

# Business Owners Policy



**NEW YORK**



SafePort Classification Table\*

Non-admitted, Rated A (Excellent) by A.M. Best

Description	Class Code
Accounting Services - CPAs - Condominium - Office	63641
Accounting Services - CPAs - Condominium - Office - Lessors Risk Only	63641
Accounting Services - CPAs - Lessors Risk Only	63631
Accounting Services - CPAs - Office	63631
Accounting Services - Except CPAs - Condominium - Office	63621
Accounting Services - Except CPAs - Condominium - Office - Lessors Risk Only	63621
Accounting Services - Except CPAs - Lessors Risk Only	63611
Accounting Services - Except CPAs - Office	63611
Advertising and Related Services - Condominium - Office	63661
Advertising and Related Services - Condominium - Office - Lessors Risk Only	63661
Advertising and Related Services - Lessors Risk Only	63651
Advertising and Related Services - Office	63651
Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only	50581
Air Conditioning Equipment - Retail Only	59999
Apartments - 4 families or fewer, with no office occupancy - includes 3- or 4- family lessor's risk only	65144
Apartments - 4 families or fewer, with office occupancy - includes 3- or 4- family lessor's risk only and garden apartments	65145
Apartments - Over 4 families with no office occupancy	65146
Apartments - Over 4 families with office occupancy	65147
Appliance Distributors - Household and Home Furnishings	50081
Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	50061
Appliance Stores - Household Appliances and Home Furnishings	57224
Appliance Stores - Radio, Television and Phonographic Stores (Including parts and supplies)	57326

Description	Class Code
Army and Navy Stores	53983
Art Galleries - Not-for-profit	84112
Art Galleries - Other Than Not-for-profit	84112
Auctioneers - Sales conducted away from the insured's premises	59999
Automobile Parts and Supplies - Distributors	50111
Automobile Parts and Supplies - Retail Stores	55313
Bakeries - Distributors - No baking on premises	50141
Bakeries - Retail - No baking on premises	54606
Bakeries - Retail - With baking on premises	71311
Barber or Beauty Shop Supplies Distributor	50171
Barber Shops	71332
Beauty Parlors and Hair Styling Salons	71952
Beverage Stores - Liquor and Wine	59215
Bicycle Shops - Repair and Maintenance Shops without Retail	59505
Bicycle Shops - Retail	59505
Bookbinding and Printing Supplies - Distributors	50201
Bookbinding and Printing Supplies - Retail	50812
Bookkeeping Services - Condominium - Office	63681
Bookkeeping Services - Condominium - Office - Lessors Risk Only	63681
Bookkeeping Services - Lessors Risk Only	63671
Bookkeeping Services - Office	63671
Books and Magazines Stores - New	59425
Books and Magazines Stores - Used	59425
Building Materials - Contractors Equipment Dealers - Other Than Secondhand Material	52114
Camera and Photographic Equipment - Retail Only	59955
Candy or Confectionary Stores - Confectionary Manufacturing from Purchased Chocolate on Premises	54467
Candy or Confectionary Stores - No Manufacturing on Premises	54457

Description	Class Code
Candy or Confectionary Stores - Nonchocolate Confectionary Manufacturing on Premises	54477
Casual Dining - Bistros, Brasseries and Cafes - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09671
Casual Dining - Bistros, Brasseries and Cafes - With no sales of alcoholic beverages	09611
Casual Dining - Bistros, Brasseries and Cafes - With sales of alcoholic beverages up to 50% of total sales	09621
Casual Dining - Diners - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09681
Casual Dining - Diners - With no sales of alcoholic beverages	09631
Casual Dining - Diners - With sales of alcoholic beverages up to 50% of total sales	09641
Catalog or Premium Coupon Redemption Stores	73905
Ceramics - Retail Only	59999
Chiropractor - Condominium - Office	03191
Chiropractor - Condominium - Office - Lessors Risk Only	03191
Chiropractor - Lessors Risk Only	03181
Chiropractor - Office	03181
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
Clothing or Wearing Apparel - Retail - Children's and Infants' Wear	56413
Clothing or Wearing Apparel - Retail - Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214
Clothing or Wearing Apparel - Retail - Clothing - Men's and Boys' (Coats and Suits)	56114
Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)	56311
Clothing or Wearing Apparel - Retail - Family Clothing Stores	56325
Clothing or Wearing Apparel - Retail - Haberdashery and Men's Furnishings	56113
Clothing or Wearing Apparel - Retail - Hosiery	56313
Clothing or Wearing Apparel - Retail - Ladies' Specialty Stores	56319
Clothing or Wearing Apparel - Retail - Ladies' Undergarments and Lingerie	56312
Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores	56992
Clothing or Wearing Apparel - Retail - Men's and Boys' Hats and Caps	50333
Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's	56613

