

**OREGON MUTUAL INSURANCE COMPANY
COMMERCIAL LINES
Commercial Insurance Acceptable List**

Items in **BOLD** type may be eligible for the Oregon Mutual Businessowners Policy. Please contact an Oregon Mutual agent with any questions regarding risk eligibility.

| CLASSIFICATION | SPECIAL CONDITIONS |
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| Adult Foster Care and Assisted Living | Property and automobile only. No halfway houses or homes for mentally or physically challenged. Intended for elder care only. Certificates of insurance required showing that operators leasing property have liability and professional liability insurance with limits equal to or higher than property owner does. (Required prior to policy renewal). |
| Agribusiness..... | Contact an Oregon Mutual agent for eligibility guidelines. |
| Apartments | Contact an Oregon Mutual agent for eligibility guidelines. |
| Apparel/Accessories – retail | See Clothing Store classification. |
| Appliance Stores | No reconditioned appliances. Information required regarding any repair, service or installation. Information required regarding what is done with used appliances. No video rental. Mandatory \$250 Property Damage Liability Deductible if any delivery. |
| Art Dealers or Galleries | Must have written documentation including value of property for sale or on consignment. Copies of this documentation must be kept off premises. No malls, second hand stores, or antique shops. |
| Auto Accessories | Alarm required. Suggest higher deductibles. |
| Auto Body Shop | Not intended for Paint Shop only risks. \$500 Property Damage Liability deductible required. UL approved paint booth required. No loaner vehicles. Building values over \$500,000 subject to underwriter approval. If vehicles are retained overnight, premises and storage area will be well lighted. |
| Auto Parts & Supplies | Alarm required. Suggest higher deductibles. No young drivers. |

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| Auto Repair | No loaner vehicles. \$500 Property Damage Liability deductible required. Maximum allowable square footage 25,000 square feet. <u>If tow trucks</u> , refer to tow truck classification. If vehicles are retained overnight, premises and storage area will be well lighted. Body Shops are acceptable. See Auto Body Shop. |
| Bakery – wholesale or retail | No Special Conditions. Errors and Omissions coverage included. |
| Bakery Plants | No Special Conditions. |
| Barber Shops, Beauty Parlors & Nail Salons | No piercing, tattooing, tanning booths or medical spas. Professional Liability is automatically included. |
| Bed & Breakfast | Buildings built prior to 1960 must be updated as to circuit breakers, plumbing, and heating. |
| Beverage Bottler | No Special Conditions. |
| Soft Drink – Carbonated | |
| Beverage Bottler | No Special Conditions. |
| Soft Drink – Non Carbonated | |
| Beverage Stores | Central alarm required. |
| Beverage Distributors..... | If Long Haul, prior underwriting approval is required. |
| Billiard and Game Stores – retail | No Special Conditions. |
| Book & Magazine Stores | New stock only, no used. No adult only. |
| Book & Periodical Distributor | No Special Conditions. |
| Bookkeeping | Exclude Professional Liability. |
| Box or Cardboard Manufacturing | No Special Conditions. |
| Bridal Shops | No Special Conditions. |
| Builder's Risk..... | No renovations. No habitational. Maximum value \$2,000,000. |
| Cabinet Shops..... | No housing developments, apartments or condominiums. Minimum \$500 Property Damage Liability deductible required. |
| Camera & Photo Supplies | Alarm required. Suggest higher deductibles. Good security measures in place to prevent shoplifting. Describe in detail. |

