



UTICA FIRST INSURANCE COMPANY

**Commercial Lines Underwriting
Guide & Procedure Manual**



UTICA FIRST INSURANCE COMPANY

Commercial Lines Underwriting Guide & Procedure Manual

Section I

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Accounting Office (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Office Risks page of Section II. See Burglary Alarm requirements of Section III.

Advertising Agency (1)	2		X	X	1	1	1	1	2*
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Notes: Non-owned/hired automobile or personal and advertising injury coverage not available.

(1) See Office Risks page of Section II.

*See Burglary Alarm requirements of Section III.

Air Conditioning, Heating & Refrigeration (dealers) (1) (No New Business)	2		X	X	1	1	2	1	1*
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Notes: (1) See Retail-Wholesale Risks page of Section II.

*See Burglary Alarm requirements of Section III.

Antique Stores (1)	3		X	X	3	2	2	3	3*
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Notes: (1) See Antiques & Collectible Risks Page of Section II.

*See Burglary Alarm requirements of Section III.

This is a Special Program. Valuation may require special handling.

A Submit class.

Risk must be an authentic antique store; to consist of items of another time, greater than 20 years old; i.e. like classic items and having a rare or unusual value. Thrift stores, second-hand books or clothing stores are not acceptable.

Apartment Buildings* (5 or more units) (1)	2		X	X	2	2		1	2
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Notes: Buildings built prior to 1950 are not written.

(1) See Apartment page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Appliance and Access. Including Installation, Service or Repair (over 25% service or repair) (1)	2	X	X	X	2	2	2	2	2*
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Notes: Type of policy depends upon percentage of installation. If an Artisan - see those rules for eligibility
 (1) See Retail-Wholesale Risk page or Artisan Risk page of Section II.
 * See Burglary Alarm requirements of Section III.

Artist Supplies (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Audio Visual Equipment & Supply Store (1)	2		X	X	1	1	1	2	2*
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Notes: (1) See Retail Wholesale Risk page of Section II.
 *See Burglary Alarm requirements of Section III.

Auto Parts & Supplies Stores (1)	2		X	X	1	2	2	1	2*
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Notes: No auto repair or installation of parts permitted
 (1) See Retail-Wholesale Risk page of Section II.
 *See Burglary Alarm requirements of Section III.

Auto Service Stations or Repair Garages (1)	3		X		3	3	3	3	2
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Notes: (1) See Auto Service or repair section of Section II and Application Information of Section III.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Awning (1 st floor only) Installation, Service or Repair (1) (NO NEW BUSINESS)	3	X			2	3	3	2	2
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Notes: (1) See Artisan Risks page of Section II.

Bagel Store (no baking or cooking) (1)	2		X	X	1	1	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

Bagel Store (with baking only) (1)	2		X	X	2	1	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

Bagel Store (with cooking) (1)	3		X	X	3	2	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

Bakeries (no baking on premises) (1)	2		X	X	1	1	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

Bakeries (with baking only) (1)	2		X	X	2	1	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
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Bakeries (with cooking) (1)	3		X	X	3	2	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

Barber or Beauty Shop Supplies (1)	2		X	X	1	1	3	1	2
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Notes: (1) See Service Risk page of Section II.
*See Burglary Alarm Requirements of Section III.

Barber Shops (1)	1		X	X	1	1	2	1	1
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Notes: Professional Liability coverage may be available.
(1) See Service Risk page of Section II.

Bars and Taverns (1)	3		X	X	3	2	2	2	2
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Notes: If with cooking must meet restaurant or food service guidelines.
Maximum Liability limit is \$1,000,000. Umbrella/Excess Liability policy available up to \$5million.
Assault and Battery Exclusion applies.
(1) See Tavern Risk page of Section II.
No Liquor Liability Coverage Available

Bath Accessories (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Beauty Parlors (1)	1		X	X	1	1	2	1	1*
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Notes: Professional Liability coverage may be available.
(1) See Service Risk page of Section II.
* Any tanning operations are ineligible.
Full Service Spas are ineligible.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Beverage Stores (liquor & wine) (1)	2		X	X	1	1	1	1	2*
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Notes: (1) See Retail-Wholesale Risk page of Section II.
*See Burglary Alarm requirements of Section III.
Liquor Liability coverage is available – see Liquor Liability Guidelines in Section III of this manual.

Beverage Stores (other than above) (1)	2		X	X	1	1	1	1	2*
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Notes: (1) See Retail-Wholesale Risk page of Section II.
*See Burglary Alarm requirements of Section III.

Bicycle Stores (1) (No New Business)	3		X	X	2	3	3	2	3*
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Notes: (1) See Retail-Wholesale Risk page of Section II.
*See Burglary Alarm requirements of Section III.
Operations with bicycle rentals are ineligible.
No more than 25% service or assembly.

Blanket or Bedspread Stores (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Book, Magazine Stores (1) (2) (3)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.
(2) Used book/magazine sales are ineligible.
(3) "Adult Type" book/magazine stores are ineligible.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Bridal Gowns & Tuxedo (stores) (1)	2		X	X	1	1	1	1	2*
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Notes: (1) See Retail-Wholesale Risk page of Section II.
*See Burglary Alarm requirements of Section III.

Buildings (L.R.O.) Mercantile/Service/Food Occupancies (1) & (2)	3		X	X	3	3	2	2	2*
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Notes: *Alarm may be required.
(1) See Lessors Risk page of Section II.
(2) Will utilize 'Retail NOC' classification for rating purposes

Buildings (L.R.O.) Office Occupancies (1) & (2)	2		X	X	1	1	1	1	2*
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Notes: *Alarm may be required.
(1) See Lessors Risk page of Section II.
(2) See Office Risk page of Section II.
*See Burglary Alarm requirements of Section III.

Camera & Photographic Equipment Store (1)	2		X	X	1	1	1	1	2*
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Notes: (1) See Retail-Wholesale Risk page.
*See Burglary Alarm requirements of Section III.

Candy or Confectionery Store (1) (No Cooking)	2		X	X	1	1	2	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Car Washes - Automatic (1) (No New Business)	2		X	X	2	2	2	2	2
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Notes: (1) See Other-Miscellaneous Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Car Washes - Self Service (1) (No New Business)	2		X	X	2	2	2	2	2
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Notes: (1) See Other-Miscellaneous Risk page of Section II.

Card Store (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Carpentry (1)*	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

*No Wood Floor Installation or Refinishing.

Carpet, Rug, Furniture, Upholstery Cleaning (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Ceiling or Wall Installation (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Ceramics, China or Porcelain (store) (1) (2)	2		X	X	2	1	2	2	2
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Notes: (1) See Retail-Wholesale Risk page of Section II.

(2) No Manufacturing Permitted.

Churches, Synagogues & Temples (1)	2		X	X	1	2	1	1	2
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Notes: (1) See Church Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Cleaning Services (Residential or Office) (1)	2	X			2	2	2	2	2
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Notes: See Artisan Risk page of Section II.

Clothing stores (1)*	2		X	X	2	1	1	2	2*
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Notes: Underwriter may have to give special attention to risks with potential water damage exposure.
(1) See Retail-Wholesale Risk page of Section II.
*See Burglary Alarm requirements of Section III.
No used clothing operations.

Clubs - Lodges, Fraternal Only (1)*(2)	3			X	3	3	1	2	2
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Notes: * Country, Golf, Horseback riding, Sports type clubs not written
(1) See Other Miscellaneous Risk page of Section II. A submit class.
(2) If cooking involved, risk must be submitted for prior approval.

