Distributors	50721

Wholesale / Distributors (Continued)	Class Code
Plumbing Supplies and Fixtures - Distributors	50741
Powered Equipment Dealers	50819
Refrigeration Equipment – Commercial - Distributors	50771
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801
Toys-Distributors	50901

Note: Professional Liability is available for optical goods and hearing aid retail.

PROCESSING and SERVICE

ELIGIBILITY GUIDELINES

- Ineligible operations include but are not limited to:
  - Day spas
  - Schools
  - Massage or bodywork services
  - Any other class of business NOT listed below in our eligible class list
- Applicant must have a central station burglar alarm if Contents values are greater than $500,000, including inventory.

Processing and Service	Class Code
Auctioneers – Sales conducted away from the insured's premises	59999
Auctions – On premises owned or rented by the insured	59999
Bakeries-Retail-With Baking on Premises	71311
Barber Shops	71332
Beauty Parlors & Hair Styling Salons	71952
Copying & Duplicating Stores	71877
Dental Laboratories	71444
Engraving	71842
Funeral Homes or Chapels	71865
Jewelry – Repair	71941
Laundromat (Self-Service)-Non-Supervised	09541
Laundromat (Self-Service)-Supervised	09531
Laundry & Dry Cleaning-Laundry & Dry Cleaning/Dyeing Receiving Stations	71811
Lithographing	71855
Mail Box/Packaging Stores-Packaging Services	71837
Mail Box/Packaging Stores-Packing & Preparing Goods for Shipping	71837
Mailing/Addressing Co-Direct Mailing Co	71837
Mailing/Addressing Co-Mailing List Compiling Services/Mailing List Publishers	71837
Photoengraving	71888
Photographers	71899
Printing	71912
Shoe Stores-Repair	71926
Tailoring/Dressmaking Establishments-Custom	71961
Taxidermists	71976
Television or Radio Receiving Set Installation or Repair	71921

Note: Professional Liability is available for printers, funeral directors, barber shops, and beauty salons.

WIND GUIDELINES and DEDUCTIBLE REQUIREMENTS

The following states do not require a % windstorm (with minimum $ amount) deductible:
AR, AZ, CA, CO, DC, IA, IL, IN, KS, KY, MI, MN, MO, NE, NV, OH, OK, PA, TN, UT, VT, WI, WV
PLEASE NOTE: THE PERIL OF WIND CANNOT BE EXCLUDED FROM ANY LOCATION IN THE STATES OF FL, LA, NY AND TX.

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible
AL Non-Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
DE Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
DE Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible
FL Non-Frame	5% (min. $10,000)	5% (min. $10,000)	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible
GA Frame	Ineligible	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
GA Non-Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
LA Frame	Ineligible	Ineligible	Ineligible	5% (min. $10,000)	2% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
LA Non-Frame	5% (min. $10,000)	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
MD Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
MD Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
ME Frame	5% (min. $10,000)	2% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
ME Non-Frame	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
MS Frame	Ineligible	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible
MS Non-Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NC Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NC Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NH Frame	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NH Non-Frame	1% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NJ Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NJ Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NY Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NY Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
RI Frame	5% (min. $10,000)	2% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
RI Non-Frame	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
SC Frame	Ineligible	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible
SC Non-Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible

WIND GUIDELINES and DEDUCTIBLE REQUIREMENTS (continued)

The following states do not require a % windstorm (with minimum $ amount) deductible:
AR, AZ, CA, CO, DC, IA, IL, IN, KS, KY, MI, MN, MO, NE, NV, OH, OK, PA, TN, UT, VT, WI, WV

PLEASE NOTE: THE PERIL OF WIND CANNOT BE EXCLUDED FROM ANY LOCATION IN THE STATES OF FL, LA, NY AND TX.