Description	Class Code
Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel	59526
Collectibles and Memorabilia - Distributors	50261
Collectibles and Memorabilia - Retail	59992
Collection Agencies - Condominium - Office	63711
Collection Agencies - Condominium - Office - Lessors Risk Only	63711
Collection Agencies - Lessors Risk Only	63691
Collection Agencies - Office	63691
Commercial Condominium (Association risk only)	60989
Computer Stores	57326
Convenience Food Stores - With Fast Food Restaurant - No Gasoline Sales	09341
Convenience Food Stores - With Limited Cooking Restaurant - No Gasoline Sales	09331
Convenience Food Stores - Without Gasoline Sales - No Restaurant	54136
Copying and Duplicating Stores	71877
Cosmetic, Hair or Skin Preparation - Retail Only	59991
Credit Reporting Agencies - Condominium - Office	63731
Credit Reporting Agencies - Condominium - Office - Lessors Risk Only	63731
Credit Reporting Agencies - Lessors Risk Only	63721
Credit Reporting Agencies - Office	63721
Dairy Products or Butter and Egg Stores	54516
Delicatessens	54116
Dental Laboratories	71444
Dentist and Oral Surgeon - Lessors Risk Only	03231
Dentist and Oral Surgeon - Office	03231
Dentist and Oral Surgeon - Condominium - Office	03221
Dentist and Oral Surgeon - Condominium - Office - Lessors Risk Only	03221
Department Stores	53127
Detective or Investigative Agencies - Private - Condominium - Office	63751
Detective or Investigative Agencies - Private - Condominium - Office - Lessors Risk Only	63751
Detective or Investigative Agencies - Private - Office	63741
Detective or Investigative Agencies - Private - Office - Lessors Risk Only	63741
Drugstores	59116
Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985
Electrical Lighting Stores	59999
Electronics Stores	57326

Description	Class Code
Employment Agencies - Condominium - Office	63771
Employment Agencies - Condominium - Office - Lessors Risk Only	63771
Employment Agencies - Lessors Risk Only	63761
Employment Agencies - Office	63761
Engineers or Architects - Consulting - Condominium - Office	63791
Engineers or Architects - Consulting - Condominium - Office - Lessors Risk Only	63791
Engineers or Architects - Consulting - Lessors Risk Only	63781
Engineers or Architects - Consulting - Office	63781
Engraving	71842
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813
Fabric - Distributors	50321
Fabric - Stores	56311
Family-style Restaurants - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09691
Family-style Restaurants - W/ no sales of alcoholic beverages	09651
Family-style Restaurants - W/ alcoholic beverage sales up to 50% of total sales	09661
Fast Food Restaurants - Asian Style	09181
Fast Food Restaurants - Cafes	09001
Fast Food Restaurants - Concession Stands/Snack Bars	09051
Fast Food Restaurants - Delicatessens and Sandwich Shops	09071
Fast Food Restaurants - Donut Shops	09091
Fast Food Restaurants - Drive-ins/Service in Car	09111
Fast Food Restaurants - Drug Stores	09131
Fast Food Restaurants - Hamburger/Malt Shops	09151
Fast Food Restaurants - Hotdog Shops	09161
Fast Food Restaurants - Other Ethnic Style	09191
Fast Food Restaurants - Pizza Shops	09201
Fast Food Restaurants - Roast Beef	09221
Fast Food Restaurants - Seafood	09241
Fast Food Restaurants - Take Out Only Restaurants	09251
Fence Dealers	59999
Fine Dining Restaurants - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09451
Fine Dining Restaurants with no sales of alcoholic beverages	09421