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| Candy Manufacturing | No Special Conditions. |
| Candy Stores | No Special Conditions. |
| Car Stereo Stores | Alarm required and higher deductible suggested. |
| Cards & Stationery | No Special Conditions. |
| Carpet, Rugs & Floor Covering | Installation OK. |
| Cemeteries | No Special Conditions. |
| China, Glassware, Ceramics & Pottery – retail | No Special Conditions. |
| Clinics | Exclude Professional Liability except optional coverage is available for Veterinary Clinics. No abortion, mental, drug, surgery clinics, or medial spas. |
| Clothing Stores | Alarm required. |
| Computer Stores | No programming. Alarm required. Suggest higher deductibles. |
| Computer Repair | PC repairs only, no main frame, and no programming. |
| Concrete Mixed in Transit | Contact an Oregon Mutual agent for eligibility guidelines. |
| Condos – Office or Mercantile | Excludes D & O. |
| Condos – Residential Association | Excludes D & O. Contact an Oregon Mutual agent for eligibility guidelines. |
| Contractors..... | Coverage offered on a Claims Made basis. Contact an Independent Agent representing Oregon Mutual for details on eligible classifications. If ineligible for General Liability coverage, Oregon Mutual is willing to write the Commercial Auto with Inland Marine and other property. For dump trucks, prior underwriting approval is required. Motor Vehicle Records must be acceptable. |
| Convenience Stores | If liquor receipts 30% or greater, requires underwriting approval. Must be compliant with (ADA) Americans with Disabilities Act. Propane is acceptable. If location includes a Car Wash, mandatory \$500 Property Damage Liability deductible required. |
| Creameries..... | No Special Conditions. |
| Dairy Products (Ice Cream Stores) | No Special Conditions. |
| Day Care | Property and automobile only. No General Liability, even for Lessors Risk Only. |
| Delicatessens | Limited cooking. Crock-pot or microwave only. |
| Distributors - NOC | Office, store, restaurant, bar, and hotel equipment, fixtures and supplies. |

| CLASSIFICATION | SPECIAL CONDITIONS |
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| Distributors – Food & Drink | No Special Conditions. |
| Distributors – Food – Dry | No Special Conditions. |
| Dog Kennels & Pet Boarding | No Special Conditions. |
| Donut Shops | No Special Conditions. |
| Drug Stores & Apothecaries | Additional charge applies to cover Druggist Professional Liability. |
| Dry Cleaners | Tenant occupied only. Building must be built 1985 or after. |
| Dry Goods | No Special Conditions. |
| Educational and School Supply | No Special Conditions. |
| Electrical Supply Distributor | No Special Conditions. |
| Electrical Wire or Cable Manufacturing | Non-industrial uses only. |
| Emission Testing Stations | California and Nevada only. |
| Eye Glass Lens Manufacturing | No Special Conditions. |
| Farms | Contact an Oregon Mutual agent for eligibility guidelines. |
| Fire Departments | Property only, must exclude General Liability. |
| Florist | Information regarding rental of equipment and any delivery is required. Non-owned autos are eligible only when written in conjunction with owned autos. No young drivers. Errors and Omissions coverage included. |
| Food Manufacturing – Jams & Jellies | No Special Conditions. |
| Food Products Manufacturing | Less than \$5,000,000 in annual sales. |
| Formal Wear | No Special Conditions. |
| Fuel/Gas Stations | Same as Convenience Stores. |
| Funeral Homes | Coverage for motorcycle escorts not available. |
| Furniture Store | Pre-inspection required if building over 25 years old. No refinishing or upholstering. Information on the quality of furniture sold is required. Information on sale of and type of children's furniture sold is required. No sales of baby cribs. |
| Garage Service Operations | See Auto Repair or Auto Body. |
| Gardening and Light Farm Supplies | Information on the types of products sold is required. No Rental Equipment. |

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| Gas/Fuel Stations | Same as Convenience Stores. |
| Grocery Store | If sales of fuel, also see Convenience Stores. |
| Hardware Store Retail & Wholesale | No rental equipment and no installation. No repair or sale of guns and ammunition. Information regarding types of chemicals sold is required. No lumber yards. |
| Health or Exercise Club | Not eligible for General Liability if owner occupied. |
| Hobby, Craft and Artist Supply Stores | Also see Art Galleries. |
| Jams & Jellies – Food Manufacturing | No Special Conditions. |
| Janitorial | Must have a written mold procedure. No supermarkets, apartments, condominiums, or new construction cleanup. Non-owned auto coverage is eligible when written in conjunction with owned autos. |
| Kitchen Accessories | No Special Conditions. |
| Land Leased to Others | Can be added to Businessowners in conjunction with other acceptable coverage. |
| Laundries – Self-service..... | No unattended Laundromats. If Dry Cleaners refer to Dry Cleaners. |
| Leather Goods | Alarm required. Suggest higher deductibles. If leather clothing refer to Clothing Stores. |
| Lessor' Risk Retail – NOC | No Special Conditions. |
| Lessors' Risk for Industrial Office Parks | No manufacturing occupancies. |
| Libraries | Property only. |
| Lighting Fixtures – Retail | No Special Conditions. |
| Locksmiths | No installation of burglary or security alarm systems. |
| Machine Shops | Contact an Oregon Mutual agent for eligibility. No plastic finishing or processing. Products – no medical, dental, aircraft, aerospace or marine. No design by insured. All fabrication must be from customer's design and specifications. Customer must sign off and records must be kept by insured. Verification of customer records may be required. |
| Mail Box/Shipping Stores | No Special Conditions. Errors and Omissions coverage included. |
| Meat, Poultry, and Seafood – Retail | No Special Conditions. |
| Meat Processing | No mobile slaughter or wild game processing. |

