



A product underwritten by TOPA Insurance Company and administered by
Commodore Insurance Services, Inc.

INSURANCE COVERAGE FOR SMALL AND MEDIUM SIZED BUSINESSES

**MANUAL
OF
UNDERWRITING RULES
AND
UNDERWRITING PROCEDURES**



May 2006

UNDERWRITING RULES

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ELIGIBILITY RULES

The following types of business are eligible for coverage:

1. Retail
2. Office
3. Restaurant

POLICY TERM

1. Policies will be written for a term of one year.
2. Policies may be renewed by a Renewal Policy or Renewal Certificate at the end of the term.
3. Regardless of term, all policies shall be rated and billed annually at rates set at the beginning of the term of the policy.
4. Each renewal premium shall be computed according to the then current rules, rates and forms.

PREMIUM PAYMENT

Unless the policy is issued on an installment basis the total premium for the one-year term policy is due and payable at the beginning of the policy period.

PREMIUM CHANGES

- Additional Premiums

Pro-rate all changes requiring additional premium. Apply the rules and rates in effect to the inception date of the policy in computing the additional premium. The additional premium developed after the policy inception date is in addition to any applicable Property/Liability coverage minimum premium.

- Return Premiums

Pro-rate all changes requiring return premium. Use existing policy rates to compute return premiums.

- Waiver of Premium

Waive addition or return premiums of \$15.00 or less. Grant any return premium due if requested by the insured. This waiver applies only to cash exchange due on an endorsement effective date.

REVISIONS

1. Unless specified otherwise, all rates and premiums referred to in this manual are for a one-year period.
2. If because of materially changed conditions, a rate or premium is inequitable, a return premium or additional premium charge may be allowed from the time of improvement or change in hazards.

CANCELLATION

- Pro Rata Cancellation

Compute return premium on a pro rata basis and round to the next highest whole dollar when a policy is canceled:

1. At the company's request;
2. Because the insured no longer has a financial or insurable interest in the property or business operation that is the subject of insurance.
3. Rewritten with the same company.

- Other Cancellation Calculations

If the above rule does not apply, the return premium shall be computed at 90% pro rata of the annual premium rounded to the next highest whole dollar.

TRANSFER OF POLICIES

Policies are not transferable when businesses are sold. New owners must apply for their own insurance. The policy must be canceled effective the date the business is sold.

MAXIMUM TOTAL INSURED VALUE (TIV)

- The maximum total insured value for any one location is \$1,000,000, which includes business personal property, business income loss and extra expenses.
- The maximum total insured value for any one location is \$500,000 when there is building coverage, which includes building, business personal property, business income loss and extra expenses.

MAXIMUM BUSINESS INCOME LOSS COVERAGE

- Business income coverage should be less than or equal to 50% of reported annual sales. This rule does not apply to lessor's risk.
- The maximum business income is \$300,000.

MINIMUM PREMIUMS

The minimum premium charge is \$500.

DEDUCTIBLES

The property premium and rates reflect a \$500 deductible. However, this deductible may be increased to \$1,000 or \$2,500. This deductible applies to all property insured and the optional coverage chosen. Separate deductible amounts may apply to systems breakdown coverage and Computer Equipment Coverage.

No deductible amount shall be applicable to loss under the Loss of Income – Extra Expense coverage, Pollutant Clean up and Removal or Fire Department Service Charges.

LOSS HISTORY

A loss history or a loss statement signed by the insured should be obtained on every insured.

AUDITING OF POLIICIES

The company will assume the responsibility for verifying the premium computation and determining that all segments of each policy are written subject to permitted and required provisions.

CANCELLATION / REINSTATEMENTS (Non-payment of premium)

First Cancellation:

A reinstatement request will usually be honored if sufficient payment is received prior to the effective date of the cancellation.

Lapse in Coverage:

Either the Program Administrator or Company Underwriting must approve first cancellation reinstatement requests, which are received after the effective date of cancellation.

A "Statement of No Losses" must be completed and signed by the insured.

The form must be sent to the Underwriter for consideration (if reinstatement).

The Underwriter will contact the producer with the decision.

Second Cancellation:

A request for reinstatement of coverage will not be considered unless the cancellation was due to an error on the part of the company.

NON-RENEWALS

When the underwriter of the Company requests the non-renewal of a policy for underwriting reasons (e.g., ineligibility, loss experience, increase in hazard), the following procedure will apply.

1. The Underwriter will send a letter to the producer asking for replacement upon expiration.
2. Non-renewal notices will be initiated by the company within the non-renewal requirements for each state.
3. Should the producer voluntarily replace the account internally and not want the Underwriter to issue a non-renewal notice, written verification of replacement must be received to prevent the issuance of the notice.

When the agent desires non-renewal of a policy, the agent is responsible for complying with the rules and regulations of that state. If you have any questions or concerns, contact the Underwriter.

GENERAL PREMIUM MODIFICATIONS

The factors or multipliers used for all premium modifications must be used consecutively and not added together.

SCHEDULED RATING PLAN

The following modifications may be applied to recognize special characteristics of the risk that are not fully reflected in the base premiums or rates. The total amount of credit from the following table must not exceed 40%, and the total amount of debit from the following table must not exceed 25%.

IRPM Rating Application Procedures (Circle % applicable)	Credits				Debits			
	S	E	VG	G	A	P	VP	I
Management	-7	-5	-3	-1	0	1	3	5
Location	-7	-5	-3	-1	0	1	3	5
Building Features	-8	-4	-2	-1	0	1	2	4
Premises and Equipment	-8	-4	-2	-1	0	1	2	4
Employees	-7	-5	-3	-1	0	1	3	5
Protection	-3	-2	-1	-1	0	1	1	2

COVERAGE FORMS

Our policy is composed of a General Declarations Page and individual Declarations Pages and Coverage Forms for the following sections:

Business Owners Special Property Coverage
Business Owners Liability Coverage

DELETION OF MANDATORY COVERAGES

Deletion of a mandatory coverage is not permitted unless the entire policy is canceled.

LIMITS OF INSURANCE

Property: Special form basis. Coverage Form includes the following features:

- Replacement Cost
- No Coinsurance Clause for Business Personal Property
- 80% Coinsurance Clause for Building Coverage

Liability: Commercial Liability Coverage Form provides comprehensive coverages on a simplified basis.

- Available Occurrence Limits (limits offered may vary by product)
\$500,000 and \$1,000,000
- Premises/Operations
Aggregate is two times the occurrence limit
- Personal Injury
Equal to the occurrence limit
- Advertising Injury
Equal to the occurrence limit

- Damage to Premises Rented to You
Varies by product
For Retail and Office classifications: \$300,000
For Restaurant classifications: fire legal liability is equal to the occurrence limit
- Medical Payments
\$5,000 per person, \$25,000 per accident

ADDITIONAL COVERAGES

Property Coverage Form	Limits
Debris Removal	25% of the amount paid for damage to Covered Property
Preservation of Property	see form
Fire Department Service Charge	\$2,500
Collapse	see form
Back-up of sewers or drains	up to \$50,000
Business Income	Actual loss sustained; 12 month period limited to \$50,000
Extra Expense	Actual loss sustained; 12 month period limited to \$12,500
Pollutant Clean-up and Removal	\$10,000

See applicable coverage form for explanation and description.

