

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
87210	ACCOUNTING, AUDITING/BOOKKEEPING SERVICES	65121J	Office - Professional	This classification applies to risks operating as auditors, accountants and bookkeepers. The following types of firms shall be separately classified and rated: architectural; engineering; legal; medical; computer consulting; consulting. Ineligible operations include investment brokers, staffing/placement agencies.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
87210	ACTUARIAL SERVICES OFFICES - INSUREDS OR CUSTOMERS PREMISES	65121BL	Office - Professional	Provides actuarial services at either insured's or customer's premises.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80490	ACUPUNCTURISTS	65121AV	Healthcare - Invasive	Offices of licensed acupuncturists. Includes incidental sales of herbs, health food supplements, dietary supplements, nutritional supplements and nutraceuticals. Ineligible exposures: Home healthcare, overnight care, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, bariatric surgery, clinical or drug trials or experimental treatments (refer to Life Sciences), tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport, mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC	Prohibited: AK, HI, PR
73110	ADVERTISING AGENCIES	65121K	Office - Technology	Personal & Advertising Injury is limited to false arrest, detention or imprisonment; malicious prosecution; and wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room. Please refer to CNP Section 14 items a, b and c. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73121	ADVERTISING SIGN COMPANIES - OUTDOOR	73121A	Stores	This classification is applicable to risks selling space for advertising purposes and includes shop operations, the erection, painting, repair or removal of signs, sign painting or lettering in or upon buildings or structures and the existence hazard of signs located away from the insured's premises. No outside sign work over 3 stories.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, NJ, NY
51992	ADVERTISING SPECIALTIES - DISTRIBUTOR	51412B	Wholesalers	Distributors of promotional/giveaway type items such as pens, magnets, mouse pads, key chains and coffee mugs including incidental printing of logos/advertising/slogans on items sold. Direct importing is contemplated within the rating of this class. If the risk sells or distributes products under their own label, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73890	AGRICULTURAL CONSULTANTS	65121AW	Office	Risks that provide advisory and planning services relating to agriculture. This class does not include risks engaged in providing farm management services.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
35852	AIR CONDITIONING EQUIP MFG.	35852	Manufacturing - Metal	This classification contemplates establishments primarily engaged in the manufacturing of air conditioning equipment for commercial and industrial usage.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50751	AIR CONDITIONING ROOM UNITS, SELF CONTAINED, NO INSTALL/SERVICE/REPAIR - DISTRIBUTOR	51991E	Wholesalers	No installation, service or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50872	ALARM SIGNAL SYSTEMS - DISTRIBUTOR	51991G	Wholesalers	No installation, maintenance, service, repair or monitoring. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51121	ALBUMS (PHOTO) AND SCRAPBOOKS - DISTRIBUTOR	51412C	Wholesalers	Distribution of photo albums and scrapbooks including supplies such as stickers, embellishments, cut-outs and page protectors. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50512	ALUMINUM WARE - DISTRIBUTOR	51991H	Wholesalers	Distribution of aluminum houseware products. Direct importing is contemplated within the rating of this class. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
86110	ALUMNI ASSOCIATIONS - NOT FOR PROFIT	65121AX	Office	This classification contemplates associations of individuals in support of a specific educational facility. Habitational exposures such as fraternity or sorority houses are not eligible. Special Events exclusion may apply. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class. Embassies and Permanent Missions (e.g. Permanent Mission of Albania to the United Nations) are not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: LA, NY
80117	AMBULATORY SURGERY CENTER	65121YC	Healthcare - Invasive	A health care facility providing same day surgical treatments including diagnostic/preventive procedures. Surgical centers may offer multiple procedures or be dedicated to one specialization such as Lasik, Cataract or Arthroscopic Surgery. Ineligible exposures: Home healthcare, overnight care, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, bariatric surgery, clinical or drug trials or experimental treatments (refer to Life Sciences), tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians

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87340	ANALYTICAL CHEMISTS	87340	Office - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	Prohibited: AK, HI
51990	ANSWERING MACHINES, TELEPHONE - DISTRIBUTOR	51991K	Wholesalers - Technology	Cell phone distribution is not contemplated in this class. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73110	ANSWERING SERVICES - TELEPHONE	71807S	Office - Technology	Risks engaged in providing telephone answering services for individuals or various businesses on a fee or contract basis. This class does not include any monitoring type services for alarm companies. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56990	APPAREL ACCESSORIES STORES - DANCE	56319D	Stores	This classification includes tailoring, clothing alterations and repair work. Clothing manufacturing is not contemplated in this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56990	APPAREL ACCESSORIES STORES - SPORTS	56319E	Stores	This classification includes tailoring, clothing alterations and repair work. Clothing manufacturing is not contemplated in this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50648	APPLIANCE DISTRIBUTORS - HOUSEHOLD	10042A	Wholesalers	The risk is not eligible for this class if they install antennas or satellite dishes (including Direct TV). Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
76290	APPLIANCE REPAIRS	71212A	Business Services	Must be in business a minimum of 3 years to be eligible for CNA Connect. This classification applies to establishments primarily engaged in the repair of electrical household appliances. Trucking operations are ineligible. Risks solely installing non-owned appliances are ineligible. This class does not apply to businesses offering appliance repair advice online, lawn mower repairs or power tool repairs. Risks primarily selling household appliances with installation shall be separately classified and rated as Appliance Stores- Household, SIC 57221. Television or radio receiving set installation or repair shall be separately classified and rated as Appliance Store-Radio/TV, SIC 57311.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57311	APPLIANCE STORES - ELECTRONICS	57326S	Stores	This classification applies to risks primarily engaged in selling electronics of the household type. Stores where the sales of electronics are not the principle sales should be assigned to a different mercantile classification. This class includes the sales of incidental parts of the appliances sold in the store. Any delivery and hook up, installation, servicing, and repair work of the appliances sold in the store is contemplated by this classification. Rental stores are not eligible for this classification. Installation of antennas or satellite dishes (including Direct TV) is not eligible for this classification. Maximum square feet is 10,000.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57221	APPLIANCE STORES - HOUSEHOLD	57326A	Stores	This classification applies to risks primarily engaged in selling appliances of the household type. These items include, but are not limited to: washers, dryers, refrigerators, ranges, stoves, dishwashers, blenders, toasters, radios, televisions, household room air conditioners, microwaves, vacuums and sewing machines. These risks may sell a minor amount of non-appliances which would be contemplated by this classification. Stores where the sales of the appliances are not the principle sales should be assigned to a different mercantile classification. This class includes the sales of incidental parts of the appliance sold in the store. Delivery and hook up, installation, servicing, and repair work of the appliances sold in the store is contemplated by this classification. Rental stores are not eligible for this classification. Installation of antennas or satellite dishes (including Direct TV) is ineligible. 10,000 square feet is the maximum allowed	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57311	APPLIANCE STORES - RADIO/TV	57326B	Stores	This classification applies to risks primarily engaged in selling appliances of the household type. These items include: radios, televisions, and other various types of audio or video equipment. Stores where the sales of the appliances are not the principle sales should be assigned to a different mercantile classification. This class includes the sales of incidental parts of the appliances sold in the store. Any delivery and hook up, installation, servicing, and repair work of the appliances sold in the store is contemplated by this classification. Rental stores are not eligible for this classification. Installation of antennas or satellite dishes (including Direct TV) is not eligible for this classification. Maximum square feet is 10,000	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
36291	APPLIANCES & ACCESSORIES MFG. - COMML - NOT GAS	36291	Manufacturing - Metal	This classification contemplates establishments primarily engaged in the manufacturing of commercial grade appliances and accessories. Gas appliance manufacturing is not eligible for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
76291	APPLIANCES & ACCESSORIES-INSTALL/SERVICE/REPAIR-COMML	91150	Service	Must be in business a minimum of 3 years to be eligible for CNA Connect. Your customer is not eligible for this classification if they install, service, or repair commercial cooking equipment including kitchen exhaust cleaning and maintenance; install, service, or repair commercial kitchen equipment for use in hospitals including counters, ice dispensing bins, benches, lift carts and tables; clean air ducts; build or assemble built in refrigeration units. Trucking operations are ineligible.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
64111	APPRAISERS - AUTO	65121AY	Office	Risks that provide auto appraisal services for the general public on an independent basis.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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64111	APPRAISERS - PERSONAL PROPERTY	65121AZ	Office	Risks in this class provide appraisal services for determining and documenting value of personal property. This class does not include jewelry or art appraisers or real estate appraisals to determine market value.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59995	AQUARIUM SUPPLIES AND TROPICAL FISH	59999AD	Stores	This is a retail store selling fish. In addition the store may display and sell, fish foods, aquarium supplies, and tanks.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
87120	ARCHITECTURAL CONSULTING-NOT ENGAGED IN ACTUAL CONSTRUCTION	65121AG	Office - Professional	Architectural firms providing designs, drawings or other professional services in connection with the design of buildings and the space within the site surrounding the buildings. This class is not eligible for Professional Liability on CNA Connect. This coverage may be available through CNA Specialty Lines (www.cnapro.com).	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59991	ART - PICTURES AND POSTERS	59999AB	Stores	Retail sale of original or reproduced art, pictures, posters, or prints. This classification also contemplates custom framing and matting and the sale of frames and matting. "Fine Arts", which includes paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, porcelains, rare glass, bric-a-brac, and similar property with historical value, or artistic merit; are to be covered under the Fine Arts Coverage Endorsement in order to assure proper valuation. These items are not included within the definition of Business Personal Property. Notify your Underwriter if you do not place the insured's Fine Arts with CNA. No air pollution control equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
84121	ART GALLERIES - COMML	84121	Stores	This classifications apply to risks that are principally engaged in displaying and selling works of art. Artwork includes, but is not limited to: paintings, sculptures, drawings, and photographs. Operations not assigned this class include stores primarily selling posters, painting, art reproductions, and painting, picture or custom frame stores. Parts of the operations of these risks may resemble an art gallery, but they are not primarily displaying and selling one-of-a-kind works of art. Art restoration services are ineligible. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50490	ARTISTS SUPPLIES DISTRIBUTORS	59995C	Wholesalers	Distribution of art paper, boards and canvas, drawing articles, easels, brushes, pens and similar items used by artists. Distribution of industrial type equipment, such as welding equipment or supplies used by some artists for large outdoor sculptures, is ineligible. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59451	ARTISTS SUPPLIES STORES	59995B	Stores	This classification applies to a business selling art materials, handcraft kits and craft tools. Magazines and other publications that address specific hobbies may also be sold.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
86110	ASSOCIATIONS - BUSINESS, NOT FOR PROFIT	65121BA	Office	This classification contemplates associations of diverse businesses such as Chambers of Commerce. For profit groups, athletic organizations, regulatory organizations, organizations providing / setting / endorsing "industry standards", and organizations providing, arranging, or sponsoring private security are not eligible for this classification. Special Events exclusion may apply. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class. Embassies and Permanent Missions (e.g. Permanent Mission of Albania to the United Nations) are not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: LA, NY
86110	ASSOCIATIONS - CIVIC, NOT FOR PROFIT	65121BB	Office	This classification contemplates geographic based associations of individuals whose objective is the betterment of their community such as the Rotary Club. Ineligible risks are social clubs, clubs with bars or restaurants, military re-enactment clubs, condo/homeowner or tenant associations. Organizations that provide, arrange or sponsor security, radical advocacy groups, environmental protections organizations, youth organization, profit groups or associations are also ineligible. Special Events exclusion may apply. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class. Embassies and Permanent Missions (e.g. Permanent Mission of Albania to the United Nations) are not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: LA, NY
86110	ASSOCIATIONS - PROFESSIONAL, NOT FOR PROFIT	65121AQ	Office	This classification contemplates homogenous associations of a single profession such as CPCU. For profit groups, medical field related and regulatory organizations, organizations providing / setting / endorsing "industry standards" are not eligible for this classification. Medical associations that provide medicine service, peer review, accreditation or product endorsement are not eligible. Special Events exclusion may apply. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class. Embassies and Permanent Missions (e.g. Permanent Mission of Albania to the United Nations) are not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: LA, NY
86110	ASSOCIATIONS - TRADE, NOT FOR PROFIT	65121AR	Office	This classification contemplates homogenous associations of a single type of business or trade such as printers or graphic artists. For profit groups, labor or trade unions, athletic organizations, regulatory organizations, organizations providing/setting/endorsing "industry standards" , and organizations providing, arranging or sponsoring private security are not eligible for this classification. Special Events exclusion may apply. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class. Embassies and Permanent Missions (e.g. Permanent Mission of Albania to the United Nations) are not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: NY

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56611	ATHLETIC FOOTWEAR	56613C	Stores	This classification applies to risks which sell shoes, repair work is contemplated, but excludes any manufacturing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73892	AUCTIONEERS - SALES CONDUCTED AWAY FROM INSUREDS' PREMISES	73892A	Office	This class contemplates businesses that facilitate the sale of goods belonging to others, on the premises of others or online, through a form of sale known as an auction where goods are sold to the highest bidder. Ineligible exposures: Sales of automobiles, all-terrain vehicles (ATVs), construction equipment, farm equipment, firearms or livestock (a limited number of these items are acceptable if included as an incidental part of an auction of other eligible items), restoration, refurbishment, and/or repair of goods to be sold, including work contracted out to others, contracted or labor services utilized with no legally approved contract, auctions held on premises owned or rented by insured, sales of owned products, property or goods, sales of unique or rare items where certificate of authenticity is expected by the buyer (paintings, coins, etc.), estate sales (non-auction), storage or warehousing of products/goods, standard listing agreements utilized with no approval by legal counsel.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73890	AUDIO CONSULTANTS	65121AS	Office	No medical interpreters. Risks primarily engaged in the testing of industrial noise levels and hearing loss. This class does not include medical offices or anyone licensed or certified as a nurse or physician. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57311	AUDIO VISUAL EQUIPMENT & SUPPLIES STORES - EXCL. RENTAL	57326D	Stores	This classification applies to risks primarily engaged in selling audio visual equipment and supplies of the household type. Stores where the sales of the appliances are not the principle sales should be assigned to a different mercantile classification. This class includes the sales of incidental parts of the appliances sold in the store. Any delivery and hook up, installation, servicing, and repair work of the appliances sold in the store is contemplated by this classification. Rental stores are not eligible for this classification. Maximum square feet is 10,000.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51990	AUDIO VISUAL EQUIPMENT/SUPPLIES DISTRIBUTOR- EXCL. RENTAL	10042B	Wholesalers	Wholesale distribution of consumer audio/visual electronics such as home theater systems, televisions, receivers, speakers, receivers & amplifiers, cd players, radios, media players, headphones, car audio products. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
89990	AUTHORS & PLAYWRIGHTS	65121DJ	Office	Professional liability coverage should be purchased separately from CNA's Miscellaneous Professional Liability Division.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
55311	AUTO PARTS & SUPPLIES STORES - EXCL. SERVICE	55313	Stores	No auto repairs - including tires - or junkyard exposures. Sales of used or rebuilt parts must be incidental. Your customer is not eligible if tire sales are > 25% of total sales or if you customer sells any used tires. Any parts delivered by non-company owned or leased vehicles requires minimum personal auto limits of \$300,000 CSL. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
75492	AUTO REPAIR/SERVICE SHOPS - GLASS INSTALLATION - NO TOWING	75380G	Garage	Your customer is not eligible if their operation includes any of the following: 24 hour operation, gasoline sales, tire sales > 25% of total sales, sell, rent, lease or loan vehicles (including trailers) to others, make or install trailer hitches, offer self-service bay rentals, repair work on heavy trucks (exceeding 20,000 GVW), pickup or delivery of customers autos, any firearms or guard dogs on premises or any operations in connection with a marina, any installation of in-car alcohol breath screening ignition interlock devices. 3 years in business at is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	Prohibited: AK, HI. WC Prohibited: CA
75492	AUTO RUST PROOFING	75492B	Garage	Your customer is not eligible if their operation includes any of the following: 24 hour operation, gasoline sales, tire sales > 25% of total sales, sell, rent, lease or loan vehicles (including trailers) to others, make or install trailer hitches, offer self-service bay rentals, pickup or delivery of customers autos, any firearms or guard dogs on premises, operations in connection with a marina or repair of heavy trucks (exceeding 20,000 GVW), any installation of in-car alcohol breath screening ignition interlock devices.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	Prohibited: AK, HI
75492	AUTO SOUND AND COMMUNICATIONS EQUIPMENT REPAIR/INSTALLATION	75492C	Garage	Your customer is not eligible if their operation includes any of the following: 24 hour operation, gasoline sales, tire sales > 25% of total sales, sell, rent, lease or loan vehicles (including trailers) to others, make or install trailer hitches, offer self-service bay rentals, repair work on heavy trucks (exceeding 20,000 GVW), pickup or delivery of customers autos, any firearms or guard dogs on premises or any operations in connection with a marina, any installation of in-car alcohol breath screening ignition interlock devices. 3 years in business is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	Prohibited: AK, HI. WC Prohibited: CA
52314	AUTOMOBILE GLASS - DISTRIBUTOR	51991P	Wholesalers	Sales of used automobile glass must be incidental. The risk is not eligible if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. Sprinkler system is required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	Prohibited: AK, HI
23900	AUTOMOTIVE AND APPAREL TRIMMINGS MFG.	23900A	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	Prohibited: AK, CA, HI