Coin, Stamp or Rare Book Dealers (1)	3		X	X	1	1	1	3	3**
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Notes: * A submit class.
(1) See Retail-Wholesale Risk page of Section II.
**See Burglary Alarm requirements of Section III.

Computer stores (1) (2) Sales Only (No New Business)	2		X	X	1	2	2	1	2*
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Notes: (1) See Retail-Wholesale page of Section II./See Antiques & Collectible Risks Page of Section II
(2) No Installation, Repair, or Programming.
* See Burglary Alarm requirements of Section III.

Concrete Construction (1)	3	X			2	2	3	2	2
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Notes: (1) See Artisan Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Convenience stores w/ no Gas Sales	2		X		2	2	2	2	2
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Convenience Stores w/Gas (w/ or w/out cooking) (1)	3		X		3	2	3	2	2
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Notes: (1) See Convenience Store Risk page of Section II.
A Submit Class.

Copy or Duplicating Services - Retail (1)	1		X	X	1	1	1	1	1*
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Notes: (1) See Retail-Wholesale Risk page of Section II.
*See Burglary Alarm requirements of Section III.

Cosmetic, Toiletries or Perfume - Retail (1)	1		X	X	1	1	1	1	1*
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Notes: (1) See Retail-Wholesale Risk page of Section II.
*See Burglary Alarm requirements of Section III.

Craft Supply Stores (1)	1		X	X	1	1	1	1	1
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Note: (1) See Retail-Wholesale Risk page of Section II.

Delicatessens (no baking or cooking) (1)	2		X	X	1	1	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Delicatessens (cooking with household appliances only) (no kitchen) (1)	2		X	X	2	1	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

Delicatessen (with cooking) (1)*	3		X	X	3	2	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

Dental Laboratories (1)	2		X	X	1	1	2	2	2*
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Notes: (1) See Service Risk page of Section II.
*See Burglary Alarm requirements of Section III.

Department or Discount Stores (1)	3		X	X	2	3	3	2	2*
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Notes: (1) See Retail-Wholesale Risk page of Section II.
*See Burglary Alarm requirements of Section III.

Doctor's Office (not otherwise listed) (1)	2		X	X	1	2	2	2	2*
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Notes: (1) See Office Risk page of Section II.
*See Burglary Alarm requirements of Section III.

Drapery & Curtain Store (1)	2		X	X	1	1	1	1	1
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Notes: (1) See Retail – Wholesale Risk page of Section II.

Driveway, Parking Area or Sidewalk Construction (1) (2)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.
(2) No Commercial Work Permitted.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Drugstores (1)	2		X	X	1	1	2	1	2*
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Notes: Professional Liability not available
(1) See Retail-Wholesale Risk page of Section II.

Dry Goods (retail) (1)	2		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Drywall or Wallboard Installation (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Electrical Contractors (1)	3	X			2	3	3	2	2
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Notes: (1) See Artisan Risk page of Section II.

Electrical Supply - stores (1) (2)	2		X	X	1	2	2	2	2*
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Notes: (1) See Retail-Wholesale Risk page of Section II.
(2) No Installation Operations allowed.
*See Burglary Alarm requirements of Section III.

Fabric Stores (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Fence Dealers (household - retail) (1)(2)	2		X	X	1	1	2	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.
(2) No Installation Operations allowed.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Fence Erection Contractors (1) (2)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.
(2) No Welding. No security fence installation. No construction site fencing.

Floor Covering Installation (no ceramic, tile, or stone) (1) (2)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.
(2) No Hardwood Floor Refinishing Operations allowed.

Floor Covering Stores (1)	2		X **	X **	2	1	1	2	2*
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Notes: * See Burglary Alarm requirements of Section III.
** Not over 25% installation.
(1) See Retail-Wholesale Risk page of Section II.

Florists (1)*	2		X	X	2	1	1	1	1
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Notes: * Non-owned auto not acceptable if delivery or pick-up.
(1) See Retail-Wholesale page of Section II.

Funeral Homes or Chapels (1)*	2		X	X	1	2	1	1	1
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Notes: Professional Liability not available.
(1) See Service Risk page of Section II.

Furniture Making, Wood Working, Cabinets, and Inc. Upholstery (1)	3	X			3*	2	2	2	2
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Notes: * Specific maximum limits apply to property coverage (See Line Limits – Section III).
(1) See Artisan Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Furniture Stores (1)**	2		X	X	2	2	2	2	2*
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Notes: *See Burglary Alarm requirements of Section III.
 ** Non-owned Auto not acceptable is delivery offered
 (1) See Retail-Wholesale Risk page of Section II.

Gardening or Lawn Supply Store (1)(2)**	3		X	X	2	3	2	2	2*
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Notes: * See Burglary Alarm requirements of Section III.
 ** A submit class
 (1) See Retail-Wholesale Risk page of Section II.
 (2) No equipment rentals and minimal fertilizer, insecticide, or pesticide sales.

General Stores (1)	2		X	X	2	2	2	2	2*
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Notes: * See Burglary Alarm requirements of Section III.
 (1) See Retail-Wholesale Risk page of Section II>

Gift Shop (1)	2		X	X	1	1	1	1	2*
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Notes: * See Burglary Alarm requirements of Section III.
 (1) See Retail-Wholesale Risk page of Section II.

Glass Dealers and Glaziers (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Grocery Stores (1) (2)	2		X	X	2	2	2	2	2*
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Notes: * See Burglary Alarm requirements of Section III
 (1) See Retail-Wholesale Risk page of Section II.
 (2) See Grocery Store guidelines – Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
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Hardware Stores (1)(2)	2		X	X	1	1	1	1	2*
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Notes: * See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.
(2) No equipment rentals. No installation operations allowed.

Health Food Stores (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Hearing Aid Stores (1)	2		X	X	1	1	2	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Heating and Air Conditioning Equipment -retail (1)(2)	2		X	X	1	1	2	1	2*
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Notes: * See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.
(2) No Installation Operations allowed.

Hobby Supply Store (1)	2		X	X	2	2	2	2	2
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Home Improvement Store (1) (2) (3)	3		X	X	3	3	3	2	2*
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Notes: * See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.
(2) No Installation Operations allowed.
(3) No equipment rentals and minimal fertilizer, insecticide, or pesticide sales.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

House Furnishings Installation (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Ice Cream Stores (no cooking) (1)	2		X	X	1	1	2	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.
Seasonal Operations are ineligible.

Insurance Agents (1)**	1		X	X	1	1	1	1	1*
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Notes: * See Burglary Alarm requirements of Section III.
**Non-owned/hired Auto or Personal and Advertising Injury Liability coverage not available.
(1) See Office Risk page of Section II.

Interior Decorators (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Janitorial Services (Office & Residential Only) (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Janitors Supplies - retail (1)	2		X	X	1	2	2	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Jewelry Stores (1) (2)	3		X	X	1	1	1	3	3*
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Notes: *See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.
(2) Theft of Jewelry is excluded. We only cover Furniture & Fixtures.
Jewelers Block policies not available through Utica First Insurance Company

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Landscape Gardening (1) (2) (3)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.
(2) No chemical spraying allowed.
(3) No snow removal operations

Laundries and Dry Cleaners (self service) (1)*	2		X	X	2	2	2	2	2
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Notes: *Must be attended during all hours of operations.
(1) See Service Risk page of Section II.

Laundry and Dry Cleaning (plants) (1)*	2		X	X	2	2	2	2	2
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Notes: * Non-flammable type cleaning fluids only (perc.).
* Non-owned/hired auto not written if there is delivery or pick up.
(1) See Miscellaneous Risk page of Section II.