Liability Form

COVERAGE EXTENSIONS

Property Coverage Form	Limits
Newly Acquired or Constructed Property	25% of building limit, up to \$250,000
Property Off Premises	\$10,000
Outdoor Property	\$2,500
Valuable Papers and Records	\$10,000
Property in Transit	\$10,000
Accounts Receivable Coverage	\$10,000
Computer Equipment Coverage	\$10,000
Personal Effects	\$2,500
Money and Securities Coverage	\$5,000 Inside
	\$5,000 Outside

OPTIONAL COVERAGES

Coverage applying per policy

Employee Benefits Liability Coverage Part
Employee Dishonesty
Forgery and Alteration
Liquor Liability (not available for all classes or products)

Coverage applying per location

Accounts Receivable
Bailees (not available for all programs)
Computer Equipment Coverage

Valuable Papers & Records Coverage
Ordinance or Law
Glass
Money & Securities
Miscellaneous Property Floater
Fine Arts Floater
Outdoor Signs
Spoilage/Refrigerant and Leakage
Systems Breakdown Coverage
Water Damage (back-up of sewers or drains)

Specific underwriting criteria apply to the individual optional coverages. Refer to specific coverage underwriting guidelines and the underwriting guidelines for the applicable product.

ADDITIONAL INSUREDS

For an additional charge, the following additional insured coverage is available.

Architect, Engineer or Surveyor
Co-owner of Premises
Controlling Interest
Designated Person or Organization
Grantor of Franchise
Managers or Lessors of Premises
Equipment Lessor
Political Subdivision

Other additional insureds may be available depending upon the specific product.

The complete name and address of each additional insured that is part of the insured's policy is required. Policies will not be issued unless we have the complete name and address.

APPLICATIONS

An application must be completed and maintained in each policy file. An electronically transmitted application can be maintained in lieu of a paper copy.

Various supplemental applications may be required depending upon the optional coverage chosen and the product being used.

LOSS HISTORY

Loss history for the account must be on file for the three years prior to the date the account is bound. Loss history for both new and renewal business must be evaluated prior to quoting. We will accept as evidence a statement signed by the insured showing the number and nature of losses for the three years prior to the date the account is bound.

RATING INFORMATION

All rates and premiums are for an annual period. In order to rate a policy, it is necessary to have the following information on hand:

ISO Fire Protection Class
Territory (See Territory Definition Pages)
Building Value (when building coverage applies)
Contents Value
Annual Gross Receipts
Amount and type of Optional Coverage desired
Annual Gross Liquor Receipts (where applicable)
Number of Employees per location

Photographs

Minimum of two photographs are required for each risk written. These photographs must be maintained in the underwriting file, or stored digitally in the computer operating system.

Building Construction Class

Frame, Brick Veneer: Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as, brick veneer, stone veneer, wood-iron clad, stucco on wood).

Joisted Masonry: Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete blocks, stone, tile or similar materials, and where the floors and roof are combustible.

Non-Combustible: Buildings where the exterior wall, floors and roof are constructed of and supported by metal, asbestos, gypsum or other non-combustible material.

Masonry Non-Combustible: Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, with floors and roof of metal or other non-combustible materials.

Fire Resistive: Buildings where the exterior walls and the floors and roof are constructed of masonry or fire-resistive materials.

AUDITING OF POLICIES

The Company will assume the responsibility for verifying premium computation and determining that all segments of each policy are written subject to permitted and required provisions. The company reserves the right to audit the insureds financial information to determine the accuracy of the information used to determine premium.

CERTIFICATES OF INSURANCE

When necessary, certificates of insurance may be issued for any insured.

UNDERWRITING GUIDE

Retail Program

These pages are provided as a guide to aid in the selection of eligible Retail classifications.

ELIGIBILITY

1. Classifications

For eligible classifications, see attached Risk Classification Pages. Class specific notations are included when appropriate. These Risk Classification Pages are provided, not as a comprehensive evaluation of each classification, but rather as a guide to important items to consider when evaluating each risk for eligibility. As always, the policy itself or the applicable coverage form should be reviewed for further explanation and description when determining the appropriateness of coverage.

2. Square Footage

- The total area occupied by the insured cannot exceed 20,000 square feet.
- The square footage restriction applies for tenants and unit owners as well as building owners.
- There should be no greater than 25% vacancy rate in the building.

3. Coverage

- Building coverage may be written for any building owned by the named insured provided the occupancy or occupancies in the building are contained in our list of eligible classes. Refer to RETAIL RISK CLASSIFICATION PAGES INCLUDED with these guidelines.

Note: A mix of Retail and Office space is acceptable provided that the Retail space occupies greater than 50% of the total square footage.

- Both Property (Building and/or Business Personal Property) and Commercial Liability (general liability) must be provided under TOP BOP.

INELIGIBLE RISKS

Specific Activities:

- Twenty-four hour operations, or open after 1:00 a.m.

Specific Ineligible Occupancies

- Risks with Liquid Petroleum Gas (LPG) sales
- Risks with Gasoline sales
- Risks with Tanning operations of any type including, but not limited to, rooms/booths, beds, lamps

Specific Ineligible Classifications

If occupancy is not listed on the Risk Classification pages, it is not eligible for consideration. However, to further clarify, the INELIGIBLE occupancies include but are not limited to:

- Apartments or other Habitational Occupancies (e.g., Hotels, Motels, Bed & Breakfasts, etc.)
- Arcades or Video Parlors
- Auto Dealer or Service Stations
- Bakeries where eating is allowed on premises
- Beauty Shops
- Beauty Supply Shops
- Camera and Camera Supplies
- Clubs – including fraternal, social, health/fitness/recreational
- Computer Stores or Computer related operation
- Condominium Associations
- Contractors or Developers including office exposures
- Credit/Loan Agencies – including Credit Counseling
- Delicatessens where eating is allowed on premises
- Employment Agencies (Permanent/Temporary)
- Financial institutions, e.g., banks, mortgage offices, stockbrokers, etc.
- Furriers
- Ice Cream Stores where eating is allowed on premises
- Jewelry Stores
- Lumber Yards
- Manufacturers
- Manufacturers' Representatives
- Nail Salons
- Pawn Shops
- Rental Equipment Stores
- Restaurants, Bars, Taverns
- Used Merchandise – books, clothing, consignment, furniture
- Sporting Goods Stores
- Toy Stores
- Tobacco Shops
- Warehouses – unless in connection with an eligible Retail operation

OPTIONAL LIQUOR LIABILITY

The following occupancies are eligible for optional Liquor Liability Coverage

- Cheese Shops
- Convenience Stores
- Delicatessens
- Drug Stores
- Gourmet Food Shops
- Grocery Stores
- Liquor Stores
- Super Market

No Liquor Liability Coverage will be provided if insured had liquor license violation within last three years.

MISCELLANEOUS

- Buildings more than 40 years old are not eligible unless the roof, plumbing, heating, air conditioning and electrical wiring have been updated within the past 15 years. For buildings older than 40 years old, a picture of the circuit breaker is required.
- Income from the rental of any goods or equipment must not exceed ten percent (10%) of the gross receipts of the insured. This limitation applies to all classes except where otherwise indicated in the Retail Risk Classification Pages.
- Income from the Service and or Installation, either on or off-premises may not exceed twenty-five percent (25%) of the gross receipts of the insured. This limitation applies to all classes except where otherwise indicated in the Retail Risk Classification Pages.
- Theft coverage might not be available if there is no central burglar alarm installed on premises.

