

TOPA INSURANCE COMPANY

RISK CLASSIFICATION TABLE

| COMMERCIAL CLASSIFICATION | PROP/LIAB CODE | PREM BASE | PACK-AGE RATING | PROP-ERTY RATING | GEN. LIAB. RATING | COMMENTS |
|---|------------------------------------|-----------|-----------------|------------------|-------------------|---|
| Air Conditioning Equipment Dealers or Distributors Only | 0563 /10010* | S | M | A | M | |
| Antique Stores | 0564 /10026 | S | M | A | M | <i>Prop: OK ex. inventory. Consider inventory subject to a schedule and a per item limit. See Footnote (c). Refer if needed.</i> |
| Apartment Buildings (5 units or more) – without Mercantile Up to 10 Units 11to 30 Units Over 30 Units | 0311, 0312, 0313 | U | P | M | P | <i>GL: Not Offered Property: Basic, Broad or Special Form if building is 20 years or newer. Basic Form only if building is 21 to 45 years old.</i> |
| Apartment Buildings (5 units or more) – with Mercantile Up to 10 Units 11to 30 Units Over 30 Units | 0321, 0322, 0323 | U | P | A | P | <i>GL: Not Offered Property: Basic, Broad or Special Form if building is 20 years or newer. Basic Form only if building is 21 to 45 years old.</i> |
| Apartment Buildings – Garden Up to 10 Units 11to 30 Units Over 30 Units | 0311, 0312, 0313 | U | P | A | P | <i>GL: Not Offered Property: Basic, Broad or Special Form if building is 20 years or newer. Basic Form only if building is 21 to 45 years old.</i> |
| Appliance Distributors – Household Type | 0563 /10040* | S | A | A | A | <i>Prop: Exclude theft if “Target” items are handled (Electronics, TVs, Computers/Parts, etc., etc). Consider theft sub limit of \$5,000, subject to Footnote (c). Refer if needed.</i> |
| Appliance Stores – Household Type | 0563 /10042 | S | A | A | A | <i>Prop: Exclude theft if “Target” items are handled (Electronics, TVs, Computers/Parts, etc., etc). Consider theft sub limit of \$5,000, subject to Footnote (c). Refer if needed.</i> |
| Army and Navy Stores | 0567 /10060* | S | A | A | A | <i>GL: No handling of munitions or explosives. Submit for Products or See Footnote (a)</i> |
| Art Galleries Other than Not-For-Profit Not-For-Profit only | 1051/ 10065; 10066* | S | M | M | A | <i>Prop: OK ex. artwork. Consider artwork subject to a schedule, and a per item limit. See footnote (c). Refer if needed.</i> |

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Footnotes:

- (a): For Premises Coverage only: Exclude Products/Completed Operations – Attach CG 21 04 and applicable waiver letter signed by the insured. See at end of this section for sample waiver letters. Attach Contractual Liability Limitation Endorsement CG 21 39. Refer to Topa Notes 4.
- (b): All cooking areas must:
1. Be protected by an automatic fire suppression system.
 2. Have a quarterly flue cleaning contract.
 3. They must be warranted on the policy.
- (c): To offer theft coverage:
1. Insured must have a monitored Central Station Burglar Alarm.
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| Auditoriums | 0843/NA | NA | P | M | P | |
| Automobile Parts and Supplies Distributors | 0512 /10070* | S | M | A | M | <i>GL : Submit for Products or See Footnote(a) Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Automobile Parts and Supply Stores | 0512 /10071* | S | | A | M | <i>GL: Not for auto dismantling, salvage, repair, service or machining work. Submit if any. Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Bars and Taverns | 0541/ * | S | P | M | P | <i>Prop: See footnote (b).</i> |
| Bakeries | 0532 /10100* | S | A | A | A | |
| Bakery Plants | 0532 /51315* | S | R | R | M | |
| Beverage Distributors – Alcoholic other than Beer | 0531 /10140* | S | M | M | M | <i>Bottling, canning or filling shall be separately classified and rated. Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Beverage Distributors –Nonalcoholic other than Beer | 0532 /10141* | S | M | M | M | <i>Bottling, canning or filling shall be separately classified and rated. Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Beverage Stores - Liquor and Wine | 0531 /10145* | S | P | P | M | |
| Beverage Stores - Soft Drinks and Beer | 0531 /10146* | S | M | M | M | <i>Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Bingo Games – In public halls or theaters – commercially operated | 0842 /40075 | AD | R | M | R | <i>Refreshment stands shall be separately classified and rated.</i> |
| Boarding or Rooming Houses Up to 10 Units 11to 30 Units Over 30 Units | 0074, 0075, 0076 | U | P | M | P | <i>GL: Not Offered Property: Basic Form only, if building is 20 years or newer.</i> |
| Bolt, Nut, Rivet, Screw, or Washer Mfg. | 0922 /51500* | S | R | A | R | <i>Examine Pollution Hazards</i> |
| Bookbinding Other than Not-For-Profit Not-For-Profit only | 0567 /51516, 51517 | S | A | A | A | |
| Book and Magazine Store Other than Not-For-Profit Not-For-Profit only | 0567/ 10204, 10205 | S | M | M | M | <i>GL: If Adult Store – Exclude Personal & Advertising Injury.</i> |

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- (b): All cooking areas must:
1. Be protected by an automatic fire suppression system.
 2. Have a quarterly flue cleaning contract.
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| Boxes or Containers Mfg – corrugated or fiberboard (includes corrugated or laminated paper) | 0564 /51575* | S | M | M | M | |
| Boxes or Containers Mfg – Wood | 0564 /51576 | S | M | M | M | <i>Prop: Must have dust collection system. Warrant on policy.</i> |
| Brush or Broom Mfg. | * /51613 | S | P | P | M | |
| Building Material Dealers | 0567, /10255* | S | M | M | M | <i>GL: No equipment rental or installation work. Prop: No yard storage (Refer).</i> |
| Building Material Distributors | 0567, /10257* | S | M | M | M | <i>GL: No equipment rental or installation work. Prop: No yard storage (Refer).</i> |
| Building or Premises – Bank | 0702 /61223* | A | M | A | M | <i>GL: Attach Financial Institutions endt # TGXP-FI 01.</i> |
| Building or Premises – Office Other than Not-For-Profit Not-For-Profit only | 0702 /61226; 61227* | A | M | A | M | <i>GL: Consider Designated Premises Limitation endt CG 21 44.</i> |
| Building or Premises - Bank or Office – Mercantile or Manufacturing (LRO) – Insured not responsible for care & maintenance Other than Not-For-Profit Not-For-Profit only | Use code for class 61212 61216 | A | M | A | M | <i>GL: Lessees should carry own insurance. Consider Designated Premises Limitation endt CG 21 44, and Tenants/Lessees endt. TGAP-TL01. Prop: Warrant per Footnote (b) if any restaurant occupancies.</i> |
| Building or Premises - Bank or Office – Mercantile or Manufacturing – Maintained by the Insured (Lessor’s Risk Only) Other than Not-For-Profit Not-For-Profit only | Use code for class 61217; 61218 | A | M | A | M | <i>GL: Lessees should carry own insurance. Consider Designated Premises Limitation endt CG 21 44, and Tenants/Lessees endt. TGAP-TL01. Prop: Warrant per Footnote (b) if any restaurant occupancies.</i> |
| Buttons or Fasteners Mfg. | 0567 /51666 | S | A | A | A | |
| Camera and Photographic Equipment Stores | 0567 /10309* | S | M | M | A | <i>Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Can Mfg. - Metal | 0922 /51734* | S | M | M | R | <i>GL: Aerosol containers shall be classified and rated separately.</i> |
| Candy or Confectionery Products Mfg. | 0532 /51752* | S | M | A | M | |
| Candy or Confectionery Stores | 0532 /10352* | S | A | A | A | |