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. $10,000)	2% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible
TX Non-Frame	5% (min. $10,000)	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
VA Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
VA Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible

WIND GUIDELINES and BUSINESS INCOME SUBLIMIT for WIND PERIL

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for the following states: *AR, AZ, CA, CO, DC, IA, IL, IN, KY, MI, MN, MO, NE, NV, OH, PA, TN, UT, VT, WI, WV*. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	$50,000	$50,000	$100,000	$100,000	$250,000	ALS	ALS	ALS
AL Non-Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
DE Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
DE Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	$50,000	$100,000	$100,000	$250,000	ALS
FL Non-Frame	$50,000	$50,000	$50,000	$50,000	$100,000	$100,000	$250,000	ALS	ALS
GA Frame	Ineligible	$50,000	$50,000	$100,000	$250,000	ALS	ALS	ALS	ALS
GA Non-Frame	$50,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
KS Frame & Non-Frame	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000

WIND GUIDELINES and BUSINESS INCOME SUBLIMIT for WIND PERIL (continued)

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for the following states: *AR, AZ, CA, CO, DC, IA, IL, IN, KY, MI, MN, MO, NE, NV, OH, PA, TN, UT, VT, WI, WV*. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
LA Frame	Ineligible	Ineligible	Ineligible	$50,000	$50,000	$100,000	$250,000	$250,000	$250,000
LA Non-Frame	$50,000	$50,000	$50,000	$100,000	$100,000	$100,000	$250,000	$250,000	$250,000
MD Frame	$25,000	$50,000	$50,000	$50,000	$100,000	ALS	ALS	ALS	ALS
MD Non-Frame	$50,000	$50,000	$50,000	$100,000	ALS	ALS	ALS	ALS	ALS
MS Frame	Ineligible	$50,000	$50,000	$100,000	$100,000	$250,000	ALS	ALS	ALS
MS Non-Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
ME Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
ME Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
NC Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
NC Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
NH Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
NH Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
NJ Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
NJ Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
NY Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
NY Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
OK Frame & Non-Frame	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000
RI Frame	$50,000	$50,000	$100,000	$100,000	$100,000	ALS	ALS	ALS	ALS
RI Non-Frame	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS	ALS	ALS
SC Frame	Ineligible	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
SC Non-Frame	$50,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
VA Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
VA Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	$25,000	$50,000	ALS	ALS	ALS
TX Non-Frame	$50,000	$50,000	$50,000	$100,000	$250,000	ALS	ALS	ALS	ALS

WIND GUIDELINES and UTILITY SERVICES DIRECT DAMAGE SUBLIMIT ELIGIBILITY

$100,000 Sublimit available for the entire states of: AR, AZ, CA, CO, DC, IA, IL, IN, KS, KY, MI, MN, MO, NE, NV, OH, OK, PA, TN, UT, VT, WI, WV. Exceptions noted below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
DE	No coverage available	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	$25,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	25000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
MD	No coverage available	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
ME	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
MS	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
NC	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
NH	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
NJ	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
NY	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
RI	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
SC	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
VA	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit

WIND GUIDELINES and UTILITY SERVICES TIME ELEMENT SUBLIMIT ELIGIBILITY

$50,000 Sublimit available for the entire states of: *AR, AZ, CA, CO, DC, IA, IL, IN, KS, KY, MI, MN, MO, NE, NV, OH, OK, PA, TN, UT, VT, WI, WV*. Exceptions noted below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
DE	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
MD	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
ME	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
MS	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
NC	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
NH	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
NJ	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
NY	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
RI	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
SC	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
VA	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit

WIND / HAIL GUIDELINES

Wind / Hail business rules are based on ISO Location Hail Damage Score which reflects the probability of the most significant damage-producing hail event at the property in the given time period. A Business Income Wind Sublimit will apply to all Coastal states as noted on the previous pages.

Windstorm/Hail Deductible Table	
Hail Score	Deductible
1 through 6	Included in All other Perils Deductible
7	1% (min. $2,500)
8	2% (min. $2,500)
9	5% (min. $10,000)
10	Perils Not Covered

BP 14 81 Form Logic		
	Roof Age (years)	
Hail Score	0 - 10	10 – 20
1 through 7	Not Attached	
8	Not Attached	Paragraph A
9	Not Attached	Paragraph A
10	Perils Not Covered	

Paragraph A – Changes loss payment for roof surfacing from replacement cost to actual cash value.