RETAIL RISK CLASSIFICATION PAGES

ART & CRAFT STORES

ARTIST SUPPLIES

AUTO SUPPLY STORES

- Refer to General Crime Underwriting Guidelines.
- Service / Installation – Income from Service or Installation, either on or off premises cannot exceed 25% of gross receipts.

BAKERY

- Ovens only.
- No eating on premises. (If there is eating on premises use restaurant classification.)

BATH ACCESSORIES

BLANKET & BEDSPREAD STORE

BOOKSTORE

- New books only.
- No adult bookstores.

BOUTIQUES

- If any items of high value such as leather goods or “designer” clothes are sold, proper burglary/theft protection must be in place.

BRIDAL GOWN SALES

- Rental Limitation would not apply to this class.

CANDLE SHOPS

CANDY STORES

CARD SHOPS

CARPET / RUG STORES

- Service Installation – Income from Service or Installation, either on or off premises, cannot exceed 25% of gross receipts.
- Dealers in valuable rugs, such as Persian rugs, are ineligible for this program.

CATALOG / CATALOG SALES STORES

- No sporting goods sales.

CERAMICS

- Kin(s) must be properly installed.

CHEESE SHOP

- No beverages or food served for consumption on the premises.
- Liquor Liability is available – refer to Liquor Liability Guidelines.

CHINAWARE

CLOCK SALES & REPAIRS

- If any items of high value are sold, proper burglary/theft protection must be in place.

CLOTHING – RETAIL – NEW

- Leather coats and other coats/jackets that are target theft items must be cabled to racks.
- Proper inventory controls must be in place.

CONVENIENCE STORES – NO GAS/LPG SALES

- Maximum square footage allowable is 10,000.
- Daily deposits required – refer to General Crime Underwriting Guidelines.
- Liquor Liability is available – refer to Liquor Liability Guidelines.
- 24-hour operations are not eligible.
- Maximum Liquor Sales 50%

COPY & DUPLICATING SERVICES

COSMETICS STORES

- No altering of any product prior to sale.
- Tanning operations of any type are not eligible.

DELICATESSENS

- Ovens only.
- No grills or deep fat frying.
- Liquor Liability is available – refer to Liquor Liability Guidelines.
- No eating on premises. (If eating is allowed on premises, use restaurant classification)

DENTAL LABORATORIES

DRAPERY SHOP

- Service/Installation – Income from Service or Installation, either on or off premises, cannot exceed 25% of gross receipts. (This limitation includes any re-upholstery.)

DRUG STORES

- Central station alarm system required.
- Liquor Liability is available.
- Rental Limitation – Income from the rental of any goods or equipment cannot exceed one percent (1%) of gross receipts.

- If the insured rents any life sustaining equipment, makes medical presentations or performs testing of any kind for the general public, they are not eligible.

DRY CLEANING STORES / DRY CLEANING AND LAUNDRY PLANT

- Not eligible at this time.

EDUCATIONAL MATERIAL STORES

ENGRAVING SHOP

- Optional Bailees Coverage up to \$25,000 is available.

FABRIC STORES

FILM DEVELOPING

FISH, MEAT & POULTRY STORES

- No processing or cooking.

FLOOR COVERING

Service / Installation – Income from service or installation, either on or off premises, cannot exceed 25% of Gross Receipts.

FLORISTS

- The Outdoor Property Coverage Extension does not apply to trees, shrubs and plants which are grown commercially.
- Greenhouse exposure cannot exceed 1500 ft.

FORMAL WEAR SHOPS

- Rental limitation would not apply to this class.

FUNERAL HOME – WITH CREMATORY

FUNERAL HOME – WITHOUT CREMATORY

FURNITURE SALES – NEW

- No refinishing, or sale of unfinished or used furniture.

GARDENING SUPPLIES

- The Outdoor Property Coverage Extension does not apply to trees, shrubs and plants which are grown commercially
- Greenhouse exposure cannot exceed 1,500 ft.
- Service/Installation – Income from Service or Installation cannot exceed 25% of gross receipts.
- No landscaping operations.
- Rental Limitation – Income from the rental of any goods or equipment cannot exceed 1% of gross receipts.

GIFT SHOPS

GLASS & MIRROR STORES

- Service / Installation – Income from Service or Installation cannot exceed 25% of gross receipts.

GLASSWARE DEALERS

GOLF / TENNIS PRO SHOPS

- Limited to golf/tennis equipment/accessories only. (no carts)
- Indoor Practice Nets must be separated from the remainder of the store and used under supervision by a shop employee.
- Re-gripping and club repair is limited to 25% of gross receipts.
- Club manufacturing (including customer made) risks are ineligible.

GOURMET FOOD SHOPS

- No catering.
- No beverages or food served for consumption on the premises.
- Liquor Liability is available – refer to Liquor Liability Guidelines.

GROCERY STORES

- Maximum Square Footage allowable is 10,000.
- Refer to General Crime Underwriting Guidelines.
- Maximum Liquor Sales 50%.
- Liquor Liability is available – refer to Liquor Liability Guidelines.

HARDWARE STORES

- Gasoline and LPG sales are not eligible.
- Rental Limitation – Income from the rental of any goods or equipment cannot exceed 1% of gross receipts.
- Any risk that rents any hazardous equipment or modifies equipment in any way is not eligible.

HEALTH AID STORES

- No grills or deep fat frying.
- Risks selling health/fitness/sporting goods are not eligible for.

HEARING AID STORES

- The maximum available limit of liability for classifications that include Professional Services is \$1,000,000 occurrence.

HOBBY SHOPS

- No sales of sporting goods.

HOME FURNISHING STORES

- New furnishings only.

- Rental Limitation – Income from the rental of any goods or equipment cannot exceed one percent (1%) of gross receipts.

HOUSEHOLD APPLIANCE STORES

- New appliances only.
- Rental Limitation – Income from the rental of any goods or equipment cannot exceed one percent (1%) of gross receipts.

HOUSEWARES STORES

ICE CREAM SHOPS

- No grills or deep fat frying.
- No eating on premises. (If eating is allowed on premises, use restaurant classification.)

KITCHENWARE STORES

LAUNDRY RECEIVING STATIONS

- Drop-off only.
- Coin operated/self service Laundromats is not eligible.
- No plant operations.

LEATHER GOODS – RETAIL

- Central station alarm is required.
- Coats must be cabled to racks.
- Proper inventory controls must be in place.

LIGHTING FIXTURES

- Service/Installation – Income from Service or Installation, either on or off premises, cannot exceed 25% of gross receipts.

LIQUOR STORES

- Central station alarm is required.
- Liquor Liability may not be bound without a completed liquor application.

LOCKSMITH SHOPS

Service / Installation does not apply to this class.

- Any risk that sells, services or installs residential or commercial alarm systems is INELIGIBLE.

LUGGAGE STORES

- If primarily leather, proper inventory controls must be in place and a central station alarm system would be required.
- Refer to General Crime Underwriting Guidelines.

MAIL PACKAGING STORES

- Optional Bailees Coverage – up to \$25,000 is available.

MUSIC, TAPE AND RECORD STORES

- Central station alarm system is required.
- Refer to General Crime Underwriting Guidelines.
- Maximum limit of liability for theft is \$5,000.

MUSICAL INSTRUMENT STORES

- Central station alarm system required.
- Optional Bailees Coverage – up to \$25,000 is available.