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| Car Washes | 0931 /10367* | S | P | M | P | |
| Car Washes – Self Service | 0931 /10368 | S | P | M | P | |
| Carpet or Rug Mfg. | 0520 /51777 | S | M | M | M | |
| Catalog or Premium Coupon Redemption Stores | 0567 /11020 | S | M | M | M | |
| Caterers | 0570 /11039* | S | R | M | R | <i>Prop: See footnote (b)</i> |
| China, Porcelain, or Earthenware Mfg. | 6009 /51869* | S | M | A | M | |
| Churches or Other Houses of Worship | 0900* /41650* | A | R | M | R | <i>GL: SUBMIT TO TOPA – We are a very limited market for this class. We prefer not to write childcare, school, team sport, cult and other miscellaneous activities. We do not cover Professional. Exclude Sexual/Physical Harassment & Abuse #TGXP-SH01 and Discrimination #TGXP-DE01. Consider Designated Premises Limitation endt. CG 21 44.</i> |
| Clay Products Mfg. | 0922 /51877 | S | R | M | R | <i>GL: No clay or shale digging, sand digging, mining or quarrying.</i> |
| Clock Mfg. | 0922 /51889* | S | M | M | A | |
| Clothing Mfg. - No Children's or Infants clothing | 0520 /51896 | S | P | P | A | <i>GL: Exclude Pers & Adv Injury #CG 21 38.</i> |
| Clothing or Wearing Apparel Dist. | 0567 /11126* | S | M | M | A | <i>GL: Exclude Pers & Adv Injury #CG 21 38 if imported. Prop: TIV under \$500,000 Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Clothing or Wearing Apparel Stores Other than Not-For-Profit Not-For-Profit only | 0520/ 11127; 11128* | S | A | A | A | <i>GL: Attach Exclusion- Specified Therapeutic or Cosmetic Services endt CG 22 45. Prop: TIV under \$500,000 Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |

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| Club-Civic, Service or Social Other than Not-For-Profit Not-For-Profit only | 0757 /41667; 41668* | A | M | M | | GL: Refer to Topa Notes 1 Prop: See footnote (b). |
| Club -Civic, Service or Social - No Buildings or Premises Owned or Leased Except For Office Purposes Other than Not-For-Profit Not-For-Profit only | 0757/ 41669; 41670* | T | M | M | M | GL: Refer to Topa Notes 1 Prop: See footnote (b). |
| Clubs – Country or Golf With cooking | 0757 0755/ 11138* | S | M | M | M | GL: Refer to Topa Notes 1 Prop: Ex. Bailee coverage or Sub limit \$5,000. See Footnote (c). Prop: See footnote (b) re 0755. |
| Clubs – swimming, racket sports and handball With cooking | 0756 0755/NA | NA | P | M | P | Prop: Ex. Bailee coverage or Sub limit \$5,000. See Footnote (c). Prop: See footnote (b) re 0755. |
| Coffins or Caskets Mfg. | 0564 /51900 | S | M | M | M | |
| Coin, Stamp or Rare Book Dealers or Distributors | 0567 /11155 | S | M | M | M | GL: Excl. Professional #TGXP-PL01. Prop: OK <u>excluding</u> inventory. |
| Communication or Recording Systems or Equipment Mfg. | 0922 /51926; 51927* | S | M | M | M | |
| Concessionaires – beverages or food | 0570 /11168 | S | R | M | R | GL: Does not apply to merchandise other than food or beverages. Prop: See footnote (b). |
| Concessionaires – checkroom, shoeshine, or toilet in hotels, restaurants, railroad stations, etc. | 0511 /11167 | S | A | A | A | |
| Condominiums: (see below) | | | | | | |
| -Commercial bank or mercantile, manufacturing or office (association risk only) | * /62000* | A | A | A | A | GL: Refer to Topa Notes 3. Exclude D & O #TGXP-DO02. |
| -Commercial – shopping Centers (association risk only) | * /62001* | A | M | A | M | GL: Refer to Topa Notes 3. Exclude D & O #TGXP-DO02. Must have at least 5 stores and 25,000 sq ft of area for auto parking. |

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| -Commercial warehouses – manufacturing or private (association risk only) | * /62002* | A | M | M | M | <i>GL: Refer to Topa Notes 3. Exclude D & O #TGXP-DO02.</i> |
| -Residential (association risk only) 01 to 10 Units 11to 30 Units Over 30 Units | 0311, 3012, 0313 | U | P | M | P | <i>GL: Not Offered Property: Basic Form only, if building is 20 years or newer.</i> |
| Convents or Monasteries 01 to 10 Units 11to 30 Units Over 30 Units | 0077, 0078, 0079/ 41680 | A | M | M | M | <i>GL: We do not cover Professional. Exclude Sexual/Physical Harassment & Abuse #TGXP-SH01 and Discrimination #TGXP-DE01.</i> |
| Copying and Duplicating Services – Retail | 0567 /11222 | S | A | A | A | |
| Cotton or Wool Merchants | 0567 /11248 | S | M | M | M | |
| Crematories Other than Not-For-Profit Not-For-Profit only | 0921/ 41696* 41697* | S | P | A | P | <i>GL: Professional Services are excluded. Funeral Homes or Chapels shall be rated separately.</i> |
| Cutlery (Not Powered) and Flatware Mfg. | 0922 /51999 | S | M | A | M | |
| Dairy Products Mfg. | 0532 /52002 | S | R | A | R | <i>GL: Submit for Products or See Footnote (a)</i> |
| Dairy Products or Butter and Egg Stores Other than Not-For-Profit Not-For-Profit only | 0532/ 11258; 11259 | S | A | A | A | |
| Dance Halls or Ballrooms Other than Not-For-Profit Not-For-Profit only | 0842/ 11271, 11272 | S | R | M | R | <i>GL: No Nightclubs, cabarets, discotheques or other similar establishments permitted Incidental food/drinks ok, but no table services</i> |
| Day Care Centers | 1052/NA | NA | P | M | P | |
| Delicatessens | 0570 /11288* | S | M | M | A | <i>If food is served for consumption on premises, rate under the appropriate restaurant class. Prop: See footnote (b).</i> |
| Dental Laboratories | 0921 /12014* | S | A | A | A | <i>GL: Submit for Prods or See Footnote (a). Exclude Professional #TGXP-PL01.</i> |

