

ELIGIBLE BUSINESSES FOR HOME BUSINESS INSURANCE PROGRAM (HBI)

The list of eligible businesses shown below are the ONLY businesses eligible.

Eligibility Class Number	Type of Business	Rate Group	Eligibility Class Number	Type of Business	Rate Group
63	Abstracting and Indexing Service	B	25	Financial Planning, excluding discretionary trading authority and/or access to customer's funds	B
1	Accounting Service	B	26	Floral Arrangement	A
2	Adjuster (Public or Independent Claim Adjuster)	A	27	Food Broker	B
71	Advertising Specialty Items Sales (3)	B	145	Food/Product Demonstrator	Z
3	Antique Gallery/Shop (1)	A	28	Food Supplements/Vitamins (5)	Z
4	Appraisal Service	B	126	Furniture Refinishers	A
5	Art Gallery/Art Studio (1)	A	123	Games/Puzzles Vendor (5)	A
6	Artist Supplies	A	133	Genealogists (3)	B
72	Auctioneer (3)	A	30	Gift Delivery Service (5) (balloons, gift baskets, etc.)	B
106	Auditor	B	31	Gift Shop, excluding manufacturing/distribution of candles made by individuals	A
7	Bakeries	Z	32	Glassware	A
107	Balloon Art	B	33	Graphic Artist/Designer	B
130	Barbers (6)	Z	34	Handicrafts, excluding manufacturing/distribution of candles made by individuals	A
8	Barber Supplies (5)	A	75	Hearing Aid Sales	A
131	Beauticians (6)	Z	35	Hobby & Model Supplies, excluding explosives and propellants	A
9	Beauty Supplies (5)	A	146	Hot Dog/Pretzel Vendors (11)	Z
140	Beverage Vendor (11)	Z	36	Household Products (Fuller Brush, etc.)	A
66	Billing Service	B	65	Information Search Retrieval (4)	B
10	Book/Magazine Distributor	A	76	Insurance Agent	A
11	Bookbinding	A	37	Interior Decorating	B
12	Bookkeeping Service	B	112	Interior Window Treatments	A
92	Calligraphy	B	95	Inventory Control Specialist	B
73	Camera/Photography Sales or Repair	A	38	Jewelry (Costume)	A
108	Candle Sales, excluding sales of candles made by individuals (5)	A	39	Kitchen Supplies (Tupperware, etc.)	A
13	Candy/Nut Confections	A	40	Ladies/Girls Clothing, Accessories	A
93	Car Detailer	A	41	Lingerie	A
109	Cell Phone/Pager Sales	A	42	Leather Goods	A
14	Ceramics	A	77	Loan Origination Service	B
74	Clock or Watch Repair	A	78	Locksmith	A
15	Clowns, Magicians, Entertainers excluding Bands & Disc Jockeys (2) (10)	Z	79	Market Research (4)	B
16	Computer Consultants and Trainers who are not involved in development of custom applications/programs	A	67	Medical Claims Processing	B
17	Computer Repair	Z	44	Mens/Boys Clothing, Accessories	A
94	Computer Sales	A	103	Models (3)	B
18	Computer Service Bureau	A	113	Monogramming	B
19	Cosmetic Sales (Avon, Mary Kay, etc.) (3) (4)	A	80	Musical Instrument Sales/Repair	A
20	Crafts, excluding manufacturing/distribution of candles made by individuals	A	124	Newspaper/Magazine/Book Delivery	A
132	Dance Instructors (2) (9) (10)	A	114	Notaries	B
110	Database Management	B	96	Office Supplies Vendor	A
141	Dessert Vendors (11)	Z	116	Paper Goods	A
21	Desktop Publishing (3) (4)	B	81	Pay Telephone Provider	B
142	DJ's (2) (3) (4) (10)	Z	45	Personal Care Products (4) (5)	A
22	Draftsman	B	97	Personal Fitness Trainer (2) (10)	Z
122	Dry Food Products/Mixes Vendor	A	134	Personal Image Consultants (3)	B
64	Editorial Service/Proofreaders (3) (4)	B	82	Personalized Books & Gifts	B
111	Embroidery	B	147	Pet Accessories (4) (5)	A
143	Energy Provider (12) (13)	B	135	Pet Sitters (7)	Z
23	Engraving	B	46	Photographer/Photography Studio	Z
24	Expert Witness Consultants	B	29	Picture Framing	A

-- ELIGIBLE BUSINESSES CONTINUED ON PAGE &--

ELIGIBLE BUSINESSES FOR HOME BUSINESS INSURANCE PROGRAM (HBI) continued

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144	Plant Care and Sales (7)	Z	57	Trophy Sales	A
117	Prepaid Calling Card Vendor, excluding sales from vending machines	A	99	TV/VCR Repair	Z
47	Printer (3) (4)	B	100	Upholsterer	A
68	Professional Organizer	B	88	Video & Music Sales/Rental	A
104	Professional Speakers (3)	B	58	Videotaping, Dubbing, Editing (3)	A
48	Publisher (4)	B	129	Vinyl/Leather Repair	A
83	Real Estate Agent	B	149	Vinyl Lettering	A
49	Religious Goods	A	121	Website Designer	B
136	Residential Inspection Services (8)	A	89	Wedding & Party Planners	B
84	Resume Service	B	59	Wedding Cake and/or Cookie Sales	Z
137	Retail Toy Sales	A	90	Windshield Repair	A
69	Rubber Stamp Business	B	138	Wood Furniture Crafters (5)	Z
127	Scrapbooking	A	60	Wood Products, excluding toys and furniture manufacturing	A
51	Secretarial Service	B	61	Word Processing	B
128	Seed Sales	A	62	Writers/Authors (3) (4)	A
52	Shoe Repair	Z	NOTES:		
118	Sign Painting	A	(1)	Actual Cash Value Basis Only	
53	Stationery	B	(2)	Not eligible in New Jersey	
119	Stenciling	B	(3)	Personal and Advertising Injury Exclusion Applies	
54	Tailoring, Alterations, Seamstresses	A	(4)	Intellectual Property Hazard Exclusion Applies	
120	Tax Preparation	B	(5)	Products Liability Exclusion Applies	
98	Taxidermist	B	(6)	Includes Professional Services	
70	Teachers/Tutors, except sports, physical education, industrial or martial arts (2) (10)	Z	(7)	Pet Sitters and Plant Care Services Endorsement Applies	
55	Telemarketing, Telephone Solicitation (3)	B	(8)	Residential Inspection Services Endorsement Applies	
85	Telephone Answering Service/Voicemail	B	(9)	Medical Expenses Coverage Exclusion Applies	
86	Toner Cartridge Recharging	Z	(10)	Abuse/Molestation Exclusion Applies	
56	Transcribing, Court Reporters (3)	B	(11)	Food Contamination Endorsement & Selected Products Exclusion Applies	
87	Translator (3)	B	(12)	Failure to Supply Exclusion Applies	
105	Travel Agent	B	(13)	Limitation – Energy Equipment as BPP Applies	