NEEDLEWORK SUPPLIES

OFFICE MACHINE / FURNITURE / SUPPLY

- Service / Installation – Income from the service or installation of any goods or equipment cannot exceed 25% of gross receipts.
- Income from the rental of any goods or equipment cannot exceed one percent (1%) of gross receipts. (The limitation applies to leased goods and equipment.) If more than 50% of receipts are derived from sales of Computers and Computer accessories, risks are ineligible.

OPTICAL GOODS – RETAIL

- Optometrists and Ophthalmologists are to be written under a Medical Office classification.

PAINT & WALLPAPER STORES

PET GROOMING SHOPS

PET STORES

PHOTO EQUIPMENT AND SUPPLIES

- NOT ELIGIBLE.

PHOTOGRAPHIC STUDIO

PICTURE FRAMES (No woodworking operations.)

Optional Bailees Coverage – up to \$25,000 is available.

PLUMBING FIXTURES SALES

- Wholesalers are eligible if any warehouse space represents less than half of the insured's total occupied area.
- Plumbing/Heating Contractors are not eligible.
- Service/installation – Income from service or installation either on or off premises cannot exceed 25% of gross receipts.

POTTERY SALES

- Any risk with firing operations must use the Ceramics class.

PRINT SHOP

- Publishing operations are not eligible.

RECORD STORES

- See Music, Tape and Record Stores.

RELIGIOUS GOOD STORES

SCHOOL SUPPLY STORE

SEWING MACHINE STORE

- Optional Bailees Coverage – up to \$25,000 is available.
- Service/Installation Limitation does not apply to this class.

SHOE STORES

SHOE REPAIR SHOP

- Optional Bailee Coverage – up to \$25,000 is available.
- Service/installation limitation does not apply to this class.

SOUVENIR SHOPS

STATUARY DEALERS

SUPERMARKETS

- Applies to any grocery store larger than 10,000 square feet and/or with more than \$500,000 in gross receipts.
- Liquor Liability is available.

TAILORING/DRESSMAKING

- Optional Bailees Coverage – up to \$25,000 is available.

TILE STORES

- Service/Installation – Income from Service or Installation, either on or off premises, cannot exceed 25% of gross receipts.

TUXEDO SHOPS

- Rental Limitation does not apply to his class.

TV & STEREO REPAIR

- Central station alarm system required.
- Optional Bailees Coverage – up to \$25,000 is available.
- Service/Installation Limitation does not apply to this class.

TV & STEREO SALES

- Central station alarm system required.
- Service/Installation – Income from Service or Installation, either on or off premises, cannot exceed 25% of gross receipts.
- Rental Limitation – income from the rental of any goods or equipment cannot exceed one percent (1%) of gross receipts.

TYPEWRITER SALES AND SERVICE

- Optional Bailees Coverage – up to \$25,000 is available.
- Service/Installation Limitation does not apply to this class.

VACUUM CLEANER SALES & SERVICE

- Optional Bailees Coverage – up to \$25,000 is available.
- Service/Installation Limitation does not apply to this class.

VIDEO RENTAL STORES

- Central station alarm system required.
- Rental Limitation does not apply to this class.

WATCH REPAIR SHOP

- Optional Bailees Coverage – up to \$25,000 is available.
- Refer to the Limitations section of the Property Coverage Form.
- If the insured is primarily a retail store, it is not eligible.
- Service/Installation Limitation does not apply to this class.

WINDOW COVERING

- Service/Installation – Income from Service or Installation, either on or off premises cannot exceed 25% of gross receipts.

YARN STORES

TOP BOP RETAIL CLASSIFICATIONS

	Rate Group	SIC Code	All Risk Grade
Art & Craft Stores	2	5945	A
Artist Supplies	1	5945	A
Auto Supply Stores	5	5531	C
Bakery (no eating on premises)	6	5461	A
Bath Accessories	1	5719	B
Blanket & Bedspread Store	1	5719	B
Book Store - New	1	5942	B
Boutiques	5	5632	D
Bridal Gown Sales	3	5621	D
Candle Shops	1	5947	A
Candy Stores	4	5441	A
Card Shops	1	5947	B
Carpet/Rug Stores	2	5713	B
Catalog/Catalog Sales Stores	2	5961	A
Ceramics	1	5945	B
Cheese Shops	6	5451	A
Chinaware	1	5419	B
Clock Sales & Repair	1	5944	B
Clothing - Retail -New	5	5651	D
Coffee, Tea & Spice Shops	7	5499	A
Convenience Stores - No Gas/LPG Sales	5	5411	D
Copy & Duplicating Services	1	7334	A
Cosmetics Stores	3	5999	A
Delicatessens (no eating on premises)	6	5812	B
Dental Laboratories	2	8072	A
Drapery Shops	1	5714	B
Drug Stores	3	5912	C
Educational Material Stores	1	5943	B
Engraving Shops	2	7389	C
Fabric Stores	1	5949	B
Film Developing	1	7384	B
Fish, Meat & Poultry Stores	6	5421	A
Floor Covering	2	5713	B
Florists	4	5992	A
Formal Wear Shops	1	5699	C
Funeral Home - With Crematory	3	7261	D
Funeral Home - Without Crematory	1	7261	D
Furniture Sales - New	5	5712	D
Gardening Supplies	2	5261	A
Gift Shops	4	5947	B
Glass & Mirror Stores	4	5231	A
Glassware Dealers	1	5719	B
Golf/tennis Pro Shops	6	5941	D
Gourmet Food Shops	7	5499	D
Grocery Stores	6	5411	D
Hardware Stores	2	5251	B
Health Food Stores	6	5499	A
Hearing Aid Stores	2	5999	A
Hobby Shops	1	5945	A
Home Furnishing Stores	6	5719	B
	Rate Group	SIC Code	All Risk Grade

Household Appliance Stores	6	5722	B
House Wares Stores	1	5719	B
Ice Cream Shops (no eating on premises)	7	5451	A
Kitchenware Stores	1	5719	B
Laundry Receiving Stations	1	7219	A
Leather Goods - Retail	5	5948	C
Letter Addressing Services	1	7389	A
Lighting Fixtures	1	5063	B
Liquor Stores	7	5921	D
Locksmith Shops	5	7699	A
Luggage Stores	1	5948	A
Mail Packaging Stores	1	7330	A
Music, Tape and Record Stores	5	5736	A
Musical Instrument Stores	2	5736	B
Needlework Supplies	2	5949	A
Notion Stores	4	5949	B
Office Machine/Furniture/Supply	4	5734	A
Optical Goods - Retail	1	5995	A
Paint & Wallpaper Stores	6	5231	A
Pet Grooming Shops	4	7299	A
Pet Stores	5	5999	A
Photographic Studio	4	7991	B
Picture Frames	1	5999	B
Plumbing Fixtures Sales	3	5151	B
Pottery Sales	1	5719	B
Print Shops	1	2741	A
Record Stores	2	5735	A
Religious Goods Stores	1	5942	A
School Supply Store	1	5943	B
Sewing Machine Store	1	5722	A
Shoe Repair Stores	3	7251	B
Shoe Stores	2	5661	C
Souvenir Shops	4	5947	B
Stationery Stores	1	5943	B
Statuary Dealers	2	5999	A
Supermarket	7	5411	D
Tailoring/Dressmaking	3	5699	C
Tile Stores	2	5211	B
Tuxedo Shops	1	7299	C
TV & Stereo Repair	7	7622	C
TV & Stereo Sales	7	5731	D
Typewriter Sales and Service	6	5999	B
Vacuum Cleaner Sales & Service	6	5722	B
Video Rental Stores	7	7841	B
Watch Repair Shop	2	7631	B
Window Covering	1	5719	B
Yarn Stores	1	5949	B

OFFICE PROGRAM

Following is provided as a guide in the selection of those eligible Office Classifications that can be written on the TOP BOP Policy. TOP BOP is designed to cover well managed, better than average office risks. General Office requirements, as well as specific Office Risk Classification pages outlining class specific requirements, are included as a reference.

