



General Liability Product Reference Guide

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info@myfirstinsurance.com

Office & Professional



- Minimum Premium starting at \$300
- Max Revenue \$7,500,000
- Max Payroll \$2,500,000

- 61226 Buildings or Premises - Office - Other than Not-For-Profit
- 41675 Computer Consulting or Programming
- 41677 Consultants
- 91805 Draftsmen
- 45334 Insurance Agents
- 66122 Lawyers Offices - Other than Not-For-Profit
- 66123 Lawyers Offices - Not-For-Profit only
- 47468 Schools - Correspondence
- 47474 Schools - Trade or Vocational
- 67512 Schools - Other than Not-For-Profit
- 67513 Schools - Not-For-Profit only
- 96930 Web Site Designers

Goods & Services



- Minimum Premium starting at \$450
- Max Revenue \$5,000,000
- Max Payroll \$1,500,000

- 10010 Air Conditioning Equipment - Dealers or Distributors Only
- 10026 Antique Stores
- 10040 Appliance Distributors - Household Type
- 10042 Appliance Stores - Household Type
- 10065 Art Galleries - Other than Not-For-Profit
- 10066 Art Galleries - Not-For-Profit only
- 91177 Auctioneers - Sales Conducted Away From the Insured's Premises
- 91179 Auctions - On Premises Owned or Rented by the Insured
- 10070 Automobile Parts and Supplies Distributors
- 10071 Automobile Parts and Supplies Stores
- 10100 Bakeries
- 10111 Barber or Beauty Shop Supplies Distributors
- 10113 Barber Shops
- 10115 Beauty Parlors and Hair Styling Salons
- 10140 Beverage Distributors - Alcoholic Other Than Beer
- 10141 Beverage Distributors - Nonalcoholic and Beer
- 10145 Beverage Stores - Liquor and Wine
- 10146 Beverage Stores - Soft Drinks and Beer

Goods & Services - continued



- 10204 Books and Magazines Stores - Other than Not-For-Profit Only
- 10205 Books and Magazines Stores - Not-For-Profit Only
- 10257 Building Material Distributors
- 61212 Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Other than Not-For-Profit
- 61216 Buildings or Premises - Bank or Office - Mercantile or Manufacturing Lessor's Risk Only) - Not-For-Profit Only
- 61217 Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Maintained by the Insured - Other than Not-For-Profit
- 61218 Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Maintained by the Insured - Not-For-Profit Only
- 61224 Buildings or Premises - Office - Premises Occupied by Employees of the Insured - Other Than Not-For-Profit
- 61225 Buildings or Premises - Office - Premises Occupied by Employees of the Insured - Not-For-Profit Only
- 61227 Buildings or Premises - Office - Not-For-Profit Only
- 10309 Camera and Photographic Equipment Stores
- 10352 Candy or Confectionery Stores
- 11039 Caterers
- 11126 Clothing or Wearing Apparel Distributors
- 11127 Clothing or Wearing Apparel Stores - Other than Not-For-Profit
- 11128 Clothing or Wearing Apparel Stores - Not-For-Profit only
- 11155 Collectibles and Memorabilia Stores
- 11160 Computer Stores
- 11167 Concessionaires - Checkroom, Shoeshine, or Toilet Concessions in Hotels, Restaurants, Railroad Stations, Etc.
- 11168 Concessionaires
- 62000 Condominiums - Commercial - Bank or Mercantile, Manufacturing or Office (Association Risk Only)

Goods & Services - continued



- 62001 Condominiums - Commercial Shopping Centers (Association Risk Only)
- 62003 Condominiums - Residential - (Association Risk Only)
- 11222 Copying and Duplicating Services - retail
- 11288 Delicatessens
- 12361 Distributors - Food or Drink
- 12362 Distributors - No Food or Drink
- 12373 Drug Distributors
- 12391 Electrical Equipment Distributors
- 12393 Electronics Store
- 92663 Engineers or Architects - Consulting - Not Engaged in Actual Construction
- 43215 Entertainment Performed on Others' Premises
- 44280 Event, Party or Wedding Planners
- 12467 Equipment, Fixtures or Supplies - For Bars, Hotels, Offices, Restaurants, or Stores - Distributors
- 12509 Fabric Distributors
- 12510 Fabric Stores
- 12651 Fence Dealers
- 12797 Floor Covering Distributors
- 12805 Floor Covering Stores
- 12841 Florists
- 94617 Freight Forwarders or Handlers - Other than Packing, Handling, or Shipping Explosives or Ammunition Under Contract
- 13049 Frozen Food - Distributors
- 13111 Fruit, Nut or Vegetable Dealers
- 13112 Fruit, Nut or Vegetable Distributors
- 13314 Fur - Garments and Pelts - Distributors