Laundry and Dry Cleaners (receiving stations) (1)*	2		X	X	1	1	2	1	1
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Notes: * Non-owned/hired auto not written if there is a pick up or delivery service.
(1) See Service Risk page of Section II.

Lawyer's Office (1)	1		X	X	1	1	1	1	1
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Notes: Non-owned/hired auto not written.
Personal and Advertising Injury Liability not written.
(1) See Office Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Leather and Luggage Stores (1)	2		X	X	1	1	1	1	2*
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Notes: *See Burglary Alarm requirement of Section III.
(1) See Retail-Wholesale Risk page of Section II.

Libraries (1)	2			X	1	2	1	1	2
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Notes: (1) See Miscellaneous Risk page of Section II.

Lighting Fixtures Stores (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Liquor Store (1)*	2		X	X	1	1	1	1	2**
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Notes: * Liquor Liability coverage is available – see Liquor Liability Guidelines in Section III of this manual.
* See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.

Masonry Work (1) (2)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.
(2) Includes concrete block and brick work, re-pointing, etc.

Meat, Fish, Poultry Stores (1) (2)	2		X	X	1	2	2	2	2*
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Notes: * See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.
(2) No cooking on premises permitted.

*Medical Offices (1)	1		X	X	2	2	2	2	2**
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Notes: * Not otherwise listed. – Outpatient Only
** See Burglary Alarm requirements of Section III.
(1) See Office Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Motels (1)	3			X	2	3	2	2	2
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Notes: Check for other qualifications.
(1) See Motel Risk page of Section II.
A Submit Class

Museums (1)	3			X	1	2	1	3	3
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Notes: (1) See Miscellaneous Risk page of Section II.
A Submit Class

Musical Instrument Repair (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Musical Instrument Stores (1)	2		X	X	1	1	1	1	2*
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Notes: *See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.

Nail Salons (1) (2) *	1		X	X	1	1	2	1	1
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Notes: (1) See Service Risk page of Section II.
(2) Professional Liability coverage may be available.
* No Tanning Services or Full Service Spas Allowed.

News Stands (1)	2		X	X	2	2	2	2	2*
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Notes: *See Burglary Alarm requirement of Section III.
(1) See Retail-Wholesale Risk page of Section II.

Office Machines or Appliance Installation (1) (2)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.
(2) No Computer Programming/Consulting Operations allowed.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Office Machines or Appliance Stores - retail/wholesale (1)(2)**	2		X	X	1	1	2	1	2*
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Notes: **Repair limited to not over 25% of gross sales.
*See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.
(2) No Computer Programming/Consulting Operations allowed.

Office (tenants) not otherwise listed (1)	2**		X	X	2	3	3	2	2*
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Notes: * See Burglary Alarm requirements of Section III.
** Exception – use Hazard Grade 1 for policy information coding (inspection)
(1) Depending upon class, i.e., office, mercantile, or service of Section II.
See Office Risk page of Section II.

Optical Goods Store (1) (2)	2		X	X	1	1	2	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.
(2) Professional Liability not available.

Paint, Wallpaper or Wall covering Store (1)	2		X	X	1	1	2	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.
(2) No installation services

Painting (interior and exterior) (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Painting, Picture or Frame Stores (1)	2		X	X	2	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Paperhanging (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Pet Stores (1)	2		X	X	1	1	2	2	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Photocopy Services (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Service Risk page of Section II.

Photo Finishing Laboratories (1)	2		X	X	2	2	1	2	2
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Notes: (1) See Service Risk page of Section II.

Pizza Store (no baking or cooking) (1)*	2		X	X	1	1	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

* Non-owned/hired auto not written if there is delivery service

Pizza Store (with baking only) (1)*	2		X	X	2	1	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

* Non-owned/hired auto not written if there is delivery service

Pizza Store (with cooking) (1)*	3		X	X	3	2	2	1	1
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Notes: (1) See Food Service Risk page of Section II.

* Non-owned/hired auto not written if there is delivery service.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Plastering or Stucco Work (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Plumbing - residential or domestic (1)	3	X			2	3	3	2	2
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Notes: (1) See Artisan Risk page of Section II.

Plumbing Supplies and Fixtures Dealers - retail/wholesale (1) (2)	2		X	X	1	1	2	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.
(2) No Installation Operations allowed.

Printing Service - light hazard (1) (2) *	3			X	3	2	2	1	1
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Notes: * Professional Liability not available
Non-owned Auto not acceptable if delivery.
(1) See Miscellaneous Risk page of Section II.
(2) No Personal Injury or Advertising Liability

Real Estate Agent's Office (1) *	2		X	X	1	2	1	1	1
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Notes: * Non-owned/hired Auto or Personal and Advertising Injury Liability not available
(1) See Office Risk page of Section II.

Recording Studios (service - light hazard) (1)	2		X	X	2	2	1	1	1
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Notes: (1) See Miscellaneous Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Records, Tapes, and Sheet Music Stores (1) (2)	2		X	X	2	2	2	2	2*
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Notes: * See Burglary Alarm requirements of Section III.

(1) See Retail-Wholesale Risk page of Section II.

(2) This class includes beepers, pagers, cell phones, and cell phone accessories stores.

Religious Goods Store (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Restaurants (including taverns) other than those exposures previously listed (1)	3		X	X	3	3	3	3	3
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Notes: Check policy qualifications for restaurants

(1) See Food Service Risk page of Section II.

Sewing Machine Sales Stores (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Shoe Repair Shops (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Service Risk page of Section II.

Shoe Stores (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Sporting Goods or Athletic Equipment stores (1) **	3		X	X	2	3	3	2	2*
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Notes: * See Burglary Alarm requirements of Section III.
 ** No guns or ammunition sales. No equipment rentals. No instructions or recreational facilities.
 (1) See Retail-Wholesale Risk page of Section II.

Stationery or Paper Goods Store (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Supermarkets (less than 3,000 square feet) (1)	2		X	X	2	2	2	2	2*
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Notes: * See Burglary Alarm requirement of Section III.
 (1) See Retail-Wholesale Risk page of Section II.

Supermarkets (over 3,000 square feet) (1)	3		X	X	3	3	2	2	2*
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Notes: * See Burglary Alarm requirement of Section III.
 (1) See Retail-Wholesale page of Section II.

Tackle and Bait Shop (1)**	2		X	X	1	1	2	1	2*
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Notes: * See Burglary Alarm requirement of Section III.
 ** No equipment rentals or firearm sales.
 (1) See Retail-Wholesale Risk page of Section II.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Tailoring or Dressmaking (light hazard) (1)	2			X	2	1	1	1	1
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Notes: (1) See Service Risk page of Section II.

Telephone Stores (1) (2)	2		X	X	1	1	1	1	2*
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Notes: * See Burglary Alarm requirement of Section III.
 (1) See Retail-Wholesale Risk page of Section II.
 (2) If cellular phone, beeper, pager, or cellular phone accessories sales, see/use Record, Tape Store classification.

TV or Radio Equipment Installation - household (1) (2)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.
 (2) Use Electrician class codes and rates.

TV, Radio, Sound Equipment Store (1) (2)	2		X	X	1	1	2	1	2*
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Notes: * See Burglary Alarm requirement of Section II.
 (1) See Retail-Wholesale Risk page of Section II.
 (2) No more than 25% installation operations allowed.

Theaters (1)	3*			X	2	3	1	2	2
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Notes: * A Submit Class
 (1) See Miscellaneous Risk page of Section II.