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34691	AUTOMOTIVE MOLDING AND TRIM MFG.	34993J	Manufacturing - Metal	This classification contemplates establishments engaged in manufacturing/stamping automotive molding and trim. Establishments primarily engaged in manufacturing/stamping metal automotive body parts should be classified as "AUTOMOTIVE BODY PARTS MFG".	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	Prohibited: AK, HI
26740	BAG MFG. - UNCOATED PAPER/MULTIWALL	26740	Manufacturing	This classification contemplates establishments engaged in manufacturing uncoated paper bags, or manufacturing mutiwall bags and sacks. Establishments engaged in manufacturing bags coated in plastic film or metal foil are ineligible for this classification. Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. CNA desires manufacturers with a Fire Protection Program, Quality Control and Product Recall policy in place. Please discuss with your UW before quoting, if this client does not. All Paper Products Manufacturers are subject to a favorable Risk Control survey. At a minimum, the survey will confirm good building maintenance and housekeeping. If there is Rack Storage over 12 feet, please contact your UW before quoting the account.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
54610	BAGEL SHOPS	71311B	Stores - Food	Cooking should be limited to baking/boiling only.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
54611	BAKERIES - BAKING ON PREMISES W/ FRYING	54606A	Stores - Food	This classification applies to risks primarily engaged in the retail sales of breads, rolls, pies, cakes, doughnuts and other perishable bakery products with baking and frying on premises. Commercial bakeries are to be separately classified and rated as: Bread and Bakery Products MFG - CNA Connect class 20520C.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
54612	BAKERIES - BAKING ON PREMISES, NO FRYING	71311A	Stores - Food	This classification applies to risks primarily engaged in the retail sales of breads, rolls, pies, cakes, doughnuts and other perishable bakery products with baking (no frying) on premises. If frying, see class 54606A - Bakeries - Baking on Premises w/ Frying. Commercial bakeries are to be separately classified and rated as: Bakery Plants - CNA Connect class 20520AA.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
54613	BAKERIES - NO BAKING/FRYING ON PREMISES	54606	Stores - Food	This classification applies to risks primarily engaged in the retail sales of breads, rolls, pies, cakes, doughnuts and other perishable bakery products with no baking on premises. Commercial bakeries are to be separately classified and rated as: BAKERY PLANTS - CNA Connect class 20520AA.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20520	BAKERY PLANTS	20520AA	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals. No popcorn mfg, popcorn ball mfg or popcorn distribution.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
59471	BALLOONS - NOVELTY	59435D	Stores	Retail sale of novelty balloons. Incidental sale of party supplies (streamers, banners, etc) is contemplated. Risks that primarily sell party goods including novelty balloons shall be separately classified party goods. Risks that rent helium tanks to the public are not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51311	BANDAGES - DISTRIBUTOR	51412M	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
59998	BANNERS & FLAG SHOPS	59999AI	Stores	Retail sale of banners and flags. Most are made of nylon for outdoor use. A risk performing any installation in New York is not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50871	BARBER SHOP EQUIPMENT AND SUPPLIES - DISTRIBUTOR	51991BE	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M. No direct importing of the following products: tanning booths, spray tanning equipment, and spray tanning chemicals such as dihydroxyacetone.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72410	BARBER SHOPS	10113A	Business Services	This service offers hair cutting or styling by licensed staff and usually includes shaves, manicures, and the sale of a variety of toiletries and grooming aids, sometimes including the sale and servicing of hairpieces. Shops engaged in hair dyeing and permanent waving shall be classified and rated as "Beauty Parlors and Hair Styling Salons." No tanning booths, spray tanning, piercing (except ears and nose), permanent make-up or tattooing, hair transplants, removal of warts, moles or growths, laser hair removal, any laser or other laser types of pulsated light treatment, manufacturing or wholesale operations. Your customer is not eligible for this classification if any treatment they perform requires a medical license. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59997	BARBER, BEAUTY SUPPLIES - RETAIL	59999AE	Stores	This classification applies to dealers who sell various types of barber and beautician supplies. As a promotional advertisement, stores may engage in application of products on customers for the purpose of selling the cosmetics or hair product to the customer. This classification includes stores with incidental application of products for demonstration purposes. Sprinkler system required for any location with Building limits + BPP limits > \$2,000,000. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification. No direct importing of the following products: tanning booths, spray tanning equipment, and spray tanning chemicals such as dihydroxyacetone.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
50230	BATH & KITCHEN ACCESSORIES DISTRIBUTORS	12797B	Wholesalers	Distributors of pots and pans, towels, racks, rugs, garbage cans, canisters, and non-electrical appliances such as can openers, bottle openers etc. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb,	Prohibited: AK, HI
57190	BATH & KITCHEN ACCESSORIES STORES	57326E	Stores	Stores assigned to this classification sell items such as: books, toilet items, floor coverings, giftware, flatware, dishes, cookware, household appliances - small, housewares, lamps and lighting, and related supplies.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
35620	BEARING MFG. - METAL	35620	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing ball and roller bearings (including ball or roller bearing pillow block, flange, takeup cartridge and hangar units) and parts.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72310	BEAUTY PARLORS OR HAIR STYLING SALONS	10115C	Business Services	Businesses that provide hairdressing, makeup and similar cosmetic treatments carried out by licensed professionals. Operations typically include incidental sales of toiletries and grooming aids. The sale and servicing of hairpieces is included. No body piercing other than ears and/or nose, child babysitting/day care (when parent(s) not on premises), cool sculpting (cryolipolysis), cryogenic treatments/machines/tanks, ear candling, exercise facilities or beauty/spa facilities offering exercise classes or use of exercise equipment, i.e. yoga, weight machines, treadmills, elliptical, etc., flotation tanks, hair transplants, laser hair removal or other types of pulsated light treatment, injectables such as Botox/Juvederm, cosmetic procedures such as spider vein therapy, removal of warts, moles or growths, colonic or nasal irrigation, micro blading. pedicures using Garra Rufa fish (aka doctor fish, nibble fish, tiny carp), permanent make-up or tattooing, PRP (Platelet Rich Plasma) therapy, plasma therapy, tanning booths/spray tanning or weight loss treatment. Your customer is not eligible for this classification if any treatment they perform requires a medical license. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI and NY. WC Prohibited: CA
50230	BEDDING & LINEN DISTRIBUTORS	12797C	Wholesalers	Distributors of blankets, curtains, draperies, pillowcases, textile sheets, table linens, furniture slipcovers and towels. Distribution of mattresses, boxsprings, protective, flame and heat resistant linen or apparel is ineligible. Direct importing is contemplated within the rating of this class. Mattress distributors are not eligible. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57190	BEDDING & LINEN STORES	57326F	Stores	This classification applies to risks engaged in the retail sale of items such as blankets, bedspreads, linens, pillows, towels, sheets, etc. Mattress stores are not eligible for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51360	BELT AND BUCKLE ASSEMBLY KITS - DISTRIBUTOR	51412R	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
20867	BEVERAGE BOTTLER-SOFT DRINKS-CARBONATED-IN CANS/PLASTIC BOTTLES	20867	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P.(Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements, nutraceuticals and vitamin waters.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20865	BEVERAGE BOTTLER-SOFT DRINKS-CARBONATED-IN GLASS BOTTLES	20865	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P.(Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements, nutraceuticals and vitamin waters.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20866	BEVERAGE BOTTLER-SOFT DRINKS-IN METAL CYLINDERS	20866	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P.(Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements, nutraceuticals and vitamin waters.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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20864	BEVERAGE BOTTLER-SOFT DRINKS-IN PAPER CONTAINERS	20864	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements, nutraceuticals and vitamin waters.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20861	BEVERAGE BOTTLER-SOFT DRINKS-NOT CARBONATED-IN BOTTLES/CANS	20861	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements, nutraceuticals and vitamin waters.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50990	BEVERAGE COOLERS- DISTRIBUTOR	51991AC	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate <u>manufacturing class</u> . <u>Sprinkler system required for any location with Bldg + BPP >\$2M.</u>	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59411	BICYCLE STORES - SALES & SERVICING	59526B	Stores	Retail establishments that sell and service bicycles, accessories, parts, helmets and bicycle riding attire. Bicycle rental is included when: 1) rental revenue is no more than 10% of revenue and 2) helmet is provided as part of the rental or it is verified and documented that renter has a helmet and 3) rental agreement template has been reviewed and approved by the insured's legal counsel and 4) rental agreement includes a waiver of liability and a requirement that all riders wear a helmet and 5) all returned rentals are thoroughly inspected and cleaned prior to re-rental. Ineligible exposures include: sponsorship/organization of road races or large public events, active support of riders during road races/events, direct import of bicycles or bicycle components, rental of skateboards, surfboards, scooters, all terrain vehicles (ATV) and mopeds or sale, repair, assembly of mopeds, scooters, ATVs, pocket bikes or motorcycles.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51112	BINDING, TEXTILE - DISTRIBUTOR	51412S	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34510	BOLTS, METAL MFG.	34993V	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal bolts, screws, rivets, washers, and fasteners made from metal rod, bar, or tube stock.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
27320	BOOKBINDING	27320	Manufacturing - Printers	This classification is eligible for printers E&O Coverage. No E&O for printers who print Legal Documents, Lottery Tickets, Prize Tickets, Telephone Directories, Warnings/instructions for high tech or medical equipment, or Warnings/instructions for pharmaceutical products.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51112	BOOKBINDING & PRINTERS SUPPLIES DISTRIBUTORS	50812C	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51112	BOOKBINDING & PRINTERS SUPPLIES STORES	50812D	Stores	If direct imports exceed 25% of total sales then risk is not eligible to be written on CNA Connect.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51920	BOOKS & MAGAZINES DISTRIBUTORS	50812B	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M. CNA is not a market for risks that deliver to homes/businesses. CNA is <u>not a market for risks that distribute products under their own label.</u>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59421	BOOKS & MAGAZINES STORES	59425	Stores	This classification applies to insureds whose principal business is the sale of books and magazines. The appraisal of books is also included in this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59998	BRASS SPECIALTY STORES	59995F	Stores	Retail sale of various brass goods including candelabras, door knockers, bells and fireplace accessories. Items can also be special ordered. Classification does not contemplate manufacturing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56210	BRIDAL SHOPS	56319B	Stores	This classification includes tailoring, clothing alterations and repair work but excludes <u>manufacturing</u> . <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50722	BROOM, MOP AND PAINT HANDLES - DISTRIBUTOR	51412AD	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
36510	RADIO, TV/SOUND SYSTEM MFG	36510	Manufacturing - Technology	Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed a product or component involved in the following: aircraft, automobile & truck (critical parts), factory automation, environmental control, physical security systems, utilities and petro-chemical uses, and medical products or devices, or if the end use or end user cannot be identified. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past, or if the insured stores or uses silica, titanium, fiberglass, weaponry, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
48415	CABLE/OTHER TV	91315D	Business Services	This classification applies to risks engaged in telecasting through cable transmission and is an NOC class. Review more specific classes before selecting this class. Underground cabling and tower work operations are ineligible. The risk is not eligible for this class if they install antennas or satellite dishes (including Direct TV). NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
48411	CABLE/OTHER TV-CLOSED CIRCUIT TV SERVICES	91315A	Business Services	This classification applies to risks engaged in telecasting or televising live or pre-recorded programs, such as news, weather, events or other informational, educational or entertainment programs, to their own customers through cable transmission. Underground cabling and tower work operations are ineligible. The risk is not eligible for this class if they install antennas or satellite dishes (including Direct TV). NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
48413	CABLE/OTHER TV-MULTIPOINT DISTRIBUTION SYSTEMS/MDS	91315C	Business Services	This classification applies to risks engaged in telecasting or televising live or pre-recorded programs, such as news, weather, events or other informational, educational or entertainment programs, to their own customers through cable transmission. Underground cabling and tower work operations are ineligible. The risk is not eligible for this class if they install antennas or satellite dishes (including Direct TV). NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
48412	CABLE/OTHER TV-OVER THE AIR SUBSCRIPTION OPERATORS/DBS	91315B	Business Services	This classification applies to risks engaged in telecasting or televising live or pre-recorded programs, such as news, weather, events or other informational, educational or entertainment programs, to their own customers through cable transmission. Underground cabling and tower work operations are ineligible. The risk is not eligible for this class if they install antennas or satellite dishes (including Direct TV).	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57190	CAKE DECORATING EQUIPMENT AND SUPPLIES	57326R	Stores	This classification applies to the retail sale of baking equipment and supplies.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20340	CAKE FROSTING MIXES MFG.	51412GZ	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59461	CAMERA & PHOTOGRAPHIC EQUIPMENT AND REPAIR STORES	59955A	Stores	This classification includes camera & photographic equipment and repair stores.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59418	CAMPING EQUIPMENT	59526C	Stores	Retail sale of camping equipment and supplies including tents, cook stoves, sleeping bags, and backpacks. Incidental retail sales of related sporting good items is also contemplated. Rental or sale of guns and diving equipment is not eligible. Retail sale of general sporting goods shall be separately classified, sporting goods retail. Rental stores are not eligible for this classification. Not eligible if filling of propane tanks is > 15% of sales.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34111	CAN MFG.- METAL - NON - AEROSOL	34111	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing non-aerosol metal cans from purchased materials. Products include beer cans, food containers, ice cream cans, pails, and tin cans. Manufacturing foil containers is not contemplated in this classification. Drums/Containers manufacturing is not contemplated in this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59471	CANDLE SHOPS	59994C	Stores	Stores assigned to this classification sell candles. No seasonal operations. No air pollution control equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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51992	CANDLES - DISTRIBUTOR	51412AK	Wholesalers	Direct importing is contemplated within the rating of this class. Candles with lead core wicks are ineligible. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20640	CANDY AND FUDGE MANUFACTURING	20520J	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51450	CANDY, NUTS/CONFECTIONERY PRODUCTS DISTRIBUTOR	54446C	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
54411	CANDY, NUTS/CONFECTIONERY STORES - NO COOKING	54446B	Stores - Food	This classification contemplates the selling of various types of candies, including plain and chocolate covered creams, caramels, fruits, marshmallow, mints, hard candies including mint sticks, lollipops and hard balls; also gum drops, taffy, glazed fruits, solid chocolate, nut brittle and plain or filled chocolate bars.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34440	CANOPIES AND AWNINGS MFG.	34993AE	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal canopies and awnings.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59997	CANVAS GOODS STORES	59999AL	Stores	Stores assigned to this classification sell canvas goods.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34111	CAPACITOR, CONDENSER CANS, AND CASES: STAMPED METAL MFG	34993AI	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing capacitor and condenser cans and cases by metal stamping.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80714	CARDIAC CATH LAB	65121YC	Healthcare - Invasive	A Cardiac Cath Lab examines the arteries and heart. Results are used to diagnose/treat abnormalities. Ineligible exposures: Home healthcare, overnight care, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, bariatric surgery, clinical or drug trials or experimental treatments (refer to Life Sciences), tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport, mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
59431	CARDS & STATIONERY & OFFICE SUPPLIES STORES	59435B	Stores	This classification applies to a retail store selling greeting cards, paper invitations for announcements, copying papers, accounting paper, computer paper. Additional products sold include filing supplies, data and word processing supplies, rubber stamps, writing instruments such as pens, markers and pencils, and custom printed forms.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72170	CARPET, RUG & UPHOLSTERY CLEANING	72170A	Service	Professional upholstery cleaners provide their services to residential and commercial customers alike. In addition to cleaning upholstery (i.e., household fittings, hangings, curtains, cushions, and covers), some insureds have expanded into full blown water damage restoration services, including mold remediation, if you risk does this additional work they are not eligible for our insurance program.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72170	CARPET, RUG, FURNITURE OR UPHOLSTERY CLEANING - ON CUSTOMER PREMISES	91405	Service	Professional carpet and upholstery cleaners provide their services to residential and commercial customers alike. In addition to cleaning carpeting and upholstery (i.e., household fittings, hangings, curtains, cushions, and covers), some insureds may also provide carpet repair and re-installation, color repair, deodorization, decontamination (i.e., pet problems), spot removal and tile/grout cleaning. The following operations are ineligible: maid services, water damage restoration services, flood clean up, fire damage restoration, mold remediation, cleaning air ducts, and wood floor refinishing/refurbishing that involves sanding.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57131	CARPET/FLOOR COVERING STORE EXCLUDING ORIENTAL/ANTIQUE RUGS	57134A	Stores	This classification applies to stores selling carpets, rugs, tiles, wood, linoleum or any similar floor covering material. Installation is not contemplated in this classification. Risks that recommend independent contractors to perform installation are eligible with proper risk transfer. This includes liability limits at \$1,000,000 with an A or better rated carrier and being named as an Additional Insured on the subcontractor's policy. Installation of any kind (including subcontracted installation) is prohibited for this class in New York.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50822	CARWASH EQUIPMENT AND SUPPLIES - DISTRIBUTOR	51991AW	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51992	CASKETS, BURIAL - DISTRIBUTOR	51991AY	Wholesalers	This class contemplates distribution of caskets, coffins and urns. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
59611	CATALOG & MAIL ORDER HOUSES	59999C	Stores	This classification applies to companies whose customers place an order by telephone, mail or the internet. Merchandise is not on display for the customers' inspection. The items ordered may be delivered to the customers' designated location by common carrier. Risks that directly import merchandise are not eligible for this class. Extra hazardous products are ineligible. Examples include: aircraft/aerospace, asbestos products, health food supplements, dietary supplements, nutritional supplements, nutraceuticals, brake parts, chemicals, elevators, playground equipment, explosives, fireworks, body protective gear, high pressure valves, industrial petroleum products, commercial ladders/scaffolds, medical equipment, tobacco products. Sprinkler system required for any location with Bldg + BPP >\$2M	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73895	CATALOG/PREMIUM COUPON REDEMPTION STORE	73905	Stores	This classification applies to premium coupon redemption stores for customers who use catalogs to purchase a variety of items.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
58120	CATERERS	71311E	Restaurant	Applies to providing food, beverages and incidental services to customers away from the business' premises. Airline or industrial caterers, or catering services with hall rentals are not included. CNA Small Business is not a market for caterers that: provide table-top cooking; operates on a seasonal basis; located in protection class 8, 9 or 10; are both frame and unsprinklered and have deep fat (or vegetable oil) frying. Cooking exposure must adhere to UL 300 and NFPA 96 standards. "Meal prep kitchens" - establishments that allow their customers to prepare a meal for consumption off-site (at home) are contemplated in this class. Personal Chefs are contemplated in this class. 3 years in business at the same location is required for the Connect policy. Eligible risks must have at least \$50,000 in payroll. Bicycle delivery is ineligible. Liquor Liability is ineligible. <i>Miscellaneous professional liability may be available</i>	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI WC Prohibited in AK, CA, HI
48120	CELLULAR TELEPHONE SERVICES	71921A	Business Services - Technology	Classification includes value-added resellers of cellular telephone services, paging and beeper services through leasing of lines. Installation of antennas or satellite dishes (including Direct TV) is not eligible for this classification. Hard line telephone company operations are not eligible. Cell Phone Stores are contemplated in this class. Hardcopy loss runs with at least three years, preferably five years BEFORE coverage is bound. All locations must be alarmed - central station. MINIMUM deductible of \$2,500 required. Electromagnetic and Ionizing Radiation (EMF) Exclusion applies. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
50320	CERAMICS DISTRIB - EXCL. KILNS	59999L	Wholesalers	Distribution of ceramic products such as vases, decorative tiles and supplies used in pottery making such as greenware. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59998	CERAMICS SALES	59999B	Stores	No kilns.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
86110	CHAMBERS OF COMMERCE	65121DC	Office	This classification contemplates associations of business or trade within a geographic area. Special Events exclusion may apply. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: NY
86110	CHARITABLE FOUNDATIONS	65121AU	Office	This classification contemplates organizations whose mission is to provide charitable funds for specific purposes through trust distributions, awards, scholarships and funding programs. Sources of revenue are primarily trusts, endowments, contributions and fundraising revenues. Special Events exclusion may apply. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: NY
54991	CHEESE STORES	54516C	Stores - Food	This classification applies to stores who sell dairy products such as milk, buttermilk, butter, margarine, eggs, cottage cheese, ricotta, cheese and ice cream on a retail basis.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50230	CHINA & GLASSWARE DISTRIBUTORS	12797D	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57190	CHINA & GLASSWARE STORES	57326G	Stores	Stores assigned to this classification sell items such as: giftware, flatware, dishes, cookware, and related supplies.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80410	CHIROPRACTORS OFFICES	65121C	Healthcare-Physical Therapy	Medical professionals that diagnose and treat mechanical disorders of the musculoskeletal system. Ineligible exposures: Overnight care, facilities that allow non-patient use of equipment (exercise, hydrotherapy pools, etc.), therapy in public/private swimming pools, drug, alcohol or other substance abuse treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, mobile medical vehicles, home healthcare, emergency or trauma treatment centers, pregnancy termination clinics or patient transportation.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
64111	CLAIMS ADJUSTERS - INDEPENDENT OR PUBLIC ONLY	65121BE	Office - Professional	Risks engaged in providing claims adjustment services for the general public or insurance companies on an independent basis. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59440	CLOCK & WATCH STORES - INCLUDING REPAIRS	57334C	Stores	This classification applies to a store principally engaged in selling watches and clocks to the public. The Special Property Coverage Form- Loss or Damage by Theft is limited to \$5,000. Limit does not apply to items \$500 or less.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
38731	CLOCKS MANUFACTURING	38120AL	Manufacturing	Eligible manufacturers must be in business at least three years. CNA is not a market for manufacturing operations which include high hazard products or processes, including plastic injection molding and electroplating.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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51992	CLOTHES HANGERS - DISTRIBUTOR	51412AZ	Wholesalers	Distribution of wood, metal, plastic or padded/fabric covered clothes hangers. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
23110	CLOTHING MFG. - WOMEN'S HOSIERY, EXCEPT SOCKS	23110O	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
31991	CLOTHING MFG. - BELTS	23110R	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - DRESS AND WORK GLOVES, FABRIC	23110S	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - GIRLS' DRESSES & BLOUSES	23113A	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - HATS, CAPS, AND MILLINERY	23110C	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - HOSIERY	23110D	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - LINGERIE, LOUNGEWEAR, AND NIGHTWEAR GARMENTS	23110E	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - MACHINE EMBROIDERIES	23110F	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - MEN'S AND BOYS'	23110T	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI

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23110	CLOTHING MFG. - MEN'S AND BOYS' SHIRTS	23110U	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - MEN'S AND BOYS' SUITS & COATS	23110V	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - MEN'S AND BOYS' TROUSERS & SLACKS	23110W	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - MEN'S AND BOYS' UNDERWEAR & NIGHTWEAR	23110X	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - ROBES AND DRESSING GOWNS	23110G	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - WATERPROOF OUTERWEAR	23110H	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - WOMEN'S AND MISSES BLOUSES AND SHIRTS	23110I	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - WOMEN'S AND MISSES DRESSES	23110J	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - WOMEN'S AND MISSES OUTERWEAR	23110K	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI

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23110	CLOTHING MFG. - WOMEN'S AND MISSES SUITS & COATS	23110L	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - WOMEN'S AND MISSES UNDERWEAR	23110M	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. - WOMEN'S HANDBAGS & PURSES	23110N	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23110	CLOTHING MFG. -WORK CLOTHING	23110P	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
56411	CLOTHING STORES - CHILDREN & INFANTS WEAR	56413	Stores	No consignment sales or sales of secondhand goods.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56321	CLOTHING STORES - LINGERIE & UNDERGARMENTS	56312	Stores	This classification includes tailoring, clothing alterations and repair work but excludes manufacturing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56111	CLOTHING STORES - MENS/BOYS COATS & SUITS	56114	Stores	This classification includes tailoring, clothing alterations and repair work but excludes manufacturing. Fur and leather coat stores are ineligible for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56990	CLOTHING, ACCESSORIES STORES - WOMEN'S AND GIRLS'	56319A	Stores	This classification includes tailoring, clothing alterations, embroidery, monogramming and repair work. Clothing manufacturing is not contemplated in this class. Fur and leather coat stores are ineligible for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51360	CLOTHING/WEARING APPAREL DISTRIBUTORS	11126	Wholesalers	CNA is not a market for risks that directly import any clothing worn by children < 6 years old. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
86416	CLUBS - CIVIC, SERVICE OR SOCIAL - HAVING BUILDINGS OR PREMISES OWNED OR LEASED	65121DG	Office	Civic/Social Clubs which do own or lease a building for more than an office type exposure. No recreation facilities which include a swimming pool. No alcohol sales. Special Events exclusion may apply. Sport or athletic activity clubs or leagues (e.g. baseball, basketball, bowling, football) are not eligible for this class. No clubs with bars or restaurant exposures. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: LA, NY. WC Prohibited: CA
86415	CLUBS - CIVIC, SERVICE OR SOCIAL - NO BUILDINGS OR PREMISES OWNED OR LEASED EXCEPT FOR OFFICE PURPOSES	65121DF	Office	Civic/Social Clubs which do not own or lease a building other than for their offices. Special Events exclusion may apply. Sport or athletic activity clubs or leagues (e.g. baseball, basketball, bowling, football) are not eligible for this class. No clubs with bars or restaurant exposures. No recreation facilities which include a swimming pool. No alcohol sales. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: LA, NY
86416	CLUBS - POLITICAL	65121BF	Office	This classification contemplates local political party supporters' organizations or political interest clubs. Campaign headquarters, political parties, political action committees (pacs) and radical advocacy groups are not eligible for this classification. Special Events exclusion may apply. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: LA, NY. WC Prohibited: CA
86416	CLUBS - RECREATION, NOT FOR PROFIT	65121BG	Office	This classification includes poetry, book, film, and literary clubs, art councils, bridge, mahjonn and garden clubs; as well as fabric arts and sewing guilds, and needlework clubs. Sport or athletic activity clubs or leagues (e.g. baseball, basketball, bowling, football) are not eligible for this class. No clubs with bars or restaurant exposures. Special Events exclusion may apply. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Liquor Liability is not available for this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI; No Umb: LA, NY. WC Prohibited: CA
23900	COATED FABRICS, NOT RUBBERIZED MFG.	23900B	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI

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20340	COCOA AND BAKING CHOCOLATE MFG	205200	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
58128	COFFEE, TEA & SPICE STORES W/ CONSUMPTION ON PREMISES	58128A	Stores - Food	No frying, no liquor served, no dance floor (CNA is not generally a market for risks with playgrounds). Coffee roasting is eligible up to 25% of total sales.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
54990	COFFEE, TEA & SPICE/GOURMET COFFEE STORES	54116F	Stores - Food	Stores assigned to this classification sell items such as: coffee, tea, spices, bakery products and soft drinks. Coffee roasting is eligible up to 25% of total sales.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59997	COMMERCIAL EQUIPMENT, FIXTURES/SUPPLIES STORE	50813A	Stores	If direct imports exceed 25% of total sales then risk is not eligible to be written on CNA Connect. No air pollution control equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
62111	COMMODITY BROKERS	65121BO	Office - Professional	This classification contemplates duly licensed professionals dealing in commodity financial investments and instruments. Commodity brokers will handle commodity futures or options contracts for soybeans, grain, livestock, metals, coal, etc. An eligible commodity broker will not literally take position of the commodity. For example, they will buy and sell grain futures, they will not have grain stored on their premises. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI
48139	COMMUNICATION SERVICES MANAGEMENT PROVIDERS	99600	Business Services - Technology	Classification includes video conferencing services. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
48990	COMMUNICATION SERVICES-SATELLITE/MICROWAVE TRANSMISSION SERV (RADIO)	91315E	Business Services - Technology	This classification contemplates risks that work with communication of radio through satellite or microwave transmission. Satellite dish installation is ineligible. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
48991	COMMUNICATION SERVICES-WIRE SERVICES/NEWS AGENCIES	91315F	Business Services - Technology	This classification applies to risks engaged in telecasting or televising live or pre-recorded programs, such as news, weather, events or other informational, educational or entertainment programs, to their own customers through wire transmission. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
36611	COMMUNICATION/RECORDING SYSTEM/EQUIP MFG EXCEPT IND/COMML	51927	Manufacturing - Technology	Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed a product or component involved in the following: aircraft, automobile & truck (critical parts), factory automation, environmental control, physical security systems, utilities and petro-chemical uses, and medical products or devices, or if the end use or end user cannot be identified. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past, or if the insured stores or uses silica, titanium, fiberglass, weaponry, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
36610	COMMUNICATION/RECORDING SYSTEMS/EQUIP. MFG.INDUSTRIAL/COMML	51926	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed any of the following products: Aircraft Products, Automobile & Truck (operating parts), Medical Products, Drugs, Pharmaceuticals, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Tobacco Products, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
48993	COMMUNICATIONS - RESELLERS	91315G	Business Services - Technology	This classification includes audio visual consultants, audio visual design, audio visual installation/setup, phone/VoIP installation, unified communications and the installation of lines and equipment at the customer's premises. Installation of antennas or satellite dishes (including Direct TV) is not eligible for this classification. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI

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51990	COMMUNICATIONS EQUIPMENT DISTRIBUTOR	51991JH	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
17312	COMMUNICATION EQUIPMNT INSTALL-INDUSTRIAL/COMM'L	17312	Contractor	Installation, repair or maintenance of communication systems within commercial and industrial premises. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; monitoring of video surveillance/security cameras; communication tower erection, installation, repair or maintenance; satellite dish installation; directional boring; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, Umb	Prohibited in AK, HI, NY
80115	COMMUNITY HEALTH CENTERS, DEEMED	65121X	Office - Healthcare	A community health center serves populations with limited access to healthcare. Services range from family medicine to oral health, women's health, pediatrics, healthcare education and assistance in accessing social service providers. A deemed health center meets federal Medicare/ Medicaid requirements. In some instances, employees are considered federal employees and are immune from lawsuits for medical malpractice. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
80115	COMMUNITY HEALTH CENTERS, NONDEEMED	65121X	Office - Healthcare	A community health center serves populations with limited access to healthcare. Services range from family medicine to oral health, women's health, pediatrics, healthcare education and assistance in accessing social service providers. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
57341	COMPUTER AND COMPUTER SOFTWARE STORES	57326U	Stores - Technology	Includes risks that sell computers and also provide additional technology services such as programming, consulting, training, custom assembly of computers. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73790	COMPUTER CONSULTANTS - OTHER THAN REMOTE OFFICES	65121AO	Office - Technology	Provides advice to the customer on the type, size, model, etc. of hardware and software needed to perform the customer's job. Their product is advice. No other service including programming, repairing, maintaining or leasing computers are performed. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73790	COMPUTER CONSULTANTS - REMOTE OFFICES	65121CM	Office - Technology	Provides advice to the customer on the type, size, model, etc. of hardware and software needed to perform the customer's job. Their product is advice. No other service including programming, repairing, maintaining or leasing computers are performed. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73760	COMPUTER FACILITIES MANAGEMENT SERVICES	65121DV	Office - Technology	This classification includes risks that provide on-site management and operation of computer and data processing facilities on a contract or fee basis. Refer to SIC 7374 for computer data processing services. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73730	COMPUTER INTEGRATED SYSTEMS DESIGN	65121DQ	Office - Technology	This classification includes LAN/WAN System Integrators, network system integrators, turnkey vendors and value-added resellers of both hardware and software. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI