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| Department or Discount Stores | 0567 /12356* | S | A | A | A | <i>GL: Exclude Professional - Specified Therapeutic or Cosmetic Services #CG 22 45. See CLM footnotes.</i> |
| Detective or Investigative Agencies | 0702 | NA | P | M | P | |
| Die Casting Mfg. | 0922 /52137 | S | R | M | R | |
| Distributors - Food and Drink | 0567 /12361 | S | M | M | M | <i>GL: Submit if any foreign products.</i> |
| Distributors - No Food and Drink | 0567 /12362 | S | M | M | M | <i>GL: Submit if any foreign products. <u>No flammable, explosive, chemical, waste or pharmaceutical products.</u> Prop: Exclude theft if "Target" items are handled (Electronics, TVs, Computers/Parts, etc., etc).. Consider theft sub limit of \$5,000, subject to Footnote (c). Refer if needed.</i> |
| Door or Window Mfg. | 0564 /52134* | S | M | M | M | |
| Door or Window Mfg – Wood | 0564 /52315* | S | M | M | M | <i>Prop: Warrant Dust Collection System.</i> |
| Door, Window or Assembled Millwork – Installation – Metal | 0567 /91746* | P | M | A | M | <i>GL: The installation of doors or windows not metal shall be classified as Carpentry.</i> |
| Draftsmen - Office Only | 0702 /91805 | P | M | A | M | <i>GL: Premises only. See Footnote (a). Exclude Engineers & Architects Professional #CG 22 43.</i> |
| Drug Distributors | 0562/NA | NA | P | M | P | |
| Drugstores | 0562 /12374; 12375* | S | M | M | M | <i>GL: Exclude Products & Professional #CG 22 36. See Footnote (a).</i> |
| Electrical Apparatus – Installation, Servicing or Repairs – NOC | 0922, 0563 / 92451 | P | R | M | R | |
| Electrical Equipment Distributors | 0563 / 12391 | S | R | M | R | |
| Electrical Equipment Mfg. | NA/52432 | S | P | P | R | |
| Electrical Parts, Components or Accessories Mfg – NOC See above | NA/52438 | S | P | P | R | <i>GL: Electronic components shall be separately classified.</i> |

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| Electrical Components Mfg. | 0922 /52469* | S | P | P | R | |
| Electronic Data Processing – Timesharing | NA /43152* | A | NA | NA | M | <i>GL: Exclude Professional – Electronic Data Processing #CG 22 77. OK for Premises Liability only. See Footnote (a).</i> |
| Electronic Data Processing Operations | 0702 43151 | A | M | M | M | <i>GL: Exclude Professional – Electronic Data Processing #CG 22 77. OK for Premises Liability only. See Footnote (a).</i> |
| Electronic Games Mfg. | 0922 /52505* | S | P | P | M | |
| Employment Agencies | 0702 /43200* | A | M | A | M | <i>GL: Exclude Pers & Adv Inj #CG 21 38. We do not provide coverage for Professional liab.</i> |
| Engineers or Architects – Consulting – Not engaged in actual construction. | 0701 /92663* | P | M | A | M | <i>GL: Exclude Engineers & Architects Professional #CG 22 43, Prod/C.O #CG 21 04 and Independent Contractors coverage #TGXP-IC01. Attach Contractual Liab Limitation endt #CG 21 39. See Footnote (a) if premises only.</i> |
| Engraving | 0922 /52660 | S | M | M | A | |
| Equipment, Fixtures or Supplies - for Bars, Hotels, Offices, Restaurants or Stores – Distributors - With Furniture | 0567, 0564 /12467* | S | M | M | M | |
| Express Companies | 1211 /94099 | P | M | M | M | |
| Eye Glass Lens Mfg. | 0567 /52967* | S | M | M | M | <i>GL: Exclude: Products – CG 21 04 & Professional – TGXP-PLO1. See Footnote (a) .</i> |
| Exhibition or Convention Buildings | 0843 | NA | P | M | P | |
| Fabric Distributors | 0520 /12509* | S | M | M | A | <i>Prop: TIV under \$500,000 Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Fabric Stores | 0520 /12510 | S | A | A | A | <i>Prop: TIV under \$500,000 Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |

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| Fence Dealers | 0567 /12651* | S | M | M | M | |
| Fire Protection Equipment Dealers and Distributors | 0567/ 12707 | NA | M | M | M | <i>GL: Premises OK – See footnote (a).</i> |
| Floor Covering Distributors If Linoleum, vinyl and plastic carpets included | 0520, 0567/ 12797 | S | R | R | A | <i>Prop: Do not write if they carry rugs of any nature.</i> |
| Floor Covering Mfg - Not Carpets, Rugs, Ceramic or Stone Tiles | * /53333 | S | M | M | P | |
| Floor Covering Stores If Linoleum, vinyl and plastic carpets included | 0520, 0567 /12805* | S | R | R | M | <i>Prop: Do not write if they carry rugs of any nature.</i> |
| Florists - Outlets Greenhouses | 0570, 0580 /12841 | S | A | A | A | |
| Food Products Mfg – Dry | 0532 /53374* | S | M | M | M | <i>GL: Premises OK - See footnote (a). Refer for Products. Not for meat, fish, seafood or poultry processing.</i> |
| Food Products Mfg – Frozen | 0532 /53375* | S | M | M | M | <i>GL: Premises OK - See footnote (a). Refer for Products. Not for meat, fish, seafood or poultry processing.</i> |
| Food Products Mfg - Not Dry - In Glass Containers | 0532 /53376* | S | M | M | M | <i>GL: Premises OK - See footnote (a). Refer for Products. Not for meat, fish, seafood or poultry processing.</i> |
| Food Products Mfg - Not Dry - In Other Than Glass Containers | 0532 /53377* | S | R | M | R | <i>GL: Premises OK - See footnote (a). Refer for Products. Not for meat, fish, seafood or poultry processing.</i> |
| Formal Wear or Costumes - Rented to Others | 0520 /12927 | S | A | A | A | <i>Prop: ACV only on inventory. TIV under \$500,000. Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Freight Forwarders or Handlers – NOC (No explosives or ammunition) | 1211 /94617 | P | R | M | R | <i>GL: Not for wharf, waterfront, stevedoring or railroad operations.</i> |
| Frozen Food Distributors – Not Meat, Fish, Seafood or Poultry | 0532 /13049* | S | A | A | A | |
| Fruit or Vegetable – Dealers | 0532 /13111 | S | A | A | A | <i>GL: No harvesting operations.</i> |

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Footnotes:

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TOPA INSURANCE COMPANY

RISK CLASSIFICATION TABLE

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|--|---------------------------|-----------|-----------------|------------------|-------------------|--|
| Fruit or Vegetable Distributors | 0532 /13112 | S | A | A | A | <i>GL: No Harvesting operations.</i> |
| Fruit or Vegetable Juice Mfg. - No bottling of Carbonated Beverages | 0532 /53565 | S | M | M | M | |
| Funeral Homes or Chapels | 0923 /43889* | S | P | A | P | |
| Fur Garment Mfg. | 3009 /53631 | S | P | P | M | |
| Fur - Garment & Pelts – Distributors | 0520 /13314* | S | P | P | M | <i>GL: Retail operations shall be classified and rated as Clothing or Wearing Apparel Stores.</i> |
| Fur or Pelt Processing | 3009 /53632 | S | P | P | M | |
| Furniture Mfg. or Assembling (see below): | | | | | | |
| -Other than Wood | 0922 /53732* | S | R | M | R | <i>GL: No Infant Furniture or step or stool ladders.</i> |
| -Wood | 0564 /53733* | S | M | M | M | <i>GL: No Infant Furniture or step or stool ladders. Prop: Warrant dust collection system.</i> |
| Furniture or Fixtures – Installation In Offices or Stores - Portable - Metal or Wood | 0922 /95124 | P | A | A | A | |
| Furniture or Woodwork Stripping, Refinishing or Repairing – Shop Only | 0922 /53734 | S | M | M | M | |
| Furniture Stores Other than Not-For-Profit Not-For-Profit only | 0564/ 13351; 13352* | S | M | M | A | |
| Gemstone Cutting or Polishing | 0565 /54012 | S | P | P | M | <i>GL: Exclude Professional – TGXP-PL 01.</i> |
| Gift Shops Other than Not-For-Profit Not-For-Profit only | 0567/ 13506; 13507 | S | A | A | A | |
| Glass Dealers or Glaziers | 0567 /13590* | S | M | A | M | <i>GL: No installation in buildings over 3 stories.</i> |
| Glass or Glassware Mfg. | 0922 /54077* | S | M | M | M | |
| Golf Course-Miniature | 0844 /44069 | S | M | A | M | |

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| Golf Driving Ranges | 0844 /44071 | S | M | A | M | |
| Grocery Distributors | 0532 /13670 | S | M | M | M | <i>GL: Separately rate and classify distributors of frozen food, meat, fish, seafood or poultry, fruits and vegetables.</i> |
| Grocery Stores <u>NOTE: DO NOT WRITE PROPERTY OR PACKAGE IF LIQUOR SALES ARE OVER 25% OF TOTAL</u> | 0532 /13673 | S | M | M | M | <i>GL: Does not apply to Supermarkets. Prop/Pkg: <u>DO NOT</u> write if liquor and cigarettes sales are more than 25%. See Footnote (c).</i> |
| Gymnasiums | 0843/NA | NA | P | M | P | <i>Prop: Ex. Bailee coverage or Sub limit \$5,000. See Footnote (c).</i> |
| Halls Other than Not-For-Profit Not-For-Profit only | 0843/ 44276, 44277* | A | M | M | M | <i>GL: Attach Designated Premises Limitation endt. CG 21 44.</i> |
| Hardware and Tool Distributors | 0563 /13715 | S | M | M | M | <i>GL: No Rental operations. Refer if products made overseas Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c) Refer if needed.</i> |
| Hardware Stores | 0563 /13716* | S | M | M | M | <i>GL: No Rental operations.</i> |
| Health Care Facilities-alcohol and drug, convalescent or nursing, homes for aged and psychopathic institutions | 0852, <u>NA</u> | NA | P | M | P | |
| Health Care Facilities – clinics, dispensaries or infirmaries treating outpatients only – no bed and board Governmental Non-Governmental | 701, 702/NA | NA | P | M | P | |
| Health Care Facilities – hospitals | 0851/NA | NA | P | M | P | |
| Hearing Aid Stores | 0567 /13759* | S | M | A | M | <i>GL: Products coverage under this class includes Professional and is not available. (Do not attach CG 22 65). Exclude Products and Professional (Optical & Hearing Aid Establishments) # CG 22 37. See Topa Notes 4.</i> |

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| Heating or Combined Heating and Air Conditioning Equipment - Dealers or Distributors Only | 0563 /13930* | S | M | A | M | GL: No installation, service or repair. |
| Hide Dealers and Distributors – Raw | 0511 /14068 | S | M | M | M | GL: Sales of furs or Pelts shall be separately classified and rated. |
| Hobby, Model Maker or Artist’s Supply Stores | 0567 /14101 | S | A | A | A | |
| Home Improvement Stores | 0567 /14279* | S | R | M | R | GL: No Rental of Equipment or Appliances or Installation work. |
| House Furnishing Installation | - /96053* | P | NA | NA | M | |
| Ice Cream Stores – With Cooking | 0570 /14401* | S | M | A | M | Prop: See footnote (b). |
| Ice Cream Stores - No Cooking | 0532 /14401* | S | A | A | A | |
| Ice Dealers and Distributors | 1230 /14405* | S | A | A | A | |
| Instrument Mfg. | 0922 /55649 | S | R | M | R | |
| Instrument Mfg. – Analytical, Calibrating, Measuring, Testing or Recording | 0922 /55647 | S | R | M | R | |
| Insurance Agents | 0702 /45334* | A | M | A | M | GL: Exclude Professional – Insurance and Related Operations #CG 22 48. |
| Interior Decorators | 0702 /96611 | P | M | A | M | Properly classify and rate work sub contracted. |
| Janitorial Services - Dealers or Distributors | 0567 /14527 | S | M | M | M | GL: Refer if sales over \$1,000,000. |
| Jewelry Mfg. | 6900 /55802 | S | P | P | M | |
| Jewelry Stores or Distributors | 0565 /14655* | S | R | R | M | GL: Exclude Professional – Specified Therapeutic or Cosmetic Services endt #CG 22 45. Prop: OK ex. Jewelry inventory. |
| Laboratories– research, development or testing. Other than Not-For-Profit Not-for-Profit only | 0921 97002 97003 | P | M | M | M | GL: No Medical or biological laboratories. OK for Premises/Ops only- Exclude Prod/CO. Refer to Footnote (a). |
| Laboratories-Dental, Medical, X-ray General Research | 0921 0922/NA | NA | P | M | P | |