Tile, Stone, Marble, or Terrazzo Work (1) (2)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II
 (2) No Commercial risks

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING GUIDE AND PROCEDURES MANUAL
SECTION I**

Class: Description	Overall Grade	Policy Types Available X			Hazard Grades				
		ART	BOP	CPP	Fire	Liab.	Prod.	I.M.	Crime

Toy Stores (1)	2		X	X	2	2	2	1	2*
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Notes: * See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.

Trophy Stores (1)	1		X	X	1	1	1	1	1
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Notes: (1) See Retail-Wholesale Risk page of Section II.

Upholstering (furniture) (1) (2)	3	X			3*	2	2	2	2
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Notes: See Furniture Making - Cabinets.
*Specific maximum limits apply to property coverage (see Line Limits of Section III).
(1) See Artisan Risk page of Section II.
(2) No work on Autos, Boats, or Airplanes allowed.

Variety Stores (1)	2		X	X	2	2	2	1	2*
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Notes: * See Burglary Alarm requirements of Section III.
(1) See Retail-Wholesale Risk page of Section II.

Veterinarians Including Veterinarian Hospitals (light hazard) (1) (2) (3)	3			X	1	3	2	2	2*
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Notes: * See Burglary Alarm requirement of Section III.
(1) See Miscellaneous Risk page of Section II.
(2) No kennel operations allowed.
(3) No Professional Liability offered.

Wall or Ceiling Installation (metal) (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.

Window, Door or Partition Installation (1)	2	X			2	2	2	2	2
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Notes: (1) See Artisan Risk page of Section II.



UTICA FIRST INSURANCE COMPANY

**Commercial Lines Underwriting
Guide & Procedure Manual**

Section II

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Antique And Collectible Dealers

ELIGIBILITY

1. The risk must meet the basic eligibility requirements of the Company's BOP Program.
2. The risk **must** fall within the following definition: "A Retail-type store principally engaged in the retailing of antiques and collectibles as defined".

Definition of Antique: An object or objects having value because of: craftsmanship is in the style or fashion of former times; and, its age is 100 years old or older.

Definition of Collectible: An object or objects having value because they are collected by fanciers and identified and listed in a reference guide.

3. The risk must have 90% of the gross income originate from the specific retail location and from the sale of antiques and collectibles as defined.
4. The insured must have a minimum of 1 year of experience.
5. Any buildings built prior to 1960 must have been updated with new wiring, new heating, new plumbing and new roof.

UNACCEPTABLE RISKS WOULD INCLUDE THE FOLLOWING:

1. Those with wood stoves for use on premises.
2. Class 10 Protection Class risks.
3. Those with an inventory of rugs, carpets, tapestries or other similar items which exceed 10% of the total inventory.
4. Those with more than 25% of the total inventory away from premises on display, consignment, in transit or at trade shows held for sale at any one time.
5. Those with repair or restoration work in the same building as the retail or storage building. Incidental touch-up work or very small one-person repair shops may be acceptable. Need to call and discuss with underwriter any major repair or restoration facility.
6. Those who own or operate "Antique Mall" or "Flea Market" operations.
7. Those who accept under a consignment agreement/contract the goods of others held for sale by our insured and at our insured's location.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Antique And Collectible Dealers

REQUIREMENTS FOR COMPANY CONSIDERATION:

1. Complete an ACORD Form Application for BOP, or use the Utica First web site for quoting/binding purposes.
2. Complete Antiques and Collectibles Supplemental Applications.
3. Any item of antique furniture having a value of \$15,000 or more must be declared.
4. Any item of antiques or collectibles that is not furniture having a value of \$7,500 or more must be scheduled.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Apartments

1. Recognize and accept any condition following the class in the risk grades portion (Section I) of the Manual.
2. Must be within Agents binding authority, if bound. See Agents Binding Authority page. Must be within Company Line Limits. See Company Line Limits page.
3. Company does not accept:
 - A.. Any apartment with less than five (5) units.
 - B. Any rooming house occupancies.
 - C. Any absentee landlord-owned apartments (Landlord is more than 50 miles away).
 - D. Must meet all NFPA life safety and local codes.
4. Additional Guidelines:
 - A. When risk includes multiple buildings, in addition to the completed application, a diagram showing distances between buildings, photographs and the past years rental receipts must be submitted. .
 - B. The coverage must be written on a replacement cost basis at appropriate limits.
 - C. The protection class must be class 8 (Hydrants) or better.
 - D. No swimming pools allowed.
 - E. Subsidized housing – contact Underwriter for binding authority.
 - F. Smoke Detectors and Carbon Monoxide detectors are mandatory.
 - G. We will use 100 feet between buildings of frame construction as the measure to distinguish separate locations.
 - H. We will pay particular attention to security. It will range from a minimum of exterior lighting to full gates, keyless entry, alarms, etc.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Artisans

The following criteria applies in order to obtain coverage under this program:

- Classes of risk must be found in Risk Grades portion (Section I) of Manual as well as Artisan Program Manual
- Only firms with five or fewer employees *
- Maximum gross annual receipts of \$1,000,000 with a maximum annual payroll of \$500,000
- Firms regularly involved on projects exceeding \$500,000 total construction cost are not eligible.
- Firms involved in exterior work over three stories are not eligible
- Firms which rent or lease equipment to others or share equipment with others are not eligible
- Firms that are General Contractors or who subcontract more than 25% of their work are not eligible
- Buildings and/or Business Personal Property occupying buildings that exceed an area of 10,000 square feet are not eligible
- Firms involved in demolition and/or building moving activities are not eligible
- Must be within Company line limits
- Hired and/or Non-Owned Auto coverage is no longer available for this program.**
- Operations must be primarily residential work with the maximum for commercial operations being 25% of the total operational revenue/sales.**

Definition of Payroll:

Payroll means the total remuneration for services rendered by employees whether paid in money or substitutes for money. The payroll of individual insured's or co-partners engaged in clerical operations or a salesperson shall not be included.

Definition of Employee:

- Full Time: Each owner, partner or active corporate officer and any person working more than 120 days in any year.
- Part Time: Any person who works less than 120 days in any one year.

* Exceptions: Inactive corporate officers and office clerical people are not to be included in determining eligibility. An inactive corporate officer is not involved in the day-to-day routine operations of the business.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Artisans

Definition of Gross Annual Receipts:

Gross Annual Receipts means the gross amount of money charged by the insured for the insured operations in a year.

Definition of Total Construction Cost:

Total Construction Cost means the total cost of completing a single project, including materials and labor.

Definition of General Contractor:

A General Contractor is one who contracts to perform work or provides supplies on a large scale and is not limited to a single class of business.

NYC, Long Island Counties:

Minimum rating basis is equal to two full time employees.

Tools and Equipment:

Must receive schedule for any items over \$700.
Leased equipment not eligible unless long term lease.
Maximum limit is \$100,000.
See rate pages for Tool & Equipment Floater prices.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Automobile Service Stations Or Repair Garages

This Program has its own Special Guidelines.
Please refer to the following:

I. BINDING AUTHORITY

Your binding authority on these types of risk, except as set forth below or in Paragraph - Rule III, is as follows:

A. Property Coverage

- \$1,000,000 including building, contents and time element coverage at any one location with Public Protection Class 1 through 8, any construction. (We do not write Class 10).

Any risk above \$1,000,000, you must call or submit for prior approval.

B. Liability Coverage (Premises, operations and products)

- \$1,000,000 Single limit of liability as provided.
- \$5,000 Medical Payments.