Description	Class Code
Fine Dining Restaurants w/ alcoholic beverage sales >30% up to 50% of total sales	09441
Fine Dining Restaurants w/ alcoholic beverage sales >30% of total sales	09431
Fish or Seafood - Distributor	50671
Fish or Seafood - Retail	54216
Floor Covering - Distributors	50351
Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134
Floor Covering - Stores - Wood or Ceramic Tile Only	57134
Florists - Distributors	50381
Florists - Retail	59685
Fruit or Vegetable - Dealers	54315
Fruit or Vegetable - Distributors	50391
Funeral Homes or Chapels	71865
Furniture - Upholstered - Retail Only	57121
Furniture - Wood or Metal - Retail Only	57128
Gardening and Light Farming Supply - Distributors	50471
Gardening and Light Farming Supply - Retail	59698
Gift Shops	59994
Glass Dealers and Glaziers - Retail Only	57155
Graphic Designer - Condominium - Office	03251
Graphic Designer - Condominium - Office - Lessors Risk Only	03241
Graphic Designer - Lessors Risk Only	03241
Graphic Designer - Office	03241
Grocery - Distributors	50481
Grocery Stores - with an area at least 4,000 square feet - without Gasoline Sales	54321
Grocery Stores - with an area less than 4,000 square feet - without Gasoline Sales	54341
Hardware and Tools - Distributors	50501
Hardware and Tools - Retail	52512
Health Maintenance Organizations - Condominium - Office	63821
Health Maintenance Organizations - Condominium - Office - Lessors Risk Only	63821
Health Maintenance Organizations - Lessors Risk Only	63811
Health Maintenance Organizations - Office	63811
Health or Natural Food Stores - with an area at least 4000 square feet	54127
Health or Natural Food Stores - with an area less than 4000 square feet	54136

Description	Class Code
Hearing Aid - Distributors	50571
Hearing Aid - Retail	59974
Heating or Combined Heating and Air Conditioning equipment - Distributors	50581
Hobby, Craft or Artists' Supply - Distributors	50641
Hobby, Craft or Artists' Supply - Retail	59995
Home Furnishings Stores	57224
Home Improvement Stores	53989
Inspection and Appraisal Companies - Condominium - Office	63841
Inspection and Appraisal Companies - Condominium - Office - Lessors Risk Only	63841
Inspection and Appraisal Companies - Lessors Risk Only	63831
Inspection and Appraisal Companies - Office	63831
Insurance Agents - Condominium - Office	63861
Insurance Agents - Condominium - Office - Lessors Risk Only	63861
Insurance Agents - Lessors Risk Only	63851
Insurance Agents - Office	63851
Interior Decorators - Condominium - Office	63881
Interior Decorators - Condominium - Office - Lessors Risk Only	63881
Interior Decorators - Lessors Risk Only	63871
Interior Decorators - Office	63871
Janitorial Supplies - Distributors	50651
Janitorial Supplies - Retail	59999
Jewelry - Distributors	50661
Jewelry - Repair	71941
Jewelry - Retail - Costume	59715
Jewelry - Retail - Precious	59715
Labor Union - Condominium - Office	63911
Labor Union - Condominium - Office - Lessors Risk Only	63911
Labor Union - Lessors Risk Only	63891
Laundromat (Self-service) - Non-supervised	09541
Laundromat (Self-service) - Supervised	09531
Lawyers - Condominium - Office	63931
Lawyers - Condominium - Office - Lessors Risk Only	63931
Lawyers - Lessors Risk Only	63921
Lawyers - Office	63921
Leather Products or Hide Stores - Retail only	56992
Limited Cooking Restaurants - Cafes	09011
Limited Cooking Restaurants - Coffee Bars or Shops	09041