ELIGIBILITY

1. Classifications

For eligible classifications see attached Risk Classifications Pages. Class specific notations are included when appropriate. These Risk Classification Pages are provided, not as a comprehensive evaluation of each classification, but rather as a guide to important items to consider when evaluating each risk for eligibility. As always, the policy itself or the applicable coverage form should be reviewed for further explanation and description when determining the appropriateness of coverage.

2. Square Footage

- The total area occupied by the insured cannot exceed 100,000 square feet (excluding basements).
- The square footage restriction applies for tenants and unit owners as well as building owners.
- If the Building is insured on a TOP BOP policy, the height cannot exceed 4 stories.
- If the Building is insured on a TOP BOP policy, there can be no greater than a 25% vacancy rate in the building.

3. Coverage

Building Coverage may be written for any building owned by the named insured provided at least 75% of the building is occupied for office purposes. The remaining occupancies must be retail establishments (e.g., no habitational, restaurants/bars, garages, arcades, manufacturing, etc.). If not entirely occupied by office space, please refer to the Company Underwriting for approval.

INELIGIBLE RISKS

1. General Ineligible Occupancies

- Office risks that are only an incidental part of the principal operation.

2. Specific Ineligible Occupancies

- Auto Leasing, Rental Offices or Automobile Clubs.
- Chambers of Commerce.
- Collection, Credit or Loan Agencies including credit counseling.
- Condominium Associations.
- Contractors or Developers' office exposures.
- Detective, Patrol or Security services.
- Employment Agencies (Permanent/Temporary)
- Financial Institutions – Banks/Savings & Loan
- Government offices including town/city, municipal, county, state, federal and international government offices and agencies
- Health Care Facilities including but not limited to Abortion Centers, Birthing Centers, Blood/Organ/Tissue Banks, Family Planning/Pregnancy, Counseling Centers, Hospitals, Magnetic Resonance Imaging (MRI) Centers and Walk-in Emergency and Health Care Centers. (See Office Risk Classification pages for eligible Medical occupancies.)

- Investment Services including Stock and Commodity Brokers
- Labor and Trade Unions
- Manufacturer's Representatives
- Political Action Committees including Political Offices/Headquarters
- Property Management Firms
- Social Service Agencies and Centers including but not limited to the following:

Adoption
 Adult Day Care
 Aid to Families with Dependent Children (AFDC)
 Big Brother/Big Sister
 Community Centers
 Disaster Relief
 Family Service
 Job/Skill Rehabilitation, Counseling and Training
 Old Age Assistance
 Refugee and Relief Centers
 Senior Citizen Centers
 Welfare Services

- Transit/Transportation Companies

PROFESSIONAL REQUIREMENTS

Please refer to the Office Risk Classification Pages for classes that require an underlying Professional Liability policy, as the required underlying limits vary by class.

MISCELLANEOUS

Building/Premises Characteristics

- Buildings more than 40 years old are not eligible unless the roof, plumbing, heating, air conditioning and electrical wiring have been updated within the last 15 years. For buildings 40 years or older, a picture of the circuit breakers is required.
- Plans must be in place for prompt and effective removal of snow and ice from the parking lot and walkways.
- Hazards from adjacent exposures must also be considered.
- Theft coverage might not be available if there is no central burglar alarm installed on premises.

OFFICE RISK CLASSIFICATION PAGES

This listing represents eligible TOP BOP office classifications. Notations are included where appropriate.

We require that underlying Professional Coverage (E&O, O&O, etc.) be in place on certain classes.

Before quoting/issuing TOP BOP policies, the following professional requirements are included for the reference.

CLASSIFICATIONS	PROFESSIONAL REQUIRED	Minimum Limits Per Claim / Aggregate
ABSTRACTORS	YES	\$ 250,000 / \$ 250,000
ACCOUNTANTS	YES	\$ 250,000 / \$ 250,000
ACTUARIAL SERVICES	NO	
ADJUSTERS	YES	\$ 250,000 / \$ 250,000
ADVERTISING AGENTS	YES	\$ 250,000 / \$ 250,000
APPRAISERS	YES	\$ 250,000 / \$ 250,000
ARCHITECTS (1)	YES	\$ 250,000 / \$ 250,000
ASSOCIATION MANAGEMENT	YES	\$ 250,000 / \$ 250,000
AUDITORS	YES	\$ 250,000 / \$ 250,000
BOOKKEEPERS	YES	\$ 250,000 / \$ 250,000
BUSINESS BROKERS	NO	
CHIROPRACTIC	YES	\$ 1,000,000 / \$ 1,000,000
COMMERCIAL ARTISTS	NO	
COMPUTER CONSULTANTS	YES	\$ 250,000 / \$ 250,000
COURT REPORTERS	NO	
DENTAL	YES	\$ 1,000,000 / \$ 1,000,000
DOCTOR (2)	YES	\$ 1,000,000 / \$ 1,000,000
DIRECT MAIL / TELEMARKETING	NO	
ENGINEERS	YES	\$ 250,000 / \$ 250,000

(1) Not engaged in actual construction

(2) Ineligible Occupancies:
Blood/Organ/Tissue Banks,
Abortion Clinics, Birthing Centers,
Family Planning/Pregnancy Counseling,
Hospitals, Magnetic Resonance Imaging (MRI) Centers
Walk-in Emergency and Health Care Centers

TOP BOP OFFICE CLASSIFICATIONS

		<u>SIC CODE</u>
Abstractors	1	6541
Accountants	1	8724
Actuarial services	1	8999
Adjusters	1	7322
Appraisers	1	7389
Architects	1	8712
Association Management	1	6531
Auditors	1	8721
Bookkeepers	1	8721
Business Brokers	1	7389
Chiropractic	1	8021
Commercial Artists	1	7336
Court Reporters	1	7338
Dental	1	8021
Doctor	1	8021
Engineers	1	8712
General Office	1	7389
Graphic Designers	1	7336
Insurance Agencies	1	6411
Lawyers	1	8111
Management Consultants	1	8742
Marketing Research	1	8732
Miscellaneous Medical	1	8011
Real Estate Agents	2	6531
Stenographic Services	1	7338
Tax Preparers	1	8721
Telephone Answering Services	1	7389
Title Agents	1	6541
Veterinarians - With Boarding Kennels	2	0752
Veterinarians - Without Boarding Kennels	1	0742

RESTAURANT PROGRAM

Our restaurant program is designed to cover well managed, better than average family style and fast food restaurants. TOP BOP General Underwriting Guidelines must also be referenced for guidelines, which pertain to all TOP BOP products, inclusive of our Restaurant Program.

- Family Style – Specialize in meals for the entire family. Food may be served cafeteria style or by a waiter or waitress. Local and independent restaurants are eligible as are national franchises.
- Fast Food – Specialize in rapid preparation and self-service of food, which may be taken out or eaten on the premises. National franchises are eligible, but our targets are mostly local and independent establishments.