Any risk above these limits, you must call or submit for prior approval.

C. Non-Owned/Hired Auto Coverage

- \$1,000,000 Single limit as provided

D. Liquor Liability Coverage

Available but agent must call or submit for prior approval - non-binding.

E. Crime Coverage

- Money: Up to Coverage B (Business Property) limit with a \$1,000 deductible.
- Employee Dishonesty: Up to Coverage B (Business Property) limit with a \$1,000 deductible.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Automobile Service Stations Or Repair Garages

II. OUR GENERAL LINE LIMITS

A. Property Coverage

\$2,500,000 including building, contents and time element coverage.

B. Liability (Premises, Operations and Products)

Limits over \$1,000,000 combined single limits are available. May be obtained only via Umbrella/Excess Liability policy.

Agents would need to call and/or submit for approval.

C. Liability (Non-Owned/Hired Auto)*

\$1,000,000 single limit as provided.

*Umbrella/Excess Liability policies are also available up to \$5,000,000

D. Liquor Liability

\$1,000,000

E. Money Coverage

Money and Securities Coverage may be provided under endorsement BP-304 up to \$25,000.

III. ELIGIBILITY

The risk must be an automobile service station or repair garage with or without gasoline or related product pump sales, with or without a convenience store and without a car wash in connection therewith.

The risk must meet the underwriting guidelines.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Automobile Service Stations Or Repair Garages

IV. UNDERWRITING GUIDELINES

A. General

- The owner must have either one (1) year of owner/management experience at the first location or two (2) years of management experience otherwise. (Second locations within 25 miles, the experience requirement is waived).
- The buildings involved, if built prior to 1960, must have renewed plumbing, heating, wiring and a new roof within the past 20 years. We will need specific years of and extent of update.
- If any cooking is involved in the risk, the same standards as cooking exposures under Convenience Store would apply. These types of risks may not be bound. (Submit).
- All drivers must have satisfactory driving records. All owners and employees must be declared, including their drivers license numbers and state of licensing.
- Customers must not be allowed in shop area.
- Final inspections must be conducted on vehicles prior to their release to the customers.
- Spray-painting operations must be performed in NFPA-33 approved spray booths.
- Any propane filling operations must be incidental to the predominant operation and meet the NFPA Standards for the storage and handling of liquefied petroleum gases (L.P.G.).
- If Liquor Liability Coverage is desired, the risk would need to meet Liquor Liability guidelines for a Convenience Store. This coverage may not be bound. You need to submit for underwriting consideration.
- "No Smoking" signs must be posted for employees.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Automobile Service Stations Or Repair Garages

- B. Do NOT submit the following: (Contact Underwriter to discuss.)
- Automobile Dealers, new or used.
 - Risks which rent, lease or loan automobiles or other vehicles or equipment.
 - Risks that do work on vehicles over 20,000 pounds gross vehicle weight.
 - Risks that operate tow trucks.
 - Risks which own or work on racing vehicles, including speed shops.
 - Risks where tire sales/service are greater than 25% of total annual sales.
 - Any risk with firearms on premises.
 - Any risk with guard dogs on premises.
 - Any risk doing tire recapping or vulcanizing.
 - Any risk with service bay rentals (self-service).
 - Any risk with parking garages or operations.
 - Any risk with salvage or wrecking operations or yards.
 - Any risk with a wood stove.

V. **APPLICATION, HANDLING AND PROCESSING REQUIREMENTS**

- Submit a completed and signed Application titled (Application for Convenience Stores or Automobile Service Stations or Repair Garages).

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Churches

1. Must be within Agents binding authority, if bound. See Agents Binding Authority page.
2. Must be within Company line limits. See Company Line Limits page.
3. Must meet program standards according to particular program submitted risk is placed in.
4. If any cooking is involved in the risk, the same standards as cooking exposures under Food Service would apply. These types of risks may not be bound. (Submit).
5. Must be a building built as a church and solely occupied for church purposes – no apartment exposure.
6. Company does not accept:
 - A. Any professional pastoral liability.
 - B. Any churches with church school or a day care exposure.
 - C. Any Class 9 or 10 frame churches.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Convenience Store Risks

1. **Your Binding Authority on These Risks, EXCEPT those set forth in paragraph A of Rule 3, is as follows:**
 - A. Property Coverage: \$1,000,000, including building, contents, and time element coverage, public protection class 1 through 9, any construction.
(We do not write Class 10)
Any risk above \$1,000,000, must be submitted for prior approval.
 - B. Liability: Premises, operations and products:
\$1,000,000 single limit of liability as provided.
\$5,000 medical payments.
Any risk above these limits must be submitted for prior approval.
 - C. Liability: Non-owned auto/hired auto: (Included in UFEE Endorsement)
\$1,000,000 single limit as provided.
 - D. Liquor Legal Liability: No binding authority; must be submitted for prior approval.

2. **Our General Line Limits are:**
 - A. Property Coverage: \$2,500,000 including building, contents, and time element coverages, if joisted masonry or better. If with cooking and frame \$800,000 (class 1-8) or \$500,000 (class 9).
 - B. Liability: Premises, operations and products: \$1,000,000
 - C. Liability: Non-owned auto:
\$1,000,000 occurrence/\$1,000,000 aggregate limits provided.
 - D. Liquor Legal Liability: \$1,000,000 maximum limits provided; submit for prior approval.
 - E. Theft Loss Limitation:
Coverage for Theft loss of alcoholic beverages and/or tobacco products to \$5,000.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Convenience Store Risks

3. Special Eligibility Requirements:

- A. Risks which we do write but may require prior approval
 - 1. Convenience store risk with cooking, consisting of the use of fryers or grills. These types of risks must meet the following requirements:
 - a. Completion of binding certification form.
 - b. Insured must have an approved automatic fire suppression system, properly installed and with annual service contract in place.
 - c. The hood and duct system must meet standards as established by National Fire Protection Association.

Note: Any recommendation that may be developed in this area would need to be complied with prior to any binding being authorized.

- 2. Risks which we do not write. (DO NOT SUBMIT)
 - a. Any risk with firearms on premises.
 - b. Any risk with guard dogs on premises.
 - c. Any risk with propane filling which does not meet NFPA standards.
 - d. Any risk in the five boroughs of New York City.

4. Other Eligibility Requirements

- A. Prior Losses:

See Page 1 of Section 3 for Loss History Eligibility Criteria.
- B. The Assault and Battery Exclusion Endorsement UA-506 is a part of the policy.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Convenience Store Risks

5. Application, Handling and Processing Requirements:
- A. Submit completed ACORD application along with signed fraud statement and completed convenience store supplement or use the Utica First website for quoting/binding purposes.
 - B. If Liquor Legal Liability is requested, make sure the questions on the Convenience Store Supplement application are answered.

NOTE: Sale of alcoholic beverages cannot exceed 40% of total receipts.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Food Service

1. Must be located in Risk Grades portion of Manual.
2. Recognize and accept any condition following the class in the Risk Grades portion of the Manual.
3. Must be within Agent's binding authority, if bound. See Agent's Binding Authority page.
4. Must be within Company line limits. See Company Line Limits page.
5. Must meet Burglary Alarm requirements, if referenced. See Burglary Alarm Requirements page.
6. Must meet Program Standards according to particular program submitted risk is to be placed in. i.e., BOP-type or CPP-type.
7. Submit complete Accord Application and Supplementary Restaurant/Tavern application.
8. Risk Grades - refer to one of next three programs on Pages 8-10.

