

COMMERCIAL CRIME INSURANCE PROGRAM
CLASSIFICATION & ALARM TYPE TABLE

PREMIUM CLASS	BUSINESS DESCRIPTION	REQUIRED ALARM TYPE
3	All risks not otherwise classified	3
3	Amusement enterprise	3
2	Antique Store	3
4	Art Gallery	3
5	Art Supplies (retail, wholesale, or mfg.)	2
2	Auto Parts-no service (retail, wholesale, or mfg.)	2
2	Auto Parts-Sales/Service (retail, wholesale, or mfg.)	4
2	Beach Concession Stands/Supplies	3
2	Beauty/Barber Shops	4
2	Beauty & Health Supplies/Cosmetic (retail, wholesale, mfg.)	3
4	Beer/Wine with Food (retail)	2
6	Beer/Wine (wholesale)	1
4	Billiard/Pool Parlors	3
6	Boutiques	1
2	Bowling Lanes or Centers/Skating Rinks	0
2	Building Contractors/Materials (retail, wholesale, mfg.)	3
4	Cameras/Photo Supplies/Film Processing (retail, wholesale, mfg.)	1
2	Candy/Nuts Stores (retail, wholesale)	3
4	Check Cashing Agency/Money Exchange/Collectors	4
1	Churches/Charities/Non-profit organizations/Public Properties	0
4	Clothing Apparel/Children 12 & under (retail, wholesale)	3
5	Clothing Manufacturer/Tailoring	3
5	Clothing/Men's/ age 12 & over (retail, wholesale)	1
5	Clothing/Women's/age 12 & over (retail, wholesale)	1
4	Clubs serving alcoholic beverages	3
3	Coin/Stamp Shop	3
2	Discos/Dance Halls/Pavilions	4
2	Distributors-Variety/non-alcoholic beverages	3
3	Donut/Pastry/Coffee/Ice Cream Shop with seated service	4
4	Drug Stores/Druggist's Sundries	1
3	Drugs (wholesale)	2
4	Dry Cleaners	3
3	Dry Goods -Textile/Sewing Material (retail, wholesale, mfg.)	2
3	Electrical Appliances/Apparatus/Parts (retail, wholesale, mfg.)	1
2	Fast Food/Bakery/Donut/Ice Cream (Carry-out only)	4
2	Fine Arts-Porcelain/Ivory/Oriental Rugs/Paintings/Etc.	3
2	Flea Markets/Auction Houses	4
2	Florist (retail, wholesale)	3
4	Food Stuffs (wholesale)	1
2	Fruit/Vegetable/Newspaper Stands	4
2	Funeral Homes	4
2	Furniture/Home Furnishings/Floor Coverings/Upholstery-new or used (retail, wholesale, mfg.)	2
4	Furriers (retail, wholesale, mfg., storage)	2
3	Garages/Auto Repair/Body Shops	3
3	Gasoline Service Station/Fuel Dealers	1
2	Gift Store/Costume Jewelry \$25/100 Wholesale Limit (retail, wholesale, mfg.)	3
2	Golf & Other Professional Sports Shops	4
4	Grocery Stores/Delicatessens/Health Food Stores	2

CLASSIFICATION & ALARM TYPE TABLE (CONTINUED)

PREMIUM CLASS	BUSINESS DESCRIPTION	REQUIRED ALARM TYPE
6	Guns/Ammunition (retail, wholesale, mfg.)	2
3	Hardware/Housewares (retail, wholesale, mfg.)	2
2	Health Clubs/Spas/Massage Parlors	4
2	Hobby Shops/Toys/Novelty (retail, wholesale, mfg.)	2
2	Hotel/Motel/Rooming House/Apartments	3
2	Industrial Materials/Iron Metal Work (retail, wholesale, mfg.)	3
5	Jewelry (retail, wholesale, mfg.)	1
2	Laundries	3
2	Leather Products (retail, wholesale, mfg.)	2
5	Liquor Sales (retail)	1
5	Liquor (wholesale)	2
3	Marina/Aircraft Materials-Sales/Service (retail, wholesale, mfg.)	3
2	Meat/Poultry/Fish Dealers	2
2	Medical Supplies (Doctors, Dentists, etc.) (retail, wholesale, mfg.)	3
2	Motorbikes/Bicycles/Mopeds	3
3	Music Stores/Instruments/Supplies (retail, wholesale, mfg.)	2
2	Nursing/Convalescent Homes	4
2	Office Supplies/Business Machines/Equipment (retail,wholesale,mfg.)	3
3	Parking Lots/Rental Cars/Carwash/Taxi Offices	4
4	Pawn Brokers	1
2	Pet Stores/Kennels/Supplies	3
2	Photographers Studios	4
6	Precious Metals/Electroplating (storage)	2
6	Precious Metals/Electroplating (retail, wholesale, mfg.)	1
2	Professional/Specialized Services (Lawyers, Accountants, Couriers, Housekeeping, etc.)	4
5	Radio/TV/Stereo/Electronic Equipment/Computers (retail, wholesale, mfg.)	1
2	Radio/TV/Stereo/Electronic Equipment/Computers (service only)	4
2	Realty/Insurance/Travel/Employment Agencies	4
3	Record Shop	1
3	Restaurant/Caterer	3
4	Savings & Loans/Banks & Other Financial Institutions (Excluding check cashing facilities)	3
2	Schools (profit)/Day Care Centers/Studios	3
2	Security/Locksmiths/Alarms (retail, wholesale, mfg.)	4
5	Shoe Stores (retail, wholesale, mfg.)	2
5	Specialized Clothing-Sportswear/Lingerie/Accessories/Etc. (retail, wholesale, mfg.)	3
5	Sporting Goods/General (retail, wholesale, mfg.)	2
2	Stationery/Books/Printing/Engraving/Paper or Plastic Products (retail, wholesale, mfg.)	3
4	Tavern/Bar/Lounge	3
3	Taxi/Limousines (robbery only)	0
2	Theatres	0
4	Tobacco Dealers (retail)	2
4	Tobacco Dealers (wholesale)	1
5	Used Clothing/Shoe Repair/Thrift Shops	1
6	Variety Stores/Department Stores	1
2	Vending Machines (sales/rentals/mfg.)	4
4	Wig Shops	2

CLASSIFICATION OF COMMERCIAL RISKS

NON-PROFIT—The list of commercial classifications of businesses distinguishes non-profit organizations (such as churches, libraries, public properties, State and Federally funded organizations) from commercial enterprises.

CLUBS AND LODGES—Organizations such as Moose Lodges, American Legions and Union Halls that serve alcoholic beverages on the premises are not considered non-profit.

CONCESSIONARIES—Individual concessionaries operating within a premise are classified according to the business or merchandise of the concessionaire.

WAREHOUSES/STORAGE AREAS—Warehouses and other storage areas are classified according to the merchandise of greatest value stored there.