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73780	COMPUTER MAINTENANCE & REPAIRS	71921B	Office - Technology	This classification includes the maintenance and repair of computer systems. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
35710	COMPUTER MFG.	35710	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
50450	COMPUTER PERIPHERAL EQUIPMENT - DISTRIBUTOR	51991GF	Wholesalers - Technology	Wholesale distribution of computer peripherals and computer related devices that can be connected to a computer. Cell phone distribution is not contemplated in this class. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M. NetProtect Essential is not available for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
35770	COMPUTER PERIPHERAL EQUIPMENT MFG.	35770A	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73790	COMPUTER PROCESSING & DATA PROCESSING	65121W	Office - Technology	This classification includes risks that use their computers to provide a full range of services to others such as payroll processing, monthly invoicing, inventory control. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73710	COMPUTER PROGRAMMING AND APPLICATION SERVICES	65121DK	Office - Technology	Classification includes computer programming, including custom programming, activities conducted on the insured's premises. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73790	COMPUTER RELATED SERVICES, NOC	65121DX	Office - Technology	This classification includes the supplying of computer services that are not classified elsewhere such as database developers, data processing consultants, disk conversion and recertification services, help-desk support, back-up and storage services. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73770	COMPUTER RENTAL OR LEASING	65121DW	Office - Technology	This classification includes risks engaged in renting or leasing of computers and related equipment on the customer's site. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
50450	COMPUTER SOFTWARE - DISTRIBUTOR	51991IK	Wholesalers - Technology	Wholesale distribution of 3rd party prepackaged software. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M. NetProtect Essential is not a available for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
50450	COMPUTERS/PERIPHERALS/ SOFTWARE DISTRIBUTORS	57326N	Wholesalers - Technology	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
72994	CONCESSIONAIRES	65121BK	Restaurant	This classification contemplates establishments operating a concession stand, providing food or beverages with incidental cooking. Cooking is limited to heating / microwaving / toasting. Deep fat frying is ineligible. Grilling is ineligible. Risks primarily engaged in providing a service such as beverage stands or food with cooking and with no seating. Must adhere to UL 300 and NFPA 96 standards. Three years in business at the same location is required for the Connect policy. CNA Small Business is not a market for concessionaires that: operate on a seasonal basis, with sales of alcoholic beverages, located in protection class 8, 9 & 10; are both frame and unsprinklered and have deep fat (or vegetable oil) frying. No delivery. No serving of raw shellfish. Eligible risks must have at least \$50,000 in payroll. Bicycle delivery is ineligible	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59992	CONCRETE BURIAL VAULTS AND BOXES - DISTRIBUTOR	51991BS	Wholesalers	This classification contemplates establishments primarily engaged in concrete burial vault and boxes distribution. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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86410	CONDOMINIUM ASSOCIATIONS - OFFICE OCCUPANCY ONLY	65121AI	Condominium	A condominium is a special arrangement under which a tenant holds full title to his unit and joint ownership in the common ground and areas. This classification applies to the association office only, if no additional coverage is desired. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
86411	CONDOMINIUM UNIT OWNER - OFFICE OCCUPANCY ONLY	65121AJ	Condominium	This classification applies to individual unit owners of condominiums with only "office" exposure occupants. A condo unit owner who leases their unit to another office or retail exposure is contemplated within this classification. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
65313	CONDOMINIUMS - COMML - MERCANTILE (ASSN. RISK ONLY)	62000A	Condominium	A condominium is a special arrangement under which a tenant holds full title to his unit and joint ownership in the common ground and areas. This classification applies to the association and not the individual owners or business. This classification includes coverage for each individual unit owner of the condominium for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owner's exclusive use or occupancy. This class should not be used for condominiums with manufacturing or warehousing exposures. Minimum occupancy rate is 80%. Any cooking exposures must adhere to UL 300 standards. Indoor parking area must be included in exposure base. To purchase Directors & Officers, Fidelity or Employment Related Practices Liability Insurance for this insured through CNA, Please go to http://www.ihginsurance.com/ . This is a CNA program with Ian H. Graham Insurance which is available to you and your client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
65314	CONDOMINIUMS - COMML SHOPPING CENTERS (ASSN. RISK ONLY)	62001	Condominium	Minimum occupancy rate is 80%. Applies to retail condominiums with a minimum of five tenants. Any cooking exposures must adhere to UL 300 standards. Indoor parking area must be included in exposure base. Special events are excluded. To purchase Directors & Officers, Fidelity or Employment Related Practices Liability Insurance for this insured through CNA, Please go to http://www.ihginsurance.com/ . This is a CNA program with Ian H. Graham Insurance which is available to you and your client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
65315	CONDOMINIUMS - COMML WAREHOUSE (ASSN. RISK ONLY)	65315	Condominium	Eligible risks will possess the following characteristics: well maintained building, hard wired smoke detectors, sprinkler protection if 3 or more stories connected to a central alarm monitoring system, emergency lighting, compliance with all applicable fire and life safety standards (NFPA70), minimum occupancy rate of 80%. To purchase Directors & Officers, Fidelity or Employment Related Practices Liability Insurance for this insured through CNA, Please go to http://www.ihginsurance.com/ . This is a CNA program with Ian H. Graham Insurance which is available to you and your client. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
65313	CONDOMINIUMS-COMML-OFFICE (ASSN. RISK ONLY)	62000B	Condominium	A condominium is a special arrangement under which a tenant holds full title to his unit and joint ownership in the common ground and areas. This classification applies to the association and not the individual owners or business. This classification includes coverage for each individual unit owner of the condominium for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owner's exclusive use or occupancy. This class should not be used for condominiums with manufacturing or warehousing exposures. Minimum occupancy rate is 80%. Any cooking exposures must adhere to UL 300 standards. Indoor parking area must be included in exposure base. To purchase Directors & Officers, Fidelity or Employment Related Practices Liability Insurance for this insured through CNA, Please go to http://www.ihginsurance.com/ . This is a CNA program with Ian H. Graham Insurance which is available to you and your client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
73890	CONSULTANTS - ALL OTHER	65121CO	Office	This classification includes risks that provide advice only on not otherwise classified topics. Their product is advice. Mergers and Acquisitions Consultants are also contemplated in this class. Merger and Acquisition Consultants provide advice on the buying, selling, dividing and combining of different companies and similar entities in order to help an enterprise grow rapidly in its sector or location of origin, or a new field or new location. Please review and confirm a more specific class is not available before selecting. No consulting for the following industries: military, aerospace, disaster planning, terrorism preparedness planning, engineers, security, technology, medical, environmental, legal, waste management or waste removal. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73890	CONSULTANTS - BUSINESS MANAGEMENT ONLY	65121CN	Office	This classification includes risks that provide advice only on management topics. Their product is advice. No consulting for the following industries: military, aerospace, disaster planning, terrorism preparedness planning, engineers, security, technology, medical, environmental, legal, waste management or waste removal. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51121	CONTAINERS, PAPER AND DISPOSABLE PLASTICS - DISTRIBUTOR	51412BI	Wholesalers	Wholesale distribution of paper containers and disposable plastic containers intended for storage of food or small objects.. Distribution of shipping supplies such as boxes, cartons, gummed tapes, foam products or plastic wrapping is ineligible. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50631	CONVECTORS - DISTRIBUTOR	51991CA	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
80491	CONVENIENCE CARE CLINIC (RETAIL SETTING)	65121H	Office - Healthcare	A walk-in clinic that treats minor illnesses such as colds, sinus infections, headaches and ear infections. These clinics may also provide preventive care including health screenings, vaccinations, and physical exams. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80490 Health Practitioners Offices
86611	CONVENTS/MONASTERIES	86611	Religious Institutions	This classification applies to housing for nuns, monks and other similar roles living as a community under strict religious vows. The following are not eligible: Retirement homes, homeless shelters, missions, settlement or halfway houses. The following shall be separately classified and rated: schools, other than schools for novitiates, public chapels, churches or other buildings used for religious services, operations conducted for commercial purposes. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI, NJ No Umb: NY
50842	COOKING EQUIPMENT, COMMERCIAL - DISTRIBUTOR	51991CB	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Installation, service or repair of cooking equipment is ineligible. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73340	COPYING & DUPLICATING SERVICES - RETAIL	11222A	Business Services	This classification applies to establishments engaged in copying or duplicating services or "quick printers" (i.e. Quick Copy) as a retail operation featuring equipment and facilities capable of providing while-you-wait service for reproduction jobs for individual customers. This classification includes incidental sales of office products. Delivery of copied material is contemplated in the classification. This service should be distinguished from a commercial printing operation in which the customer's copy is composed or typeset, using either the hot-metal or cold-type process. Ineligible operations for CNP: 3D printing and immersion/hydrographic printing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
23900	CORDAGE AND TWINE MFG.	23900C	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
59996	COSMETIC, HAIR/SKIN PREPARATION STORES	59991A	Stores	This classification applies to dealers who sell various types of cosmetics. As a promotional advertisement, stores may engage in application of products on customers for the purpose of selling the cosmetics or hair product to the customer. This classification includes stores with incidental application of products for demonstration purposes.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72996	COSTUME RENTAL STORES	12927B	Stores	This classification applies to clothes rental stores specializing in the rental of costumes for masquerade parties, theatrical performances, trade shows, meetings, holidays, television and conventions. Tailoring is included in this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
17512	COUNTER TOP INSTALLATION	17512C	Contractor	Installation of counter tops consisting of wood, stone, tile or solid surface materials. Ineligible exposures: any current, past or future work on multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; cabinet installation, manufacturing or repair; subcontracted work more than 25% of annual receipts.	CNA Connect with \$1M/\$2M limit option available, Auto, Umb	Prohibited in AK, HI, NY
59450	CRAFTS STORES	59995D	Stores	This classification applies to stores selling such items as yarns, embroidery floss, model cars, trains and airplanes, dolls and dollhouses. This classification includes incidental instruction or classes for customers.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73890	CREDIT AND DEBT COUNSELING	65121CP	Office	Risks engaged in financial counseling. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51992	CURIOS - DISTRIBUTOR	51412BS	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
25910	CURTAINS & DRAPERIES MFG.	25910A	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
50230	CUTLERY - DISTRIBUTOR	51991CE	Wholesalers	Distribution of forks, spoons, and knives other than disposable cutlery. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34210	CUTLERY MFG.	34621W	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal scissors, shears, and other cutlery of metal, except precious metal and table cutlery. For table cutlery, classify as "KITCHEN UTENSILS MFG".	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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48994	DATA COMMUNICATIONS VENDORS AND VALUE ADDED RESELLERS	48994	Business Services - Technology	Classification includes the furnishing of communication services, not otherwise classified, such as: cablegram, electronic mail, facsimile transmission, mailgram, telegram or telegraph. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
80720	DENTAL LABORATORIES	71444	Healthcare - Laboratory	Laboratories that manufacture or customize products to assist in oral health care (crowns, bridges, dentures, orthodontic devices and dental implants) based on a prescription from a licensed dentist. Ineligible exposures: Home healthcare, overnight care, tissue banks/storage of organs, sperm, blood, ova or embryos, clinical or drug trials (refer to Life Sciences), non-medical testing or imaging, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transportation and mobile medical vehicles Workers Compensation is ineligible if beryllium exposure exists.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class Not Available in: AK, HI, PR
80210	DENTISTS OFFICES & CLINICS	65121D	Office - Healthcare	Offices of dentists and odontologists. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
53111	DEPARTMENT STORES	53127	Stores	This classification applies to stores that sell merchandise that includes: wearing apparel; household furnishings other than furniture; one of more of the following: cosmetics; drugs; furniture; groceries or meats; hardware; jewelry; luggage; musical instruments; sporting goods; toys. This classification is not applicable to Variety Stores. The following shall be separately classified and rated: Restaurants; Optical and Hearing Aid goods; Sales from prescription drugs - Use the appropriate Drugstore Classification. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80920	DIALYSIS CENTERS	65121YB	Healthcare - Invasive	Dialysis Centers treat patients with impaired kidney function. Ineligible exposures: Home healthcare, overnight care, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, bariatric surgery, clinical or drug trials or experimental treatments (refer to Life Sciences), tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport and mobile medical vehicles.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
26210	DIE - CUT PAPER AND BOARD	26210	Manufacturing	This classification contemplates establishments engaged in die-cutting purchased paper and paperboard; and in manufacturing cardboard by laminating, lining, or surface-coating paperboard. Establishments engaged in paper manufacturing or laminating building paper from purchased paper are ineligible for this classification. Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. CNA desires manufacturers with a Fire Protection Program, Quality Control and Product Recall policy in place. Please discuss with your UW before quoting, if this client does not. All Paper Products Manufacturers are subject to a favorable Risk Control survey. At a minimum, the survey will confirm good building maintenance and housekeeping. If there is Rack Storage over 12 feet please contact your UW before quoting the account.	CNA Connect with \$1M/\$2M limit option available, Auto, WC	Prohibited: AK, HI
53311	DISCOUNT STORES, FIVE & DIME STORES	53317A	Stores	This classification applies to retail stores, as their name indicates, which carry a wide range of goods. The merchandise sold are mostly small items which are moderately prices such as cookware, dishes, towels, paper goods, inexpensive toys, picture frames, etc. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
7521	DOG/PET TRAINING (NO ATTACK, GUARD OR LAW ENFORCEMENT)	59997E	Office	This class contemplates obedience training of domestic animals. Ineligible exposures: Animal training services that include attack, guard, service/comfort, medical alert, bomb detection or law enforcement, dog parks where pets are allowed 'off leash.'	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
54611	DONUT SHOPS - BAKING ON PREMISES W/ FRYING	71311F	Stores - Food	This classification includes baking operations at the same location as the store if the products baked are sold principally in that store. Commercial bakeries are to be separately classified and rated as "Bread and Bakery Products MFG."	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
54612	DONUT SHOPS - BAKING ON PREMISES, NO FRYING	71311C	Stores - Food	If frying, see class 71311F - Donut Shops - Baking on Premises w/ Frying. Commercial bakeries are to be separately classified and rated as "Bakery Plants."	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
73894	DRAFTSMEN	73894	Office - Professional	This classification applies to employed draftsmen whose duties are strictly limited to office work only.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57140	DRAPERY & UPHOLSTERY STORES	53985B	Stores	This classification applies to stores selling drapes, upholstery or any similar covering material.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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72192	DRESSMAKING/TAILORING ESTABLISHMENTS - CUSTOM	71931C	Business Services	CLOTHING MANUFACTURERS ARE NOT ELIGIBLE FOR THIS CLASSIFICATION. This classification applies to the independent business service of performing alteration on clothing and/or custom making clothing (clothing made to order) for their customer. The classification includes custom dressmaking, tailoring, clothing alteration and repair work, pressing and spot cleaning of garment. Laundering and dry cleaning are to be separately classified and rated. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
17712	DRIVEWAY, PARKING AREA/SIDEWALK-PAVING/REPAVING	92215	Contractor	Contractors that pave, repave or resurface driveways, parking areas, sidewalks and curbs using asphalt or concrete. Painting of parking lot lines is also contemplated. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; excavation or grading of land other than that needed for eligible operations; concrete work such as foundations, structural work, tilt-up construction, bridge repair or waterproofing; street or road paving/repaving or striping; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, Umb	Prohibited in: AK, CA, FL, HI, NV, NY, TX
28350	DRUG MFG-BIOLOGICAL PRODUCTS	28350	Manufacturing - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	See Small Business Guidelines column
59120	DRUG STORES:NO COOKING - EXCLUDING PROFESSIONAL	59116B	Stores	Prior to binding, CNA requires proof of professional liability coverage with an A or better rated carrier at limits equal to or greater than the limits on our policy. This classification applies to a retail establishment where prescription drugs or medicines are dispensed by licensed druggists. The establishment also sells over-the-counter medicines and other miscellaneous articles, such as food, health care related products and cosmetic products. Professional Liability Coverage is specifically excluded. Not eligible if >20% of total drug sales result from sterile compounding. Umbrella is not available. Dispensing of medical marijuana is ineligible. The risk is not eligible for CNA Connect or Umbrella if they sell or rent used equipment, sell or rent medical/dental equipment or refurbish equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC	Prohibited: AK, HI
28331	DRUG, MEDICINE/PHARMACEUTICAL PREPARATIONS MFG	28331	Manufacturing - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	See Small Business Guidelines column
28330	DRUG/MEDICINE/PHARMACEUTICAL MFG - FOR ANIMAL USE	28330	Manufacturing - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	See Small Business Guidelines column
57141	DRY GOODS DEALERS - RETAIL	53985A	Stores	This classification applies to risks which sell dry goods: such as yarn, fabrics, and piece goods.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59431	EDUCATIONAL & SCHOOL SUPPLIES - RETAIL	59435C	Stores	Retail sale of various teaching, educational, and school supplies including books, paper, posters, and educational toys. Items can also be ordered from catalogs.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50631	ELECTRICAL APPARATUS & EQUIPMENT DISTRIBUTOR	12391A	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
76292	ELECTRICAL APPLIANCES AND EQUIP INSTALLATION,SERVICE,REPAIR	71212C	Service	Must be in business a minimum of 3 years to be eligible for CNA Connect. Installation of antennas or satellite dishes (including Direct TV) is not eligible for this classification. Trucking operations are ineligible. This class does not contemplate industrial machinery installation, service or repair.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI, NY. WC Prohibited: CA
36990	ELECTRICAL EQUIPMENT MFG-FOR DIRECT & INDIRECT APPLICATION TO BODY	36990	Manufacturing - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	See Small Business Guidelines column
36430	ELECTRICAL PARTS, COMPONENTS/ACCESSORIES MFG.	36430A	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed any of the following products: Aircraft Products, Automobile & Truck(operating parts) or Medical Products.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
76290	ELECTRICAL REPAIR SHOP EXCL AIRCRAFT & MEDICAL EQUIP.	71212B	Business Services	This classification applies to establishments engaged in the repair and installation of electrical household equipment. Operations may include appliances, data processing equipment, razors, tools, hearing aids, telephone sets, washing machines and small motors. Ineligible operations include the installation or repair of heavy motors, generators, and transformers. Power line work is not eligible. No sales of used or reconditioned products. Computer maintenance and repairs should be separately rated using SIC 73780.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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57311	ELECTRICAL SUPPLY STORES	57326V	Stores	This classification applies to risks primarily engaged in selling electrical equipment of the household type. Stores where the sales of electrical equipment and parts are not the principle sales should be assigned to a different mercantile classification. This class includes the sales of incidental parts of the appliances sold in the store. Any delivery and hook up, installation, servicing, and repair work of the appliances sold in the store is contemplated by this classification. Maximum square feet is 10,000.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
33570	ELECTRICAL WIRE/CABLE MFG.	33570	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA is not a market for manufacturing operations which include high hazard products or processes, including critical control devices, aircraft products, electroplating, foundries, pressure vessels, and plastic injection molding. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
33571	ELECTRICAL WIRE/CABLE MFG. END USE COMPUTERS/COMMUNICATIONS	33571	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed any of the following products: Aircraft Products, Automobile & Truck (operating parts), Medical Products, Drugs, Pharmaceuticals, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Tobacco Products, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
17311	ELECTRICAL WORK-W/IN BUILDINGS	92478	Contractor	Installation or repair of electrical systems including wiring, breaker boxes and other electrical system components in commercial or residential buildings. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; high hazard work such as utility line construction/maintenance, transformer installation or work on energized lines; alarm or security system installation/repair; street or highway lighting; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, FL, HI, NV, NY, TX
36750	ELECTRONIC CAPACITORS MFG	36750	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed components installed any of the following products: Aircraft Products, Automobile & Truck(operating parts), Medical Products, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. Manufacturers with electroplating or clean room operations are ineligible. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
36791	ELECTRONIC COMPONENTS MFG.	36791	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed components installed any of the following products: Aircraft Products, Automobile & Truck(operating parts), Medical Products, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. Manufacturers with electroplating or clean room operations are ineligible. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI

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36780	ELECTRONIC CONNECTORS MFG	36780	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed components installed any of the following products: Aircraft Products, Automobile & Truck(operating parts), Medical Products, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. Manufacturers with electroplating or clean room operations are ineligible. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73741	ELECTRONIC DATA PROCESSING - TIME-SHARING	65121DR	Office - Technology	This classification includes risks that offer the use of their own computer systems to process information. All work is done at the insured's facility and the computer is accessed via telephone lines. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
50631	ELECTRONIC PARTS & EQUIPMENT DISTRIBUTOR	51991DA	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
36411	ELECTRONIC PRODUCTS MFG. - TUBE, SOCKETS, RETAINERS	36390DX	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed any of the following products: Aircraft Products, Automobile & Truck(operating parts), Medical Products, Drugs or Pharmaceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
36760	ELECTRONIC RESISTORS MFG	36760	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed components installed any of the following products: Aircraft Products, Automobile & Truck(operating parts), Medical Products, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. Manufacturers with electroplating or clean room operations are ineligible. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
80118	EMPLOYEE/OCCUPATIONAL HEALTH CLINIC	65121X	Office - Healthcare	A facility established by a specific company or group of companies to provide health and wellness services such as treatment for illness, health screenings, immunizations and medical care following a work-related injury. Services may be available to just employees or may include employee family members. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
80117	ENDOSCOPY CENTER	65121YC	Healthcare - Invasive	An endoscopy center examines internal body parts/organs and is commonly used in the investigation and treatment of gastrointestinal conditions. Ineligible exposures: Home healthcare, overnight care, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, bariatric surgery, clinical or drug trials or experimental treatments (refer to Life Sciences), tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
87110	ENGINEER-CONSULTING-NOT ENGAGED IN ACTUAL CONSTRUCTION < 25% FIELD WORK	65121Q	Office - Professional	Engineers using their professional expertise to invent, design or solve specific technical problems related to structures, machines, tools, systems/components, materials and/or processes. Those performing services for industries that have the potential for catastrophic loss inherent in the industry are not eligible. Examples include chemical engineers, marine engineers, aerospace engineers, residential architecture/engineering or those working with environmental/hazardous material abatement projects or firms. This class is not eligible for Professional Liability on CNA Connect. This coverage may be available through CNA Specialty Lines (www.cnapro.com). Ineligible operations include those with the potential for catastrophic loss inherent in the industries they serve. Examples include chemical, marine, aerospace and residential architecture/engineering or those involved in environmental/hazardous material abatement projects. See the Underwriting Statement in CNA Central for a complete list of ineligible operations.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
87110	ENGINEER-CONSULTING-NOT ENGAGED IN ACTUAL CONSTRUCTION > 25% FIELD WORK	65121DH	Office - Professional	Engineers using their professional expertise to invent, design or solve specific technical problems related to structures, machines, tools, systems/components, materials and/or processes. Those performing services for industries that have the potential for catastrophic loss inherent in the industry are not eligible. Examples include chemical engineers, marine engineers, aerospace engineers, residential architecture/engineering or those working with environmental/hazardous material abatement projects or firms. This class is not eligible for Professional Liability on CNA Connect. This coverage may be available through CNA Specialty Lines (www.cnapro.com). Ineligible operations include those with the potential for catastrophic loss inherent in the industries they serve. Examples include chemical, marine, aerospace and residential architecture/engineering or those involved in environmental/hazardous material abatement projects. See the Underwriting Statement in CNA Central for a complete list of ineligible operations.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50442	ENGINEERS' AND ARCHITECTS' EQUIPMENT/SUPPLIES DISTRIBUTOR	51991DD	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34791	ENGRAVING	71842	Business Services	This classification contemplates performing the following types of services on metal: engraving, chasing and etching jewelry, silverware, notarial and other seals, and other metal products for purposes other than printing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
38510	EYE GLASS LENSES MFG. - EXCL. CONTACT LENSES	52967	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. This classification contemplates grinding, polishing, & sanding of plastic and glass eye glass lenses. Casting lenses is not eligible for this classification. Your customer is ineligible for this classification if they ever manufactured contact lenses.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51311	FABRIC DISTRIBUTOR - CLOTH AND CLOTH PRODUCTS	12509A	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
51361	FABRIC DISTRIBUTORS - CLOTHING	12509B	Wholesalers	Distribution of fabrics and textiles specifically intended for clothing and apparel products. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
59491	FABRIC STORES	56311B	Stores	This classification applies to retail fabric stores selling various items including yarns of fabric, sewing notions, thread, embroideries, hooks and eyes, veilings, patterns, knitting yarn and needles, scissors and needles. The fabric is cut by stores employees per customers' requests. Occasionally, the store will provide for a fee a sewing class or craftwork class. This is included in the premium base.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34510	FABRICATED METAL PRODUCTS - HARDWARE	34993A	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing fabricated metal products. Establishments engaged in manufacturing fabricated metal products to the specification of others should be classified as"MACHINE SHOPS NOC".	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
25140	FABRICATED METAL PRODUCTS MFG FURNITURE - PARTS & COMPONENTS	34993CJ	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal chairs. Incidental upholstery is included in this classification. This classification does not include stools, scaffolding, baby furniture, play sets, playpens, any children's furniture, or step ladder manufacturing.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
25140	FABRICATED METAL PRODUCTS MFG. FURNITURE	25140	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal furniture. Assembly may be by welding, bolts or sheet metal screws. Items made are "production line" metal furniture such as office equipment, garden and lawn furniture, and utility items. Incidental upholstery is included in this classification. This classification does not include stools, scaffolding, baby furniture, play sets, playpens, any children's furniture, or step ladder manufacturing.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
25140	FABRICATED METAL PRODUCTS MFG.FURNITURE - CHAIRS	34993AS	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal chairs. Incidental upholstery is included in this classification. This classification does not include stools, scaffolding, baby furniture, play sets, playpens, any children's furniture, or step ladder manufacturing.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
23961	FABRICATED TEXTILE PRODUCTS - PRINTING ON FABRIC ARTICLES	23961	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insured's that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. Operations with greater than 25% flammable inks are ineligible. A documented premises maintenance program for all building and equipment is required. This classification is eligible for printers E&O Coverage. No blanket washes, inks or solvents with flash points < 140 degrees fahrenheit.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23900	FABRICATED TEXTILE PRODUCTS MFG	23900E	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
23941	FABRICATED TEXTILE PRODUCTS MFG. CANVAS - SAILS	23941	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
39994	FASHION ACCESSORIES - UMBRELLAS	23110Q	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
52112	FENCE DEALERS - NO INSTALLATION	59999K	Stores	If direct imports exceed 25% of total sales then risk is not eligible to be written on CNA Connect. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
17991	FENCE DEALERS-WITH INSTALLATION	17991	Contractor	Fence dealers that sell/install wood, metal or other materials used as permanent boundaries for property, livestock etc. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; construction of playground equipment; construction, maintenance or repair of guardrails; work at prisons or jails; security fencing or security monitoring services; barbed wire, razor wire or high voltage electric fencing, recreational deck construction; silt, snow or any other temporary fencing; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, HI, NY WC: AK, CA, HI, NY
78922	FILM DELIVERY/FILM PROCUREMENT - MOTION PICTURE	78922	Office	Please discuss with your underwriter before quoting this type of risk.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
78923	FILM LIBRARIES - MOTION PICTURES	78923	Stores	Please discuss with your underwriter before quoting this type of risk. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
62111	FINANCIAL PLANNER - CONSULTANT	65121BP	Office	This classification contemplates risks providing advice on financial management topics. This classification includes asset managers (advisors, hedge fund managers, investment bankers and mutual fund managers). An investment banker is in the business of raising capital for companies, governments and other entities. An investment bank may also assist companies involved in ancillary services such as market making, trading of derivatives, and equity securities, and FICC services (fixed income instruments, currencies, and commodities) Unlike commercial banks and retail banks, investment banks do not take deposits. Stock brokers, commodity brokers, and insurance agents shall be separately classified using their respective code. Ineligible operations include on-line brokerage, mergers and acquisitions consulting, import/export or non-financial commodity brokers, day trading, and venture capitalists. Professional liability is excluded.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI
64111	FINE ART APPRAISERS	65121BC	Office	Risks engaged in providing appraisals of fine arts which do not include jewelry to the general public for a fee.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59418	FISHING EQUIPMENT AND SUPPLIES - RETAIL	59626Z	Stores	This classification applies to risks primarily engaged in the sale of fishing equipment and supplies such as fishing rods, bait, tackle, nets, etc. Risks engaged in the sale of various sporting good items shall be separately classified, sporting goods stores.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50461	FIXTURES, STORE, NOT REFRIGERATED - DISTRIBUTOR	51991DL	Wholesalers	Distribution of commercial store fixtures/partitions that are not refrigerated such as showcases, clothing racks, food warming equipment, soda fountain fixtures and display cases/racks. Direct importing is included. Prior to binding, please discuss the risk with your underwriter if they sell or refurbish secondhand goods. Installation, service or repair is ineligible. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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50231	FLOOR COVERING DISTRIBUTOR NO ORIENTAL/ANTIQUE ORIENTAL RUGS	12797A	Wholesalers	Distribution of carpet, floor tile, wood or vinyl flooring. Distribution of wood laminate flooring that contains formaldehyde is not eligible. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
17520	FLOOR COVERING INSTALL-NOT CERAMIC TILE/STONE	17520	Contractor	Installation of carpet, vinyl, rubber or wood flooring materials in residences or commercial buildings. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required	CNA Connect with \$1M/\$2M limit option available, Auto, Umb	Prohibited in: AK, CA, FL, HI, NV, NY, TX
59922	FLORISTS - INTERIORSCAPE ONLY	59685B	Service	Risks within this class maintain plants, flowers and small trees within office, retail and other commercial or large residential buildings.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59921	FLORISTS - NOT GREENHOUSES	59685A	Stores	This classification applies to a store principally engaged in the retail selling of fresh cut flowers, potted plants, shrubs, trees, leaves and branches of natural vegetation, bulbs, and floral arrangements, including incidental florist supplies and accessories.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50832	FLOWERS & FLORISTS SUPPLIES DISTRIBUTORS	59685C	Wholesalers	Direct importing is contemplated within the rating of this class. The risk is not eligible for this CNA Connect class if they grow plants. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20351	FOOD PRODUCT MFG NOT DRY/IN GLASS CONTAINERS	20351E	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
54991	FOOD STORES & MISC. SPECIALTY STORES	54116C	Stores - Food	No dietary supplement manufacturing, repackaging or direct importing. Risk is ineligible if performing delivery services.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
31310	FOOTWEAR CUT STOCK MFG.	59005A	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. <u>No Safety Boots/Shoes Mfg or infant shoe Mfg is allowed.</u>	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
31310	FOOTWEAR, EXCEPT RUBBER MFG.	59005B	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. No Safety Boots/Shoes Mfg or infant shoe Mfg is allowed.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72996	FORMAL WEAR - RENTED TO OTHERS	12927	Stores	This classification applies to clothes rental stores specializing in formal wear such as tuxedos, tuxedos shirts, cummerbunds, shoes, bridal dresses and veils, bridesmaids dresses, and gowns for special occasions such as proms and parties. Tailoring is included in this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20370	FROZEN FOOD MFG	20370	Manufacturing - Food	3 year in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P.(Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20340	FRUIT FLOUR, MEAL AND POWDERS MFG.	20320N	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals. This classification includes but is not limited to meat/seafood seasoning mfg	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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72611	FUNERAL HOMES/CHAPELS	43889	Business Services	This industry prepares the dead for interment or cremation and coordinates the funeral service. Embalming and cosmetic work are usually performed on the premises. Professional services are excluded on the base form. Funeral Director Prof Liab is available as an endt. Umbrella is available. Concerning the Auto Line, if a hearse is present, rate the vehicle as a PPT and refer to the underwriter. The underwriter will then re-rate the hearse using class code 7922 per ISO state rules.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
76992	FURNITURE/FIXTURES - INSTALLATION IN OFFICES METAL/WOOD	95124	Service	Risks within this class install portable furnishings for commercial customers. Trucking operations are ineligible.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. CNP, WC & UMB Prohibited in NY. WC Prohibited: CA.
50842	GAME MACHINES, COIN-OPERATED - DISTRIBUTOR	51991DV	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50832	GARDEN, LAWN, LIGHT FARMING SUPPLY DISTRIBUTOR-NO NURSERIES	59698H	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. For Nurseries, see Nursery-Garden Distributor, SIC51931. Nursery-Garden Distributor classification includes Retail Nurseries. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50750	GAS LIGHTING FIXTURES - DISTRIBUTOR	51991DY	Wholesalers	Distribution of commercial and residential gas lighting fixtures. Not eligible to be written on CNA Connect if any direct importing. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
39150	GEMSTONE CUTTING/POLISHING	39150	Manufacturing	Eligible manufacturers must be in business at least three years. Workers Compensation is not available.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
53990	GENERAL MERCHANDISE STORES	59999H	Stores	This classification applies to stores that sell mainly non-grocery items such as clothing, household decorations, books and other non-perishable items. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification. This classification is not applicable to Variety Stores. The following shall be separately classified and rated: [1] Restaurants; [2] Optical and Hearing Aid goods; [3] Sales from prescription drugs - Use the appropriate Drugstore Classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59471	GIFT, NOVELTY & SOUVENIR SHOPS	59994A	Stores	Seasonal risks or adult novelty stores are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51992	GIFTS, NOVELTIES AND SOUVENIRS - DISTRIBUTOR	51412CX	Wholesalers	Distribution of new or original mass produced decorative items such as a trinkets, mementos or keepsakes. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
52313	GLASS STORES - NO GLAZING, NO INSTALLATION	57155	Stores	This classification is for store operations only. Installation is not contemplated in this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
52314	GLASS, FLAT: EXCEPT AUTOMOTIVE - DISTRIBUTOR	51991EA	Wholesalers	Glazing and/or installation is not contemplated in this classification. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
32110	GLASS/GLASSWARE MFG.	54077	Manufacturing	This classification contemplates establishments primarily engaged in manufacturing glass products made from purchased glass. This includes flat glass, laminated glass, building flat glass, cathedral glass, opalescent flat glass, ophthalmic flat glass, optical flat glass, picture glass, sheet glass, spectacle glass, and window glass. Your customer is not eligible if they manufacture glass products that are pressed, blown, or shaped from glass produced in the same establishment. Your customer is ineligible if they manufacture glass wool insulation, leaded glass, or glass used in automobiles.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59418	GOLF EQUIPMENT - RETAIL	59626Y	Stores	This classification applies to risks engaged primarily in the sale of golf equipment such as clubs, golf bags, shoes, golf balls, etc. Pro shops are not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20520	GRANOLA BARS MFG.	20520Y	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals. No popcorn mfg, popcorn ball mfg or popcorn distribution	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
73360	GRAPHIC DESIGNER/COMMERCIAL ARTIST OFFICE EXCL. PROFESSIONAL	65121BQ	Office - Professional	Risks primarily engaged in designing various artwork for others such as logos and letterhead designs. Also contemplated is greeting card design without printing. Designs could be created by computer. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
50722	HARDWARE & TOOL DISTRIBUTORS	51991AN	Wholesalers	Direct importing is contemplated within the rating of this class. Ineligible operations include: sales of used/rebuilt tools, lumber, building materials or selling/renting rigging or construction equipment. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
52512	HARDWARE STORES - NO FIREARMS/AMMUNITION	52512A	Stores	No rental or repair of hazardous equipment such as chainsaws or Contractors' equipment. LPG sales must be incidental. Not eligible if filling of propane tanks is > 15% of sales. Lumber sales in excess of 10% are ineligible. Any residential installation or contracting exposure is ineligible.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
36611	HEADS, RECORDING FOR SPEECH AND MUSICAL EQUIPMENT MFG	36390BG	Manufacturing - Technology	Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed a product or component involved in the following: aircraft, automobile & truck (critical parts), factory automation, environmental control, physical security systems, utilities and petro-chemical uses, and medical products or devices, or if the end use or end user cannot be identified. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past, or if the insured stores or uses silica, titanium, fiberglass, weaponry, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
80490	HEALTH PRACTITIONERS OFFICES	65121H	Office - Healthcare	Offices of licensed health practitioners not classified elsewhere such as Naturopaths, Audiologists, Nutritionists and Respiratory Therapists. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
50470	HEARING AID DISTRIBUTORS	59974C	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59950	HEARING AID STORES	59974A	Stores	This classification applies to hearing aid dealers who are responsible for the precise fitting of a hearing aid with its ear mold, for selling and servicing it, and for helping the client to adjust to sound amplification. Professional liability for hearing aid establishments is automatically included.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59997	HEATING/AIR DEALERS - NO INSTALLATION OR REPAIRS-COMMERCIAL	13931A	Stores	No installation or repair. Risk is not eligible to be written on CNA Connect if direct imports exceed 25% of total sales. No air pollution control equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50750	HEATING/COMBINED HEATING/AIR DISTRIBUTORS - NO INSTALLATION OR REPAIRS - COMMERCIAL	13931B	Wholesalers	Distribution of commercial air-conditioning equipment, other than household portable units Distribution of commercial air-conditioning equipment, other than household portable units. No installation or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
17112	HEATING COMBINED HEATING/AIR DEALER/DIST-INCL INSTALL-NO LPG EQPT-RESIDENTIAL	95647B	Contractor	Contractors that install, maintain, repair and distribute mechanical, electrical and electronic components for HVAC in residences. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; work involving liquid propane gas (LPG); ductwork cleaning with no other services; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, CO,FL, HI, LA, MN, NJ, NV, NY, OR, TX, WA
17113	HEATING COMBINED HEATING/AIR DEALER/DIST-INCL INSTALL-NO LPG EQPT-COMMERCIAL	95647C	Contractor	Contractors that install, maintain, repair and distribute mechanical, electrical and electronic components for HVAC in commercial buildings, industrial, manufacturing, office locations and other commercial buildings. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; heavy hazard operations such as installation, repair or maintenance of boilers/closed vessels, industrial furnaces, complex ammonia refrigeration systems, fire suppression systems/sprinklers or piping insulation; process piping for medical gases, steam, chemicals, or flammable liquids heat exchangers etc.; work involving Liquid Propane Gas (LPG); machinery or equipment erection or repair (other than HVAC machinery or equipment); 24 hour emergency service or repair; ductwork cleaning with no other services; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, CO,FL, HI, LA, MN, NJ, NV, NY, OR, TX, WA
34980	HINGES MFG.	34993CT	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing of metal hinges.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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59451	HOBBY, MODEL MAKER/ARTIST SUPPLY STORES	59995A	Stores	This classification applies to a business selling scale-model kits either operating or non-operating of airplanes, automobiles, ships, railroads and the like, along with accessories and finishing materials, art materials, handcraft kits, craft tools, radio control equipment and science kits. These shops also may sell miniature figurines and vehicles, as well as stamps and coins. Magazines and other publications that address specific hobbies may be sold.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
52511	HOME IMPROVEMENT STORES - RETAIL	52512C	Stores	This classification applies to risks engaged in the sale of new building materials. Hardware items such as tools, plumbing supplies, appliances, fixtures, etc. Contractors are not eligible. Lumber sales in excess of 10% are ineligible. Not eligible if filling of propane tanks is > 15% of sales. Rental stores are not eligible for this classification. Any residential installation or contracting exposure is ineligible. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20351	HONEY, STRAINED AND BOTTLES MFG.	20320P	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Beekeeping (apiary) is not eligible for this classification. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73493	HOUSE FURNISHINGS INSTALL	96053	Contractor	Installation of household furnishings such as furniture, art, accessories, greenery and window treatments. Includes home staging services. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; moving or storage operations; distribution or sale of household furniture/fixtures; cabinet or shelving installation, manufacturing or repair; carpentry work; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, Umb	Prohibited in: AK, CA, FL, HI, NV, NY, TX
23900	HOUSE FURNISHINGS MFG. (TEXTILES ONLY)	23900F	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
31310	HOUSE SLIPPERS MFG.	59005C	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. No Safety Boots/Shoes Mfg or infant shoe Mfg is allowed.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57190	HOUSEWARES STORES	57326J	Stores	Stores assigned to this classification sell items such as: books, floor coverings, giftware, flatware, dishes, cookware, household appliances - small, housewares, lamps and lighting, and related supplies. Cabinet sales are not eligible for this class. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50750	HUMIDIFIERS AND DEHUMIDIFIERS, EXCEPT PORTABLE -DISTRIBUTOR	51991EG	Wholesalers	Distribution of non portable devices used for increasing or decreasing humidity in buildings. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
50750	HYDRAULIC HEATING EQUIPMENT AND SUPPLIES - DISTRIBUTOR	51991EI	Wholesalers	No installation or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80935	HYPERBARIC OXYGEN THERAPY - FDA RECOGNIZED CONDITIONS	65121YC	Healthcare - Invasive	Hyperbaric oxygen therapy is the process of breathing pure oxygen in a pressurized room or tube. Hyperbaric oxygen therapy can be used for serious infections, wounds that will not heal or for treatment of decompression sickness. Ineligible exposures: Home healthcare, overnight care, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, bariatric surgery, clinical or drug trials or experimental treatments (refer to Life Sciences), tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
54512	ICE CREAM STORES/YOGURT SHOPS - NO FRYING	54516B	Stores - Food	This classification applies to risks selling ice cream, fruit smoothies, frozen yogurt, soft drinks and related products. Ice Cream trucks are ineligible.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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51993	ICE DEALERS/DISTRIBUTORS	14405	Wholesalers	Distributors or dealers of ice other than free standing/self contained ice vending machines.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80712	IMAGING - NON-INVASIVE, ALL OTHER (E.G. EEG, EKG)	65121BD	Healthcare-Laboratory	Facilities that offer non-invasive testing such as Electroencephalography (EEG), Magnetoencephalography(MEG), Electrocardiography (EKG or ECG), and others tests of this nature that produce visual representations and record data related to organ and tissue functionality. Non-invasive denotes procedures where no instruments or substances are introduced into a patient's body. Ineligible exposures: Home healthcare, overnight care, tissue banks/storage of organs, sperm, blood, ova or embryos, clinical or drug trials (refer to Life Sciences), non-medical testing or imaging, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transportation and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80712 X-Ray, Radiology or Imaging Laboratories
80712	IMAGING - PET SCANS	65121BD	Healthcare-Laboratory	Facilities that conduct Positron Emission Tomography (PET), Computed Tomography (CT), Computerized Axial Tomography (CAT) or other similar tests using small amounts of radioactive material or isotopes. Ineligible exposures: Home healthcare, overnight care, tissue banks/storage of organs, sperm, blood, ova or embryos, clinical or drug trials (refer to Life Sciences), non-medical testing or imaging, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transportation and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80712 X-Ray, Radiology or Imaging Laboratories
80715	IMAGING - THERAPEUTIC (I.E. COBALT, X-RAY, TERAHERTZ, ETC.)	65121BD	Healthcare-Laboratory	Therapeutic imaging/radiology therapies are used after a diagnosis is made to monitor progress in the treatment of cancer and other diseases or to treat, control, or manage the disease symptoms. This is not a testing facility. Ineligible exposures: Home healthcare, overnight care, tissue banks/storage of organs, sperm, blood, ova or embryos, clinical or drug trials (refer to Life Sciences), non-medical testing or imaging, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transportation and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80712 X-Ray, Radiology or Imaging Laboratories
80712	IMAGING - X-RAY	65121BD	Healthcare-Laboratory	Facilities that conduct X-Rays, Ultrasounds or other imaging used to examine internal organs. Ineligible exposures: Home healthcare, overnight care, tissue banks/storage of organs, sperm, blood, ova or embryos, clinical or drug trials (refer to Life Sciences), non-medical testing or imaging, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transportation and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80712 X-Ray, Radiology or Imaging Laboratories
72132	INDUSTRIAL LAUNDRIES	71801F	Business Services	This classification contemplates establishments primarily engaged in supplying laundered or dry-cleaned industrial work uniforms and related clothing to industrial, commercial, and government users. The following operations are ineligible for this classification: Laundry and dry cleaning stores; Laundry and dry cleaning/dyeing receiving stations; and Laundromats. Discharge of chemicals must be in accordance with state regulations. Effective fleet management program required for auto fleets. Effective workplace safety management program required for workers' compensation. Ineligible risks include those servicing day care, hospitals, health care facilities, or nursing homes.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50853	INDUSTRIAL SUPPLIES DISTRIBUTION	50853	Wholesalers	Your customer is ineligible if you customer ever distributed any of the following products: Aircraft Products, Automobile & Truck (operating parts), Medical Products, Drugs, Pharmaceuticals, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Tobacco Products, Valves, Pipes, Tubes, or Industrial Machinery. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73750	INFORMATION RETRIEVAL SERVICES	65121DS	Office - Technology	The providing of on-line information retrieval services on a contract or fee basis. This classification DOES NOT INCLUDE risks that create data bases for the purpose of educating viewers. These risks should be classified according to their primary activity. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73750	INFORMATION SERVICE PROVIDERS	65121DU	Office - Technology	This classification includes risks that offer internet access, the hosting of websites and web pages, search engines, domain name registrations. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
28931	INK MFG. - NOT FLAMMABLE	28931	Manufacturing	Eligible manufacturers must be in business at least three years. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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64111	INSPECTION & APPRAISAL COMPANIES - INSURANCE OR APPRAISAL	65121BS	Office	This classification applies to risks engaged in inspection/appraisal business for insurance companies. Inspection/appraisal services for customers other than insurance companies are not eligible. Professional Liability coverage is excluded. Only visual inspections of roofs from ground view. Any inspection that requires climbing on ladders to gain access to roofs is not an eligible exposure.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
65310	INSPECTION & APPRAISAL COMPANIES - REAL ESTATE	65121AN	Office	This classification applies to risks engaged in inspection or appraisal business for valuation purposes. Also included in this classification are appraisers of real estate and appraisers of buildings and their contents. Inspections for reasons other than valuation (e.g. quality of the roof) are not eligible. Risks that provide warranties are not eligible. Professional Liability coverage is excluded.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
38120	INSTRUMENT MANUFACTURING - OTHER THAN LABORATORY INSTRUMENTS	38120BD	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed any of the following products: Aircraft Products, Automobile & Truck (operating parts), Medical Products, Drugs, Pharmaceuticals, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Tobacco Products, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
38120	INSTRUMENTS MFG.	38120HE	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed any of the following products: Aircraft Products, Automobile & Truck (operating parts), Medical Products, Drugs, Pharmaceuticals, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Tobacco Products, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
64112	INSURANCE AGENTS	65121A	Office - Professional	This classification applies to Insurance Agents whose business is selling insurance products both on and off premises. Insurance Companies are not eligible for this classification. Insurance Companies are not eligible for CNA Small Business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI
73890	INTERIOR DECORATORS	65121R	Office	This classification applies to interior decorators offering consulting service with respect to decor, colors, and materials in the home or office. This would involve duties both inside and outside however this classification does not contemplate any construction, installation, or repair work. Home "staging" is contemplated in this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73750	INTERNET ACCESS PROVIDERS	65121DT	Office - Technology	This classification includes risks that provide internet access exclusively. They offer no other services than basic access to the internet. Personal & Advertising Injury is limited to false arrest, detention or imprisonment; malicious prosecution; and wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room. Please refer to CNP Section 14 items a, b and c. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
67990	INVESTORS NEC	65121BP	Office - Professional	Investors and funds that make investments directly into private companies or conduct buyouts of public companies that result in a delisting of a public entity. These entities are commonly referred to as Private Equity firms, Venture Capital firms or angel investors.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50941	JEWELRY - COSMETIC/IMITATION ONLY	50940A	Stores	If direct imports exceed 25% of total sales then risk is not eligible to be written on CNA Connect.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51992	JEWELRY BOXES - DISTRIBUTOR	51412DM	Wholesalers	Distribution of jewelry boxes and cases. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
39110	JEWELRY MFG.	55802	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. If the insured uses beryllium or beryllium alloys now, or at anytime in the past or if the insured uses or stores mercury, lead, or magnesium, they are ineligible for CNA.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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59441	JEWELRY STORES - NO JEWELERS BLOCK	14655	Stores	NO JEWELERS BLOCK; This classification applies to a store principally engaged in selling precious or costume jewelry, such as necklaces earrings, bracelets, rings, watches, charms, lockets, pendants, broaches and similar ornamental items intended for personal adornment whether made of metal or other materials. All jewelry stores, whether wholesale or retail or a combination of both are included in this classification. In addition to jewelry, the minor and incidental handling of miscellaneous non-jewelry merchandise such as silverware, tableware, clocks, chinaware, glassware, trophies, small electrical appliances, giftware and leather goods. If any merchandise is designed, sold or distributed under their own label, classify using an appropriate manufacturing class. Risks that employ security guards or contract with security guards are ineligible	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
54514	JUICE BARS - RETAIL	54516Z	Stores - Food	This class applies to risks engaged in the sale of fruit juice drinks. Various fruits are blended to order. Small seating area is acceptable. Classification contemplates risks with sales of sandwiches and chips up to 45% of total receipts. No deep fat (or vegetable oil) frying.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20370	JUICES (FRESH, FROZEN, CANNED) FRUIT AND VEGETABLE MFG.	20320U	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Manufacturing operations and products that include unpasteurized fruit juice are not eligible for CNA Small Business.Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
7522	KENNELS - BREEDING, BOARDING/SALES	59997G	Office	This class contemplates kennels which provide shelter and care for animals on a day to day basis while owners are away for an extended time. Ineligible exposures: Animal breeding exceeding 15% of receipts, animal training services that include attack, guard, service/comfort, medical alert, bomb detection or law enforcement, animal rescue, fostering or adoption of animals, dog parks where pets are allowed 'off leash,' depth of pool(s) exceeding 3-4 feet.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
7522	KENNELS - EXCL. BREEDING & SALES	59997B	Office	This class contemplates kennels which provide shelter and care for animals on a day to day basis while owners are away for an extended time. Ineligible exposures: Animal training services that include attack, guard, service/comfort, medical alert, bomb detection or law enforcement, animal rescue, fostering or adoption of animals, dog parks where pets are allowed 'off leash,' depth of pool(s) exceeding 3-4 feet.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
76996	KEY CUTTING	52512D	Business Services	This class applies to risks that specialize in the business of selling, designing, servicing and cutting keys for locks for residential, commercial, institutional and industrial customers. This classification does not include the installation, servicing and monitoring of burglary/security device systems.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59471	KIOSKS - NON FOOD	59994F	Stores	Seasonal risks or adult novelty stores are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34210	KITCHEN UTENSILS MFG.	34993EB	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing kitchen utensils. For manufacturers of metal scissors, shears, and other cutlery of metal, classify as "CUTLERY MFG".	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
87310	LABORATORIES-RESEARCH, DEVELOPMENT/TESTING-EXCL. MEDICAL, DENTAL, X-RAY	87310	Office - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	See Small Business Guidelines column
80710	LABORATORY - MEDICAL	65121CY	Healthcare - Laboratory	Laboratories that analyze blood, tissue and other bodily fluids. Includes collection, processing of specimens and reporting test results. Ineligible exposures: Home healthcare, overnight care, tissue banks/storage of organs, sperm, blood, ova or embryos, clinical or drug trials (refer to Life Sciences), non-medical testing or imaging, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transportation and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80710 Medical Laboratories
80710	LABORATORY - REFERENCE	65121CY	Healthcare - Laboratory	A laboratory that performs reference or calibration measurement procedures or assigns reference values to test objects/specimens. No direct patient contact. Ineligible exposures: Home healthcare, overnight care, tissue banks/storage of organs, sperm, blood, ova or embryos, clinical or drug trials (refer to Life Sciences), non-medical testing or imaging, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transportation and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80710 Medical Laboratories
80710	LABORATORY - ROUTINE CLINICAL PATHOLOGY	65121CY	Healthcare - Laboratory	A laboratory that analyzes samples that are referred from other medical facilities for testing. No direct patient contact. Ineligible exposures: Home healthcare, overnight care, tissue banks/storage of organs, sperm, blood, ova or embryos, clinical or drug trials (refer to Life Sciences), non-medical testing or imaging, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transportation and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80710 Medical Laboratories