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TOPA INSURANCE COMPANY

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|---|---------------------------|-----------|-----------------|------------------|-------------------|---|
| Labor Union Offices | 0702 /65007 | A | M | M | M | <i>GL: Exclude Pers & Adv Injury #CG 21 38. Attach Labor Union Endt TGVP-LU 01. See footnote (a).</i> |
| Lamp Shade Mfg. | 0567 /56040 | S | M | M | M | |
| Lamps or Lanterns Mfg. - NOC | 0567 /56042 | S | M | M | M | |
| Lamps or Lantern Mfg. – Electric | 0567 /56041 | S | M | A | M | |
| Land – Occupied by Persons Other than the Insured for Business Purposes (LRO) | NA /45539* | T | N/A | N/A | M | <i>GL: Obtain certs. of Ins. from land users with our Insured as Additional Insured. Attach Designated Premises Limitation endt #CG 21 44. Refer to Footnote (a).</i> |
| Laundries and Dry Cleaners - Self-Service | 0913 /14731* | S | M | M | M | <i>GL: Exclude Laundry & Dry Cleaning Damage endt #CG 22 53. Prop: Ex. Bailee coverage or Sub limit \$5,000. See Footnote (c).</i> |
| Laundries and Dry Cleaning Plants | 0911, /45678* | S | R | R | R | |
| Laundry and Dry Cleaning or Dyeing Receiving Stations | 0911 /14732 | S | M | M | M | <i>GL: Exclude Laundry & Dry Cleaning Damage endt #CG 22 53. Prop: Ex. Bailee coverage or Sub limit \$5,000. See Footnote (c).</i> |
| Laundry and Dry Cleaning Stores | 0913 /14733* | S | M | M | M | <i>Prop: Ex. Bailee coverage or Sub limit \$5,000. See Footnote (c).</i> |
| Laundry Rental Service – Laundries - Dry Cleaning | 0911, 0912 /14734* | S | R | M | R | <i>GL: Exclude Laundry & Dry Cleaning Damage endt #CG 22 53.</i> |
| Lawyers Office Other than Not-For-Profit Not-For-Profit only | 0702/ 66122; 66123* | A | R | A | R | <i>GL: Exclude Pers & Adv Injury #CG 21 38 and Attorneys Prof. Liab #TGXP-AP02. See Footnote (a).</i> |
| Leather Goods Mfg. | 0567 /56202* | S | R | R | A | |
| Libraries | 1051 /66309 | A | M | M | M | |

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TOPA INSURANCE COMPANY

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| Lighting Fixtures Mfg. | 0567 /56391 | S | M | M | M | |
| Locksmiths | 0922 /14913* | S | A | A | A | <i>GL: This Class includes retail store operations.</i> |
| Machine Shops | 6850 /97220* | P | R | R | R | <i>GL: <u>Ok for Premises/Ops only. Exclude Prod/C.O. - Refer to Footnote (a) for Premises only.</u></i> |
| Machinery or Equipment Dealers. Industrial, Farm type or Yard or Garden type. No installation, service or repairs | 0567/NA | NA | P | M | P | <i>Prop: Ex. Equpt. in the open. Refer if incidental.</i> |
| Mail Order Houses | 0567 /45901* | S | M | M | M | |
| Mailing or Addressing Co. | 0921 /45937 | S | A | A | A | |
| Manufacturers Representatives | 0702 /45993* | S | R | M | R | <i>Refer to Commercial Lines Manual for Definition.</i> |
| Markets – not open air (lessor’s risk only) Other than Not-For-Profit Not-For-Profit only | 0567/ 15119, 15120 | S | R | M | R | |
| Markets – open air (lessor’s risk only) Other than Not-For-Profit Not-For-Profit only | 0567/ 15123, 15124 | S | R | M | R | |
| Mattress or Box Spring Mfg. | 0564 /56699* | S | R | R | M | |
| Meat, Fish, Poultry or Seafood-Curing | 0532 /56758* | S | M | M | M | <i>GL: Premises OK. Refer for Products. See footnote (a).</i> |
| Meat, Fish, Poultry or Seafood - Distributors | 0532 /15223 | S | R | R | R | <i>GL: Premises OK. Refer for Products. See footnote (a).</i> |
| Meat, Fish, Poultry or Seafood Processing in Airtight Containers | 0532 /56759* | S | M | M | M | <i>GL: Premises OK. Refer for Products. See footnote (a).</i> |
| Meat, Fish, Poultry or Seafood Processing - Not in Airtight Containers | 0532 /56760 | S | M | M | M | <i>GL: Premises OK. Refer for Products. See footnote (a).</i> |
| Meat, Fish, Poultry or Seafood Stores –Retail | 0532 /15224 | S | M | M | M | |
| Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg - Expendable | 0567 /56805 | S | R | M | R | <i>GL: Refer to CLM for product types.</i> |

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| Needles, Pins or Tacks Mfg. | 0922 /57403 | S | R | A | R | |
| Net Mfg. - NOC | 0922 /57410 | S | R | M | R | |
| Newspaper or Magazine Distributor | 0567 /15607 | S | M | A | M | <i>GL: Exclude: Publishers Professional Liab #TGXP-PL 01 and Pers & Adv Inj #CG 21 38.</i> |
| News Stands | 0567 /15608 | S | A | A | A | |
| Nightclubs, Cabarets and Discotheques | 0570/ <u>NA</u> | NA | P | M | P | <i>Prop: See footnote (b).</i> |
| Nursery - Garden (Outlets) (Greenhouses) | 0570, 0580/ 15699 | S | M | M | M | <i>GL: Classify landscape gardeners separately.</i> |
| Office Machines Mfg. | 0922 /57572* | S | M | M | M | <i>GL: Not exceeding \$1,000,000 in sales. This class includes adding, calculating, dictating, photocopying & typewriting machines. NOT for Computer & software mfrs.</i> |
| Office Machines or Appliances - Installation, Inspection, Adjustment or Repair | 0563 /98111 | P | M | A | M | |
| Optical Goods Mfg. | 0922 /57600* | S | R | M | R | <i>GL: Exclude Prod/C.O. & Professional. OK for Premises only. See footnote (a).</i> |
| Optical Goods Stores | 0567 /15839* | S | M | A | M | <i>GL: OK for Premises only. Attach Exclusion – Products & Professional Services (Optical & Hearing Aid Establishments) endt #CG 22 37. See footnote (a).</i> |
| Paint, Wallpaper or Wallcovering Stores | 0570 /15991 | S | A | A | A | |
| Painting - Shop Only | 0922, /98308* | P | M | A | M | |
| Painting, Picture or Frame Stores | 0570 /15993* | S | A | A | A | <i>GL: For sale of prints, posters, reproductions, frames, paintings, photographs, etc.</i> |
| Paper Goods Mfg. | 0567 /57725* | S | M | M | M | |
| Paper Mfg. | 0567 /57726 | S | M | M | M | |