Description	Class Code
Limited Cooking Restaurants - Concession Stands/ Snack Bars	09061
Limited Cooking Restaurants - Delicatessens and Sandwich Shops	09081
Limited Cooking Restaurants - Donut Shops	09101
Limited Cooking Restaurants - Drive-ins/Service in Car	09121
Limited Cooking Restaurants - Drug Stores	09141
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171
Limited Cooking Restaurants - Pizza Shops	09211
Limited Cooking Restaurants - Salad Bars	09231
Limited Cooking Restaurants - Take Out Only Restaurants	09261
Lithographing	71855
Locksmiths	52512
Luggage Goods - Retail Only	59999
Machinery or Equipment Dealers - Farm Type Only	59695
Mail Box or Packaging Stores - Packaging Services (Except packing and crating for transportation)	71837
Mail Box or Packaging Stores - Packing and Preparing Goods For Shipping	71837
Mail Order Houses - Retail Only	59999
Mailing or Addressing Companies - Direct Mailing Companies	71837
Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837
Manufacturers' Representatives - Condominium - Office	63951
Manufacturers' Representatives - Condominium - Office - Lessors Risk Only	63951
Manufacturers' Representatives - Lessors Risk Only	63941
Manufacturers' Representatives - Office	63941
Marble Products - Retail only	59999
Marine Appraisers or Surveyors - Condominium - Office	63971
Marine Appraisers or Surveyors - Condominium - Office - Lessors Risk Only	63971
Marine Appraisers or Surveyors - Lessors Risk Only	63961
Marine Appraisers or Surveyors - Office	63961
Meat - Distributor	50671
Meat or Poultry - Retail	54216
Medical Offices - Condominium - Office	63991
Medical Offices - Condominium - Office - Lessors Risk Only	63991
Medical Offices - Lessors Risk Only	63981
Medical Offices - Office	63981

Description	Class Code
Medical, Hospital and Surgical Supply - Retail Only	50815
Motels - No Restaurants	69151
Motels - with Fast Food Restaurants	69171
Motels - with Limited Cooking Restaurants	69161
Music Stores - Pre-recorded	57338
Musical Instrument Stores	57334
Newsstands	59935
Nurses - Lessors Risk Only	03261
Nurses - Condominium - Office	03271
Nurses - Condominium - Office - Lessors Risk Only	03271
Nurses - Office	03261
Office Condominium (Association risk only)	60999
Office Machines or Appliances - Retail - No Repair	50925
Office -NOC - Condominium - Office	65231
Office -NOC - Condominium - Office -Lessors Risk Only	65231
Office -NOC - Lessors Risk Only	65171
Office -NOC - Office	65171
Optical Goods - Distributors	50721
Optical Goods - Retail	59954
Optometrists - Lessors Risk Only	03281
Optometrists - Condominium - Office	03291
Optometrists - Condominium - Office - Lessors Risk Only	03291
Optometrists - Office	03281
Paint, Wallpaper or Wallcovering Stores	52322
Painting, Picture or Frame Stores	59999
Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928
Payroll Accounting Services - Condominium - Office	64021
Payroll Accounting Services - Condominium - Office - Lessors Risk Only	64021
Payroll Accounting Services - Lessors Risk Only	64011
Payroll Accounting Services - Office	64011
Pet Stores	59997
Photoengraving	71888
Photographers	71899
Photographic Equipment - Retail only	59955
Physical and Surgeons - Lessors Risk Only	03281
Physical and Surgeons - Condominium - Office	03311
Physical and Surgeons - Condominium - Office - Lessors Risk Only	03331
Physical and Surgeons - Office	03281