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
38260	LABORATORY ANALYTICAL INSTRUMENTS MFG.	38260	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed any of the following products: Aircraft Products, Automobile & Truck (operating parts), Medical Products, Drugs, Pharmaceuticals, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Tobacco Products, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
39992	LAMP SHADE MFG.	56040	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing lamp shades. Your customer is ineligible if they perform any plastic injection molding.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57190	LAMPS & LIGHTING STORES	57326K	Stores	Stores assigned to this classification sell lamps and lighting, and related supplies.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
36480	LAMPS/LANTERNS MFG.	36480	Manufacturing	Eligible manufacturers must be in business at least three years. CNA is not a market for risks that manufacture kerosene lamps and hurricane lamps. Operations that involve plastic injection molding are not eligible.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
36450	LAMPS/LANTERNS MFG.-ELECTRIC	56041	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA is a market for insureds that have a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please discuss with your underwriter before quoting. CNA is not a market for manufacturing operations which include many high hazard products or processes, for example, electroplating, foundries, etc. If unsure of your risk, discuss with your underwriter. Your customer is ineligible if they manufacture UV lights, halogen lights, gas lanterns (camping), kerosene, or hurricane lamps.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
07821	LANDSCAPE GARDENING	15699A	Contractor	Contractors that care for lawns and grounds including planting, mulching, fertilizing, mowing, edging and trimming shrubs. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; sale and/or installation of mosquito control misting system; agricultural crop spraying or aerial spraying of any kind; extermination/pest control work (other than lawn-care pesticide application); excavation or grading of land; tree pruning, cutting, trimming, removal or logging; any snow removal in NJ, in all other states snow removal more than 25% of total revenue; Green Roof landscaping and/or lawn care work on building rooftops; utility line clearance/maintenance work; use of explosives; growing/farming turf sod/grass; garbage or refuse collection including dumps; playground equipment installation; application of restricted use fertilizers, pesticides or herbicides with an unlicensed applicator; not certified or registered by a federal or state agency to use pesticides, if applicable; artificial turf installation more than 10% of total revenue; equipment rental or leasing (power or otherwise - with or without operators) to others more than 10% of total revenue; installation of automatic sprinkler systems for indoor use or plumbing systems, other than those for exterior landscape irrigation/lawn sprinkler systems; installation of hardscape, such as decks, verandas, porches or patios, if more than 25% of total revenue or if hardscape is attached or built into residential structure generates more than 10% of total revenue; retaining wall construction more than 10% of total revenue; trench work or work 4 feet or more below grade level; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, CO, FL, HI, NV, NY, TX
72111	LAUNDRY & DRY CLEANING PLANTS	71801E	Business Services	This classification contemplates establishments primarily engaged in dry-cleaning or dyeing apparel and household fabrics other than rugs. The following operations are ineligible for this classification: Laundry and dry cleaning stores; Laundry and dry cleaning/dyeing receiving stations; and Laundromats. Discharge of chemicals must be in accordance with state regulations. Effective fleet management program required for auto fleets. Effective workplace safety management program required for workers' compensation. Ineligible risks include those servicing day care, hospitals, health care facilities, or nursing homes.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, IN, LA and VT
50842	LAUNDRY EQUIPMENT AND SUPPLIES - DISTRIBUTOR	51991EU	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72132	LAUNDRY RENTAL SERVICES INCL DIAPER, LINEN, UNIFORM SERVICES	71801D	Business Services	This classification applies to those services who rent towels, uniforms, linens, diapers and towel cabinets to businesses and homes. Discharge of cleaning chemicals must be in accordance with state regulations. Effective fleet management program required for automobile. Effective workplace safety management program required for workers' compensation. Ineligible risks include those servicing day care centers, hotels, hospitals, health care or nursing homes facilities.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
07821	LAWN AND GARDEN SPRINKLER INSTALLATION	15699B	Service Contractor	Installation of lawn or garden sprinkler/irrigation systems. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; high hazard work such as utility line clearance/maintenance work, use of explosives, sod/grass farms, garbage or refuse collection including dumps, playground equipment installation; sale or installation of mosquito control misting system; tree pruning, cutting, trimming, removal or logging; excavation or grading of land other than that necessary for the installation of lawn and garden sprinkler/irrigation systems; agricultural crop spraying; aerial spraying of any kind; extermination/pest control (other than lawn-care pest control); any snow removal in NJ, in all other states snow removal more than 25% of total revenue; Green Roof landscaping or lawn care work on building rooftops; application of restricted use fertilizers, pesticides or herbicides without appropriate license; not certified or registered by a federal or state agency to use pesticides, if applicable; artificial turf installation more than 10% of total revenue; equipment rental or leasing (power or otherwise - with or without operators) to others more than 10% of total revenue; installation of automatic sprinkler systems for indoor use or plumbing systems, other than those for exterior landscape irrigation/lawn sprinkler systems; installation of hardscape, such as decks, verandas, porches or patios, if more than 25% of total revenue or if hardscape is attached or built into residential structure generates more than 10% of total revenue; retaining wall construction more than 10% of total revenue; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, CA, CO, FL, HI, NV, NY, TX
51910	LAWN CARE/MAINTENANCE OPERATIONS	51910	Service Contractor	Operations that provide services for lawn care, such as mowing, fertilizing, edging or cleaning lawns, including removal of leaves, or preventing growth of or killing weeds. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; utility line clearance/maintenance work; use of explosives; sod/grass farm; garbage or refuse collection including dumps; playground equipment installation; sale or installation of mosquito control misting system; tree pruning, cutting, trimming, removal or logging; excavation or grading of land; agricultural crop spraying; aerial spraying of any kind; extermination/pest control (other than lawn-care pest control); any snow removal in NJ, in all other states snow removal more than 25% of total revenue; Green Roof landscaping or lawn care work on building rooftops; application of restricted use fertilizers, pesticides or herbicides without appropriate license; not certified or registered by a federal or state agency to use pesticides, if applicable; artificial turf installation more than 10% of total revenue; equipment rental or leasing (power or otherwise - with or without operators) to others more than 10% of total revenue; installation of hardscape, such as decks, verandas, porches or patios, if more than 25% of total revenue or if hardscape is attached or built into residential structure generates more than 10% of total revenue; retaining wall construction more than 10% of total revenue; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI, NY
52611	LAWN, GARDEN & LIGHT FARMING SUPPLY - RETAIL - NO NURSERIES	59698F	Stores	This classification applies to retail dealers engaged principally in selling articles such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical, hand or machine tools, plumbing fittings and garden tools, outdoor fixtures, supplies and equipment including lawn mowers and snow plows. Not eligible if filling of propane tanks is > 15% of sales. Rental stores are ineligible. Equipment rental >25% is ineligible. Repair services >25% are ineligible. Lawn care maintenance is not eligible for this classification. For Nurseries, see Nursery-Garden Distributor, SIC51931. Nursery-Garden Distributor classification includes Retail Nurseries.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
52611	LAWN, GARDEN & LIGHT FARMING SUPPLY STORE - NO NURSERIES	59698E	Stores	This classification applies to retail dealers engaged principally in selling articles such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical, hand or machine tools, plumbing fittings and garden tools, outdoor fixtures, supplies and equipment including lawn mowers and snow plows. Not eligible if filling of propane tanks is > 15% of sales. Rental stores, equipment rental, repair services, and lawn care maintenance are not eligible for this classification. For Nurseries, see Nursery-Garden	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
81111	LAWYERS OFFICES - EXCL. PROFESSIONAL	65121B	Office - Professional	Private lawyers offices, no government owned legal enterprises. This class is not eligible for optional Employment Practices Liability/Fiduciary Liability Coverage on Connect. These coverages may be available through CNA Specialty Lines (cnapro.com).	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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31991	LEATHER AND SHEEP - LINED CLOTHING MFG.	56202B	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
31991	LEATHER GLOVES AND MITTENS MFG.	56202C	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
51360	LEATHER GOODS EXCEPT FOOTWEAR, GLOVES, LUGGAGE AND BELTING - DISTRIBUTOR	51412DP	Wholesalers	Distribution of leather goods other than footwear, gloves, luggage and belts not elsewhere classified. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
31991	LEATHER GOODS MFG.	56202D	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
59481	LEATHER PRODUCTS STORES	56992A	Stores	Stores assigned to this classification sell items made of leather including briefcases, pocketbooks, coats and other like items.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
82310	LIBRARIES	66309	Stores	Librarian selects and organizes the collection, depending on the library's specialty. Some items may be purchased, others may be on loan from other museums or from private collections. Exhibition may involve setting up of habitat groups and environmental or historical displays. Permanent items are classified, catalogued, and placed on display or held in storage for future use. Preparation department gets specimens or exhibits ready for public display. Auditoriums are usually available for lectures, film screenings, or concerts. Larger libraries may have study rooms and museums. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI
36411	LIGHT BULB/TUBES MFG.	35411	Manufacturing	Eligible manufacturers must be in business at least three years. CNA is not a market for manufacturing operations which include high hazard products or processes, including foundries and plastic injection molding. Manufacturing of halogen lights, gas lanterns, kerosene lamps, and hurricane lamps are ineligible.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
36460	LIGHTING FIXTURES MFG.	36460	Manufacturing	Eligible manufacturers must be in business at least three years. CNA is not a market for manufacturing operations which include high hazard products or processes, including aircraft products, foundries, pressure vessels, and plastic injection molding.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57190	LINEN & WHITE GOODS - RETAIL	57326P	Stores	This classification applies to risks engaged in the retail sale of items such as blankets, bedspreads, linens, pillows, towels, sheets, etc.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
27520	LITHOGRAPHING	58408	Manufacturing - Printers	This classification is eligible for printers E&O Coverage. A documented premises maintenance program for all building and equipment is required. No blanket washes, inks or solvents with flash points < 140 degrees Fahrenheit. No blueprinting allowed. Ineligible operations for CNP: 3D printing and immersion/hydrographic printing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80117	LITHOTRIPSY CENTER -- AMBULATORY SURGERY CENTER	65121YC	Healthcare - Invasive	A medical facility that treats kidney, gallbladder or liver stones. Ineligible exposures: Home healthcare, overnight care, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, bariatric surgery, clinical or drug trials or experimental treatments (refer to Life Sciences), tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
48130	LOCAL & LONG DISTANCE SERVICE PROVIDERS	48130	Business Services - Technology	Classification includes the resale of telephone voice and data communications. The leasing of lines is permitted. Hardcopy loss runs with at least three years, preferably five years BEFORE coverage is bound. All locations must be alarmed - central station. MINIMUM deductible of \$2,500 required. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
76996	LOCKSMITHS	52512B	Business Services	This class applies to locksmiths in the business of selling, designing, installing and servicing locks for residential, commercial, institutional and industrial customers. Customers - particularly residential customers - may come to the shop to purchase new door locks, window locks, or guards, replacement keys, or other related hardware. Safes may be purchased as well. Many locksmiths also offer 24-hour off-premises emergency service, including lock opening, safe opening and security-system service. This classification does not include the installation, servicing and monitoring of burglary/security device systems.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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65121	LRO:STRIP SHOPPING CENTER, > 5 TENANTS, WITH COMM'L COOKING	67633C	Bldg Lessors	90% of the tenants must be eligible for CNA Connect (CNP). Please discuss ineligible tenants with your UW prior to binding. Restaurants may not occupy >25% of the total area and must comply with UL 300 Standard (please review RESTAURANT requirements and confirm compliance). Ineligible tenants include bars/taverns, bowling alleys, skating or skateboarding rinks, theaters, day care centers, gas stations, habitational, medical marijuana dispensaries, auto repair including garage operations (if CNP eligible and >25% of bldg. occupancy), tenants with swimming pools, manufacturers, pregnancy termination clinics and testing labs. Parking exposures are to be rated separately. Min. occupancy rate for the space available to lease is 75%, unless the risk was built in the past year then the occ. rate should be >31% at binding. Tenants and subcontractors must provide evidence of ins. and add'l insured protection.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
65121	LRO:STRIP SHOPPING CENTER, > 5 TENANTS, NO COMM'L COOKING	67633B	Bldg Lessors	Ineligible tenants include restaurants, bars/taverns, bowling alleys, skating or skateboarding rinks, theaters, day care centers, schools that are not eligible for CNA Connect, gas stations, habitational, tenants with swimming pools, medical marijuana dispensaries, auto repair including garage operations (if CNP eligible and > 25% of building occupancy), manufacturers, pregnancy termination clinics and testing labs, wood products manufacturing, any electroplating operations, furniture stores and furniture wholesalers. Parking exposures are to be rated separately. Tenants and subcontractors must provide evidence of insurance and additional insured protection.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
65191	LRO:MULTI-TENANT RETAIL, NO COMMERCIAL COOKING W/ 1-2 APARTS	61212A	Bldg Lessors	Hardwired smoke detectors and emergency lighting are required in living units. Ineligible tenants include restaurants, bars/taverns, bowling alleys, skating or skateboarding rinks, theaters, day care centers, schools that are not eligible for CNA Connect, gas stations, medical marijuana dispensaries, auto repair including garage operations (if CNP eligible and > 25% of building occupancy), manufacturers, pregnancy termination clinics and testing labs, wood products manufacturing, any electroplating operations, furniture stores and furniture wholesalers. Tenants and subcontractors must provide evidence of insurance and additional insured protection. Min. 6 month leases req'd. Well maintained buildings (pictures req'd)	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI, OK Prohibited for CNP and UMB: FL
65191	LRO - SINGLE TENANT, SERVICE	61217A	Bldg Lessors	Tenant must be eligible for CNA Connect (CNP). Ineligible tenants include restaurants, bars/taverns, bowling alleys, skating or skateboarding rinks, theaters, day care centers, gas stations, habitational, medical marijuana dispensaries, auto repair including garage operations (if CNP eligible and >25% of bldg. occupancy), tenants with swimming pools, manufacturers, pregnancy termination clinics and testing labs. CNA does not have an appetite for vacant/unoccupied properties. Tenants and subcontractors must provide evidence of insurance and additional insured protection.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
65191	LRO - SINGLE TENANT, RETAIL, NO COMMERCIAL COOKING	61212D	Bldg Lessors	Ineligible tenants include restaurants, bars/taverns, bowling alleys, skating or skateboarding rinks, theaters, day care centers, schools that are not eligible for CNA Connect, gas stations, habitational, tenants with swimming pools, medical marijuana dispensaries, auto repair including garage operations (if CNP eligible and > 25% of building occupancy), manufacturers, pregnancy termination clinics and testing labs, wood products manufacturing, any electroplating operations, furniture stores and furniture wholesalers. Tenants and subcontractors must provide evidence of insurance and additional insured protection.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
65120	LRO - SHOPPING CENTERS NOT OCCP BY INSD, INDOOR MALL	67633A	Bldg Lessors	90% of the tenants must be eligible for (CNP). Please discuss ineligible tenants with your UW prior to binding. Restaurants may not occupy >25% of the total area and must comply with UL300 Standard (please review RESTAURANT requirements and confirm compliance). Ineligible tenants include bars/taverns, bowling alleys, skating or skateboarding rinks, theaters, day care centers, gas stations, habitational, auto repair including garage operations (if CNP eligible and >25% of bldg. occupancy), manufacturers, medical marijuana dispensaries, swimming pools, pregnancy termination clinics and testing labs. Parking exposures are to be rated separately. Min. occupancy rate for the space available to lease is 75%, unless the risk was built in the last year then the occ. rate should be >31% at binding. Tenants and subcontractors must provide evidence of ins. and add'l insured protection.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
65122	LRO - OFFICE OCCUPANTS, 8 STORIES OR LESS	65198A	Bldg Lessors	90% of the tenants must be eligible for CNA Connect (CNP). Please discuss ineligible tenants with your underwriter prior to binding. Over 90% of available space must be office tenants. Eligible restaurants must comply with UL 300 Standard. Please review RESTAURANT Requirements, and confirm restaurant tenants comply, before continuing with a quote. Ineligible tenants include day care centers, gas stations, medical marijuana dispensaries, auto repair including garage operations (if CNP eligible and >25% of bldg. occupancy), habitational, theaters, bars/taverns, tenants with swimming pools, manufacturers, pregnancy termination clinics and testing labs. Minimum occupancy rate for the space available to lease is 75%, unless the risk was built in the past 12 months then the occupancy rate should be > 31% at binding. A sprinkler system is mandatory for any location with greater than 7 stories	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI,OK
65191	LRO - MULTI-TENANT, RETAIL/SERVICE, NO COMMERCIAL COOKING	61212C	Bldg Lessors	Ineligible tenants include restaurants, bars/taverns, bowling alleys, skating or skateboarding rinks, theaters, day care centers, schools that are not eligible for CNA Connect, gas stations, habitational, tenants with swimming pools, medical marijuana dispensaries, auto repair including garage operations (if CNP eligible and > 25% of building occupancy), manufacturers, pregnancy termination clinics and testing labs, wood products manufacturing, any electroplating operations, furniture stores and furniture wholesalers. Tenants and subcontractors must provide evidence of insurance and additional insured protection.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK

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65191	LRO - MULTI-TENANT, RETAIL/SERVICE WITH COMMERCIAL COOKING	61212B	Bldg Lessors	90% of the tenants must be eligible for CNA Connect (CNP). Please discuss ineligible tenants with your UW prior to binding. Restaurants may not occupy >25% of the total area. Eligible restaurants must comply with UL300 Standard. Please review RESTAURANT Requirements and confirm compliance before continuing with a quote. Ineligible tenants include bars/taverns, bowling alleys, skating or skateboarding rinks, theaters, day care centers, gas stations, habitational, medical marijuana dispensaries, auto repair including garage ops (if CNP eligible and >25% of bldg. occupancy), tenants with swimming pools, manufacturers, pregnancy termination clinics and testing labs.Min. occ. rate for the space available to lease is 75%, unless the risk was built in the past 12 months then the occ. rate should be > 31% at binding.Tenants and subcontractors must provide evidence of ins. and additional insured protection.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, OK
36510	LOUDSPEAKERS SYSTEMS - AC POWERED MFG	36390BS	Manufacturing - Technology	Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed a product or component involved in the following: aircraft, automobile & truck (critical parts), factory automation, environmental control, physical security systems, utilities and petro-chemical uses, and medical products or devices, or if the end use or end user cannot be identified. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past, or if the insured stores or uses silica, titanium, fiberglass, weaponry, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
50990	LUGGAGE - DISTRIBUTOR	51991FD	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
31610	LUGGAGE MFG.	56202A	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59481	LUGGAGE STORES	56992D	Stores	Stores assigned to this classification sell items made for travel including briefcases, pocketbooks, luggage and other like items.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73310	MAILING AND LETTER SERVICES	71807A	Business Services	This classification applies to companies offering many services, including automatically and manually typed letters, labeling, maintenance of mailing lists, typewriter and hand addressing of envelopes, offset printing, addressograph, and transcription services. Direct mail services are also contemplated in this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50461	MANNEQUINS - DISTRIBUTOR	51991FH	Wholesalers	Direct importing is contemplated within the rating of this class. Prior to binding, please discuss the risk with your underwriter if they sell or refurbish secondhand goods. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73190	MANUFACTURERS REPRESENTATIVES	73190	Manufacturing	A manufacturer's representative is an independent contractor who sells the products of one or more manufacturers on a commission basis. For premium computation purposes use commissions as gross sales. The manufacturer(s) must carry products liability limits equal to or greater than your customer's limits. Your customer is ineligible for coverage if they sell foreign products when a U.S.domiciled manufacturer or distributor is not present. Your customer is not eligible if they sell discontinued products or products of a manufacturer that is no longer in business. Any installation, servicing, repairing or making any additional warranties beyond the manufacturer by the customer makes them ineligible. Extra hazardous products are ineligible products, examples include: aircraft/aerospace, asbestos products,brake parts,chemicals,elevators,playground equipment,explosives,fireworks,body protective gear,high pressure valves,industrial petroleum products,commercial ladders/scaffolds,medical equipment,tobacco products.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
32810	MARBLE PRODUCTS MFG.	32810	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Cultured marble manufacturing (marble dust mixed with plastic resins) is not eligible for this class and is not eligible for CNA Small Business. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible. Workers Compensation and Umbrella are not available for this class.	CNA Connect with \$2M/\$4M limit option available, Auto	Prohibited: AK, HI
59992	MARBLE PRODUCTS SALES	59999D	Stores	Stores assigned to this classification sell marble products. Any manufacturing exposures should be rated in appropriate class. Umbrella is not available.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50881	MARINE SUPPLIES/SHIP CHANDLER STORE - EXCL BOATS	18205C	Stores	If direct imports exceed 25% of total sales then risk is not eligible to be written on CNA Connect. If the customer is open to the public past 11PM, please discuss with your underwriter before quoting. Your customer is not eligible if filling of propane tanks is > 15% of sales or if they dispense gasoline. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56211	MATERNITY SHOPS - RETAIL	56210A	Stores	This classification applies to risks primarily engaged in the retail sale of maternity items such as clothing, publications, books, etc.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73110	MEDIA BUYERS	65121BV	Office - Technology	Personal & Advertising Injury is limited to false arrest, detention or imprisonment; malicious prosecution; and wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room. Please refer to CNP Section 14 items a, b and c. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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73740	MEDIA DUPLICATION	65121BR	Office - Technology	This class applies to risks engaged in the duplication of pre-recorded media (data, music, computer software) onto tape, computer disk, CD-rom, or laser-disk. Original information is recorded or manufactured by a recording studio, computer programmer, or computer software developer. Adult material duplication is ineligible. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
36520	MEDIA MANUFACTURING-PRE-RECORDED	36520	Manufacturing	Manufacturing and assembly of electronic products, components and instruments (products that can be programmed and/or controlled by electronic circuitry) - Telecommunication products manufacturing and assembly - Telecommunication Services - Information Technology (Software) and Related Services Must be in business a minimum of 3 years.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
87210	MEDICAL BILLING SERVICES	71807R	Office	This class applies to risks that provide billing services to medical and other related professional offices on a contract basis. Collection offices or billing offices with more than 10% of their revenues derived from collection activities are not eligible for this classification. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80710	MEDICAL LABORATORIES	65121CY	Healthcare - Laboratory	Laboratories that analyze blood, tissue and other bodily fluids. Includes collection, processing of specimens and reporting test results. Ineligible exposures: Home healthcare, overnight care, tissue banks/storage of organs, sperm, blood, ova or embryos, clinical or drug trials (refer to Life Sciences), non-medical testing or imaging, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transportation and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI, PR
80111	MEDICAL OFFICES	65121Y	Office - Healthcare	Offices of licensed practitioners having an MD degree engaged in the practice of general or specialized medicine. Operations include pre-arranged appointments, waiting and examining rooms, diagnosis, consultation, and prescribing of medications. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles. See a more specific CNA class for ambulatory surgery centers, acupuncturists, chiropractors, dentists, health or	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb* *Umb not available for Lasik Eye Surgery	Class not available in: AK, HI, PR
80113□	MEDICAL OFFICES-OPERATED BY GROUPS OF PHYSICIANS AS AN OUTPATIENT CLINIC	65121X	Office - Healthcare	Offices of licensed practitioners having an MD degree engaged in the practice of general or specialized medicine. Umb is not available on Lasik Eye Surgery. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb* *Umb not available for Lasik Eye Surgery	Class not available in: AK, HI, PR
80991□	MEDICAL SPAS	65121YK	Healthcare - Invasive	Medical Spas are a hybrid between the traditional day spa and a medical clinic. They operate under the supervision of a medical doctor/director and offer specialized medical treatments in addition to typical spa services. Ineligible exposures: Home healthcare, overnight/residential care facilities, exercise facilities, classes or equipment, hair transplant, cell therapy, body piercing (other than ears or nose), silicone or gas injection, radon therapy, tanning booths or spray tanning, non-FDA approved treatments/procedures, cryogenic treatments/machines/inks, ear candling, PRP (Platelet Rich Plasma) therapy/plasma therapy, tattoo studios, on-site dispensing of opioids, narcotics or similar medications, surgical procedures requiring general anesthesia, clinical/drug trials or experimental treatments (refer to Life Sciences), emergency/trauma or urgent care treatment centers, any current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport and mobile medical units/vehicles.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
38410	MEDICAL, DENTAL, HOSPITAL/SURGICAL EQUIPMNT/SUPPLIES MFG-EXPENDABLE-EXCL. DRUGS	38410	Manufacturing - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	See Small Business Guidelines column
38411	MEDICAL, DENTAL, HOSPITAL/SURGICAL EQUIPMNT/SUPPLIES MFG-NONEXPENDABLE	38411	Manufacturing - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	See Small Business Guidelines column
38413	MEDICAL, DENTAL, HOSPITAL/SURGICAL INSTRUMENT MFG - EXCL. DRUGS	38413	Manufacturing - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	See Small Business Guidelines column

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38451	MEDICAL, DENTAL, SURGICAL DIAGNOSTIC/TREATMENT - MACHINES/DEVICES MFG	38451	Manufacturing - Advanced Medical Technology	Refer to CNA HealthPro Advanced Medical Technology. This class is only available in the following states: AL, AR, AZ, CA, CO, CT, DC, DE, ID, GA, IL, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY.	CNA Connect with \$1M/\$2M limit option available, Auto, WC & Umb	See Small Business Guidelines column
50471	MEDICAL, HOSPITAL, SURGICAL SUPPLY STORES	50471	Stores	This class contemplates both Retailers and Distributors/Wholesalers as long as the risk meets these guidelines: No hardware (ex. any bone or spinal rods, bone plates, etc.) that are placed in a body during surgery. No sales of used equipment. Rental of personal oxygen units, and wheelchairs is contemplated in this classification. Total rental receipts must not exceed 25% of total sales. Rented/leased equipment should be rated under the Scheduled Property Coverage as #1. No oxygen filling, no home infusion, respiratory, physical therapy or other invasive treatment or therapy. No manufacturing or repair of equipment. No repackaging any goods/pharmaceuticals. No products sold under their label. Direct importing is ineligible. Dispensing of medical marijuana is ineligible. Sprinkler system required for any location with Bldg + BPP > \$2M	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
31310	MEN'S FOOTWEAR - EXCEPT ATHLETIC MFG.	59005D	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. No Safety Boots/Shoes Mfg or infant shoe Mfg is allowed.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80936	MENTAL HEALTH AND SUBSTANCE ABUSE, OUTPATIENT	65121YH	Office - Healthcare	An office that provides assistance in addressing mental health issues, substance addiction and substance abuse. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
50512	METAL DISTRIBUTOR - NON-STRUCTURAL, NOT SCRAP METAL	50512	Wholesalers	Distribution of non-structural metal such as semifinished metal products and sheets of metal. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
17995	METAL ERECTION-DECORATIVE/ARTISTIC	17995	Contractor	This class includes the fabrication/installation/erection of decorative or artistic metal work either as an individual creation or as a decorative addition to an existing structure or item. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; high hazard work such as amusement parks, cat walks, fire escapes, elevators, escalator or moving walkways, scaffolding, rigging etc; installation or fabrication of stairs, stair railings, balcony railings, security bars/fencing or decorative additions to these items; installation of load bearing structures; construction, maintenance or repair of guardrails; electroplating, painting or powder coating; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, Umb	Prohibited in: AK, HI, NY
17994	METAL ERECTION-NON-STRUCTURAL	17994	Contractor	Installation/erection of non-structural partitions, shelving, framing or non-load bearing walls. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; high hazard work such as amusement parks, cat walks, fire escapes, elevators, escalator or moving walkways, scaffolding, rigging etc; installation or fabrication of stairs, stair railings, balcony railings, security bars/fencing or decorative additions to these items; installation of load bearing structures; construction, maintenance or repair of guardrails; work at prisons and jails; electroplating, painting or powder coating; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, Umb	Prohibited in: AK, HI, NY
34230	METAL HAND TOOL MFG NOT POWERED	34621AB	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing non-powered files and other hand and edge tools for metalworking, woodworking, and general maintenance. Establishments primarily engaged in manufacturing handsaws and saw blades are ineligible for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34230	METAL HAND TOOL MFG NOT POWERED NON-CUTTING	34621A	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing non-powered non-cutting metal hand tools. Establishments primarily engaged in manufacturing handsaws and saw blades are ineligible for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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34230	METAL TOOLS MFG.	34621AC	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing non-powered metal tools. Establishments primarily engaged in manufacturing handsaws and saw blades are ineligible for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34440	METALWORKS SHOP-DECORATIVE OR ARTISTIC - NO INSTALLATION	34460B	Manufacturing - Metal	This classification applies to establishments primarily engaged in manufacturing architectural and ornamental metal work. Installation is not contemplated in this classification. Your customer is ineligible if they manufacture or distribute following products: fire escapes, railings, security bars.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51360	MILLINERY SUPPLIES - DISTRIBUTOR	51412EI	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
52313	MIRRORS - RETAIL	57155B	Stores	This classification applies to risks engaged in the sale of a variety of mirrors such as wall, floor or framed mirrors.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50450	MODEMS - DISTRIBUTOR	51991FP	Wholesalers - Technology	Wholesale distribution of computer modems. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
59992	MONUMENTS AND GRAVE MARKERS - DISTRIBUTOR	51991FR	Wholesalers	This classification contemplates establishments primarily engaged in monument and grave marker distributing. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
32720	MONUMENTS, TOMBSTONES & STATUARY PRODUCTS MFG	59482A	Service	Must be in business a minimum of 3 years to be eligible for CNA Connect. Please note, Silica Exclusion applies. Workers Compensation is not available for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59993	MONUMENTS, TOMBSTONES & STATUARY SALES	59999S	Stores	Stores assigned to this classification sell marble products. Any manufacturing exposures should be rated in appropriate class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50430	MOTION PICTURE CAMERAS, PROJECTORS, EQUIPMENT AND SUPPLIES - DISTRIBUTOR	51991FT	Wholesalers	Distributors of darkroom apparatus, photographic developing apparatus, photographic film, motion picture and slide projection apparatus primarily used commercially. Direct importing is contemplated within the rating of this class. Motion picture production is ineligible. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
84120	MUSEUMS	84120	Stores	Fine Arts are to be covered under a Fine Arts Coverage Endorsement in order to assure proper valuation as these items are NOT included within the definition of Business Personal Property. Auditoriums, study rooms and libraries in the museum are eligible. Restaurants must be separately classified and rated. This class is not eligible for EPLI Cov on CNP in the following states: AK, FL, LA and MA. Children's museums are not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73891	MUSIC & ART STUDIO - NOT DANCE	57334F	Stores	This classification includes a studio used by the artist(s) or musician(s). This is not a school. "Fine Arts", which includes paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, porcelains, rare glass, bric-a-brac, and similar property with historical value, or artistic merit; are to be covered under the Fine Arts Coverage Endorsement in order to assure proper valuation. These items are not included within the definition of Business Personal Property. Notify your Underwriter if you do not place the insured's Fine Arts with CNA.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51992	MUSICAL INSTRUMENT DISTRIBUTORS	57334B	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
39311	MUSICAL INSTRUMENT MFG.	57257	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing musical instruments, and parts and accessories for musical instruments. Manufacturing wood instruments is ineligible for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57361	MUSICAL INSTRUMENT STORES	57334A	Stores	Musical instrument stores are specialty retail stores selling musical instruments, accessories and sheet music. They also may have rental programs for instruments. The repair of musical instruments the store sells or rents to customers is included. It is common for these stores to provide music lessons to customers and this is contemplated within this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
76990	MUSICAL INSTRUMENTS TUNING & REPAIR	57334E	Service	Musical instrument repairers and tuners (often called technicians) work in four specialties: band instruments, pianos and organs, violins, and guitars. CNA desires risks with fully qualified repairers, which requires at least two to five years of training. There should be a posted no smoking policy within all shop and storage areas.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72310	NAIL SALONS	10115H	Business Services	Businesses that provide manicure, pedicure and nail enhancement services. Operations may include the sale of nail polish, nail files and related products. Staff must be licensed for the services they perform. No body piercing other than ears and/or nose, child babysitting/day care (when parent(s) not on premises), removal of warts, moles or growths, pedicures using Garra Rufa fish (aka doctor fish, nibble fish, tiny carp), permanent make-up or tattooing, tanning booths or spray tanning. Your customer is not eligible for this classification if any treatment they perform requires a medical license. Professional liability coverage may be available. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI and NY. WC Prohibited: CA