EARTHQUAKE GUIDELINES SUB-LIMIT CAPACITY TABLE

Sub-limited Earthquake coverage eligibility is based on Modified Mercalli Index (MMI) and Soil Type from ISO Location as well as requested coverage limits. Earthquake coverage includes Earthquake Sprinkler Leakage. The table below illustrates eligibility based on these factors:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
2 to <3	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
3 to <4	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
4 to <5	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
5 to <6	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
6 to <7	$5,000,000	$4,000,000	$2,000,000	$1,500,000	$1,000,000	$1,000,000
7 to <8	$500,000	$500,000	$500,000	$200,000	$200,000	$200,000
8 to <9	$200,000	$200,000	$200,000	$200,000	$100,000	$50,000
9 to <10	$150,000	$150,000	$150,000	$150,000	$150,000	$50,000
10 to <11	$100,000	$100,000	$100,000	$100,000	$100,000	Ineligible
11 to <12	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

EARTHQUAKE SPRINKLER LEAKAGE (EQSL) SUB-LIMIT CAPACITY TABLE

EQSL coverage eligibility criteria is similar to that for Earthquake coverage, consisting of acceptability of MMI and Soil Type from ISO Location as well as requested coverage limits, per the table below. EQSL does not include coverage for Earthquake coverage:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil (Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	Full Limits
2 to <3	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	Full Limits
3 to <4	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	Full Limits
4 to <5	$5,000,000	$5,000,000	$5,000,000	$3,000,000	$1,500,000	Full Limits
5 to <6	$5,000,000	$5,000,000	$5,000,000	$2,500,000	$1,500,000	Full Limits
6 to <7	$5,000,000	$5,000,000	$5,000,000	$3,000,000	$1,500,000	Full Limits
7 to <8	$5,000,000	$5,000,000	$5,000,000	$3,000,000	$1,500,000	Full Limits
8 to <9	$5,000,000	$5,000,000	$5,000,000	$2,500,000	$1,000,000	Full Limits
9 to <10	$500,000	$500,000	$250,000	$100,000	$100,000	Ineligible
10 to <11	$250,000	$250,000	$200,000	Ineligible	Ineligible	Ineligible
11 to <12	$100,000	$100,000	$75,000	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

COVERAGES

The BOP product is based off of the ISO BOP, with use of proprietary endorsements to strengthen coverages, providing you with the requisite tools to meet your clients' needs, while enabling you to compete effectively in the small business marketplace. All coverages are subject to state-specific restrictions and availability.

ENHANCEMENTS

Included in our enhancement forms, is a suite of industry-specific broadening endorsements:

- Business Owners Enhancement (SM 04 01)
- Restaurants Enhancement (SM 04 02)
- Lessors Risk Enhancement (SM 04 03)
- Contractors Enhancement (SM 04 04)

BUSINESS OWNERS ENHANCEMENTS

Coverages automatically include (higher limits are available for most coverages):

- Fire Department Service Charge: $25,000
- Strengthened Civil Authority Business Income and necessary Extra Expense Limits
- Electronic Data: $25,000
- Water-backup and Sump Overflow: $15,000
- Newly Acquired or Constructed Property: Buildings, $300,000 at each building; BPP, $250,000 at each building
- Personal Property Off-Premises: $15,000
- Outdoor Signs: $25,000
- Outdoor Property: $10,000

RESTAURANT ENHANCEMENT

In addition to enhancements listed above in 'Business Owners Enhancements', coverages include:

- Property of Others in Your Care, Custody or Control: Lesser amount of legal limit of liability, or $10,000
- Fragile Articles Limitation: Limitation does not apply to glass, china or containers of property held for sale
- Food Contamination: $10,000 extra expense, $10,000 Business Income; $5,000 additional advertising expense
- Spoilage: $25,000 for the loss of perishable stock
- Money, Securities and Credit Card receipts: $10,000