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| Paper Products Distributors | 0570 /16005 | S | M | M | M | |
| Paperhanging | 0567, /98344 | P | M | M | M | |
| Parking - Private | NA /46622 | A | R | NA | R | <i>GL: Valet parking in not acceptable</i> |
| Parking - Public-Open Air | 0931 /46604* | S | M | A | M | <i>GL: No Servicing of automobiles.</i> |
| Parking - Public-Not Open Air | 0931 /46603* | S | M | A | M | <i>GL: Not over three stories. No Servicing of automobiles.</i> |
| Parking – Public - Shopping Centers -Maintained by Insured (LRO) | 0931 /46607* | A | M | A | M | <i>GL: Not over three stories.</i> |
| Parking – Public - Shopping centers - Maintained by Lessee (LRO) | 0931 /46606* | A | M | A | M | <i>GL: Not over three stories.</i> |
| Pattern Mfg. (NOC) | 0922 /57809 | S | M | M | M | |
| Pattern Mfg. – Metal | 0922 /57808* | S | M | A | M | <i>GL: Not metal jigs, fixtures or dies.</i> |
| Pattern Mfg. – Paper | 0570 /57810 | S | M | M | A | |
| Penal Institutions | 1000/NA | NA | P | M | P | |
| Pencil, Pen, Crayon or Chalk Mfg. | 0567 /57871 | S | R | M | R | |
| Photo Finishing Laboratories | 0921 /57997 | S | A | A | A | <i>GL: Coverage for Professional Liability is not covered.</i> |
| Photographers | 0921 /16471* | S | A | A | A | <i>GL: Includes Studios. No aerial photography.</i> |
| Photographic Equipment Mfg. | 0922 /57998* | S | R | A | R | |
| Piano Tuning | 0922 /98405 | P | A | A | A | |
| Pipes Mfg. – Tobacco | 0922 /58020* | S | M | M | M | <i>GL: Premises OK. Refer for Products. See footnote (a).</i> |
| Plastics or Rubber Goods Mfg (see below): | | | | | | |
| -Household | 0567 /58057 | S | R | M | R | <i>GL: Premises OK. Refer for Products. See footnote (a).</i> |
| -Other Than Household | 0567 /58058 | S | R | M | R | <i>GL: Premises OK. Refer for Products. See footnote (a).</i> |
| Plastics or Rubber Supply Goods Distributors | 0567 /16501 | S | M | M | M | <i>GL: Refer if any Imported Products.</i> |

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| Plumbing - Commercial and Industrial | 0563, /98482* | P | P | M | P | |
| Plumbing - Residential or Domestic | 0563, /98483* | P | P | M | P | |
| Plumbing Fixtures Mfg. | 0922 /58095 | S | M | M | M | |
| Plumbing Supplies and Fixtures Dealers and Distributors | 0563 /16527 | S | M | A | M | |
| Plumbing Supplies Mfg. | 0922 /58096* | S | R | M | R | |
| Political Campaign Headquarters or Offices | 0702 /46822 | E | M | M | M | <i>GL: Exclude Pers & Adv Injury #GL 21 38.</i> |
| Printers or Electrotypers Supplies – Distributors | 0567 /16588 | S | R | A | M | <i>GL: Refer if any Imported Products.</i> |
| Printing Other than Not-For-Profit Not-For-Profit only | 0921/ 58408; 58409 | S | R | R | M | <i>GL: Exclude Printers Professional – #TGXP-PR01.</i> |
| Produce Handling or Packing | 0532 /16604* | S | R | M | M | |
| Professional and Trade Associations - No building or premises owned or leased except as offices Other than Not-For-Profit Not-For-Profit only | 0702/ 46881 46882* | T | R | M | R | <i>GL: Exclude Pers & Adv Injury #CG 21 38.</i> |
| Publishers - Books or Magazines Other than Not-For-Profit Not-For-Profit only | 0567/ 58456; 58457 | S | M | M | M | <i>GL: Exclude Pers & Adv Injury #CG 21 38 and Publishers Professional Liab #TGXP-PL03.</i> |
| Publishers - Newspapers | 0567 /58458 | S | M | M | M | <i>GL: Exclude Pers & Adv Injury #CG 21 38 and Publishers Professional Liab #TGXP-PL03.</i> |
| Radio or TV Broadcasting Stations Other than Not-For-Profit Not-For-Profit only | 0931/ 98597, 98598* | P | P | P | M | <i>GL: Exclude Pers & Adv Injury #CG 21 38 and Broadcasters E&O #TXGP-BT 02.</i> |
| Real Estate Agents | 0702 /47050* | P | M | A | M | <i>GL: Exclude Real Estate Agts E&O #TGXP-RE01. See footnote (a) if Premises only.</i> |
| Recording Studios | 0832 /47103* | A | M | M | M | <i>GL: Exclude Pers & Adv Inj #CG 21 38. See footnote (a) if Premises only.</i> |
| Records or Tapes Mfg. - Pre-Recorded | 0922 /58627* | S | R | R | R | <i>GL: Recording studios shall be separately classified and rated.</i> |

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| Records, Tapes and - -Sheet Music Stores | 0570, 0567/ 16676* | S | A | A | A | |
| Refrigeration Equipment - Dealers and Distributors Only – Commercial | 0563, /16705* | S | A | A | A | <i>GL: Installation, service or repair shall be separately classified and rated.</i> |
| Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair – Commercial | 0563, 0922 /98636* | P | P | M | P | |
| Restaurants - Operated by Concessionaires Other than Not-For-Profit Not-For-Profit only | 0570/ 16819; 16820* | S | M | M | M | <i>GL: Applies only to operations by concessionaires for employees and guests of the concern granting the concession. Prop: See footnote (b).</i> |
| Restaurants - Refreshment Stands or Drive-Ins with Tray Service Other than Not-For-Profit Not-For-Profit only | 0570/ 16821; 16822* | S | M | M | M | <i>GL: Applies only to operations with less than 500 sq. ft., or no seating. Prop.: See footnote (b).</i> |
| Restaurants – Self-Service or Self- Ordering - Including Cafeterias and Smorgasbords Other than Not-For-Profit Not-For-Profit only | 0570/ 16823; 16824* | S | M | M | M | <i>Prop: See footnote (b).</i> |
| Restaurants – with no sale of alcoholic beverages – with dance floor | 0570 /16813* | S | M | M | M | <i>GL: No Nightclubs, cabarets, discotheques or other similar establishments permitted. Prop: See footnote (b).</i> |
| Restaurants – with no sale of alcoholic beverages - without dance floor | 0570 /16814* | S | M | M | M | <i>GL: No Nightclubs, cabarets, discotheques or other similar establishments permitted. Prop: See footnote (b).</i> |
| Restaurants – with sales of alcoholic beverages that are less than 75% of the total annual receipts of the restaurant – with dance floor | 0570 /16815 | S | M | M | M | <i>GL: No Nightclubs, cabarets, discotheques or other similar establishments permitted. Prop: See footnote (b).</i> |
| Restaurants – with sales of alcoholic beverages that are less than 75% of the total annual receipts of the restaurant – without dance floor | 0570 /16816 | S | M | M | M | <i>GL: No Nightclubs, cabarets, discotheques or other similar establishments permitted. Prop: See footnote (b).</i> |
| Rubber Stamp Mfg. or Assembling | 0922 /58759* | S | M | M | M | |