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33990	NAILS, STEEL MFG.	34993DY	Manufacturing - Metal	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA is not a market for manufacturing operations which include high hazard products or processes, including aircraft products, electroplating, foundries, and plastic injection molding.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
39650	NEEDLES, PINS/TACKS MFG.	57403	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal needles, pins, and tacks. Manufacturing any product intended for medical use is ineligible for this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59941	NEWSPAPER AGENCIES - DISTRIBUTOR	51412EP	Wholesalers	This classification applies to new agents or distributors who supply newspapers, magazines or periodicals to retail businesses for further distribution. The materials distributed are received from the publishers by common carrier. The newspaper or magazine distributor sorts, bundles and delivers the product to the retail business. No direct house to house delivery.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59942	NEWSPAPER OR MAGAZINE STANDS	59935	Stores	This classification applies to retail shops or "stands" which sell newspapers, magazines or periodicals to the public. These stands are open air stands located on streets or in public areas such as air, bus and train stations. Typically they also sell candy, gum and tobacco items. No delivery is performed.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
23900	NON-WOVEN FABRICS MFG.	23900G	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
87210	NOTARIES - PUBLIC	65121BT	Office	This classification applies to notary public offices. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51992	NOVELTY GLASSWARE - DISTRIBUTOR	51412CY	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80492	NURSE PRACTITIONER CLINIC (WELLNESS, FAMILY PRACTICE)	65121H	Office - Healthcare	An office or clinic led by a nurse practitioner. Services include assessment, treatment and monitoring of a wide range of health concerns with a focus on chronic disease management, wellness and preventative care. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80490 Health Practitioners Offices
51931	NURSERY - GARDEN DISTRIBUTORS	15699C	Wholesalers	This classification contemplates distribution of nursery stock, potted plants either in containers or burlap root balls, and plant food.-The risk is not eligible -if they grow plants. Sprinkler system required for any location with Bldg + BPP >\$2M. Greenhouses are ineligible.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34510	NUTS, METAL MFG.	34993EC	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal nuts from metal rod, bar, or tube stock.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
25421	OFFICE & STORE FIXTURES, PARTITIONS AND SHELVES - METAL	25421	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please discuss with your underwriter before quoting. CNA is not a market for metal manufacturing operations which include many high hazard products or processes, for example, critical control devices, electroplating, foundries, etc. If unsure of your risk, discuss with your underwriter.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73595	OFFICE EQUIPMENT RENTAL SERVICE	73595	Business Services	This classification applies to risks that lease telecommunication devices, apparatus and office equipment of all kinds. No heavy or mobile equipment rental that is outside the office exposures. The risk is not eligible for CNA Connect or Umbrella if they sell or rent used equipment, sell or rent medical/dental equipment or refurbish equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
76993	OFFICE EQUIPMENT RENTAL/INSTALLATION/SERVICE	76993A	Business Services	Must be in business a minimum of 3 years to be eligible for CNA Connect. This classification applies to establishments primarily engaged in the repair of office equipment machines and appliances. Risks solely installing non-owned office equipment machines and appliances are ineligible. The products contemplated by this classification include, but are not limited to photocopy equipment, postage and keypunch machines, word processing and data processing equipment, cash registers, typewriters, calculators and mailing or addressing machines. This classification includes shop operations. Trucking operations are ineligible. The risk is not eligible for CNA Connect or Umbrella if they sell or rent used equipment, sell or rent medical/dental equipment or refurbish equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50441	OFFICE EQUIPMENT, MACHINES/APPLIANCES - DEALERS - NO REPAIR	18437	Stores	If direct imports exceed 25% of total sales then risk is not eligible to be written on CNA Connect. Sprinkler system required for any location with Bldg + BPP >\$2M. The risk is not eligible for CNA Connect and Umbrella if they sell or rent used equipment, sell or rent medical/dental equipment or refurbish equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50442	OFFICE EQUIPMENT, MACHINES/APPLIANCES - RETAIL-W/ REPAIRS	50442A	Stores	If direct imports exceed 25% of total sales then risk is not eligible to be written on CNA Connect. No air pollution control equipment. Sprinkler system required for any location with Bldg + BPP >\$2M. The risk is ineligible for CNA Connect or Umbrella if they sell or rent used equipment, sell or rent medical/dental equipment or refurbish equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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50440	OFFICE EQUIPMENT, MACHINES/APPLIANCES DISTRIBUTOR-NO REPAIR	50925B	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M. The risk is not eligible for CNA Connect or Umbrella if they sell or rent used equipment, sell or rent medical/dental equipment or repair/refurbish office equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
35780	OFFICE MACHINES MANUFACTURING	36390A	Manufacturing - Technology	Eligible manufacturers must be in business at least three years. CNA is not a market for manufacturing operations which include high hazard products or processes, including critical control devices, aircraft products, foundries, pressure vessels, and plastic injection molding. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
51120	OFFICE SUPPLIES - DISTRIBUTOR	16005B	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59431	OFFICE SUPPLIES STORES	59435E	Stores	This classification applies to a retail store selling office supplies, including, but not limited to, paper invitations for announcements, copying papers, accounting paper, computer paper. Additional products sold include filing supplies, data and word processing supplies, rubber stamps, writing instruments such as pens, markers and pencils, and custom printed forms.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
87210	OFFICES - NOT OTHERWISE CLASSIFIED	65121AK	Office	Please refer to a more specific CNA Connect class. This classification applies to office type risks not otherwise classified subject to underwriting review. Embassies and Permanent Missions (e.g. Permanent Mission of Albania to the United Nations) are not eligible. Ineligible operations include investment brokers, staffing/placement agency for contractors.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	See Small Business Guidelines column
50480	OPHTHALMIC GOODS - DISTRIBUTOR	59954B	Wholesalers	Wholesale distribution of ophthalmic frames and lenses, ophthalmic equipment and/or supplies. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
38270	OPTICAL GOODS MFG	57600	Manufacturing	Eligible manufacturers must be in business at least three years. CNA is not a market for manufacturing operations which include high hazard products or processes, including plastic injection molding. Your customer is ineligible for this classification if they ever manufactured contact lenses.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59951	OPTICAL GOODS STORES	59954A	Stores	This classification contemplates risks engaged in selling optical goods. Risks performing eye examinations (optometrists & ophthalmologists) are not eligible for this class. Opticians & Optical Goods Professional is an available option for this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80420	OPTOMETRISTS OFFICES	65121E	Office - Healthcare	Office of an optometrist who conducts eye exams, tests vision, prescribes and dispenses corrective lenses and prescribes medication for eye diseases. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles. Ophthalmologists offices and Lasik Eye Surgery & Surgical Ctrs are not eligible for this classification. For Ophthalmologists use SIC 80111 MEDICAL OFFICES. For Lasik Eye Surgery & Surgery Ctrs/Surgical Ctrs use SIC 80117 Ambulatory Surgical Centers or if in MT, NH or NY use SIC 80113 Medical Offices - Operated by Groups of Physicians as an Outpatient Clinic.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
80212	ORAL SURGEONS OFFICES	65121F	Healthcare - Invasive	Oral Surgery is a form of dentistry that treats a wide spectrum of diseases, injuries and conditions around the head, neck, face and jaw. Common services include teeth extraction, reconstructive dental surgery and installation of dental implants. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), non-medical laboratory testing, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
80310	OSTEOPATHS OFFICES	65121G	Office	For medical offices of osteopaths.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80117	PAIN MANAGEMENT CENTER	65121YC	Healthcare - Invasive	A medical office that specializes in evaluation, diagnosis, and treatment of all different types of pain. A combination of therapies including, but not limited to, medication, physical therapy and nerve blocks may be used. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), clinical or drug trials (refer to Life Sciences), emergency or trauma treatment centers, tissue banks/storage of organs, sperm, blood, ova or embryos, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
17214	PAINTING-INTERIOR-BUILDINGS/STRUCTURES	17214	Contractor	Painting, and/or staining of walls, ceilings, window sashes, trim and molding. Minor carpentry, drywall and plaster repairs in preparation for application to surfaces are contemplated in this class. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; water proofing or fire proofing; removal or application of lead paint; trench work or work 4 feet or more below grade level; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, FL, HI, NV, NY, TX