ASSIGNMENT OF POLICIES:

Once a policy is written, we will not accept its assignment due to any ownership change which takes place during the policy period. Any exception to this rule must have direct Home Office approval. This includes any change or take over by former manager, chef or bartender, etc. Contact Utica First to discuss a possible re-write of the policy for the new owner/insured.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Food Service

- B. If there is cooking involved, as defined, the building and/or occupancy must meet NFPA-96 (National Fire Protection Association) standards for fire protection, which include:
- An automatic extinguishing system protecting hoods, ducts, and all cooking surfaces and to include deep fat fryers or grills. The system should also have a manual release in a path of exit or egress.
 - A contract for annual service and maintenance of the extinguishing system.
 - An automatic fuel shut-off to all cooking appliances activated by the release of an automatic extinguishing system.
 - A thermostat and a separate high temperature shut-off on deep fat fryers.
 - A regular schedule for cleaning hoods, ducts and filters. Filters should be cleaned daily. The hood directly over the cooking appliances should be cleaned weekly. The entire hood and duct system must be cleaned at least semi-annually by a professional firm, by contract. Form UA-504B (Protective Safeguard Endorsement) will be attached.
 - Minimum clearance for hoods and ducts is 18 inches from all combustible construction.
 - Mesh-type filters should not be used.
- C. Exits must conform to requirements of NFPA 101, Life Safety Code.
- D. No rooms for rent other than rooms for employees.
- E. The total area of the establishment must be less than 5,000 square feet (public access) for Rate 3 risks (the maximum area for Rate 1 risks is 2,000 square feet).
- F. We do not write Beer or Liquor Bonds for licensing.
- G. Any risk with alcoholic beverage sales will have Endorsement UA-506 attached.
- Conditions for acceptance in offering Assault and Battery coverage:
1. Liquor receipts are less than 25% of total receipts
 2. Hours of operations extend no later than 12:00AM; 1:00AM in 5 boroughs of New York.
 3. No live entertainment
- *** Only applicable to Food Service/Restaurant Risks
- H. Non-owned and hired auto coverage is not available to establishments with delivery services.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Lessor's Risk Only/Building

Eligibility

1. The occupancies of building must all be found in Risk Grades portion of manual.
2. The submission would need to meet standards of the particular program in its placed in; i.e. BOP CPP.
3. *If any of the occupancies are graded overall with a hazard Grade 3 or indicated as a submit class, please complete necessary information applications, supplements, etc., and submit for consideration.
 - * Certain multiple occupancy buildings will have Food Service type risks with full cooking facilities. We need to be able to inspect any of these type exposures completely, especially the kitchen area. If risk contains greater than two cooking occupancies, contact Utica First to discuss prior to binding. All tenant baking and/or cooking exposures must meet Utica First requirements for baking and/or cooking risks (See Food Service Eligibility). If they do not, Utica First cannot provide Lessors Risk coverage over the building containing the ineligible tenant exposure. Furthermore, if Lessors Risk coverage is bound and/or in-force and physical inspection reveals unacceptable baking and/or cooking tenant exposure present, mandatory recommendations will be made to the building owner to mandate all tenants comply with our mandatory protective measures; if recommendations are not complied with, direct notice of cancellation or non-renewal will be generated.
4. Must be within agent's binding authority if coverage is bound (see Agent's Binding Authorization page).
5. Must be within Company line limits (see Company Line Limits page).
6. May need to meet Burglary Alarm requirements if any occupancy is referenced.
7. Risks of Holding Company, a Non-profit Organization, or a Real Estate Management firm – Designated Premises Only. Stipulation will be placed on liability coverages. No Personal Injury or Advertising Injury allowed. No Products coverage allowed.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Motels

1. Must be submitted for consideration as this is a non-binding class. (Must be inspected and approved prior to binding).
2. Must be within Company line limits (see Company Line Limits page).
3. Must meet CPP program eligibility.
4. Company does not accept:
 - A. Any seasonal operations.
 - B. Any full service restaurants (or cooking exposures) attached or within 100 feet to motel buildings.*
 - C. Operations that have been in business less than one year.

*If full service restaurant is in a separate structure and operated by motel owner a minimum of three years, risk may be submitted for consideration.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Office Risks

Eligibility

1. Must be within agents binding authority if coverage is bound (see Agents Binding Authority page).
2. Must be within Company line limits (see Company Line Limits page).
3. Must meet Burglary Alarm requirements, if referenced (see Burglary Alarm Requirements page).
4. Must meet program standards according to particular program submitted risk is placed in; i.e., BOP, CPP.
5. To submit, refer to Submission Information in Section III.
6. Refer to the following list as to the handling of office risks.

A = Acceptable N = Not Acceptable

Risk Class	Lessor's Risk Building	Office Tenant	Office PAK Eligible
Offices Of:			
Accountant/ Accounting	A	A	A
Advertising Agency	A	A	A
Alarm Monitoring	A	N	A
Auditing Services	A	N	A
Broadcasting	A	N	A
Clinics	N	N	N
Contractor's Office	A	A	A
Credit or Collection	A	N	N
Doctor's/ Physicians	A	A	A
Investigative Agencies	A	N	A
Employment Agencies	A	A	N
Exercise Centers	A	N	A
Family Planning Centers	N	N	N
Government Offices	A	A	N
Health Maintenance Office	A	A	N
Inspection Services	A	N	A
Investment Brokers	A	N	A
Lawyers Office/ Law Firm	A	A	N

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Office Risks

Eligibility

A = Acceptable N = Not Acceptable

Risk Class	Lessor's Risk Building	Office Tenant	Office PAK Eligible
Offices Of:			
Market Research	A	N	A
Medical	A	A	A
Mortgage Broker	A	A	A
Municipalities	A	N	N
Newspaper Publishing	A	N	A
Non-Profit Organizations	A	A	A
Political Campaign Head Qtrs.	A	N	A
Post Offices	A	N	N
Publisher's Office	A	A	A
Real Estate Management	A	A	A
Retail/Wholesale Distributors	A	A	A
Security	A	N	A
Social Services	A	N	A
Telecasting	A	N	A
Therapist's Office	A	A	A
Ticket Sales	A	N	A
Trade, Labor Unions	A	N	A
Trade Schools	N	N	N
Travel Agency	A	A	A

** THIS IS NOT A COMPLETE LISTING. PLEASE CONTACT YOUR UNDERWRITER FOR CONSIDERATION OF OFFICE RISKS NOT LISTED ABOVE.

*** SEE ADDITIONAL QUALIFICATIONS LISTED BELOW FOR OFFICE PAK ELIGIBILITY

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Office PAK Eligibility

Supplemental Ineligible Classes

1. Financial Institutions including but not limited to Banks, Credit Unions, Savings Institutions, Credit Card Issuers and Transaction Processors, and Check Clearing Houses
2. Educational Institutions including but not limited to (private & public) Elementary Schools, Secondary Schools, and Colleges/Universities
3. Hospitals, Residential Care Facilities, In-Patient Treatment Facilities
4. Municipal Services including but not limited to Fire & Police Departments, Correctional Institutions, and Courts
5. Medical Billing
6. Data Processing and Data Brokers
7. Insurance Carriers (Insurance Agents **ARE** eligible)
8. Internet Service Providers
9. Casinos
10. U.S. Postal Service

Supplemental Conditions

1. Any accounts with package premium in excess of \$25,000 needs to be referred to the underwriter.
2. In the case of Non-Profit Organizations or Social Services, such as the Red Cross, the Data Compromise coverage is intended to respond to breaches suffered at the branch/location insured and not the national organization.

