

Small Business Class List

The following pages list the classes we are currently interested in writing in most areas of the U.S. Some restrictions may exist in certain geographical areas due to weather or legislative environments.

Ultra Series artisan classes: *Specific Ultra Series that include special coverages*

A/C Equipment Dealers — retail only	Candy, Nut and Confectionery Stores
Alterations	Car Stereo Shops
Animal Cemetery	Card Stores
Animal Hospital	Carpet Cleaning — customer's premises — furniture and upholstery okay
Appliance Distributors	Casket / Coffin Sales
Art Supply Stores	Ceiling or Wall Installation
Auto Glass Shops	Cellular Phones and Pagers Stores
Automobile Parts and Supplies Distributors	Cemeteries
Automobile Parts/Supply Store	Ceramics, China and Pottery — retail only
Bagel Shops	Cheese Shops
Bakeries	Chimney Cleaning — residential — three stories or fewer
Barber Shops	China Stores
Bath, Sauna and Spa Stores	Clothing and Wearing Apparel Stores
Battery Stores	Children's and Infants' Wear
Beauty Parlors and Hair Styling Salons	Family Clothing
Bed and Bath Shops	Haberdashery and Men's Furnishings
Beer/Wine Making Supplies	Hosiery Stores
Beverage Stores	Ladies' Accessories and Specialties
Billiard Stores	Ladies' and Girls' Coats, Suits, and Dresses
Bird Feeder Stores	Ladies' Undergarments and Lingerie
Boat Supply Stores	Men's Accessories and Furnishings Stores
Bookbinding and Printing Supplies — retail only	Men's and Boys' Coats and Suits
Book, Magazine and Newspaper Stores	Men's and Boys' Hats and Caps
Bottled Water Sales	Clothing and Wearing Apparel Distributors
Bridal Shops	Coffee and Tea Supplies Stores
Butcher Shops	Coffee Shops
Cable TV, Satellite Dish and Telephone Installation — residential	Computer Stores
Cake Decorating and Supplies Stores	Copy & Duplicating Services
Camera and Photographic Equipment Stores	Cosmetic, Hair or Skin Preparation Stores
Camping Equipment Stores	Craft Stores
Candle Shops	Curtain Stores
Candy or Confectionery Distributors	

Cutlery Stores
 Dairy Products or Butter and Egg Stores
 Dance Supplies Stores
 Delicatessens
 Dental Laboratories
 Department or Discount Stores
 Dollar Stores
 Donut Shops
 Drapery Stores
[Dry Cleaners](#)
[Dry Cleaning and Laundries – Self-Service](#)
 Educational and School Supplies Stores
 Electric Work within Buildings — no alarm work
 Electronic Goods Stores
 Embroidery Shops
 Engraving
 Fabric Distributors
 Fabric Stores
 Fence Erection Contractors — not fence dealers
 Fishing Equipment Stores
 Five and Ten Cent Stores
 Flags and Banners Stores
 Floor Covering Distributors
 Floor Covering Installation — no ceramic or stone
 Floor Covering Stores
[Florists](#)
 Flower, Plant, Tree Stores (Dried/Silk)
 Formal Wear Stores
 Frame Stores
 Fruit or Vegetable Dealers
[Funeral Homes or Chapels](#)
 Furniture or Fixtures Installation in offices or stores — portable — metal or wood
 Furniture Stores
 Games and Supplies Stores
 Garden and Lawn Equipment Dealers
[Garden and Lawn Supply Stores](#)
 Gift Shops
 Glass Dealers — retail only
 Golf Cart Sales and Service Shops
 Golfing Supplies and Accessories
 Gourmet Food Stores
[Greenhouses](#)
 Greeting Cards Stores
 Hair Styling Salons
 Hardware and Tool Distributors
 Hardware Stores
 Hat Stores
 Headstones Sales
 Health Food Stores
 Hearing Aid Distributors
 Hearing Aid Stores
 Hobby, Model Maker or Artists' Supply Stores
 House Furnishings Installation — NOC
 Ice Cream Stores
 Interior Decorators
 Interior Decorators Shops
 Janitorial Services — office or residential
 Janitorial Supplies — retail only
 Juice Bars
[Kennels](#)
 Kitchen Accessories Stores
 Lawn Care Services — no tree trimming, pruning or spraying
 Leather Products or Hide Stores
 Leather Products or Hides Distributors
 Lighting Stores
 Linen Stores
 Lingerie Stores
 Lithographers
 Luggage Stores
 Marble Products — retail only
 Mattress Stores — retail only
 Meat, Fish, Poultry or Seafood Stores
 Millinery and Trimmings

