



# Personal Lines

## Eligible Home Based Business Classes

Class	Class
Abstracting and Indexing Service *	Court Reporter
Accounting Service *	Crafts – excluding manufacturing/distribution of candles made by individuals
Adjuster - Independent Claims Adjuster	Damage Appraiser
Adjuster - Public Claims Adjuster *	Dance Instructors
Administrative Support Service	Database Management
Advertising Agency/Advertising Specialty Items Sales	Desktop Publishing
Answering Service	Disc Jockeys
Antique Gallery Shop	Draftsmen
Appraisal Service - Non Real Estate	Dry Food Products/Mixes Vendor
Antique Gallery/Art Studio	Editorial Service/Proofreaders
Artists Supplies	Education Consultant
Association Management Service	Embroidery
Auctioneers – Away from insured's premises	Employment Agency *
Audit Service (Non-Financial)	Energy Consultant *
Background Checking/Screening Service	Engraving
Bakeries	Expediting Service
Balloon Art	Expert Witness Consultant
Barber Supplies	Financial Planning – exclude discretionary trading authority and/or access to customer funds *
Barber	Floral Arrangement
Beauticians	Food Broker
Beauty Supplies	Food Supplements/Vitamins
Billing Service *	Fund Raising Services
Book/Magazine Distributor	Furniture Refinishers
Bookbinding	Games Puzzles Vendor
Bookkeeping Service	Genealogists
Calligraphy	Gift Delivery Service (balloons, gift baskets, etc...)
Camera/Photography Sales or Repair	Gift Shop – excluding manufacturing/distribution of candles made by individuals
Candle Sales, excluding sales of candles made by individuals	Glassware
Candy/Nut Confections	Grant Writing Service
Car Detailer	Graphic Artist/Designer *
Cell Phone/Pager Sales	Handicrafts - excluding manufacturing/distribution of candles made by individuals
Ceramics	Hearing Aid Sales *
Clock or Watch Repair	Hobby & Model Supplies, excluding explosives & propellants
Clowns, Magicians, Entertainers excluding Bands	Household Products – (Amway, Fuller Brush, etc...)
Coaching Service	Human Resource Consultant
Compliance Consultant *	Information Search Retrieval
Computer Repair	Insurance Agents *
Computer Sales	Insurance Inspector
Computer Service Bureau	Insurance Risk Manager
Cosmetic Sales (Avon, Mary Kay, etc.)	
Cost Containment Consultant	

\*Not eligible for Professional Liability coverage:

Class	Class
Interior Decorating	Professional Speakers
Interior Window Treatments	Public Relations Consultant
Interpreters	Publisher *
Inventory Control Specialist	Real Estate Agents *
Jewelry (Costume)	Registered Agent
Kitchen Supplies (Tupperware, etc...)	Religious Goods *
Ladies/Girls Clothing, Accessories *	Resume Service
Leather Goods *	Retail Toy Sales
Lingerie	Rubber Stamp Business
Loan Origination Service *	Scrapbooking
Locksmith *	Secretarial Service *
Management Consultant	Shoe Repair
Manufacturers Representatives *	Sign Painting
Market Research *	Stationary
Marketing Consultant	Statistical Consultant
Mediator	Stenciling
Medical Claims Processing/Transcriptionist *	Tailoring, Alterations, Seamstresses
Men's/Boy's Clothing Accessories	Tax Preparer
Models	Taxidermist
Monogramming	Teachers/Tutors except sports, physical education, industrial or martial arts
Mortgage Field Inspection	Telecommunications Consultant
Musical Instrument Sales/Repair	Telemarketing, Telephone Solicitation
Newspaper/Magazine/Book Delivery	Toner Cartridge Recharging
Notary Public	Training Specialist/Seminar Conductor *
Office Supplies Vendor	Transcribing, Court Reporters
Paper Goods	Translators
Paralegal	Travel Agent
Pay Telephone Provider	Trophy Sales
Personal Care Products	TV/VCR Repair
Personal Fitness Trainer	Upholsterer
Personal Image Consultant	Video & Music Sales/Rental *
Personalized Books & Gifts	Videotaping, Dubbing, Editing
Pet Sitters	Vinyl/Leather Repair
Photographer	Wedding & Party Planners
Picture Framing	Wedding cake and/or Cookie Sales
Prepaid Calling Card Vendor, Excluding Sales from Vending Machines	Wood Furniture Crafters
Print Broker	Wood Products excluding toys and furniture making
Printer	Word Processing
Professional Organizer	Writers/Authors

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