Key Characteristics of Ineligible Classes

Many of the ineligible classes have been identified by their historical tendencies toward breaching personally identifiable data. However, there are also some key characteristics that aid in the eligibility determination. In general, entities with the following characteristics are not eligible for the Office PAK endorsement.

Entities providing:

1. Data storage, manipulation, and/or brokerage services
2. In-patient treatment
3. Federal, State, or Local Government Services
4. Structured education

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Retail – Wholesale Risks

1. Products offered by wholesaler must be of similar type to a product we currently offer coverage for as listed in Risk Grade portion of manual.
2. Recognize and accept any condition following the class in the Risk Grades portion of manual.
3. Must be within Agents Binding Authority, if bound.
(See Agents Binding Authority page)
4. Must be within Company Line Limits. (See Company Line Limits page)
5. Must meet Burglary Alarm requirements, if referenced.
(See Burglary Alarm Requirement page)
6. Must meet program standards according to particular program risk is to be placed in; i.e. BOP type or CPP type.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Service Risks

1. Service offered must be a type currently located in Risk Grades portion of manual.
2. Recognize and accept any condition following the class in the Risk Grades portion of manual.
3. Must be within Agents Binding Authority, if bound.
(See Agents Binding Authority page)
4. Must be within Company Line limits. (See Company Line Limits page)
5. Must meet Burglary Alarm Requirements, if referenced.
(See Burglary Alarm Requirement page).
6. Must meet program standards according to particular program risk is to be placed in; i.e. BOP type or CPP type.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL**

SECTION II - MINIMUM UNDERWRITING REQUIREMENTS

Taverns

Any risk where alcoholic beverage sales exceed 40% of total sales (50% in the 5 boroughs of New York City)

No Liquor Legal Liability is available for this class of business

Eligibility -

- A. All insureds must have a minimum of one year prior tavern ownership or management experience.
- B. There must be no live entertainment on the premises. No dance floor or dancing, security personnel, or theme nights are permitted.
- C. No rooms for rent.
- D. If deep fat frying is a daily occurrence, or grill in use (other than minor cooking), insured must have an automatic fire extinguishing system with annual service established.
- E. Any sub-standard clearance between the hood and duct system and a combustible wall or ceiling must be corrected before risk is bound.
- F. No seasonal risks will be written.
- G. Maximum Loss of Money under any Monoline or Optional Coverage Crime form will be \$5,000.
- H. We do not write Beer or Liquor Bonds for licensing.
- I. No log cabin type of buildings
- J. Do not write Lessors risk (see exception with cooking classes on Lessors Risk Only Building page).
- K. Assault and Battery Exclusion is part of the contract. Form UA-506 will be attached.
- L. The hood and duct system must have semi-annual service agreement established. Form UA-504B (Protective Safeguards Endorsement) will be attached.
- M. No Protection Class 10 risks will be written.



UTICA FIRST INSURANCE COMPANY

Commercial Lines Underwriting Guide & Procedure Manual

Section II

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL

SECTION III

LOSS HISTORY & FINANCIAL CONDITION CRITERIA

Utica First Insurance Company desires to provide a marketplace for above average risks.

This type risk is defined as:

1. A risk with acceptable loss experience defined as:

- *No more than 2 losses per location for the past 3 years and the full payment or reserve amount for each loss must be less than \$20,000.*
- *On multiple location risks, Utica First will review account loss history based on the historical profitability of the overall account. Contact Utica First to discuss these risks.*
- *If risk has more than 2 losses per location where some or all of the losses were CAT type losses (ex. Hurricane, wind, etc.) contact underwriter to discuss risk eligibility or use of higher deductibles or modified coverage.*

Note: The above rules apply to losses that would fall within the confines of the policy type that Utica First is being asked to quote/issue/renew. However, losses from Workers Compensation, Commercial Auto and any other applicable policies will also be considered when reviewing eligibility for a Commercial Umbrella policy, and the experience period will be five (5) years for these policy types.

Contact your Commercial Lines Underwriter for any exceptions to these rules.

- 2.** A risk with experienced ownership and/or management (certain types of risks will require a minimum length of time in business.)
- 3.** A risk with a class of risk found on risk grades list. Risk must then meet any referenced requirements as on list or referenced elsewhere.
- 4.** A risk with a good financial condition as indicated by a financial report.
- 5.** A risk with positive management attitude. (Proper maintenance, building equipment upgrades, and showing acceptable housekeeping practices) and compliance with safety or loss control recommendations.
- 6.** A risk with proper insurance to value.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL

SECTION III

AGENTS BINDING AUTHORITY

* Risks with Hazard Grade 1 and 2 only – see Section #1 of this manual for Hazard Grade information

Property Coverage \$1,500,000*
* Total of building and contents at any one (1) location.

Liability Coverage \$1,000,000
Non-Owned/Hired Auto (no delivery or pick-up risks).

Crime Coverage ** See specific classes and Burglary Alarm requirements for exceptions or limitations that may apply to this coverage.

The following limits apply otherwise:

Theft of contents	-	Policy limits
Money & Securities	-	\$10,000
Employee Dishonesty	-	\$25,000

** The Enhancement Endorsement (UFEE) written under the Convenience Store includes Money & Securities coverage and Employee Dishonesty coverage up to the policy limits of Business Personal Property.

Property

Exceptions:

1. Submissions for risks located within 1,500 feet of coastlines or located on barrier islands are not accepted. This will be determined using a range of 0.3 miles or less from the coast as defined by Risk Meter Online[®] software.
2. Cabinet makers (wood workers) maximum binding property coverage: \$75,000 on premises under Artisan program.
3. Office Contents: maximum is **\$500,000** with theft coverage as long as alarm requirements are satisfied (See Burglary Alarm Requirements, Page 3 of Section III). Additional Limits over \$500,000 may be available when theft is not covered - please contact your underwriter.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL

SECTION III

COMPANY LINE LIMITS - PROPERTY

This is not to be construed to represent Agents binding authority. Please see Agents Binding Authority page for that information.

These are the maximum limits the Company may consider.

The class of risk must be found in the risk grade section of the Manual.

CONSTRUCTION TYPE AND PROTECTION CLASS	MAXIMUM TOTAL INSURABLE VALUE (TIV)
<u>Restaurant or Supermarket Class of Business</u>	
NB Protection Class 9 & Frame Construction	\$500,000
NB Protection Class 1-8 & Frame Construction	\$800,000
NB Protection Class 9 & JM or better Construction	\$2,000,000
NB Protection Class 1-8 & JM or better construction <i>Long Island Risks</i>	\$2,500,000
NB Protection Class 1-7 & JM or better construction <i>Other than Long Island</i>	\$10,000,000** (\$5,000,000 in 5 boroughs of New York)
Contents Coverage Only	\$1,000,000
<u>Motels</u>	
NB Protection Class 9 or NB of Frame Construction	\$2,500,000
NB Protection Class 1-8 or NB of JM or better construction	\$2,500,000
<u>Other Classes</u>	
NB Protection Class 1-9 & frame or better construction	\$2,500,000
NB Protection Class 1-7 & JM or better construction of Habitational, Office, Strip Mall and Convenience Store w/ Gas Sales risks only <i>Not available in Long Island</i>	\$10,000,000** (\$5,000,000 in the 5 boroughs of New York)

**** These risks are subject to varied distance to coast restrictions. For all limits above \$1.5million total insured value, please contact your underwriter to discuss prior to releasing quote.**

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL

SECTION III

COMPANY LINE LIMITS – PROPERTY EXCEPTIONS

1. Cabinet makers (wood workers) maximum property coverage is \$75,000 on premises.
2. Office Contents maximum is \$500,000 with theft coverage.
3. The maximum T.I.V. permitted in High Rise Bldg (over 6 stories) is \$2,500,000.
4. All locations insured within 100 ft of each other will be considered as one risk for calculation of T.I.V.
5. **Maximum T.I.V. available (other than the classes listed above) in the 5 boroughs of New York is \$2,500,000 and this T.I.V. limit includes Time Element/Business Income coverage as well.**

COMPANY LINE LIMITS – PROPERTY

FOR LIMITS ABOVE \$1,500,000 -- PLEASE CONTACT UNDERWRITER TO DISCUSS.