LESSORS RISK ENHANCEMENT

In addition to enhancements listed above in 'Business Owners Enhancements', coverages include:

- Tenant Move Back: $15,000
- Realty Tax Assessment: $25,000
- Mobile Equipment: $25,000
- Outdoor Storage Sheds: $25,000

CONTRACTORS ENHANCEMENT

In addition to enhancements listed above in 'Business Owners Enhancements', coverages include:

- Broad Form Additional Insured – when required by a written contract
- Waiver of Transfer of Rights Against Others to Us – under a contract with a person or organization

Additional coverage endorsements that may be available, based on eligibility, include the below. Limits and availability may vary, depending on Attune's underwriting appetite, individual account characteristics and state insurance department restrictions. Not all coverages/limits will be available on myattune.com.

OTHER PROPERTY COVERAGES

- Water Back-Up and Sump Overflow (BP 04 53)
- Utility Services – Time Element (BP 04 57)
- Apartment Buildings – Loss or Damage to Tenants' Autos (Legal Liability Coverage) (BP 07 06)
- Fine Arts (BP 07 77)
- Off-Premises Interruption of Business – Vehicles and Mobile Equipment (BP 10 80)
- Debris Removal Additional Insurance (BP 14 09)
- Brands and Labels (BP 14 10)

OTHER LIABILITY COVERAGES

- Employee Benefits Liability Coverage (BP 04 98)
- Additional Insured – Grantor of Franchise (BP 14 05)

ADDITIONAL INSUREDS

We offer a wide variety of additional insured endorsements in MyAttune (see UI Section column for where to find then). The premium bearing additional insureds cost 5% of the base premium per additional insured up to a maximum of $250 per additional insured.

Premium Bearing Additional Insured Forms		
Name	Number	UI Section
DESIGNATED PERSON OR ORGANIZATION	BP 04 48	Policy
ENGINEERS, ARCHITECTS OR SURVEYORS NOT ENGAGED BY THE NAMED INSURED	BP 04 49	Policy
ENGINEERS, ARCHITECTS OR SURVEYORS	BP 04 13	Policy
GRANTOR OF FRANCHISE	BP 14 05	Policy
OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	BP 04 51	Policy
STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS RELATING TO PREMISES	BP 04 07	Policy
STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS	BP 04 52	Policy
VENDORS	BP 04 47	Policy
LESSOR OF LEASED EQUIPMENT	BP 04 16	Location
MANAGERS OR LESSORS OF PREMISES	BP 04 02	Location
OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS	BP 14 02	Location
OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION	BP 04 50	Location

Non-Premium Bearing Additional Insured Forms		
Name	Number	UI Section
CONTROLLING INTEREST	BP 04 06	Policy
CO-OWNER OF INSURED PREMISES	BP 04 11	Location
MORTGAGEE, ASSIGNEE OR RECEIVER	BP 04 09	Location
OWNERS OR OTHER INTERESTS FROM WHOM LAND HAS BEEN LEASED	BP 04 10	Location
LOSS OF RENTAL VALUE – LANDLORD AS DESIGNATED PAYEE	BP 05 93	Location
LOSS PAYABLE	BP 12 03	Building
BUILDING OWNER	BP 12 31	Building
MORTGAGE HOLDER	Declarations	Building

TERRORISM INSURANCE COVERAGE

- This coverage is available in MyAttune and is default to selected.
- Completed Policyholder Disclosure Acceptance/Rejection of Terrorism Insurance Coverage Notice of Terrorism Form indicating the applicant's acceptance or rejection of terrorism coverage located on the last page of the quote letter must be retained and kept until termination of the Terrorism Risk Insurance Program.