Goods & Services - continued



- 13351 Furniture Stores - Other than Not-For-Profit
- 13352 Furniture Stores - Not-For-Profit only
- 13506 Gift shops - Other than Not-For-Profit
- 13507 Gift Shops - Not-For-Profit only
- 13670 Grocery Distributors
- 13673 Grocery Stores
- 44276 Halls - Other Than Not-For-Profit
- 44276 Halls - Not-For-Profit only
- 13715 Hardware and Tool Distributors
- 13716 Hardware Stores
- 13720 Health or Natural Food Stores
- 13759 Hearing Aid Stores
- 13930 Heating or Combined Heating and Air Conditioning Equipment - Dealers or Distributors Only
- 44439 Health Care Facilities - Clinics, Dispensaries or Infirmaries Treating Outpatients Only - no regular bed and board facilities - Other than Not-For-Profit
- 14101 Hobby, Craft or Artists' Supply Stores
- 14279 Home Improvement Stores
- 14401 Ice Cream Stores
- 14405 Ice Dealers and Distributors
- 16750 Internet Retailers
- 14527 Janitorial Supplies - Dealers or Distributors
- 14655 Jewelry Stores or Distributors
- 14731 Laundries and Dry Cleaners - Self-Service
- 66309 Libraries
- 15063 Machinery or Equipment Dealers - Yard or Garden Type
- 15070 Mail Box or Packaging Stores

Goods & Services - continued



45993	Manufacturers' Representatives
15519	Markets - Not Open Air (Lessor's Risk Only) Other than Not-For-Profit
15120	Markets - Not Open Air (Lessor's Risk Only) Not-For-Profit Only
15123	Markets - Open Air (Lessor's Risk Only) Other than Not-For-Profit
15124	Markets - Open Air (Lessor's Risk Only) Not-For-Profit Only
15223	Meat, Fish, Poultry or Seafood - Distributors
15224	Meat, Fish, Poultry or Seafood Stores
15314	Medical, Hospital and Surgical Supply Stores
66561	Medical Offices
15404	Metal Dealers or Distributors - Nonstructural
15538	Musical Instrument Stores
15600	Nail Salons
15607	Newspaper or Magazine Distributors
15608	Newsstands
15839	Optical Goods Stores
15991	Paint, Wallpaper or Wallcovering Stores
15993	Painting, Picture, or Frame Stores
16005	Paper Products Distributors
16403	Pet Stores
16471	Photographers
16501	Plastic or Rubber Supply Goods Distributors
16527	Plumbing Supplies and Fixtures Dealers and Distributors
16588	Printers or Electrotypers Supplies - Distributors
58408	Printing - Other than Not-For-Profit
58409	Printing - Not-For-Profit Only
47050	Real Estate Agents
47052	Real Estate Property Managed

Goods & Services - continued



- 16705** Refrigeration Equipment - Dealers and Distributors only - commercial
- 16819** Restaurants - Operated by Concessionaires - Other than Not-For-Profit
- 16820** Restaurants - Operated by Concessionaires - Not-For-Profit only
- 16900** Restaurants - With No Sale of Alcoholic Beverages - With Table Service
- 16901** Restaurants - With No Sale of Alcoholic Beverages - Without Table Service With Seating
- 16911** Restaurants - With No Sale of Alcoholic Beverages - Without Table Service Without Seating
- 18109** Shoe Repair Shops
- 18110** Shoe Stores
- 67635** Shopping Centers - Buildings, or Premises Not Occupied by the Insured (Lessor's Risk Only)
- 18335** Stationery or Paper Products Stores
- 18435** Stores - Food or Drink - Other than Not-For-Profit
- 18436** Stores - Food or Drink - Not-For-Profit only
- 18437** Stores - No Food or Drink - Other than Not-For-Profit
- 18438** Stores - No Food or Drink - Not-For-Profit only
- 68500** Townhouse or Homeowner Associations (Association Risk Only)
- 18833** Toy Distributors
- 99793** Truckers
- 99827** Upholstering - Shop Only