ALSO PLEASE REFER TO THE AGENTS BINDING AUTHORITY -- PAGE #1

- * Restaurants shall include all taverns, bars, grills, and any other class of risk with cooking**:
i.e., pizza parlors, coffee shops, barbecue pits, diners, convenience stores with cooking, etc.
- ** Cooking is defined as the use of fryers, grills, or other cooking device emitting grease-laden vapors.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL

SECTION III

COMPANY LINE LIMITS - LIABILITY

Restaurants and other food service establishments- at least 60% of receipts are from food sales	\$1,000,000/\$2,000,000
Taverns-any risk where alcoholic beverages exceed 40%	\$1,000,000
All other lines in risk grade manual written on BOP's or CPP's	\$1,000,000/\$2,000,000
All other lines in risk grade manual written on ART's	\$1,000,000/\$2,000,000

* Liquor liability - Non-binding

BOP's	\$1,000,000
CPP's	\$1,000,000

* Available for risks principally described as food service-type risks.

* Alcoholic beverage receipts must not exceed 40% of the total receipts.

Note: A Commercial Umbrella or Excess Liability Policy is available for most classes of risk that we write. Limits from \$1million to \$5million. This is a submit class. Use Accord 131 Application Form for submitting.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL

SECTION III

CENTRAL STATION BURGLARY ALARM REQUIREMENTS

Note the following for restrictions or limitations for specific classes of risks in certain territories.

1. For the Five (5) Boroughs of New York City, the City of Philadelphia, the City of Pittsburgh and the New Jersey cities of East Newark, East Orange, Elizabeth, Jersey City, Newark, Orange, and Trenton:
 - A. Theft coverage as an included peril on certain policy forms will be excluded.
 - B. If a risk qualifies for the Office Pak we will waive the theft exclusion if the office risk is located in a building with either 24/7 doorman service, front lobby security staff, or a central station alarm for the building and/or office that contains the contents.
 - C. We will waive the theft exclusion for the Restaurant Class.
 - D. For the buy-back provisions listed below, **Central Station Alarm is mandatory**.
 - a. Up to \$50,000 of Burglary/Robbery and Theft coverage may be bought back via endorsement for all classes except those listed below in item b.
 - b. Up to \$10,000 of Burglary/Robbery and Theft coverage may be bought back via endorsement for the following classes:
Clothing stores; musical instruments or CD/tape stores; telephone or telephone accessories stores; radio, TV, VCR, or stereo stores; drug stores; auto accessories stores; camera stores; liquor stores; cellular phone stores; computer stores; and jewelry stores.
2. All other Territories
 - A. Central station alarm mandatory on all the following risks to have theft coverage included:
Clothing stores; musical instruments or CD/tape stores; telephone or telephone accessories stores; radio, TV, VCR, or stereo stores; drug stores; auto accessories stores; camera stores; liquor stores; cellular phone stores; computer stores; and jewelry stores.
 - B. No Central Station Alarm is required for theft coverage to be provided on risks other than those listed above.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL

SECTION III

LIQUOR LIABILITY GUIDELINES (where coverage is available)

1. Non-binding - Risk must be submitted with completed Liquor Liability Application for inspection and Underwriters approval.
2. Utica First must write General Liability. In no case can Liquor Liability exceed General Liability limit.
3. Liquor receipts must be less than 40% of total receipts. Exceptions to this rule are that in the five boroughs of New York City liquor receipts can be up to 50% of total receipts and still be eligible and for Liquor Stores liquor sales can be up to 100% of total sales and still be eligible.
4. If risk has any violations for serving minors, Company will not accept. Other violations will be reviewed by Underwriter for acceptability.
5. Any prior liquor related losses in the past 5 years would make risk ineligible for Liquor Liability coverage.
6. Restaurants having dancing, entertainment, disc jockey, happy hours, special theme nights or off-premises serving area, are not eligible.
7. Bar or cocktail lounge cannot be open beyond the hours of the restaurant operation.
8. In all cases, the establishment must be open no later than 1 AM.

 Exceptions- 1. Convenience stores with or without gasoline sales.
 2. Risks in the 5 boroughs of New York must close by 2 AM.
9. Risks with absentee ownership (owner not working on premises on a daily basis).
10. All servers of alcoholic beverages must have completed industry-approved or sponsored seminars or courses on Dram Shop Liability and evidence of completion must be submitted with application.

Limits:

1. \$100,000 - \$1,000,000 Convenience Stores
2. \$100,000 - \$1,000,000 Restaurants (Food Service Establishments, BOP)

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL

SECTION III

UNACCEPTABLE EXPOSURES OF THE CLASSES WE DO ACCEPT

1. Vacant or unoccupied property
2. Builders Risk coverages.
3. Billiard or Pool Halls
4. Dog Kennels
5. Warehouses
6. Seasonal Risks

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LINES UNDERWRITING
GUIDE AND PROCEDURES MANUAL

SECTION III

MISCELLANEOUS COMPANY RULES OR FORMS

1. Broker of Record Letters:
 - < Only allowed at renewal.
 - < Must be submitted 90 days prior to the renewal date.

2. Binders: (on classes of risk you may bind)
 - < The agent must notify the Company within three (3) working days of all business which the agent has bound pursuant to the authority granted herein. This notice is to be accomplished by depositing the required report in the United States Mail addressed to the Company.

3. Recommendations:
 - < We submit recommendation letters that are self-explanatory and contain recommendations that are either mandatory in nature (meaning they must be complied with within the time limit shown on the letter or the insurance policy will be cancelled or non-renewed) or advisory in nature (meaning they are simply being suggested to the insured as a means of making the caliber of the insured risk better in general). A sample letter is displayed on the next page of this manual.

4. Underwriting Standard
 - < Where we have more than one agent quoting on a risk, we will provide a quotation to each agent subject to coverage as requested on applications.



RE: **Policy No.**
 Insured
 Location

This letter is to acknowledge a recent inspection of the above risk. Two copies have been enclosed. One copy is for your records and the other is to be forwarded along to the insured. Recommendations have been made as a result of this survey. These recommendations may or may not refer to specific codes and may not reflect all hazards, which might be found as a result of the operation or occupancy of the insured property or surrounding exposures. The recommendations are made to improve the risk for insurance purposes. Any recommendations marked with an "M" are mandatory and must be complied within (30 days). Failure to comply with mandatory recommendations will lead to cancellation of this policy.

"M"

Sincerely,

Commercial Lines Department

By signing below, you are verifying mandatory recommendation compliance and Acknowledge receipt of any other advisory recommendations. **Along with this signed document, you must submit any Service Agreements and/or Paid Receipts that apply to the compliance of the above stated recommendations.**

Policyholder's Signature

Date of Compliance