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17216	PAINTING AND PAPER HANGING	17216	Contractor	Painting, papering and/or staining of walls, ceilings, window sashes, trim and molding. Minor carpentry, drywall and plaster repairs in preparation for application to surfaces are contemplated in this class. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; water proofing or fire proofing; removal or application of lead paint; trench work or work 4 feet or more below grade level. Subcontracted work less than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, FL, HI, NV, NY, TX
50722	PAINT, WALLPAPER, WALLCOVER - DISTRIBUTOR	52322B	Wholesalers	This classification contemplates establishments primarily engaged in wholesale distribution of paint and wallpaper. Direct importing paint is not contemplated in this classification. Mixing paint or repackaging paint is not contemplated in this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
52312	PAINT, WALLPAPER, WALLCOVER STORES	52322A	Stores	This classification applies to retail stores selling paint, wallpaper and wallcovering material.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
26770	PAPER - CONVERTED & PAPERBOARD PRODUCTS	26770A	Manufacturing	This classification contemplates establishments engaged in manufacturing converted paper or paperboard products from purchased paper. Establishments engaged in manufacturing cigarette paper are ineligible for this classification. Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. CNA desires manufacturers with a Fire Protection Program, Quality Control and Product Recall policy in place. Please discuss with your UW before quoting, if this client does not. All Paper Products Manufacturers are subject to a favorable Risk Control survey. At a minimum, the survey will confirm good building maintenance and housekeeping. If there is Rack Storage over 12 feet, please contact your UW before quoting the account.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
26770	PAPER - ENVELOPE MFG.	26770B	Manufacturing	This classification contemplates establishments engaged in manufacturing paper or paperboard envelopes from purchased paper. Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. CNA desires manufacturers with a Fire Protection Program, Quality Control and Product Recall policy in place. Please discuss with your UW before quoting, if this client does not. All Paper Products Manufacturers are subject to a favorable Risk Control survey. At a minimum, the survey will confirm good building maintenance and housekeeping. If there is Rack Storage over 12 feet, please contact your UW before quoting the account.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
26770	PAPER - STATIONARY PRODUCTS MFG.	26770C	Manufacturing	This classification contemplates establishments engaged in manufacturing paper stationary from purchased paper. justManufacturers must be in business a minimum of 3 years to qualify for our insurance program. CNA desires manufacturers with a Fire Protection Program, Quality Control and Product Recall policy in place. Please discuss with your UW before quoting, if this client does not. All Paper Products Manufacturers are subject to a favorable Risk Control survey. At a minimum, the survey will confirm good building maintenance and housekeeping. If there is Rack Storage over 12 feet, please contact your UW before quoting the account.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
26720	PAPER COATING OR FINISHING MFG.	26720B	Manufacturing	This classification contemplates establishments engaged in manufacturing coated, laminated, or processed paper and film from purchased paper, except for packaging. Also included are establishments primarily manufacturing gummed paper products and pressure sensitive tape with backing of any material other than rubber, for any application. Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. CNA desires manufacturers with a Fire Protection Program, Quality Control and Product Recall policy in place. Please discuss with your UW before quoting, if this client does not. All Paper Products Manufacturers are subject to a favorable Risk Control survey. At a minimum, the survey will confirm good building maintenance and housekeeping. If there is Rack Storage over 12 feet, please contact your UW before quoting the account.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51121	PAPER NOVELTIES - DISTRIBUTOR	51412ES	Wholesalers	Distribution of paper items with limited practical purpose that are unique or humorous such as paper party hats, play money, party decoration or door hangers. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51121	PAPER PLATES, CUPS AND NAPKINS DISTRIBUTOR	51412BR	Wholesalers	Distribution of paper cups, plates, napkins and disposable plastic cups and plates. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51121	PAPER PRODUCTS DISTRIBUTORS	16005A	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59471	PARTY GOODS STORES - RETAIL	59999T	Stores	This classification applies to risks engaged in the retail sale of party supplies such as paper plates, napkins, party hats, banners, etc. Risks that rent helium tanks to the public are not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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27412	PATTERN MFG - PAPER	27412	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA desires manufacturers with a Fire Protection Program, Quality Control and Product Recall policy in place. Please discuss with your underwriter before quoting, if this client does not. All Paper Products Manufacturers are subject to a favorable Risk Control survey. At a minimum, the survey will confirm good building maintenance and housekeeping. If there is Rack Storage over 12 feet, please contact your underwriter before quoting the account. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
35430	PATTERN MFG.	35430	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing industrial patterns. Foundry operations are not contemplated in this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34691	PATTERNS ON METAL MFG.	34993EJ	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing patterns on metal. Products in this industry include household appliance housings and parts, cooking and kitchen utensils, and other nonautomotive job stampings.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
31991	PERSONAL LEATHER GOODS, EXCEPT HANDBAGS AND PURSES MFG.	56202E	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
7520	PET GROOMING	59997C	Office	This class contemplates Pet Groomers who provide services such as bathing, hair removal, nail clipping, and ear cleaning. This class also contemplates Pet Sitters/Walkers. Ineligible exposures: Exotic or farm animal care (up to 20% of receipts is acceptable).	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59995	PET STORES	59997A	Stores	This is a retail store selling small animals, birds and fish. In addition the store may display and sell, pet foods, pet supplies, cages, pet carry cases and clothing for pets and their owners. Incidental pet grooming and training is included. Any boarding of pets or providing medical attention for other than pets for sale is not contemplated in this classification and is to be separately classified and rated.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50921	PET SUPPLIES, EXCEPT PET FOOD - DISTRIBUTOR	51412FI	Wholesalers	Distribution of pet products such bedding, toys, fish tanks,leashes and collars. Pet food, pet treats or live pet distribution is ineligible. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59995	PET SUPPLY STORES	59997H	Stores	This is a retail store selling pet foods, pet supplies, cages, pet carry cases and clothing for pets and their owners. Incidental pet grooming and training is included. Any boarding of pets or providing medical attention for other than pets for sale is not contemplated in this classification and is to be separately classified and rated.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73840	PHOTO FINISHING LABORATORIES	16471B	Business Services	This classification applies to photo finishing laboratories for amateur and professional photographers, and commercial businesses. This classification applies to the mini-laboratories found in malls where photo finishing is done while you wait as well as the larger photo finishing laboratories found in other than malls.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72210	PHOTOGRAPHERS - COMMERCIAL	16471C	Stores	Operations included under this classification can range from commercial or "free lance" photography covering such events as weddings, fires, accidents, etc. to one location studio photography: many photography concerns will include various aspects of these operations. Your customer is ineligible if their operation includes aerial photography including the use of drones.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50430	PHOTOGRAPHIC CAMERAS, PROJECTORS, EQUIPMENT AND SUPPLIES - DISTRIBUTOR	51991GK	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
38612	PHOTOGRAPHIC EQUIPMENT MANUFACTURING	38612	Manufacturing - Technology	Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed a product or component involved in the following: aircraft, automobile & truck (critical parts), factory automation, environmental control, physical security systems, utilities and petro-chemical uses, and medical products or devices, or if the end use or end user cannot be identified. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past, or if the insured stores or uses silica, titanium, fiberglass, weaponry, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
72210	PHOTOGRAPHIC STUDIOS AND PORTRAITS	16471A	Stores	Operations included under this classification usually are one location studio photography: many photography concerns will include various aspects of these operations.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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38611	PHOTOGRAPHIC SUPPLIES MANUFACTURING	38611	Manufacturing - Technology	Manufacturers must be in business a minimum of 3 years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed a product or component involved in the following: aircraft, automobile & truck (critical parts), factory automation, environmental control, physical security systems, utilities and petro-chemical uses, and medical products or devices, or if the end use or end user cannot be identified. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past, or if the insured stores or uses silica, titanium, fiberglass, weaponry, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
80490	PHYSICAL, PHYSIOTHERAPISTS AND OCCUPATIONAL THERAPISTS	65121CW	Healthcare-Physical Therapy	Medical professionals who specialize in healthcare dedicated to improving, maintaining or restoring physical strength, cognition and mobility. Ineligible exposures: Facilities providing overnight care, facilities that allow non-patient use of equipment (exercise, hydrotherapy pools etc.), therapy conducted in swimming pools (public or private), drug, alcohol or other substance abuse treatment/rehabilitation centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, mobile medical units/vehicles, home healthcare – regularly providing therapy or treatment in the patient's home and patient transport	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
59991	PICTURE & PICTURE FRAME STORES	57121E	Stores	Direct importing is contemplated within the rating of this class. Art restoration services are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51992	PICTURE, PICTURE FRAME, AND PORTRAITS DISTRIBUTORS	57121D	Wholesalers	Direct importing is contemplated in the rating of this class. "Fine Arts", which includes paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, porcelains, rare glass, bric-a-brac, and similar property with historical value, or artistic merit; are to be covered under the Fine Arts Coverage Endorsement in order to assure proper valuation. These items are not included within the definition of Business Personal Property. Notify your Underwriter if you do not place the insured's Fine Arts with CNA. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
52314	PLATE GLASS - DISTRIBUTOR	51991GO	Wholesalers	Glazing and/or installation is not contemplated in this classification. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
23900	PLEATING AND STITCHING MFG.	23900H	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
17115	PLUMBING-COMM'L/INDUSTRIAL	98482	Contractor	Installation, fitting, repair or maintenance of water or waste disposal/drainage systems in retail and commercial buildings. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; work involving Liquid Propane Gas (LPG); process piping work of any kind; pressurized commercial boiler work; backflow work; septic tank repair, maintenance, cleaning or installation; fire suppression system work (water sprinkler or commercial cooking suppression systems, etc); storage tank or fuel tank maintenance, repair or installation; refrigeration systems or equipment installation, service or repair; trench work or work 4 feet or more below grade level. Subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, CO, FL, HI, LA, MN, OR, NJ, NY, NV, TX, WA
34310	PLUMBING FIXTURES AND SUPPLIES MFG.	34993EK	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal plumbing fixture and supplies. Also included in this classification are establishments engaged in the assembly of plastics components into plumbing fixture fittings. Manufacturing plastic products is ineligible. The following products are ineligible for this classification: pressure relief valves, steam or water line valves.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34311	PLUMBING FIXTURES MFG.- CERAMIC/PORCELAIN	58095A	Manufacturing	This classification contemplates establishments primarily engaged in manufacturing ceramic/porcelain plumbing fixtures. Also included in this classification are establishments engaged in the assembly of plastics components into plumbing fixture fittings. Manufacturing plastic products is ineligible. The following products are ineligible for this classification: pressure relief valves, steam or water line valves.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50741	PLUMBING FIXTURES, EQUIPMENT AND SUPPLIES - DISTRIBUTOR	51991GS	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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17114	PLUMBING-RESIDENTIAL/DOMESTIC	98483	Contractor	Installation, fitting, repair or maintenance of water or waste disposal/drainage systems in residential buildings. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; work involving Liquid Propane Gas (LPG); backflow work; septic tank repair, maintenance, cleaning or installation; trench work or work 4 feet or more below grade level; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, CO, FL, HI, LA, MN, OR, NJ, NY, NV, TX, WA
52512	PLUMBING SUPPLIES & FIXTURES DEALERS	16527C	Stores	If direct imports exceed 25% of total sales then risk is not eligible to be written on CNA Connect. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34320	PLUMBING SUPPLIES MFG. - METAL	58095B	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal plumbing fixture fittings and trim. Also included in this classification are establishments engaged in the assembly of plastics components into plumbing fixture fittings. Manufacturing plastic products is ineligible. The following products are ineligible for this classification: pressure relief valves, steam or water line valves. <u>CNA does not have an appetite for vacant/unoccupied properties.</u>	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34321	PLUMBING SUPPLIES MFG.- CERAMIC/PORCELAIN	58096C	Manufacturing	This classification contemplates establishments primarily engaged in manufacturing ceramic/porcelain plumbing supplies. Manufacturing plastic products is ineligible. The following products are ineligible for this classification: <u>pressure relief valves, steam or water line valves.</u>	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80430	PODIATRISTS OFFICES	65121AB	Office - Healthcare	Doctors of Podiatric Medicine (DPM) provide medical care, diagnosis and treatment of conditions affecting the foot, ankle, and structures of the leg. Specializations may include surgery, sports medicine, pediatrics or diabetic care. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
57190	POTTERY STORES	57326L	Stores	No kilns.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50822	POWER HANDTOOLS - DISTRIBUTOR	51991GV	Wholesalers	No installation or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59997	PRECISION & SCIENTIFIC TOOLS & INSTRUMENTS STORE	59974F	Stores	Stores assigned to this classification sell precision tools and equipment. No direct importing of merchandise. Umbrella is not available. No air pollution control equipment. The risk is not eligible for CNA Connect if they sell or rent used equipment, sell or rent medical/dental equipment or refurbish equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC	Prohibited: AK, HI
73720	PRE-PACKAGED SOFTWARE - DEVELOPMENT & DESIGN	65121DP	Office - Technology	Classification includes the development of software packages that are sold without custom modification. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
54612	PRETZEL STORES - NO FRYING	71311H	Stores - Food	Cooking should be limited to baking only.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI. WC Prohibited: CA
73340	PRINTER/QUICK PRINT SHOPS - NOT SILKSCREENING	11222B	Business Services	This classification applies to establishments engaged in copying or duplicating services for commercial customers. This classification includes incidental sales of office products. Delivery of copied material is contemplated in the classification. This service should be distinguished from a commercial printing operation in which the customer's copy is composed or typeset, using either the hot-metal or cold-type process. Waterbase silkscreening operations are eligible. All other silkscreening operations are ineligible. Ineiglble operations for CNP: 3D printing and immersion/hydrographic printing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51111	PRINTERS/ELECTROTYPERS SUPPLIES DISTRIBUTORS	51111	Wholesalers	Risk is not eligible to be written on CNA Connect if any flammable inks. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
27541	PRINTING-NOT FLAMMABLE INKS	58409	Manufacturing - Printers	This classification is eligible for printers E&O Coverage. No E&O for printers who print Legal Documents, Lottery Tickets, Prize Tickets, Telephone Directories, Warnings/instructions for high tech or medical equipment, or Warnings/instructions for pharmaceutical products. No flammable inks. Ineiglble operations for CNP: 3D printing and immersion/hydrographic printing.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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80490	PSYCHIATRISTS	65121CS	Office - Healthcare	Offices of psychiatrists. Services include diagnosis, treatment and prevention of mental, emotional or behavioral disorders. Abuse or Molestation exclusion applies with the exception of New Jersey. New Jersey risks are required to carry professional liability coverage including coverage for incidents arising out of Abuse and Molestation. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
80490	PSYCHOLOGISTS	65121CT	Office - Healthcare	Offices of psychologists/mental health professionals that help patients learn to cope with life issues and mental health problems. Abuse or Molestation exclusion applies with the exception of New Jersey. New Jersey risks are required to carry professional liability coverage including coverage for incidents arising out of Abuse and Molestation. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
73110	PUBLIC RELATIONS	65121BW	Office - Technology	Personal & Advertising Injury is limited to false arrest, detention or imprisonment; malicious prosecution; and wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room. Please refer to CNP Section 14 items a, b and c. This classification contemplates establishments primarily engaged in the preparation of materials, written or spoken, which are designed to influence the general public or other groups in promoting the interests of their clients. This classification includes lobbyists. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
27112	PUBLISHERS - ALL OTHER	27112A	Manufacturing - Printers	No home delivery of newspapers. E&O Coverage should be purchased separately. Personal & Advertising Injury is limited to false arrest, detention or imprisonment; malicious prosecution; and wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room. Please refer to CNP Section 14 items a, b and c. Hired and Non-Owned Auto is not available on CNA Connect. If Hired and Non-Owned Auto coverage is desired, request a separate auto policy. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
27312	PUBLISHERS - BOOKS/MAGAZINES	27312	Manufacturing - Printers	This class applies to risks that publish magazines or books. E&O Coverage should be purchased separately. Personal & Advertising Injury is limited to false arrest, detention or imprisonment; malicious prosecution; and wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room. Please refer to CNP Section 14 items a, b and c. Hired and Non-Owned Auto is not available on CNA Connect. If Hired and Non-Owned Auto coverage is desired, request a separate auto policy. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
27410	PUBLISHERS-SHEET MUSIC INCL PRINTING	27410	Manufacturing - Printers	This class applies to risks that publish sheet music. E&O Coverage should be purchased separately. Personal & Advertising Injury is limited to false arrest, detention or imprisonment; malicious prosecution; and wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room. Please refer to CNP Section 14 items a, b and c. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50750	RADIATORS, FURNACES, OIL BURNERS AND PARTS DISTRIBUTOR	51991HB	Wholesalers	No installation,service or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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36630	RADIO & TV COMMUNICATIONS EQUIPMENT MFG	36390CB	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed any of the following products: Aircraft Products, Automobile & Truck (operating parts), Medical Products, Drugs, Pharmaceuticals, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Tobacco Products, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
39651	BUTTONS/FASTENERS MFG.	51666	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing buttons and/or fasteners.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73130	RADIO/PUBLISHER REPRESENTATIVES	65121AC	Office	Personal & Advertising Injury is limited to false arrest, detention or imprisonment; malicious prosecution; and wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room. Please refer to CNP Section 14 items a, b and c.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57311	RADIO/STEREO & MUSIC DEVICE STORES	57326T	Stores	This classification applies to risks primarily engaged in selling appliances of the household type. These items include: radios, televisions, and other various types of audio or video equipment. Stores where the sales of the appliances are not the principle sales should be assigned to a different mercantile classification. This class includes the sales of incidental parts of the appliances sold in the store. Any delivery and hook up, installation, servicing, and repair work of the appliances sold in the store is contemplated by this classification. Rental stores are not eligible for this classification. Maximum square feet is 10,000.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34211	RAZOR/RAZOR BLADES MFG.	34211	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal safety razors and razor blades.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50230	RAZORS, NON-ELECTRIC - DISTRIBUTOR	51412GE	Wholesalers	Distribution of non-electric razors used for shaving. Repair service is not eligible. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
65312	REAL ESTATE AGENTS - COMMERCIAL - EXCLUDING PROFESSIONAL	65121M	Office - Professional	Real estate agents may also assist the seller by arranging maintenance services such as lawn care, painting, housekeeping etc. Incidental real estate management (including property rental) up to 20% is included in this classification. Hired and Non-Owned Auto is not available on CNA Connect. If Hired and Non-Owned Auto coverage is desired, request a separate auto policy. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect. These coverages may be available through CNA Specialty Lines (www.cnapro.com). To purchase Errors & Omissions Insurance for this insured through CNA, please go to http://www.schinnerer.com/industries/real-estate/Pages/REO-Toolbox.aspx . This is a CNA program with Victor O. Schinnerer & Company which is available to you and your client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
65312	REAL ESTATE AGENTS:RESIDENTIAL - EXCL. PROFESSIONAL	65121BU	Office - Professional	Real estate agents may assist the seller in arranging maint. services(lawn care, painting, etc.). Incdtl real estate mgmt (incl property rental) up to 20% is contemplated. Hired & Non-Owned Auto is not available on Connect. For HNO Auto coverage, request a separate auto policy. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect. These coverages may be available through www.cnapro.com. For E&O Ins on this insured through CNA, see http://www.shinnerer.com/industries/real-estate/pages/REO-Toolbox.aspx . Victor O. Schinnerer & Co. writes this CNA Program. If the insured is exclusively in residential real estate sales with annual income of \$150k or less, they may qualify for our Rapid E&O app. to quote and request a bind order. Rapid E&O is not available in the following states: AK, CA, CO, HI, ID, IA, KY, LA, MS, NE, NM, NY, ND, RI, SD & TN. To use the Rapid E&O application, go to: http://www.schinnerer.com/industries/real-estate/Documents/REO-RapidEOApp.pdf	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73891	RECORDING STUDIOS	73891	Business Services	This classification applies to recording studios that carry out the first phase in the production of phonograph records, tapes, CD's, and digital recordings. This is the material that the listener will hear when the recording is played. This classification includes sound editing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57350	RECORDS, TAPES, COMPACT DISCS & SHEET MUSIC STORES- NOT USED	57338A	Stores	This classification applies to stores primarily selling prerecorded music. This classification does not apply to stores that primarily sell or rent video tapes.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
86614	RECTORIES	86614	Religious Institutions	This classification applies to housing provided by a religious institution for its official clergy/leader(s). The following are not eligible: Retirement homes, homelss shelters, missions, settlement or halfway houses. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50781	REFRIGERATION EQUIPMENT DISTRIBUTOR	51991DK	Wholesalers	No installation, service, repair, assembly, modification, repackaging or re-labeling. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
35851	REFRIGERATION EQUIPMENT MFG.	35851	Manufacturing - Metal	This classification contemplates establishments primarily engaged in the manufacturing of refrigeration equipment for commercial and industrial use.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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50642	REFRIGERATORS, HOUSEHOLD: ELECTRIC AND GAS - DISTRIBUTOR	51991HH	Wholesalers	No installation or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80932	REHABILITATION, CARDIAC, OUTPATIENT	65121YE	Healthcare-Physical Therapy	Medical professionals who develop supervised programs designed to help improve cardiovascular health. Services can include supervised exercise programs, education about nutrition, medication use, discussions on lifestyle choices and changes or any combination of the above. Ineligible exposures: Overnight care, facilities that allow non-patient use of equipment (exercise, hydrotherapy pools, etc.) therapy in public/private swimming pools, drug, alcohol or other substance abuse treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, mobile medical vehicles, home healthcare, emergency or trauma treatment centers, pregnancy termination clinics or patient transportation	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80490 Physical, Physiotherapists and Occupational Therapists
80933	REHABILITATION, PHYSICAL THERAPY/OCCUPATIONAL, OUTPATIENT	65121YE	Healthcare-Physical Therapy	Medical professionals who specialize in healthcare dedicated to improving, maintaining or restoring physical strength, cognition and mobility. Ineligible exposures: Overnight care, facilities that allow non-patient use of equipment (exercise, hydrotherapy pools, etc.) therapy in public/private swimming pools, drug, alcohol or other substance abuse treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, mobile medical vehicles, home healthcare, emergency or trauma treatment centers, pregnancy termination clinics or patient transportation.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80490 Physical, Physiotherapists and Occupational Therapists
51992	RELIGIOUS GOODS DISTRIBUTORS	59994D	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
86613	RELIGIOUS INSTITUTIONS - OWNER OCCUPIED	86613A	Religious Institutions	This classification applies to religious institutions that have a recognized creed and form of worship, established place of worship, a regular congregation and regular religious services, and an organization of ordained clergy/leaders. The religious institution is not eligible if they have exposures that include any of the following: day or overnight camps, homeless shelters (including use of church facilities on a periodic basis as part of rotating shelter program in community), exercise facilities, gyms, pools or playgrounds, missions/mission trips (domestic and/or foreign destinations) that involve travel and overnight stay, building with a historic landmark designation or which a dwelling converted for use as a religious institution/place of worship, school (other than during services), child day care facilities outside of normal worship/service times, adult care at any time, transportation of church members or general public using owned or leased vehicles. The religious institution must perform background checks on everyone involved in performing incidental custodial care during services, including nursery volunteers and Sunday school teachers. Two adults must be present for any child/youth activity. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Lead paint exclusion applies.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI, NJ No Umb: NY
86613	RELIGIOUS INSTITUTIONS - TENANT OCCUPIED	86613B	Religious Institutions	This classification applies to religious institutions that have a recognized creed and form of worship, established place of worship, a regular congregation and regular religious services, and an organization of ordained clergy/leaders. The religious institution is not eligible if they have exposures that include any of the following: day or overnight camps, homeless shelters (including use of church facilities on a periodic basis as part of rotating shelter program in community), exercise facilities, gyms, pools or playgrounds, missions/mission trips (domestic and/or foreign destinations) that involve travel and overnight stay, building with a historic landmark designation or which a dwelling converted for use as a religious institution/place of worship, school (other than during services), child day care facilities outside of normal worship/service times, adult care at any time, transportation of church members or general public using owned or leased vehicles. The religious institution must perform background checks on everyone involved in performing incidental custodial care during services, including nursery volunteers and Sunday school teachers. Two adults must be present for any child/youth activity. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Lead paint exclusion applies.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI, NJ No Umb: NY
59998	RELIGIOUS SUPPLIES - RETAIL	59994B	Stores	Stores assigned to this classification sell items such as: art supplies, books, confectionery, giftware, greeting cards, books, newspapers and magazines, phonograph records, stationery, toys, and other religious type items.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
36760	RESISTORS MFG	36390DP	Manufacturing - Technology	Manufacturers must be in business a minimum of three years to qualify for our insurance program. Your customer is ineligible for our program if your customer ever manufactured or distributed components installed any of the following products: Aircraft Products, Automobile & Truck(operating parts), Medical Products, Guns, Gun Parts and ammunition, Pressure vessels, Sports Equipment, Tanks, including below ground, Toys, Infant Products, Valves, Pipes, Tubes, or Industrial Machinery. If the insured uses Beryllium or Beryllium alloys now, or at anytime in the past or if the insured uses or stores titanium, mercury, lead, magnesium, gold or silver, they are ineligible for CNA. Manufacturers with electroplating or clean room operations are ineligible. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
56990	RIDING/WESTERN APPAREL SHOPS	56319C	Stores	This classification includes tailoring, clothing alterations and repair work. Clothing manufacturing is not contemplated in this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
39530	RUBBER STAMP MFG./ASSEMBLING	58759	Manufacturing	Eligible manufacturers must be in business at least three years.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59418	RUNNING & TRACK EQUIPMENT STORES	59526D	Stores	Sporting goods stores that specialize in selling equipment and apparel for running and track.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56990	SADDLERY STORES	59999AM	Stores	Stores assigned to this classification sell riding equipment including saddles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34991	SAFES AND VAULTS MFG.	34993BP	Manufacturing - Metal	This classification contemplates establishments primarily engaged in metal safe and metal vault manufacturing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51120	SALES AND RECEIPT BOOKS - DISTRIBUTOR	51412GJ	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73890	SALES, SERVICE/CONSULTING ORGANIZATIONS - CLERICAL - NOC	65121AD	Office	The following operations are ineligible for CNA Small Business: PEO's (Professional Employment Organizations), barter exchange organizations, debt collection, temporary employment agencies, employee leasing, manufacturers representatives, construction managers, credit reporting services, background checks (criminal, credit, credit history, pre-employment, education, employment verification, driving history), social security traces, fingerprinting services, labor negotiations, talent/modeling agencies, referral network for healthcare providers, pharmaceutical industry consultants. No consulting for the following industries: military, aerospace, disaster planning, terrorism preparedness planning, engineers, security, technology, environmental, legal, waste management or waste removal. For eligible consultants, see more specific CNA Connect classifications. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73890	SALES, SERVICE/CONSULTING ORGANIZATIONS - EXCL. CLERICAL & TEMPORARY HELP	65121CR	Office	The following operations are ineligible for CNA Small Business: PEO's (Professional Employment Organizations), temporary employment agencies, debt collection, employee leasing, manufacturers representatives, construction managers, credit reporting services, background checks (criminal, credit, credit history, pre-employment, education, employment verification, driving history), social security traces, fingerprinting services, labor negotiations, merger and acquisitions consulting. No consulting for the following industries: military, aerospace, disaster planning, terrorism preparedness planning, engineers, security, technology, environmental, legal, waste management or waste removal. For eligible consultants, see more specific CNA Connect classifications. <i>Miscellaneous professional liability may be available</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50750	SAUNA HEATERS, EXCEPT ELECTRIC - DISTRIBUTOR	51991HN	Wholesalers	No installation or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
82491	SCHOOLS - ACCOUNTING	82491A	Vocational Schools	To qualify for our program, the minimum number of years of professional experience of its vocational instructors must be 3 years or more, the minimum student age is 18, no bus service provided by themselves or by an independent contractor, no athletic participation of any kind. All schools must have a formal program established to investigate allegations of instructors harassing students and/or students harassing their classmates. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. <i>Lead paint exclusion applies.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI No Umb: NY
82491	SCHOOLS - BEAUTY	82491B	Vocational Schools	To qualify for our program, the minimum number of years of professional experience of its vocational instructors must be 3 years or more, the minimum student age is 18, no bus service provided by themselves or by an independent contractor, no athletic participation of any kind. All schools must have a formal program established to investigate allegations of instructors harassing students and/or students harassing their classmates. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. <i>Lead paint exclusion applies.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI No Umb: NY
82491	SCHOOLS - BUSINESS AND SECRETARIAL	82491C	Vocational Schools	To qualify for our program, the minimum number of years of professional experience of its vocational instructors must be 3 years or more, the minimum student age is 18, no bus service provided by themselves or by an independent contractor, no athletic participation of any kind. All schools must have a formal program established to investigate allegations of instructors harassing students and/or students harassing their classmates. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. <i>Lead paint exclusion applies.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI No Umb: NY

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82492	SCHOOLS - CORRESPONDENCE	82492	Vocational Schools	To qualify for our program, the minimum number of years of professional experience of its vocational instructors must be 3 years or more, the minimum student age is 18, no bus service provided by themselves or by an independent contractor, no athletic participation of any kind. All schools must have a formal program established to investigate allegations of instructors harassing students and/or students harassing their classmates. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Lead paint exclusion applies.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
82431	SCHOOLS - DATA PROCESSING AND COMPUTER TRAINING FACILITIES	82431B	Schools - Technology	To qualify for our program, the minimum number of years of professional experience of its vocational instructors must be 3 years or more, the minimum student age is 18, no bus service provided by themselves or by an independent contractor, no athletic participation of any kind. All schools must have a formal program established to investigate allegations of instructors harassing students and/or students harassing their classmates. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Lead paint exclusion applies. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	AK, HI No Umb: NY
82491	SCHOOLS - MEDICAL AND DENTAL ASSISTANTS AND TECHNICIANS	82491D	Vocational Schools	To qualify for our program, the min. # of years of professional experience of its vocational instructors must be 3 years or more, the min. student age is 18, no bus service provided by themselves or by an indpdnt contractor, no athletic participation of any kind. Eligible facilities include: Private Vocational Schools-NEC-Schools Healthcare Providers. All schools must have a formal program established to investigate allegations of instructors harassing students and/or students harassing their classmates. Sexual abuse coverage is excluded on all policies. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Lead paint exclusion applies.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI No Umb: NY
82491	SCHOOLS - TRADE OR VOCATIONAL	82491E	Vocational Schools	To qualify for our program, the minimum number of years of professional experience of its vocational instructors must be 3 years or more, the minimum student age is 18, no bus service provided by themselves or by an independent contractor, no athletic participation of any kind. All schools must have a formal program established to investigate allegations of instructors harassing students and/or students harassing their classmates. Sexual abuse coverage is excluded on all policies. The following is ineligible: If the insured ever engages in home building projects that require students to perform vocational tasks on school-owned properties off site, on the job training, any type of driver training, any flight training. This class is not eligible for Employment Practices Liability Coverage on Connect in the following states: AK and FL. Lead paint exclusion applies.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI No Umb: NY
50442	SCIENTIFIC INSTRUMENTS - DISTRIBUTOR	51991HR	Wholesalers	Distributors assigned to this classification sell precision tools and equipment. Direct importing is contemplated within the rating of this class. Umbrella is not available. No air pollution control equipment. Sprinkler system required for any location with Bldg + BPP >\$2M. The risk is ineligible for CNA Connect or Umbrella if they sell or rent used equipment, sell or rent medical/dental equipment or refurbish equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51121	SCRAPBOOKS - DISTRIBUTOR	51412GM	Wholesalers	Distribution of scrapbooks and supplies such as stickers, embellishments, cut-outs and page protectors. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50320	SEWER PIPE, CLAY-DISTRIBUTOR	51991HX	Wholesalers	Distribution of clay sewer pipe and fittings. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57222	SEWING MACHINE APPLIANCE STORES	57223A	Stores	This classification applies to risks primarily engaged in selling sewing machines of the household type. This class includes the sales of incidental parts of the appliances sold in the store. Any delivery and hook up, installation, servicing, and repair work of the appliances sold in the store is contemplated by this classification. Maximum square feet is 10,000.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
76290	SEWING MACHINE REPAIRS	71921F	Business Services	This classification applies to contractors engaged in the installation, servicing and repair of sewing machines and the accessories not sold by the insured. Does not apply to businesses offering appliance repair advice online.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
36390	SEWING MACHINES MFG.-COMML	36390DU	Manufacturing - Metal	This classification contemplates establishments primarily engaged in the manufacturing commercial grade sewing machines.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
36393	SEWING MACHINES MFG.-HOUSEHOLD	36393	Manufacturing - Metal	This classification contemplates establishments primarily engaged in the manufacturing of household sewing machines and sewing machine parts.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59491	SEWING, PIECE GOODS, AND YARN STORES	56311C	Stores	This classification applies to retail fabric stores selling various items including yarns of fabric, sewing notions, thread, embroideries, hooks and eyes, veilings, patterns, knitting yarn and needles, scissors and needles. The fabric is cut by stores employees per customers' requests. Occasionally, the store will provide for a fee a sewing class or craftwork class. This is included in the premium base.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
34440	SHEET METAL SHOP/SHEET METAL SPECIALTIES (NOT STAMPED)	34993FD	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing metal specialties (not stamped).This classification includes ducts mfg., mail chutes mfg., range hoods mfg., etc. For risks primarily engaged in manufacturing metal canopies and awnings, see "CANOPIES AND AWNINGS MFG".	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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50461	SHELVING - DISTRIBUTOR	51991HZ	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Prior to binding, please discuss the risk with your underwriter if they sell or refurbish secondhand goods. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51360	SHOE REPAIR MATERIALS - DISTRIBUTOR	51991DI	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
72510	SHOE REPAIR SHOPS	18109	Business Services	This classification includes shoe shining and the sale of accessories.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56611	SHOE STORES	56613A	Stores	This classification applies to risks which sell shoes, repair work is contemplated, but excludes any manufacturing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51360	SHOES - DISTRIBUTOR	51412GU	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
39931	SIGN MFG. - ELECTRICAL	39931	Manufacturing	Eligible manufacturers must be in business at least three years. CNA is not a market for manufacturing operations which include high hazard products or processes, including >25% installation*, installation over 3 stories, crane rental, aircraft products, electroplating, and plastic injection molding. A fall protection program is mandatory for any installation over 1 story. *A risk performing any installation in New York is not eligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
39932	SIGN MFG. - METAL	39932	Manufacturing - Metal	Eligible manufacturers must be in business at least three years. CNA is not a market for manufacturing operations which include high hazard products or processes, including >25% installation*, installation over 3 stories, crane rental, aircraft products, electroplating, and plastic injection molding. A fall protection program is mandatory for any installation over 1 story. *A risk performing any installation in New York is not eligible. No crane rental.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73896	SIGN PAINTING/LETTERING INSIDE OF BUILDINGS	49840A	Contractor	Design, fabrication, painting, installation/erection and maintenance of signage inside buildings. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; use of flammable inks; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, Umb	Prohibited in: AK, CA, FL, HI, NV, NY, TX
59997	SIGN STORES - NO FLAMMABLE INK PRINTING	59999AG	Stores	This classification applies to dealers of small signs printed and sold on premises. Not flammable ink printing. A risk performing any installation in New York is not eligible. No air pollution control equipment.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50853	SIGNS, EXCEPT ELECTRIC - DISTRIBUTOR	51991IG	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
39140	SILVERWARE MFG.	39140	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing flatware (including knives, forks, and spoons), hollowware, ecclesiastical ware, trophies, trays, and related products made of sterling silver; of metal plated with silver, gold, or other metal; of nickel silver; of pewter; or of stainless steel. Also included are establishments primarily engaged in manufacturing table flatware with blades and handles of metal.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80713	SLEEP CENTERS	65121YJ	Office - Healthcare	An outpatient facility where patients with sleep disorders obtain advice, diagnostic testing and treatment of their condition. Patients are monitored overnight by staff. Ineligible exposures: Home healthcare, on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
80939	SMOKING CLINICS	65121YF	Office - Healthcare	A clinic that helps patients quit smoking using counseling and medication. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
59418	SOCCER APPAREL & EQUIPMENT STORES	59526E	Stores	Sporting goods stores that specialize in selling equipment and apparel for soccer.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73710	SOFTWARE & INTERNET DESIGN SERVICES	65121DM	Office - Technology	Classification includes custom programming services that take place on the premises of the customer. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
50750	SOLAR HEATING PANELS AND EQUIPMENT - DISTRIBUTOR	51991IL	Wholesalers	No installation or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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50913	SPA, POOL & HOT TUB DISTRIBUTORS	50913	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
79911	SPAS OR PERSONAL ENHANCEMENT FACILITIES	79911	Business Services	Businesses that provide relaxation services including skin treatments, massages, full body treatments, and water therapies. Beauty salon services such as cuts/trims, permanents, hair coloring and manicures/pedicures may also be provided. The sale of products such as skin treatments, essential oils, and other similar related products is included. Staff must be licensed for the services they perform. No overnight stays, body piercing other than ears and/or nose, child babysitting/day care (when parent(s) not on premises), cool sculpting (cryolipolysis), cryogenic treatments/machines/tanks, ear candling, exercise facilities or beauty/spa facilities offering exercise classes or use of exercise equipment, i.e. yoga, weight machines, treadmills, elliptical, etc., flotation tanks, hair transplants, laser	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80490	SPEECH THERAPISTS OFFICES	65121AL	Office - Healthcare	Offices of licensed therapists and pathologists who assess, diagnose and treat communication and swallowing disorders in children and adults. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, PR
50911	SPORTING GOODS DISTRIBUTOR: NO FIREARMS/AMMUNITION	18205A	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. No firearms or ammunition, ATVs, scuba tanks, jet skis, motorcycles, motorized scooters, mopeds or pocketbikes. No ski or snowboard equipment. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59418	SPORTING GOODS STORE: NO SKI/SNOWBOARD EQUIPMENT	59526F	Stores	Sporting goods stores are retail establishments that sell equipment and apparel for leisure and sport activities. Your customer is not eligible if they sell, rent or service any of the following: firearms, ammunition, snowmobiles, ATV's, scuba tanks, jet skis, motorcycles, motorized scooters, mopeds or pocketbikes. If your customer rents skateboards or surfboards they are ineligible. If your customer rents, repairs, services or sells SNOW ski equipment including skis (downhill and cross country), poles, boots, bindings, snowboards, snowshoes and other ski related equipment used while skiing, the risk must be submitted through the Horizon Agency Ski Program under CNA Connect class 59526A SPORTING GOODS RETAIL NO FIRE ARMS/AMMUNITION-HORIZON SKI PROGRAM ONLY. Retail establishments providing only skiing apparel, eyewear or gloves are not subject to the Horizon Ski Program and therefore eligible for this class. Bicycle rental is ineligible	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59418	SPORTING GOODS STORE:HORIZON AGENCY ONLY	59526A	Stores	Please contact the Horizon Ski Program for possible consideration. The Ski Program is specifically designed for risks with premiums generated from the rental, repair, service or sales of SNOW ski equipment. For purposes of this program, SNOW ski equipment is defined as skis (downhill and cross country), poles, boots, bindings, snowboards, snowshoes and other ski related equipment used while skiing. Retail establishments providing only skiing apparel, eyewear or gloves are not subject to the Horizon Ski Program and should be written under CNA Connect class 59526F SPORTING GOODS RETAIL NO FIRE ARMS/AMMUNITION OR SKI/SNOWBOARD EQUIPMENT. Rob Martin is the primary contact at Horizon and may be reached at (952)914-7165. Applicable agency referral fees and servicing agreements should be negotiated directly with the Horizon Agency	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59431	STATIONERY/PAPER PRODUCTS STORES	59435A	Stores	This classification applies to a retail store selling greeting cards, paper invitations for announcements, copying papers, accounting paper, computer paper. Additional products sold include filing supplies, data and word processing supplies, rubber stamps, writing instruments such as pens, markers and pencils, and custom printed forms.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59992	STATUARY - DISTRIBUTOR	51412HB	Wholesalers	Distribution of statuary products such as decorative statues, birdbaths, planters and fountains. Sale of products with historic value and/or artistic merit is ineligible. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73300	STENOGRAPHY, TYPING AND COURT REPORTING	65121BN	Office	Risks provide transcription services for legal depositions or other legal proceedings. Services are usually at customer's premises. Miscellaneous professional liability may be available.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
62111	STOCKBROKERS OFFICES	65121N	Office - Professional	This classification contemplates only those duly licensed professionals dealing in financial investments and instruments. Ineligible risks are on-line brokerage, investment bankers, import/export or non-financial commodity brokers and venture capitalists. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	AK, HI
32814	STONE CUTTING/POLISHING -EXCL. GEMS	59482B	Manufacturing	Eligible manufacturers must be in business at least 3 years. CNA is not a market for manufacturing operations which include high hazard products or processes, including critical control devices, aircraft products, foundries, pressure vessels, and plastic injection molding. Incidental installation is acceptable & defined as < 10%. The Total Residential Exclusion (Exclusion-Residential Construction Defect Form SB146969A) will be applied on any risk with residential installation. Workers Compensation and Umbrella are not available.	CNA Connect with \$2M/\$4M limit option available, Auto	Prohibited: AK, HI
59997	STORES - NO FOOD/DRINK - LOW SUSCEPTIBILITY/COMBUSTIBILITY	59999J	Stores	See a more specific CNA class. No air pollution control equipment. Ineligible if sales of tobacco products exceed 25%. Medical marijuana dispensing is ineligible. Fur and leather coat stores are ineligible for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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59998	STORES NO FOOD/DRINK -MODERATE SUSCEPTIBILITY/COMBUSTIBILITY	59999AK	Stores	See a more specific CNA class. Ineligible if sales of tobacco products exceed 25%. Medical marijuana dispensing is ineligible. Fur and leather coat stores are ineligible for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80114	STUDENT HEALTH CENTERS -- MEDICAL OFFICES-OPERATED BY GROUPS OF PHYSICIANS AS AN OUTPATIENT CLINIC	65121X	Office - Healthcare	An outpatient facility that serves the medical and mental health needs of enrolled students of an educational institution. Some institutions may allow use of the facility by employees and student's immediate family. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
54118	SUBMARINE SANDWICH SHOPS AND DELIS - NO FRYING	54116B	Stores - Food	This classification contemplates retail food sales along with sales of cold-cuts, cheeses, condiments, pre-prepared salads, sandwiches, etc. Consumption on premises, toasting, microwaving, baking, or soup/stew/chili making is contemplated in this classification. No deep fat (or vegetable oil) frying. No grilling that produces grease laden vapors. No 24-hour operations. Three years in business at the same location is required. Eligible risks must have at least \$50,000 in payroll. If there is a delivery exposure, the risk is not eligible for Hired and Non-Owned, Auto, Workers Compensation, or Umbrella. Any bicycle delivery is ineligible for all lines.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
87130	SURVEYORS - LAND - NOT ENGAGED IN ACTUAL CONSTRUCTION	99471	Office - Professional	This classification includes surveyors that measure, map, and describe the size/physical characteristics of the land, bodies of water, and the atmosphere. It also includes utility locators that locate and flag the location of underground utilities such as water service lines, communications, gas lines, sewer lines, etc. Risks performing aviation and/or boat surveys or that regularly use ATVs or boats are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73898	SWIMMING POOL CLEANING AND MAINTENANCE	73898	Service Contractor	Contracting Risks must be in business a minimum of 3 years to be eligible for CNA Connect. The following operations are ineligible for this class: any installation; blasting or use of explosives; more than 10% of revenues from any work with diving boards or water slides; pool or spa chemical repackaging, formulation, blending or dilution; building, install or maint. of industrial and chemical sedimentation ponds or sewer/waste water collection ponds; elevated pool installation in upper floors or rooftops of buildings(existing and/or new construction); professional, public, semipublic or private pool mgmt srvc(s)(i.e., lifeguard, etc.). Subcontracted work is contemplated in this classification and must not exceed 25% of annual receipts.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, DE, HI, No UMB: WA. WC Prohibited: CA
59997	SWIMMING POOL SUPPLIES - RETAIL	59999U	Stores	This classification applies to risks engaged in the retail sale of items such as swimming pool cleaning chemicals, covers, filters, pumps, etc. Pool cleaning firms are not eligible. Builders and installers of above ground or below ground swimming pools, spas and hot tubs are not eligible. Pool or spa chemical repackaging, formulation, blending or dilution is ineligible for this class. No air pollution control equipment.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
17990	SWIMMING POOLS - INSTALL/SERVICE/ REPAIR - ABOVE GROUND	99506	Contractor	Contractors specializing in the installation, servicing or repair of above ground swimming pools. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; manufacture of pool or spa components, products or supplies including: above/below ground pool ozone generators, chemicals or paint, saunas or steam rooms, diving or jump boards, fiberglass products (i.e. spa shells), snorkel or diving equipment, health, exercise or recreational equipment, heaters, filters, liners, inflatable water wings, sun tanning equipment, ladders, water slides or wave machines; installation/service/repair of diving boards or water slides more than 10% of revenue unless installed according to manufacturer's specifications and documentation (photos, specs, etc.) of all installations; installation of hardscape, such as decks, verandas, porches or patios, if more than 25% of total revenue or if hardscape attached to residential structure is more than 10% of total revenue; revenue generated 100% from the wholesale distribution of pool or spa chemicals such as chlorinating agents, algaecides, chlorine stabilizers, pH adjusters, alkalinity adjusters, cleaning agents and water clarifiers; swimming pool installation on upper floors or building rooftops (existing and/or new construction); pool and/or spa chemical repackaging, formulation, mixing, blending or dilution; hourly rental of spas, sun tanning booths, hot tubs, etc. on or off premises; professional, public, semipublic or private pool management services (i.e., lifeguard, etc.); sales of recreational vehicles (i.e., golf carts, snowmobiles, mopeds, motor cycles); installation or maintenance of industrial and chemical sedimentation ponds or sewer/waste water collection ponds; installation or sale of mosquito control misting systems; use of explosives; trench work or work 4 feet or more below grade level; subcontracted work more than 50% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, CO, HI, NV, TX WC Prohibited in: AK, CA, CO, HI, NV, NY, TX