As endorsement specially designed for Restaurant Group is available to provide coverage for the following:

Automatic Extinguishing System Clean up
Automatic Extinguishing System Recharge
Shutdown from Discharge
Shutdown from Food Contamination
Spoilage

ELGIBILITY

1. Classifications

- For eligible classifications, see the list of available Restaurant Classifications. Only well-managed, better-than-average family style and fast food restaurants are eligible.
- For Oriental-Family Style Restaurants, operation of Karaoke facility in conjunction with restaurant operation does not make the risk ineligible under the Program. However, if the receipts from Karaoke operation exceed ten percent (10%) of total restaurant receipts, coverage may not be bound by the producer.
- When Karaoke is operated as a part of a separate Night Club operation, the risk may not be eligible under the TOP BOP Restaurant program, even if the same owner of the restaurant operates the Night Club.

2. Coverage

Both Business Personal Property (contents) and Business Liability (general liability) must be provided.

INELGIBLE RISKS

1. Alcohol / Liquor Sales

- Over 30% of total restaurant gross receipts.
- Allowing alcoholic beverages to be brought onto the premises by customers.
- Featuring “Happy Hour” or similar events.
- Separate bar area, unless the square footage of the bar area is 15 or less of the square footage for the entire restaurant. This area should be used mainly as a waiting area for customers. Entertainment and liquor restrictions apply.

2. Activities

- Seasonal operations (out of operation 3 or more consecutive weeks each year)
- Sports Bars/Restaurants
- In Bed & Breakfasts, resorts or convention center
- Valet parking services
- Live entertainment or dancing
- Twenty-four hour operations, or open after 1:00 a.m.
- Table-side cooking
- Off premises catering operations unless under 10% of total sales
- Owned and operated in conjunction with gasoline stations or with gas pumps on premises
- Cyber Cafe

3. Building Characteristics

- Multi-stop/building having cooking exhaust system ducts passing through upper floors unless the ducts are enclosed in an approved noncombustible assembly.
- Less than two adequately lighted and unobstructed exits remote from each other, per floor.
- Building exposed to vehicles parked facing the building without curbing or other substantial vehicle barriers.
- Building exceeding three stories in height, for building coverage, unless fire resistive.
- Building more than thirty-years (30) old unless the roof, plumbing, heating, air conditioning and electrical wiring have been updated within the past fifteen (15) years.

4. Other

- Business under contract of sale (our applicant selling or about to sell).
- Use of flammable solvents or other flammable cleaning aids, to clean equipment.
- Operating without a service contract with a reputable pest control company providing for a minimum of quarterly inspection and exterminating services.
- Use of subdued lighting (usually intended to create a special atmosphere) unless specific illumination of all steps and potential trip hazards are provided.
- Lessor's Risk with habitational exposures.
- Protection Class 7, 8, 9 or 10 properties.
- Building coverage with habitational exposures.

Protection Requirements

Kitchen area MUST meet NFPA (National Fire Protection Association) Standard 96 for fire protection, which includes:

- An operative automatic extinguishing system protecting hoods, ducts, and all cooking surfaces including deep fat fryers. The system should also have an operative manual release away from the cooking area.
- A contract with a reputable fire extinguisher maintenance company for a minimum of semi-annual inspections and maintenance of the extinguishing systems. Certificates of inspection must be on display or easily accessible to inspectors.

ADDITIONAL REQUIREMENTS

1. Apartments

- If the building contains apartments, we require operative automatic sprinkler protection as follows:

- If the restaurant is on the first floor with apartments above or along side, the entire restaurant must be protected by an operative automatic sprinkler system and the apartments must have operative hard-wired heat/smoke detectors.
- If the restaurant is on other than the first floor, the entire building must be protected by an operative automatic sprinkler system.

2. Liability Charges

Additional Liability Charges must be made for the following:

- Playgrounds – indoor or outdoor amusement areas which may include slides, swings, mechanical rides or other play equipment.
- More than two amusement devices – video games, pinball machines, or other similar devices.

Restaurant Risk classification	(Alcohol is consumed on the premise)		(No Alcohol is consumed on the premises)	
	Class Code	Rate Group	Class Code	Rate Group
Airport Snack Bars	012111	2	021111	1
Bakeries – Family Style	012112	2	021112	1
Bakeries – Fast Food	012113	2	021113	1
Barbecue Places – Family Style	014114	4	031114	3
Barbecue Places – Fast Food	015115	5	024115	4
Cafeteria Style / Buffet	014116	4	023116	3
Chicken – Fast Food Cafes	015117	5	024117	4
Cafes	014118	4	023118	3
Coffee Shops	014119	4	023119	3
Concession Stands / Snack Bar	012120	2	021120	1
Delicatessens – Family Style	012121	2	021121	1
Delicatessens – Fast Food	012122	2	021122	1
Diner	014123	4	023123	3
Donut Shops	012124	2	021124	1
Drive-ins / Service in Car	015125	5	024125	4
Full Menu – Family Style	015126	5	024126	4
Hamburger / Malt Shops – Family Style	014127	4	023127	3
Hamburger / Malt Shops – Fast Food	015128	5	024128	4
Hot Dog Stands	012129	2	021129	1
Ice Cream / Yogurt Stores (no cooking)	012130	2	021130	1
(with cooking-See Hamburger/Malt Shops)				
Mexican Style – Family Style	014131	4	021131	3
Mexican Style – Fast Food	015132	5	024132	4
Oriental – Family Style	014133	4	023133	3
Oriental – Fast Food	015134	5	024134	4
Other (Eligible Restaurant N.O.C.)	016145	6	02145	5
Pancake / Waffle House	014135	4	023135	3
Pizza Parlors – Family Style				
with Full Cooking Facilities	013136	3	022136	2
with Oven cooking Only	012137	2	021137	1
Pizza Parlors – Fast Food				
with Full Cooking Facilities	013138	3	022138	2
with Oven Cooking Only	012139	2	021139	1
Roast Beef – Fast Food	015140	5	024140	4
Seafood Restaurant – Family Style	014141	4	023141	3
Seafood Restaurant – Fast Food	015142	5	024142	4
Steak House	014143	4	023143	3
Take-out Only	010144	1	021144	1

RESTAURANT PROGRAM

Territory Definitions

Territory Code	City and County
032	Alameda, Alameda
032	Albany, Alameda
032	Berkeley, Alameda
032	El Cerrito, Contra Costa
032	Emeryville, Alameda
032	Hayward, Alameda
	Los Angeles, Los Angeles - See Territory Definitions Page OFF-29
032	Oakland, Alameda
032	Piedmont, Alameda
032	Richmond, Alameda
045	Sacramento, Sacramento
034	San Diego, San Diego
048	San Francisco, San Francisco
047	San Jose, Santa Clara
032	San Leandro, Alameda
032	San Lorenzo, Alameda
032	San Pablo, Contra Costa

COUNTY

040	Alameda
040	Contra Costa
035	Fresno
035	Kern
	Los Angeles - See Territory Definitions Page OFF -29 and OFF - 30
041	Marin
041	Napa
036	Orange
	Riverside:
036	Riverside County West