Goods & Services - continued



- 18911 Variety Stores - Other than Not-For-Profit
- 18912 Variety Stores - Not-For-Profit Only
- 18920 Video Stores
- 18991 Warehouses - Mini-Warehouses
- 19007 Washing Machines, Dryers or Ironers - Coin Meter Type
- 49617 Vending Machine Operations - Confection, Food, Beverage, or Ice
- 49619 Vending Machine Operations
- 68702 Warehouses - Occupied by Multiple Interests (Lessor's Risk Only)
- 68703 Warehouses - Occupied by Single Interest (Lessor's Risk Only)
- 68706 Warehouses - Private - Other than Not-For-Profit
- 68707 Warehouses - Private - Not-For-Profit Only
- 99938 Warehouses

Manual Labor



- Minimum Premium starting at \$450
- Max revenue \$1,000,000
- Max payroll \$300,000

- 91590** Contractors Permanent Yards - Maintenance or Storage of Equipment or Material
- 96611** Interior Decorators
- 98308** Painting - Shop Only
- 98344** Paperhanging
- 99003** Sign Painting or Lettering - Inside of Buildings
- 99826** Upholstering
- 49840** Window Decorating

Manual Labor



- Minimum premium starting at \$700
- Max revenue \$1,000,000
- Max payroll \$300,000

- 51576 Boxes or Containers Mfg. – Wood
- 51741 Candle Mfg.
- 91436 Ceiling or Wall Installation - Metal
- 91551 Communication Equipment Installation - Industrial or Commercial
- 91555 Computer Service or Repair
- 92338 Dry Wall or Wallboard Installation
- 92451 Electrical Apparatus - Installation, Servicing or Repair
- 92478 Electrical Work - Within Buildings
- 94569 Floor Covering Installation - Not Ceramic, Tile, or Stone
- 95124 Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood
- 13590 Glass Dealers and Glaziers
- 96816 Janitorial Services
- 97047 Landscape Gardening
- 97050 Lawn Care Services
- 14913 Locksmiths
- 97220 Machine Shops
- 59914 Metal Works- Shop- Decorative or Artistic
- 98305 Painting - Interior - Buildings or Structures
- 99505 Swimming Pool Servicing
- 99650 Television or Radio Receiving Set Installation or Repair

Manual Labor



- Minimum premium starting at \$1,000
- Max revenue \$1,000,000
- Max payroll \$300,000

- 91127 Alarms and Alarm Systems - Installation, Servicing or Repair
- 91341 Carpentry - Interior
- 91629 Debris Removal - Construction Site
- 95233 Garbage, Ash or Refuse Collecting
- 95625 Handyperson
- 43470 Pest Control Services
- 98449 Plastering or Stucco Work
- 98805 Septic Tank Systems - Cleaning
- 99746 Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior Construction

Manual Labor



- Minimum Premium starting at \$2,000
- Max revenue \$1,000,000
- Max payroll \$300,000

- 91111** Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair
- 94276** Fence Erection Contractors
- 95647** 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
- 97223** Machinery or Equipment - Industrial - Installation, Servicing or Repair
- 97447** Masonry
- 96836** Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial
- 99948** Water Softening Equipment - Installation, Servicing or Repair

First Features



- 10-Unit Max
- 5 Class Codes Max on One Policy
- 36 Ft. Max Height
- 6 Ft. Max Depth
- General Contractors are Ineligible
- Automatic Blanket Additional Insured When Required by Contract (CG2033)
- Automatic Primary and Non-Contributory Wording When Required by Contract
- Automatic waiver of Subrogation When Required by Contract
- Single Additional Insured Available for \$50
- Lost key Coverage Endorsement Offered on Janitorial and Locksmith Risks (\$5k limit)

More than an insurance policy. Risk management included with each policy.



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