Mirror and Glass Shops
Music Stores — CDs, Tapes, Sheet Music
Musical Instrument Distributors
Musical Instrument Stores
Nail Salons
Office — Accounting/Bookkeeping
Office — Advertising
Office — Appraisal Firms
Office — Chiropractors
Office — Dentists
Office — Drafting
Office — Employment Agencies
Office — Financial Planners
Office — Graphic Artists
Office — Insurance Adjusting Firms
Office — Insurance Agents
Office — Mortgage Brokers
Office — Massage Therapists
Office — Ophthalmologists
Office — Oral Surgeons
Office — Osteopaths
Office — Physical Therapists
Office — Physicians
Office — Psychologists
Office — Real Estate
Office — Speech Therapists
Office — Surgeons

Office — Title Insurance
Office — Travel Agencies
Office — Word Processing, Secretarial Services
Office Machines or Appliance Stores
Office Machines or Appliances Distributors
Office Machines or Appliances — installation,
inspection, adjustment or repair
Optical Goods Distributors
Optical Goods Stores
Paggers Stores
Paint, Wallpaper or Wall Coverings Stores
Painting, Picture or Frame Stores
Paperhanging
Party Supply Stores
Patio Furniture Stores
Perfume and Toiletries Stores
Pet Breeders — Domestic
Pet Groomers — Domestic
Pet Motel
Pet Stores
Pet Supplies Distributors
Photo Finishing Labs
Photoengravers
Photographers Studios
Photographic Equipment Distributors
Piano Stores
Piano Tuning
Pizza Carryout

Plumbing Supplies and Fixtures Stores
Plumbing Supplies and Fixtures Distributors
Post Office/Mailing Services
Poster Art and Pictures Stores
Precision & Scientific Tools or Instruments Stores
Pretzel Shops
Printing Shops
Produce Markets
Radio and Television Stores
CD's, Tapes & Sheet Music Distributors
CD's, Tapes & Sheet Music Stores
Religious Goods Stores
Restaurant Equipment Stores
Sewing Machine Distributors
Sewing Machine Stores
Ship Chandler Stores
Shoe Repair Shops
Shoe Stores
Sign Painting or Lettering — no sign erection
work above the first-floor level
Sign Stores
Sporting Goods — Distributors
Sporting Goods Stores
Stationery and Paper Products
Stationery and Paper Products — Distributors
Street Cleaning
Strip Shopping Centers
Sunglasses Boutique

Swimming Pool Servicing (no repair)
Tack Shops
Tailoring or Dressmaking Establishments
Ticket Agencies
Tire Dealers — with or without incidental auto
repair or service
Toy Stores
Trophy Stores
Tuxedo Rental Stores
Uniform and Linen Supplies Stores
Upholstering — N.O.C. or shop-only — no work
on motorized vehicles or boats
Vacuum Cleaner Sales and Service Stores
Veterinarians
Video Stores
Wallpaper or Wall Coverings Distributors
Wallpaper, Wall Coverings, or Paint Stores
Watch and Clock Repair
Water Softener Equipment Sales
Water Well Drilling — no wells for
testing/monitoring or groundwater
decontamination
Wedding Consultants
Wig Stores
Window Cleaning — three stories or fewer
Window Treatment or Coverings Stores
Wine Shops
Yarn Stores
Yogurt Shops