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TOPA INSURANCE COMPANY

RISK CLASSIFICATION TABLE

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|---|-------------------------------------|-----------|-----------------|------------------|-------------------|--|
| Sales, Service or Consulting Organizations – NOC – Applicable to employees chiefly engaged away from premises of the insured such as salespersons, collectors, messengers, draftpersons, auditors, accountants, consultants and models. | 0702 /47366* | P | R | A | R | <i>GL: Exclude applicable Professional Services for Professionals or Consultants. Exclude Pers & Adv Injury (CG 21 38) and Professional – Computer Software (CG 22 75) for Computer & Software Consultants.</i> |
| Schools – NOC - This class includes schools and studios giving instruction in art, dancing or music. - Commercial Trade - Other Other than Not-For-Profit Not-For-Profit only | 0921, 1052/ 67512* /67513* | A | M | M | M | <i>GL: Private Schools only. Coverage does not apply to medical payments to students, or to aircraft, autos or professional services of infirmaries – Attach College or Schools endt #CG 22 71. Exclude Corporal Punishment #CG 22 30. Exclude Sexual Harassment & Abuse #TGXP-SH01. Consider Designated Premises Limitation endt. CG 21 44.</i> |
| Schools – Correspondence - Commercial Trade - Other | 0921, 1052 /47468 | S | M | A | M | |
| Schools - Trade or Vocational | 0921 /47474* | T | M | A | M | <i>GL: Private Schools only. Coverage does not apply to medical payments to students, or to aircraft, autos or professional services of infirmaries – Attach College or Schools endt #CG 22 71. Exclude Corporal Punishment #CG 22 30. Exclude Sexual Harassment & Abuse #TGXP-SH01. Consider Designated Premises Limitation endt. CG 21 44.</i> |
| Security and Patrol Agencies | 0702/NA | N.A | P | M | P | |
| Sheet Metal Work - Shop Only | 0922 /58922* | S | M | A | M | |
| Shoe, Boot or Slipper Mfg. | 0520 /59005 | S | R | R | M | |
| Shoe Repair Shops | 0922 /18109* | S | A | A | A | <i>Prop: Ex. Bailee coverage or Sub limit \$5,000. See Footnote (c).</i> |

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TOPA INSURANCE COMPANY

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|---|-------------------------------|-----------|-----------------|------------------|-------------------|--|
| Shoe Stores | 0520 /18110 | S | A | A | A | <i>Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Shopping Centers - Buildings or Premises not occupied by the Insured (LRO) – Shopping centers must consist of at least 5 stores and at least 25,000 sq ft of area for auto parking. | 0581 /67635* | A | M | M | M | <i>GL: OK for Strip Centers but Not Shopping Malls. Rate parking areas and buildings or premises occupied by the insured separately. Attach Tenants and Lessees endt. TGAP-TL01.</i> |
| Shopping Cntrs - Indoor Malls – Buildings or Premises Not Occupied by Insured (LRO) | 0581 /67634* | A | P | M | P | |
| Sign Painting or Lettering - Inside of Bldgs. | 0570, /99003* | P | M | M | M | |
| Sign Painting or Lettering - On Buildings or Structures | NA /99004* | P | NA | M | NA | |
| Skating Rinks – ice | 0844/NA | NA | P | M | P | |
| Skating Rinks – roller | 0842/NA | NA | P | M | P | |
| Social Gatherings and Meetings - on Premises Not Owned or Operated by the Insured Other than Not-For-Profit Not-For-Profit only | 0757/ 48557; 48558* | T | R | M | R | |
| Sporting Goods or Athletic Eqpt Stores | 0566 /18206 | S | R | A | R | <i>GL: Gun sales only if incidental to overall operations. No loading or reloading of ammunition or sale or handling of explosives.</i> |
| Stationery or Paper Products Stores | 0567 /18335 | S | A | A | A | |
| Stone Cutting or Polishing | 0565 /59482* | S | M | M | M | <i>GL: No quarrying or mining. Gemstone cutting or polishing shall be separately rated.</i> |
| Stores - Food or Drink Other than Not-For-Profit Not-For-Profit only | 0567/ 18435; 18436 | S | A | A | A | <i>Prop: Grocery/Liquor Stores must be separately classified.</i> |
| Stores - No Food or Drink Other than Not-For-Profit Not-For-Profit only | 0567/ 18437; 18438 | S | A | A | A | <i>Prop: Exclude theft if “Target” items are handled (Electronics, TVs, Computers/Parts, etc., etc).. Consider theft sub limit of \$5,000, subject to Footnote (c). Refer if needed.</i> |

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TOPA INSURANCE COMPANY

RISK CLASSIFICATION TABLE

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|---|----------------------------------|-----------|-----------------|------------------|-------------------|---|
| Surveyors – Land - Not Engaged in Construction | 0567, /99471 | P | R | M | R | <i>GL: Exclude Engineers, Architects or Surveyors Professional Liab #CG 22 43 and Independent Contractors #TGXP-IC01.</i> |
| Swimming Pools - Outside Inside/Swim Clubs Sales Outlet | 1190 0844/ 0567 48925* | T | M | M | M | <i>GL: Refer to Topa Notes 3.</i> |
| Swimming Pools - Commercially Operated – Outside Inside/Swim Clubs Sales Outlet | 1190, 0844 0567 /48924* | S | P | M | P | |
| Swimming Pools – Installation, Servicing or Repair Above Ground Below Ground | 0567, /99506 /99507 | P | M | M | M | <i>GL: OK for Cleaning & Maintenance service only. Builders & Installers are Prohibited.</i> |
| Tailor Merchants - Men or Boys | 0520 /18506 | S | A | A | A | <i>Prop: TIV under \$500,000 Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Tailoring or Dressmaking Establishments –Custom | 0520 /18507* | S | A | A | A | <i>GL: Laundry or Dry Cleaning Stores shall be separately rated. Prop: TIV under \$500,000 Ex. Theft or Sub limit \$5,000. See Footnote (c)</i> |
| Television or Radio Receiving Set Installation or Repair | 0922 /99650* | P | M | M | M | <i>Prop: Ex. Bailee coverage or Sub limit \$5,000. See Footnote (c).</i> |
| Tent or Canopy Mfg. | 0520 /59713* | S | R | R | M | <i>GL: Separately classify & rate Recreational or Camping tents as Sporting Goods or Athletic Equipment Mfg.</i> |
| Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening – New Goods | 0911 /59722* | S | P | P | M | |
| Textile Products Mfg. - Fabricated | 0520 /59725 | S | P | P | R | |