PROFESSIONAL LIABILITY

Attune can offer a BOP with professional liability coverage on the following classes of business:

- Barber and Beauticians (BP 08 01)
- Optical and Hearing Aid Establishments (BP 08 03)
- Printers Errors and Omissions (BP 08 04)
- Veterinarians Professional Liability (BP 08 05)
- Funeral Director's Professional Liability (BP 08 02)

EMPLOYMENT PRACTICES LIABILITY (EPL)

Coverage is provided for liability arising out of claims for wrongful acts committed against an employee because of an employment-related offense, as well as a duty to defend. Coverages includes a Limit of Insurance for damages and defense expenses. The $10,000 annual aggregate limit of insurance for the Employment-related Practices Liability Endorsement may be increased. Optional higher limits of $25,000, $50,000, $75,000, $100,000, and $250,000 limits are available.

The Amendment of Consent to Settle (SM 05 30) may be applied to the Employment-related Practices Liability Endorsement to include a consent to settle option. The optional percentages that the insurer will be responsible for in excess of the initial settlement amount are: 10%, 25% and 50%.

The $5,000 base deductible for the Employment-related Practices Liability Endorsement may be changed. Optional deductibles of $10,000 and $25,000 are available.

There is a sublimit applicable to Loss of Wages of $1,000 per week for a max of 5 weeks.

An Extended Reporting Period option can be selected by marking a checkbox in the Schedule of the endorsement. This option provides an Extended Reporting Period only for coverages available in the Employment-related Practices Liability Endorsement. The claim must be for damages because of a wrongful act arising out of an employment- related practice and which commenced before the end of the policy period, but not before the applicable retroactive date.

Ineligible classes of business include: attorneys' offices, employment agencies, and all franchise/franchisee operations.

DATA BREACH RESPONSE AND CYBER LIABILITY COVERAGE

Attune offers a Data Breach Response and Cyber Liability Coverage Endorsement through our trusted partner Gen Re for all eligible business in all states except NY (coming soon). Gen Re has tremendous underwriting and product knowledge and worked with us to develop this coverage.

Coverage highlights include:

- Combined single/aggregate limits of $50,000 or $100,000
- Deductibles of $1,000 or $2,500
- First Party Coverage - Breach Response Services
    - Integrated Breach Response Team 24/7
    - Immediate Response – Full Support
    - Forensic Investigations
    - Legal Guidance/Services
    - Notifications to Affected Individuals
    - Credit Monitoring/ID Assistance
    - Call Center
    - Crisis Management/Public Relations
- Third Party Coverage - Privacy Defense and Liability
    - Privacy Liability from Breach Serviced by Policy
    - Defense of Privacy Lawsuit from Breach
    - Defense Costs Erode Limit
    - Experienced Claim Team
    - Panel of Experienced Attorneys
    - Fully Coordinated with Data Breach Response Activity for Best Outcome and Least Effort/Worry for Insured
- Third Party Coverage - Information Security Liability and Defense
    - Failure of Computer Security – Need Not Be a Breach and Not Applicable to Breach Alone
    - Infection of Computer Systems by Malicious Code
    - Transmission of Malicious Code
    - Denial of Service Attack
    - Unauthorized Access or Use
    - Damage Caused to Third Party Due to Above
- Regulatory Defense and Penalties
    - Government Investigation of Breach
    - Federal, State or Local Regulators
    - Civil Fines or Penalties Imposed by Regulator(s) Privacy Liability from Breach Serviced by Policy
    - Defense/Claims Expenses Included
- PCI Fines and Costs
    - PCI = Payment Card Industry
    - Credit Card Users – many BOP insureds
    - Violation of Merchant Service Agreement
    - Sublimit – 50% of Total Policy Limit

COMMERCIAL LIABILITY EXCESS POLICY

The Commercial Liability Excess Policy is designed to provide up to $10M in excess liability coverage over Attune's Business Owner's Policy and any other Commercial Auto and/or Employer's Liability (EL) policies that meet our underwriting requirements.