Description	Class Code
Physical Therapists - Condominium - Office	03341
Physical Therapists - Condominium - Office - Lessors Risk Only	03311
Physical Therapists - Lessors Risk Only	03301
Physical Therapists - Office	03301
Plumbing Supplies and Fixtures -Distributors	50741
Plumbing Supplies and Fixtures -Retail	59999
Podiatrists - Condominium - Office	03361
Podiatrists - Condominium - Office - Lessors Risk Only	03351
Podiatrists - Lessors Risk Only	03351
Podiatrists - Office	03351
Political Campaign Headquarters or Offices - Condominium - Office	64051
Political Campaign Headquarters or Offices - Condominium - Office - Lessors Risk Only	64051
Political Campaign Headquarters or Offices - Lessors Risk Only	64031
Political Campaign Headquarters or Offices - Office	64031
Poultry Distributor	50671
Powered Equipment Dealers	50819
Precision and Scientific Tools and Instruments - Retail	50811
Printing	71912
Real Estate Agents - Condominium - Office	64071
Real Estate Agents - Condominium - Office - Lessors Risk Only	64071
Real Estate Agents - Lessors Risk Only	64061
Real Estate Agents - Office	64061
Refrigeration Equipment - Commercial - Distributors	50771
Refrigeration Equipment - Commercial - Retail	59983
Residential Condominium (Association risk only)	69145
Retail Stores (Not Otherwise Classified)	59999
Self-storage Facilities	09411
Sewing Machine Stores	57223
Ship Chandler Stores	59999
Shoe Stores- Repair	71926
Shoe Stores- Retail	56613
Speech Therapists - Condominium - Office	03381
Speech Therapists - Condominium - Office - Lessors Risk Only	03371
Speech Therapists - Lessors Risk Only	03371
Speech Therapists - Office	03371

Description	Class Code
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526
Stationery or Paper Products - Distributors - Paper	50801
Stationery or Paper Products - Retail	59435
Stenographic Services - Condominium - Office	03401
Stenographic Services - Condominium - Office - Lessors Risk Only	03391
Stenographic Services - Lessors Risk Only	03391
Stenographic Services - Office	03391
Supermarkets - with an area at least 4,000 square feet - without Gasoline Sales	54221
Supermarkets - with an area less than 4,000 square feet - without Gasoline Sales	54241
Swimming Pools - Retail Only	59999
Tailoring or Dressmaking Establishments	71961
Television or Radio Receiving Set Installation or Repair	71921
Ticket Agencies - Other Than Theatrical - Condominium - Office	64151
Ticket Agencies - Other Than Theatrical - Condominium - Office - Lessors Risk Only	64151
Ticket Agencies - Other Than Theatrical - Lessors Risk Only	64141
Ticket Agencies - Other Than Theatrical - Office	64141
Ticket Agencies - Theatrical - Condominium - Office	64131
Ticket Agencies - Theatrical - Condominium - Office - Lessors Risk Only	64131
Ticket Agencies - Theatrical - Lessors Risk Only	64121
Ticket Agencies - Theatrical - Office	64121
Title Agents - Condominium - Office	64171

Description	Class Code
Title Agents - Condominium - Office - Lessors Risk Only	64171
Title Agents - Lessors Risk Only	64161
Title Agents - Office	64161
Townhouses or Similar Associations - 4 families or fewer, with mercantile or office occupancy - includes 3 or 4 family lessor's risk only and garden apartments	65142
Townhouses or Similar Associations - 4 families or fewer, with no mercantile or office occupancy - includes 3 or 4 family lessor's risk only	65141
Townhouses or Similar Associations - Over 4 families with mercantile or office occupancy	65133
Toys - Retail	59998
Travel Agents - Condominium - Office	03421
Travel Agents - Condominium - Office - Lessors Risk Only	03411
Travel Agents - Lessors Risk Only	03411
Travel Agents - Office	03411
Trophy Stores	59996
Variety Stores - Discount Houses	53315
Variety Stores - Five and Ten Cent Stores	53317
Veterinarians Office - Condominium - Office	64191
Veterinarians Office - Condominium - Office - Lessors Risk Only	64191
Veterinarians Office - Lessors Risk Only	64181
Veterinarians Office - Office	64181
Video Stores - Rental	57338
Video Stores - Sales	57338
Wood Products - Not Otherwise Classified - Retail only	50943

**To view products or contact a sales manager, visit [SageSure.com/agents/products/newyork](https://www.sagesure.com/agents/products/newyork)**

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