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TOPA INSURANCE COMPANY

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|--|------------------------|-----------|-----------------|------------------|-------------------|--|
| Textile, Spinning, Weaving or Knitting Mills | 0520 /59726* | S | P | P | R | |
| Theaters – for profit and non-profit | 0832/NA | NA | P | M | P | |
| Theaters– motion pictures or TV studios | 0831/NA | NA | P | M | P | |
| Ticket Agencies | 0702 /68439* | A | M | M | M | <i>GL: Sporting and Entertainment events only. Travel ticket sales shall be separately classified.</i> |
| Tool Mfg - Accessories (NOC) | 0922 /59781* | S | R | M | R | <i>GL: May be acceptable for Premises Liab only. Submit and refer to Footnote (a).</i> |
| Tool Mfg - Hand Type - Not Powered | 0922 /59782* | S | P | M | P | |
| Tool Mfg - Hand Type – Powered | 0922 /59783* | S | P | M | P | |
| Tool Mfg - Power Equipment - Household Type - Outdoor or Workshop | 0922 /59784 | S | P | M | P | |
| Townhouses or Similar Associations (association risk only) Up to 10 Units 11to 30 Units Over 30 Units | 0311, 0312, 0313 | U | P | M | P | <i>Property: Basic Form only, if building is 20 years or newer.</i> |
| Toy Distributors | 0567 /18833 | S | R | M | R | <i>Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c).</i> |
| Toy Stores | 0567 /18834 | S | R | A | R | <i>Prop: Ex. Theft or Sub limit \$5,000. See Footnote (c).</i> |
| Umbrella or Cane Mfg. | 0922 /59889 | S | M | A | M | |
| Upholstering – NOC | 0564 /99826 | P | M | M | M | |
| Upholstering – shop only | 0564 /99827 | P | M | M | M | <i>GL: Includes incidental furniture refinishing or repairing.</i> |
| Vacant Building - Factories | 1880 /68604* | A | P | P | M | <i>GL: Refer to Topa Notes 2. Attach Designated Premises Limitation endt # CG 21 44.</i> |
| Vacant Building - Not Factories | 1180 /68606* | A | P | P | M | <i>GL: Refer to Topa Notes 4. Attach Designated Premises Limitation endt # CG 21 44.</i> |

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TOPA INSURANCE COMPANY

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|--|---------------------------|-----------|-----------------|------------------|-------------------|--|
| Vacant Land | NA /49451* /49452* | T | NA | NA | M | <i>GL: Not for Real Estate Dev. Property. Refer to Topa Notes 4. Attach Designated Premises Limitation endt # CG 21 44.</i> |
| Variety Stores Other than Not-For-Profit Not-For-Profit only | 0567 /18911; 18912* | S | M | M | M | <i>GL: Refer to CLM Notes. Attach Exclusion – Specified Therapeutic or Cosmetic Services endt #CG 22 45. Prop: See Footnote (c).</i> |
| Vending Machine Operations – NOC | 0563, /49619* | S | M | M | A | <i>GL: Exclude bodily & personal injury arising out of the consumption or use of Tobacco Products – Attach: Exclusion - Tobacco Products #TGXP-TP01.</i> |
| Vending Machine Operations - Confection, Food, Beverage or Ice | 0563, /49617* | S | M | M | A | <i>GL: No Tobacco Products.</i> |
| Venetian Blinds Mfg. or Assembling | 0922 /59917 | S | M | M | M | |
| Warehouse - Cold Storage - Public | 1230 /99917 | P | M | M | M | |
| Warehouses – NOC | * /99938 | P | M | M | M | <i>GL: This class includes packing or handling household goods away from insureds' premises.</i> |
| Warehouses – occupied by multiple interests (LRO) - Prop: BPP Ex. Fibers, Oils, fireworks, explosives Freight Terminals, depots, etc | 1220 1211 /68702 | A | M | M | M | <i>GL: This class applies to bldgs occupied entirely by interests other than the insured or to premises leased to others for warehousing purposes. Consider Designated Premises Limitation endt. CG 21 44.</i> |
| Warehouses – occupied by single interest (LRO) – Prop: BPP Ex. Fibers, Oils, fireworks, explosives Freight Terminals, depots, etc | 1220 1211 /68703 | A | M | M | M | <i>Consider Designated Premises Limitation endt. CG 21 44.</i> |
| Warehouses – mini-Warehouses | *1213/ 18991* | S | M | M | M | <i>GL: This class applies to warehouse operators leasing individual storage compartments within a building. Exclude – Property Entrusted to Insured #CG 22 29.</i> |

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|---|--|-----------|-----------------|------------------|-------------------|--|
| Warehouse – Private Other than Not-For-Profit Not-For-Profit only | Prop: See Comments /68706; 68707* | A | M | M | M | <i>GL: This class applies to buildings or premises used exclusively for storage purposes by the insured. Consider Designated Premises Limitation endt. #CG 21 44. Prop: Use class based on occupancy or material stored per the Warehouse classes shown above.</i> |
| Washing Machines, Dryers or Ironers - Coin Meter Type | 0913 /19007* | S | M | A | M | <i>GL: This class applies to the ownership, maintenance and operation of washing machines located away from the insured premises. Exclude – Laundry and Dry Cleaning Damage #CG 22 53.</i> |
| Watch or Watch Case Mfg. | 0922 /59923 | S | M | M | M | |
| Water Bottling - Spring or Well - Not Sparkling or Carbonated | 0922 /59926 | S | R | M | R | |
| Water Bottling - Spring or Well - Sparkling or Carbonated | 0922 /59927 | S | R | M | R | |
| Wicker, Rattan, Willow or Twisted Fiber Products Mfg. | 0567 /59947 | S | R | R | M | <i>GL: This class includes upholstery.</i> |
| Wigs or Hair Pieces Mfg. | 0570 /59955 | S | R | R | M | |
| Window Cleaning - 3 Stories or Less | 0567, /99975 | P | M | A | M | |
| Window Decorating | 0567, /49840 | S | A | A | A | |
| Wine Mfg. – Sparkling | 0532 /59963 | S | R | R | M | |
| Wine Mfg. – Still | 0532 /59964 | S | R | R | M | |
| Wood Products Mfg. – NOC | 0564 /59985 | S | R | M | R | <i>Prop: Warrant Dust Collection System. No Pallet Mfg./Sales.</i> |
| Wood Turned Products Mfg. | 0564 /59986* | S | R | M | R | <i>Prop: Warrant Dust Collection System.</i> |
| YMCA, YWCA or similar institutions | 0844/NA | NA | P | M | P | |

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TOPA INSURANCE COMPANY

RISK CLASSIFICATION TABLE

KEY

A = LIGHT HAZARD. PREFERRED CLASSES. ACCEPTABLE.

M = MODERATE HAZARD. ACCEPTABLE SUBJECT TO CAREFUL UNDERWRITING.

R = REFER OR DISCUSS WITH COMPANY FOR DECISION, MAY BE QUOTED-
SUBJECT TO CIRCUMSTANCES OF THE RISK.

P = PROHIBITED.

NA = NOT APPLICABLE.

* = *Refer to footnotes in the classification section of the ISO Commercial Lines Manual.*

PLEASE CONTACT YOUR UNDERWRITER FOR ANY QUESTIONS CONCERNING
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