GENERAL ELIGIBILITY REQUIREMENTS

- The risk must be eligible for an Attune BOP policy.
- This product is not designed to provide coverage over any other General Liability insurance products except the BlackBoard BOP policy. (Auto and EL)
- Underlying carriers must be rated A- VII by A.M. Best or greater, except EL state funds.
- Underlying policies must be written on an occurrence form (except Employee Benefits Liability Coverage)
- Underlying policies must provide uncapped defense costs outside the primary limits.
- The following class specific guidelines apply:
    - Office Buildings:
        - Smoke detectors required in each unit and a minimum of two marked exists.
        - If smoke detectors are battery operated, monthly inspection program must be documented and available to review if requested.
    - Medical/Dental Offices:
        - If the insured performs surgeries that require sedation or if any such surgeries are performed at the insured's premises the risk is ineligible.
        - Admitting patients for overnight stays is ineligible.
    - Veterinarians:
        - Performance of any services for race horses is ineligible.
    - Mercantile/Wholesale:
        - Importing any helmets, car seats or other child safety equipment is ineligible.
        - Repackaging or relabeling any of the products the insured sells or distributes is ineligible.
        - Sale of any foreign manufactured firearms is ineligible.
        - Sale of police supplies is ineligible.
    - Landscapers:
        - Clearing land used for power lines is ineligible.

UNDERLYING BOP ELIGIBILITY REQUIREMENTS

- Minimum General Liability limits for per occurrence/general aggregate/products completed operations of $1M/$2M/$2M.
- Minimum liquor liability limits of $1M per occurrence and $1M aggregate if applicable.
- Minimum Ohio Stop Gap Liability limits for each employee/each accident/aggregate of $1M/$1M/$1M if applicable.

UNDERLYING COMMERCIAL AUTO ELIGIBILITY REQUIREMENTS

- Minimum combined single limit of $1,000,000
- Insured must check Motor Vehicle Registration System (MVRS) annually.
- Underlying commercial auto policies with vehicles registered or principally garaged in West Virginia are ineligible.
- The following underlying auto exposures are ineligible:
    - School buses or vans
    - Truckers/Heavy-load haulers
    - Police vehicles, fire trucks, or ambulances
    - Hotel/Motel/Parking lot courtesy vans (over 10)
    - Courtesy vans (over 15 passengers)
    - Rapid delivery operations (e.g. pizza, newspaper, magazine)
    - Gasoline hauling or hazardous waste/red label materials
    - Commodity III or IV hauling
    - Ready mix trucks

UNDERLYING EMPLOYER'S LIABILITY ELIGIBILITY REQUIREMENTS

- Minimum limits of $500,000 each for bodily injury coverage per accident, disease (each employee), and disease (policy limit), except Texas and Ohio where it is $1M/$1M/$1M.
- Does not apply in NY or MA where this coverage is excluded.

COVERAGES

- See table below for available limits.

Occurrence	General Aggregate	Product - Completed Operations Aggregate
$1,000,000	$1,000,000	$1,000,000
$2,000,000	$2,000,000	$2,000,000
$3,000,000	$3,000,000	$3,000,000
$4,000,000	$4,000,000	$4,000,000
$5,000,000	$5,000,000	$5,000,000
$6,000,000	$6,000,000	$6,000,000
$7,000,000	$7,000,000	$7,000,000
$8,000,000	$8,000,000	$8,000,000
$9,000,000	$9,000,000	$9,000,000
$10,000,000	$10,000,000	$10,000,000

- UM/UIM coverage is available in the following states:
  - Florida
  - Louisiana
  - New Hampshire
  - Vermont

BUSINESS OWNERS AND EXCESS LIABILITY POLICY STATE AVAILABILITY

Alabama
Arizona
Arkansas
California
Colorado
Delaware
District of Columbia
Florida
Georgia
Illinois
Indiana
Iowa
Kansas
Kentucky
Louisiana
Maine
Maryland
Michigan
Minnesota
Mississippi
Missouri
Nebraska
Nevada
New Hampshire
New Jersey
New York
North Carolina
Ohio
Oklahoma
Pennsylvania
Rhode Island
South Carolina
Tennessee
Texas
Utah
Vermont
Virginia **(BOP Only)**
West Virginia
Wisconsin