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17990	SWIMMING POOLS - INSTALL/SERVICE/REPAIR - BELOW GROUND	99507	Contractor	Contractors specializing in the installation, servicing or repair of below ground swimming pools. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; manufacture of pool or spa components, products or supplies including: above/below ground pool ozone generators, chemicals or paint, saunas or steam rooms, diving or jump boards, fiberglass products (i.e. spa shells), snorkel or diving equipment, health, exercise or recreational equipment, heaters, filters, liners, inflatable water wings, sun tanning equipment, ladders, water slides or wave machines; installation/service/repair of diving boards or water slides more than 10% of revenue unless installed according to manufacturer's specifications and documentation (photos, specs, etc.) of all installations; installation of hardscape, such as decks, verandas, porches or patios, if more than 25% of total revenue or if hardscape attached to residential structure is more than 10% of total revenue; revenue generated 100% from the wholesale distribution of pool or spa chemicals such as chlorinating agents, algaecides, chlorine stabilizers, pH adjusters, alkalinity adjusters, cleaning agents and water clarifiers; swimming pool installation on upper floors or building rooftops (existing and/or new construction); pool and/or spa chemical repackaging, formulation, mixing, blending or dilution; hourly rental of spas, sun tanning booths, hot tubs, etc. on or off premises; professional, public, semipublic or private pool management services (i.e., lifeguard, etc.); sales of recreational vehicles (i.e., golf carts, snowmobiles, mopeds, motor cycles); installation or maintenance of industrial and chemical sedimentation ponds or sewer/waste water collection ponds; installation or sale of mosquito control misting systems; use of explosives; subcontracted work more than 50% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, CA, CO, HI, NV, TX WC Prohibited in: AK, CA, CO, HI, NV, NY, TX
20630	SYRUPS: MAPLE, CHOCOLATE MFG	20520AH	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72190	TAILOR MERCHANTS - MEN'S AND WOMEN'S	71931D	Business Services	This classification applies to a risk who does tailoring or altering including those working for department stores or clothing stores either on the insured's own premises or at the specific store. Dressmaking or clothing manufacturing where a garment is manufactured from cloth is not contemplated within this classification. <i>Miscellaneous professional liability may be available</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51311	TAILORS' SUPPLIES - DISTRIBUTOR	51991JC	Wholesalers	Distribution of fabrics (less than 20% of sales) and sewing supplies such as buttons, zippers, needles, linings, scissors, rulers and other notions. Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
72910	TAX RETURN PREPARATION SERVICES	65121AE	Office	<i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
76999	TAXIDERMISTS	71976	Business Services	Applies to taxidermy operations with limited tanning of animal hides. When required by law, operation must be licensed. No gun or ammunition sales. Sales of hunting/fishing equipment must be incidental.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73110	TELEMARKETING AND RESEARCH SERVICES	65121BX	Office - Technology	This classification comprises establishments primarily engaged in providing telemarketing services on a contract or fee basis for others, such as: (1) promoting clients' products or services by telephone, (2) taking orders for clients by telephone, and (3) soliciting contributions or providing information for clients by telephone. These establishments never own the product or provide the services they are representing and generally can originate and/or receive calls for others. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59418	TENNIS APPAREL AND EQUIPMENT	59526G	Stores	Sporting goods stores that specialize in selling equipment and apparel for tennis. Stores should not provide off premises lessons.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
23900	TEXTILE BAGS MFG.	23900I	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI

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23900	TEXTILE GOODS MFG.	23900J	Manufacturing	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. CNA is not a market for clients that manufacture any clothing worn by children < 6 years old. Manufacturers of protective clothing (such as bulletproof vests and fire-resistant clothing) are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
79220	THEATRICAL - RADIO PROGRAM PRODUCTION/DISTRIBUTION	79220	Office	Please discuss with your underwriter before quoting this type of risk.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
79222	TICKET AGENCIES	65121O	Stores	This classification only applies to ticket agencies primarily selling tickets for sports and entertainment events. Travel ticket sales agencies shall be separately classified and rated.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56322	TIE SHOPS	50333A	Stores	This classification includes tailoring, clothing alterations and repair work but excludes manufacturing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57131	TILE - RETAIL	57130A	Stores	This classification applies to risks primarily engaged in the sale of tile used for floor and wall covering. Installation is not contemplated in this classification. Risks with subcontracted installation are eligible with proper risk transfer. This includes liability limits at \$1,000,000 with an A or better rated carrier and being named as an Additional Insured on the subcontractor's policy. Installation of any kind (including subcontracted installation) is prohibited for this class in New York.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50230	TILE, CLAY OR OTHER CERAMIC, EXCEPT REFRACTORY - DISTRIBUTOR	51991JM	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. Installation or modification including cutting is ineligible. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
17430	TILE, STONE, MARBLE, MOSAIC/TERRAZZO WORK-INTERIOR CONST	17430B	Contractor	Installation of tile, stone, marble, mosaic or terrazzo materials in residential or commercial buildings. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; subcontracted work more than 25% of annual receipts.	CNA Connect with \$1M/\$2M limit option available, Auto, Umb	Prohibited in: AK, HI, NY
65312	TITLE AGENTS , ABSTRACTORS AND CLOSING AGENTS	65121BJ	Office - Professional	Risks in this class are engaged in searching public records for titles and liens against property, preparing title abstracts, issuing titles, insurance policy, performing real estate closings or mortgage brokers. Lawyers and real estate agents shall be classified separately. Mortgage Bankers are not eligible. This class is not eligible for Employment Practices Liability/Fiduciary Liability Coverage on Connect. These coverages may be available through CNA Specialty Lines (www.cnapro.com). Ineligible operations include: on-line brokerage, investment bankers, mergers and acquisition consulting, import/export or non-financial commodity brokers, day trading, and venture capitalists.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50230	TOILET ARTICLES - DISTRIBUTOR	51412HI	Wholesalers	Non-electrical items used in personal grooming such as toothbrushes. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50230	TOILET SOAP - DISTRIBUTOR	51412HK	Wholesalers	Distributors of soaps intended for washing the body including hair shampoos and liquid body wash. Distribution of industrial or commercially used shampoos, detergents, or cleaning/janitorial supplies is not eligible. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
35441	TOOL MFG. - ACCESSORIES (CUTTING TOOLS)	35441	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing cutting tools and accessories for machine tools and for other metalworking machinery. Products include boring machine attachments, calipers and dividers, drill bits for metalworking, taps and dies, and mandrels.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50921	TOY, HOBBY GOODS & SUPPLIES DISTRIBUTORS	18833	Wholesalers	Your customer is not eligible for Small Business if they manufacture or directly import products, or if they sell/distribute products under their own label. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59452	TOY, HOBBY GOODS & SUPPLIES STORES	59998	Stores	This classification applies to the retail sales of children's toys, games, and companion items.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
47241	TRAVEL AGENCY - NO TOURS	65121AH	Office	No Tours and no livery exposures.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50940	TROPHY DISTRIBUTORS	59996B	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59998	TROPHY STORES	59996A	Stores	Stores assigned to this classification sell items such as: trophies, plaques, and giftware.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56991	T-SHIRTS - RETAIL	56996A	Stores	This classification refers to stores that sell mainly t-shirts and assorted gifts. Incidental waterbase silkscreening operations are eligible. All other silkscreening operations are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
39994	UMBRELLA/CANE MFG.	39994	Manufacturing - Metal	This classification contemplates establishments primarily engaged in umbrella, umbrella parts, and cane manufacturing.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50722	UNDERTAKERS' AND MORTICIANS' EQUIPMENT/SUPPLIES - DISTRIBUTOR	51991JY	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

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56211	UNIFORM STORES - RETAIL	56210B	Stores	This classification applies to risks primarily engaged in the retail sale of uniforms.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72171	UPHOLSTERY CLEANING - SHOP ONLY	72171	Business Services	This classification applies to those insured principally engaged in cleaning of upholstered furniture on the insured's own premises only.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50822	UPHOLSTERY EQUIPMENT AND SUPPLIES - DISTRIBUTOR	51991KB	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, CA, HI
50640	VACUUM CLEANER SALES & SERVICE DISTRIBUTOR	57223C	Wholesalers	Distributors of vacuum cleaners, supplies and parts. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Ineligible if they service, repair, manufacture, modify, repackage or re-label products. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57220	VACUUM CLEANER SALES/SERVICE STORE- NO CENTRAL INSTALLATION	57223B	Stores	This classification applies to risks primarily engaged in selling vacuum cleaners of the household type. This class includes the sales of incidental parts of the appliances sold in the store. Any delivery and hook up, installation, servicing, and repair work of the appliances sold in the store is contemplated by this classification. Maximum square feet for this class is 10,000.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57220	VACUUM CLEANER SALES/SERVICE STORES W/ CENTRAL INSTALLATION	57223G	Stores	This classification applies to risks primarily engaged in selling vacuum cleaners of the household type. This class includes the sales of incidental parts of the appliances sold in the store. Any delivery and hook up, installation, servicing, and repair work of the appliances sold in the store is contemplated by this classification. Central installation is contemplated within this class. Maximum square feet for this class is 10,000.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50842	VACUUM CLEANING SYSTEMS - DISTRIBUTOR	51991KC	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
53311	VARIETY STORES	53317B	Stores	This classification applies to retail stores that sell a wide range of inexpensive household goods. Products sold include personal hygiene products, cookware, picture frames, office supplies, decorations, electronics, toys, pet supplies, books and recorded media along with some food and drink items.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80931	VASCULAR ACCESS CENTER -- AMBULATORY SURGERY CENTER	65121YC	Healthcare - Invasive	A Vascular Access Center treats abnormalities of the body's veins and arteries. Procedures and treatments can include, but not limited to, varicose vein repair, reconstructive work, aneurysm repair, and stenting. Ineligible exposures: Home healthcare, overnight care, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, bariatric surgery, clinical or drug trials or experimental treatments (refer to Life Sciences), tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport and mobile medical vehicles.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
50842	VENDING MACHINE DISTRIBUTOR - NO TOBACCO	51991KF	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59621	VENDING MACHINE OPERATIONS - NO TOBACCO	49619	Business Services	No tobacco products. This classification applies to the ownership, maintenance and operation of vending machines located away from the insured's premises. Vending machines off premises are to be rated as scheduled property as "5. catering equipment." ATMs are ineligible.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
59628	VENDING MACHINE OPERATIONS-FOOD, BEVERAGE/ICE - NO TOBACCO	49617	Business Services	No tobacco products. This classification applies to the ownership, maintenance and operation of vending machines located away from the insured's premises. Products sold are sandwiches, candy, gum, fruit, popcorn, coffee, hot chocolate, tea, sodas, water, potato chips, cookies and dehydrated soups. Vending machines off premises are to be rated as scheduled property as "5. catering equipment."	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
35810	VENDING MACHINES MFG - NO TOBACCO	35810	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing automatic vendor machines and coin operated mechanisms for such machines. Manufacturing machines that vend tobacco products are ineligible for this classification.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
57190	VENETIAN BLIND/WINDOW SHADES STORES	57326M	Stores	This classification applies to stores selling blinds, shades, drapes, or any similar covering material. No installation.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
07420	VETERINARIAN/VETERINARY HOSPITALS	65121AF	Office - Professional	This class contemplates veterinarians and veterinarian hospitals that diagnose, vaccinate, and treat diseases and injuries in domestic animals. Ineligible exposures: Animal rescue, fostering and/or adoption of animals, transportation of larger animals for treatment, use of crematorium/incinerator equipment, vacant or unoccupied properties, exotic or farm animal care services (up to 20% of receipts is acceptable), on-site dispensing of opioids/narcotics.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
78410	VIDEO TAPE RENTAL STORES	57338B	Stores	This classification applies to risks who rent video tapes, DVD's and games to the general public, predominantly on a short-term basis. Adult video stores are not eligible for this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
78224	VIDEO TAPES - RECORDED - DISTRIBUTORS	78224	Wholesalers	Direct importing is contemplated within the rating of this class. Adult video distributors are not eligible for this class. Sprinkler system required for any location with Bldg + BPP >\$2M. A UL Certificated Central Station burglar alarm system with 15-20 minutes alarm response and encrypted line security is required for this classification.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
72210	VIDEOGRAPHER	16471D	Stores	Operations included under this classification can range from commercial or "free lance" videography covering such events as weddings, fires, accidents, etc. This class does not include production companies for television commercials or motion pictures. Your customer is ineligible if their operation includes aerial photography including the use of drones.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73740	VIDEOTAPE EDITING - FOR PERSONAL/ SMALL BUSINESS	65121CJ	Office - Technology	Not for Public release, no motion pictures which charge a fee for individual viewing or copies of the final product. NetProtect Essential is not an available coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology businesses	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
50842	VOTING MACHINES - DISTRIBUTOR	51991KI	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
38730	WATCH/WATCH CASE MFG.	38730	Manufacturing	Eligible manufacturers must be in business at least three years. CNA is not a market for manufacturing operations which include high hazard products or processes, including plastic injection molding and electroplating.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20862	WATER BOTTLING-IN SIPHONS	20862	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20868	WATER BOTTLING-SPRING, WELL-NOT SPARKLING	20868	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P. (Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
20863	WATER BOTTLING-SPRING, WELL-SPARKLING/CARBONATED	20863	Manufacturing - Food	3 years in business required. CNA is a market for insured's that have a Fire Protection Program, Quality Control and Product Recall policy in place. CNA prefers accounts with a working H.A.C.C.P.(Hazard Analysis and Critical Control Points) Program in operation. CNA requires accounts to have a documented program of regular inspection and preventative maintenance of refrigeration, electrical and gas-fired equipment. If anyone of the above does not exist, discuss with your underwriter before quoting. Your customer is not eligible if they currently, or ever manufactured food designed to provide prevention and/or treatment of illness or disease. This includes but is not limited to: health food supplements, dietary supplements, nutritional supplements and nutraceuticals.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50750	WATER HEATERS ELECTRIC AND GAS - DISTRIBUTOR	51991KO	Wholesalers	No installation, service or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
50750	WATER HEATERS, EXCEPT ELECTRIC - DISTRIBUTOR	51991KP	Wholesalers	No installation, service or repair. The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
73899	WATER SOFTENING EQUIPMENT-INSTALL/ SERVICE/REPAIR	73890A	Contractor	Operations that specialize in the installation, servicing or repair of residential and/or commercial water softening equipment. Includes incidental plumbing such as pipe connections or fittings. Ineligible exposures: any current, past or future work on new construction of multi-family residential housing; work on airports, grain elevators, hospitals, power plants, refineries, traffic controls or transmission towers/lines; mold or asbestos abatement/remediation; work at heights over 3 stories; work above 15 feet unless in compliance with OSHA fall protection standards; current or prior work at public, residential or provate water treatment facilities; trench work or work 4 feet or more below grade level; subcontracted work more than 25% of annual receipts. When working below ground surface, verification of underground utilities by a locating service is required.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited in: AK, HI, NY WC: AK, CA, HI, NY

SIC	CLASS DESCRIPTION	CNA CONNECT CLASS CODE	INDUSTRY GROUP	Small Business Guidelines. Please contact your Middle Markets Underwriter for Middle Markets Underwriting Guidelines.	Products Available on CNA Central	Territorial Restrictions
73710	WEB SITE DESIGN AND DEVELOPMENT SERVICES	65121DN	Office - Technology	Classification includes risks that design and/or host websites for others. Personal & Advertising Injury is limited to false arrest, detention or imprisonment; malicious prosecution; and wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room. Please refer to CNP Section 14 items a, b and c. NetProtect Essential is not a coverage for this SIC. Please consider Information Risk as an endorsement to the Technology Professional Liability coverage on the CNA Connect. This coverage is broader and more appropriate for the exposures presented by technology business.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb, Technology E&O	Prohibited: AK, HI
73890	WEDDING CONSULTANTS	65121AP	Office	Risks that provide services from advising, to coordinating, to organizing and planning wedding activities. Liquor Liability is not allowed for this class. <i>Miscellaneous professional liability may be available.</i>	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
80939	WEIGHT LOSS CENTER, NONSURGICAL -- WEIGHT LOSS CLINICS, WITH MEDICAL STAFF	65121YI	Office - Healthcare	A clinic that assists patients with weight management using counseling and medication. Ineligible exposures: Home healthcare, overnight/residential care facilities (other than sleep centers), on-site dispensing of methadone, suboxone or similar medications, bariatric surgery, birth centers, pregnancy termination or in vitro fertilization clinics, midwives/midwifery or doulas, tissue banks/storage of organs, sperm, blood, ova or embryos, emergency or trauma treatment centers, current or prior manufacturing, blending, compounding or selling under their own name of any product that prevents or treats illness/disease, patient transport or mobile medical vehicles.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Class not available in: AK, HI, MT*, NH*, PR * Refer to SIC 80111 Medical Offices or SIC 80113 Medical Offices - Operated by Groups of Physicians
59997	WIG STORES	59993A	Stores	Stores assigned to this classification sell wigs and hairpieces. Any permanent or semi-permanent attaching of wigs or hairpieces is not contemplated in this class.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
39995	WIGS/HAIR PIECES MFG.	39995	Manufacturing	Eligible manufacturers must be in business at least three years.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
33150	WIRE AND WIRE PRODUCTS MADE FROM PURCHASED WIRE MFG.	34993GV	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing products made from purchased wire. This classification includes the following products made from purchased wire: fencing, paper clips, barbed wire, garment hangers, staples, etc. The following products are ineligible: wire rope and wire cable manufacturing, manufacturing of conveyor cables, medium duty hoist rope/cables, fitness cables (used in exercise equipment), cables for automobile brake cable assemblies, heavier duty hoist cables, aircraft cables (used in aircraft flight controls), elevator cables, cables used in rigging and scaffolding, suspension bridge cables, cables used in ski lifts, tram cables and crane cables.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
33150	WIRE GOODS MFG.	33150	Manufacturing - Metal	This classification contemplates establishments primarily engaged in manufacturing products made from wire. This classification includes establishments primarily engaged in drawing wire from purchased iron or steel rods, or bars. The following products are ineligible: wire rope and wire cable manufacturing, manufacturing of conveyor cables, medium duty hoist rope/cables, fitness cables (used in exercise equipment), cables for automobile brake cable assemblies, heavier duty hoist cables, aircraft cables (used in aircraft flight controls), elevator cables, cables used in rigging and scaffolding, suspension bridge cables, cables used in ski lifts, tram cables and crane cables.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
31310	WOMEN'S FOOTWEAR, EXCEPT ATHLETIC MFG.	59005E	Manufacturing - Clothing / Footwear	Manufacturers must be in business a minimum of three years to qualify for our insurance program. CNA prefers insureds that have a documented premises maintenance program for all building and equipment. We desire that the insured has a Fire Protection Program, Quality Control and Product Recall policy in place. If one does not exist, please contact your underwriter before quoting the client. No Safety Boots/Shoes Mfg or infant shoe Mfg is allowed.	CNA Connect with \$1M/\$2M limit option available, Auto, WC, Umb	Prohibited: AK, HI
56322	WOMENS SPECIALTY-HATS & MILLINERY	56311A	Stores	This classification includes tailoring, clothing alterations and repair work but excludes manufacturing.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51992	WOOD BASKETS DISTRIBUTORS	51412N	Wholesalers	Direct importing is contemplated within the rating of this class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI
51992	WOOD CARVINGS - DISTRIBUTOR	51412HT	Wholesalers	The risk is not eligible for this CNA Connect class if direct imports exceed 25% of total sales or if they sell or distribute products under their own label. If this is the case, classify using an appropriate manufacturing class. Sprinkler system required for any location with Bldg + BPP >\$2M.	CNA Connect with \$2M/\$4M limit option available, Auto, WC, Umb	Prohibited: AK, HI