RESTAURANT PROGRAM

Territory Definitions

Territory Code	City and County		
036	Riverside County West The following areas in Riverside County		
	Arlanza Village	Hardman Center	Riverside
	Arnold Heights	Indian Hills	Rubidoux
	Belton	Jurupa	Sunnyslope
	Box Springs	Magnolia Center	
	Canyon Crest	March Air Force Base	
	Casa Blanca	Mead Valley	
	Corona	Mira Loma	
	Crestmore Heights	Moreno Valley	
	Frontera	Norco	
042	Riverside County Balance		
035	Sacramento County Balance		
	San Bernardino		
036	San Bernardino County West The following areas in San Bernadino County:		
	Alta Loma	Devore Heights	Muscoy
	Angelus Oaks	Dunlap Acres	No. Loma Linda
	Arrowbear Lake	East Highland	Norton Air Force Base
	Base Line	Essex	Ontario
	Big Bear City	Etiwanda	Patton
	Big Bear Lake	Fawnskin	Rancho Cucamongo
	Bloomington	Fontana	Redlands
	Blue Jay	Grand Terrace	Rialto
	Bryn Mawr	Green Valley Lake	Rimforest
	Cajon Junction	Guasti	Running Springs
	Cedar Glen	Highland	San Bernardino
	Cedarpines Park	Lake Arrowhead	San Manuel Indian
	Chino	Lake Gregory	Reservation
	Chino Hills	Loma Linda	Seven Oaks
	Colton	Lyle Creek	Skyforest
	Crest Park	Marigold	Smiley Heights
	Crestline	Mentone	Sugarloaf
	Crestmore	Montclair	Twin Peaks
	Cucamonga	Mountain Home Village	Upland
			Valley of Enchantment
			Wrightwood
			Yucaipa
042	San Bernardino Balance		
043	San Diego County Balance		
035	San Joaquin		
	San Mateo:		
031	San Mateo County North		

RESTAURANT PROGRAM

Territory Definitions

Territory Code	City and County			
031	San Mateo County North (Continued)			
	The following area in San Mateo County			
	Brisbane	Colma	Daly City	South San Francisco
037	San Mateo County East			
	The following areas in San Mateo County			
	Atherton	Hillsborough	Portola Valley	San Francisco
	Belmont	Menlo Park	Redwood City	International Airport
	Burlingame	Millbrae	Russian River	San Mateo
	East Palo Alto	Pacifica	San Bruno	Sharp Park
	Foster city	Palo Alto	San Carlos	W. Menlo Park
				Woodside
042	San Mateo County Balance			
039	Santa Barbara			
	Santa Clara			
037	Santa Clara County West			
	The following area in Santa Clara County			
	Alviso	Los Altos Hills	Monte Sereno	Permanete
	Blossom Vall	Los Altos	Monte Vista	Santa Clara
	Campbell	Milpitas	Mountain View	Saratoga
	Curertino	Moffet Field N.A.S.	Paio Alto	Sunnyvale
	Los Altos			
040	Santa Clara County Balance			
041	Solano			
041	Sonoma			
039	Ventura			
042	Remainder of State			

RESTAURANT PROGRAM

Territory Definitions

Territory Code	City and County	
	Los Angeles County (Continued)	
061	Oak Park Pacific Palisades Palos Verdes Estates Palos Verdes Peninsula Panorama City Pasadena Playa Del Ray Porte Ranch Portuguese Bend Rancho Palos Verdes Redondo Beach Reseda Rolling Hills Rolling Hills Estate San Fernando San Gabriel San Marino Santa Monica Saratoga Hills Sepulveda	Shadow Hills Sherman Oaks Sierra Madre South Pasadena Starlight Hills Sunland Sun Valley Sylmar Tarzana Temple City Topanga Torrance Tujunga Van Nuys Venice Verdugo City West Hills Whittier Winnetka Woodland Hills
062	Los Angeles County Balance	

Territory Definitions

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032	Hayward, Alameda
	Los Angeles, Los Angeles - See Territory Definitions Page OFF-29
032	Oakland, Alameda
032	Piedmont, Alameda
032	Richmond, Alameda
045	Sacramento, Sacramento
034	San Diego, San Diego
048	San Francisco, San Francisco
047	San Jose, Santa Clara
032	San Leandro, Alameda
032	San Lorenzo, Alameda
032	San Pablo, Contra Costa

COUNTY

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040	Contra Costa
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035	Kern
	Los Angeles - See Territory Definitions Page OFF -29 and OFF - 30
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041	Napa
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	Beltown	Jurupa	Sunnyslope
	Box Springs	Magnolia Center	
	Canyon Crest	March Air Force Base	
	Casa Blanca	Mead Valley	
	Corona	Mira Loma	
	Crestmore Heights	Moreno Valley	
	Frontera	Norco	
042	Riverside County Balance		
035	Sacramento County Balance		
	San Bernardino		
036	San Bernardino County West The following areas in San Bernardino County:		
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	Base Line	Essex	Ontario
	Big Bear City	Etiwanda	Patton
	Big Bear Lake	Fawnskin	Rancho Cucamonga
	Bloomington	Fontana	Redlands
	Blue Jay	Grand Terrace	Rialto
	Bryn Mawr	Green Valley Lake	Rimforest
	Cajon Junction	Guasti	Running Springs
	Cedar Glen	Highland	San Bernardino
	Cedarpines Park	Lake Arrowhead	San Manuel Indian Reservation
	Chino	Lake Gregory	Seven Oaks
	Chino Hills	Loma Linda	Skyforest
	Colton	Lytie Creek	Smiley Heights
	Crest Park	Marigold	Sugarloaf
	Crestline	Mentone	Twin Peaks
	Crestmore	Montclair	Upland
	Cucamonga	Mountain Home Village	Valley of Enchantment
			Wrightwood
			Yucaipa
042	San Bernardino Balance		
043	San Diego County Balance		
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	San Mateo:		
031	San Mateo County North		

Territory Definitions

Territory Code	City and County			
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	The following area in San Mateo County			
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	The following areas in San Mateo County			
	Atherton	Hillsborough	Portola Valley	San Francisco
	Belmont	Menlo Park	Redwood City	International Airport
	Burlingame	Millbrae	Russian River	San Mateo
	East Palo Alto	Pacifica	San Bruno	Sharp Park
	Foster city	Palo Alto	San Carlos	W. Menlo Park
				Woodside
042	San Mateo County Balance			
039	Santa Barbara			
	Santa Clara			
037	Santa Clara County West			
	The following area in Santa Clara County			
	Alviso	Los Altos Hills	Monte Sereno	Permanete
	Blossom Vall	Los Altos	Monte Vista	Santa Clara
	Campbell	Milpitas	Mountain View	Saratoga
	Curertino	Moffet Field N.A.S.	Palo Alto	Sunnyvale
	Los Altos			
040	Santa Clara County Balance			
041	Solano			
041	Sonoma			
039	Ventura			
042	Remainder of State			

Territory Definitions

Territory Code	City and County			
050	Those areas in the City of Los Angeles designated by the following zip codes:			
	90001-23	90035-40	90044	90050-63
	90026-33	90043	90046-48	90068-73

051	Those areas in the City of Los Angeles designated by the following zip codes:			
	90024	90041	90049	90065
	90025	90042	90064	90067
	90034			

052 City of Los Angeles Balance

CITIES AND TOWNS IN THE COUNTY OF LOS ANGELES

060	Arieta	El Monte	Lynwood	Rosewood
	Bell	Fort Macarthur	Maywood	San Pedro
	Bell Gardens	Gardena	Montebello	Santa Fe Springs
	Bellflower	Hansen Hills	Monterey Park	Signal Hill
	Belmont Shore	Harbor Hills	Naples	So. El Monte
	Bixby Knolls	Hawthorne	No. Hollywood	South Gate
	Cabrillo	Holly Park	No. Long Beach	So. San Gabriel
	Carson	Hunington Park	Norwalk	Studio City
	Compton	Inglewood	Pacoima	Terminal Island
	Cudahy	Lawndale	Paramont	Toluca Lake
	Dominquez	Lennox	Pico Rivera	Universal City
	Downey	Long Beach	Rancho Domingues	Valley Village
	East Long Beach	Los Nietos	Rosemead	Wilmington
	E. Rancho Dominguez			

061 The following areas in Los Angeles County (excluding the City of Los Angeles)

Agoura	Bradbury	Glendale	La Mirada
Agoura Hills	Burbank	Granada Hills	Lomita
Alhambra	Calabasas	Hacienda Heights	Malibu
Altadena	Calabasas Hills	Hawaiian Gardens	Manhattan Beach
Arcadia	Canoga Park	Hermosa Beach	Marina Del Ray
Artesia	Cerritos	Hidden Hills	Mission City
Azusa	Chastworth	Industry	Mission Hills
Baldwin Park	Cornell	Inwindale	Monrovia
Bassett	Culver City	La Canada-Flintridge	Monte Nido
Bell Canyon	Duarte	La Crescenta	Montrose
Beverly Hills	El Segundo	Lake View Terrace	North Hills
Box Canyon	Encino	Lakewood	Northridge

(Continued On the Next Page)

Territory Definitions

Territory Code	City and County	
	Los Angeles County (Continued)	
061	Oak Park	Shadow Hills
	Pacific Palisades	Sherman Oaks
	Palos Verdes Estates	Sierra Madre
	Palos Verdes Peninsula	South Pasadena
	Panorama City	Starlight Hills
	Pasadena	Sunland
	Playa Del Ray	Sun Valley
	Porte Ranch	Sylmar
	Portuguese Bend	Tarzana
	Rancho Palos Verdes	Temple City
	Redondo Beach	Topanga
	Reseda	Torrance
	Rolling Hills	Tujunga
	Rolling Hills Estate	Van Nuys
	San Fernando	Venice
	San Gabriel	Verdugo City
	San Marino	West Hills
	Santa Monica	Whittier
	Saratoga Hills	Winnetka
	Sepulveda	Woodland Hills
062	Los Angeles County Balance	

RETAIL PROGRAM

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	Base Line	Essex	Ontario
	Big Bear City	Etowanda	Patton
	Big Bear Lake	Fawnskin	Rancho Cucamonga
	Bloomington	Fontana	Redlands
	Blue Jay	Grand Terrace	Rialto
	Bryn Mawr	Green Valley Lake	Rimforest
	Cajon Junction	Guasti	Running Springs
	Cedar Glen	Highland	San Bernardino
	Cedarpines Park	Lake Arrowhead	San Manuel Indian Reservation
	Chino	Lake Gregory	Seven Oaks
	Chino Hills	Loma Linda	Skyforest
	Colton	Lytle Creek	Smiley Heights
	Crest Park	Marigold	Sugarloaf
	Crestline	Mentone	Twin Peaks
	Crestmore	Montclair	Upland
	Cucamonga	Mountain Home Village	Valley of Enchantment
			Wrightwood
			Yucaipa
042	San Bernardino Balance		
043	San Diego County Balance		
035	San Joaquin		
	San Mateo:		
031	San Mateo County North		

RETAIL PROGRAM

Territory Definitions

Territory Code	City and County			
031	San Mateo County North (Continued)			
	The following area in San Mateo County			
	Brisbane	Colma	Daly City	South San Francisco
037	San Mateo County East			
	The following areas in San Mateo County			
	Atherion	Hillsborough	Portola Valley	San Francisco
	Belmont	Menlo Park	Redwood City	International Airport
	Burlingame	Millbrae	Russian River	San Mateo
	East Palo Alto	Pacifica	San Bruno	Sharp Park
	Foster city	Palo Alto	San Carlos	W. Menlo Park
				Woodside
042	San Mateo County Balance			
039	Santa Barbara			
	Santa Clara			
037	Santa Clara County West			
	The following area in Santa Clara County			
	Alviso	Los Altos Hills	Monte Sereno	Permanete
	Blossom Vall	Los Altos	Monte Vista	Santa Clara
	Campbell	Milpitas	Mountain View	Saratoga
	Curertino	Moffet Field N.A.S.	Palo Alto	Sunnyvale
	Los Altos			
040	Santa Clara County Balance			
041	Solano			
041	Sonoma			
039	Ventura			
042	Remainder of State			

Territory Definitions

Territory Code	City and County
050	Those areas in the City of Los Angeles designated by the following zip codes: 90001-23 90035-40 90044 90050-63 90026-33 90043 90046-48 90068-73
051	Those areas in the City of Los Angeles designated by the following zip codes: 90024 90041 90049 90065 90025 90042 90064 90067 90034
052	City of Los Angeles Balance

CITIES AND TOWNS IN THE COUNTY OF LOS ANGELES

060	Arieta	El Monte	Lynwood	Rosewood
	Bell	Fort Macarthur	Maywood	San Pedro
	Bell Gardens	Gardena	Montebello	Santa Fe Springs
	Bellflower	Hansen Hills	Monterey Park	Signal Hill
	Belmont Shore	Harbor Hills	Naples	So. El Monte
	Bixby Knolls	Hawthorne	No. Hollywood	South Gate
	Cabrillo	Holly Park	No. Long Beach	So. San Gabriel
	Carson	Hunington Park	Norwalk	Studio City
	Compton	Inglewood	Pacoima	Terminal Island
	Cudahy	Lawndale	Paramont	Toluca Lake
	Dominquez	Lennox	Pico Rivera	Universal City
	Downey	Long Beach	Rancho Dominques	Valley Village
	East Long Beach	Los Nietos	Rosemead	Wilmington
	E. Rancho Dominquez			

061 The following areas in Los Angeles County (excluding the City of Los Angeles)

Agoura	Bradbury	Glendale	La Mirada
Agoura Hills	Burbank	Granada Hills	Lomita
Alhambra	Calabasas	Hacienda Heights	Malibu
Altadena	Calabasas Hills	Hawaiian Gardens	Manhattan Beach
Arcadia	Canoga Park	Hermosa Beach	Marina Del Ray
Ariesia	Cerritos	Hidden Hills	Mission City
Azusa	Chastworth	Industry	Mission Hills
Baldwin Park	Cornell	Irwindale	Monrovia
Bassett	Culver City	La Canada-Flintridge	Monte Nido
Bell Canyon	Duarte	La Crescenta	Montrose
Beverly Hills	El Segunda	Lake View Terrace	North Hills
Box Canyon	Encino	Lakewood	Northridge

(Continued On the Next Page)

RETAIL PROGRAM

Territory Definitions

Territory Code	City and County	
	Los Angeles County (Continued)	
061	Oak Park Pacific Palisades Palos Verde Estates Palos Verdes Peninsula Panorama City Pasadena Playa Del Ray Porte Ranch Portuguese Bend Rancho Palos Verdes Redondo Beach Reseda Rolling Hills Rolling Hills Estate San Fernando San Gabriel San Marino Santa Monica Saratoga Hills Sepulveda	Shadow Hills Sherman Oaks Sierra Madre South Pasadena Starlight Hills Sunland Sun Valley Sylmar Tarzana Temple City Topanga Torrance Tujunga Van Nuys Venice Verdugo City West Hills Whittier Winnetka Woodland Hills
062	Los Angeles County Balance	