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| Mini Storage | Well-lighted and protected areas. Parking and driveway area well maintained. Contract with customer regarding items stored. |
| Mobile Home Park and Courts | No rental units. No permanent RVs. Requires public water utility. Paved streets/roads must be well maintained. |
| Mobile Phone and Pager Stores | Alarm required, higher deductibles suggested. |
| Motels and Small Hotels | No resort type motels/hotels. Buildings 25 years and newer. Must be ADA compliant. Shuttle vans may be acceptable, contact an Oregon Mutual agent for eligibility guidelines. Wake-up Call E&O coverage included. |
| Musical Instrument Manufacturing | No Special Conditions. |
| Nursing Homes (Modern) | Property and automobile only. |
| Office | Must provide information on type of business that the office conducts. Contact an Oregon Mutual agent for acceptable office types. |
| Office Furniture Manufacturing | No Special Conditions. |
| Office Machine Manufacturing | No Computers. |
| Paint Store | No Special Conditions. |
| Paper Distributors Other than Stationary | No Special Conditions. |
| Paper Products (Wholesale) | No Special Conditions. |
| Parking Garages | No Special Conditions. |
| Perfume and Toiletries | No Special Conditions. |
| Pet Boarding and Pet Grooming | If business does training, contact an Oregon Mutual agent for eligibility guidelines. |
| Pet Food Manufacturing | No foreign manufacturing plants. Ingredients must be domestic. |
| Pet Supplies | No sales of live animals except fish. |
| Pharmacies | Alarm required. |
| Phone & Accessories Manufacturing & Distributor | No Special Conditions. |
| Photographic Equipment Manufacturing | No Special Conditions. |

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| Photographic Studio | No Special Conditions. |
| Photo Finishing (Quick Stop) | No Special Conditions. |
| Photo Supplies & Frame Shop | No Special Conditions. |
| Photocopying Service | No Special Conditions. |
| Pizza U-bake | If delivery, contact an Oregon Mutual agent for eligibility guidelines. |
| Printers | Tenant occupied only. Building must be built 1985 or after. Errors and Omissions coverage available for an addition premium. |
| Ranches | Contact an Oregon Mutual agent for eligibility guidelines. |
| Refrigeration Equipment Manufacturing | No Special Conditions. |
| Religious Goods | No Special Conditions. |
| Restaurants | Suppression systems and cleaning contracts required. Must meet UL300 requirements for suppression system or surcharge will apply. Inspection of premises required. Must be ADA compliant. Loss runs for a minimum of the prior three-years are required. Family Style and Fast Food: Sale of liquor less than 25%. Some exceptions, however prior underwriter approval required. Any lounge must close at same time as restaurant. No dancing or entertainment. Fast Food Franchised Restaurants: Requires prior underwriting approval. No play grounds. If delivery, contact an Oregon Mutual agent for eligibility guidelines. |
| Rubber Stamp Manufacturing | No Special Conditions. |
| R.V. Parks | Secure restrooms and shower facilities. Water source, if a well, water must meet all state testing requirements. Dumping stations must be DEQ approved. |
| Sand & Gravel Hauling..... | Contact an Oregon Mutual agent for eligibility guidelines. |
| Sewing Machine Sales, Service and Repair | No Special Conditions. |
| Shoe Distributor or Manufacturing | No Special Conditions. |
| Shoe Repair | No Special Conditions. |
| Shoe Store | No Special Conditions. |
| Sign Manufacturing / Installation | Maximum six stories for installation. |

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| Soft Drink Bottlers Carbonated and Non-Carbonated | No Special Conditions. |
| Sporting Goods Stores | No firearms. Alarm required. No diving equipment, paint gun, snow board or ski rental. |
| Tailor | No Special Conditions. |
| Textile Distributor | No Special Conditions. |
| Textile Manufacturing | No Special Conditions. |
| Tiles – Floor Covering Distributor | No Special Conditions. |
| Tiles – Floor Covering Retail | No Special Conditions. |
| Tire Stores | No recapping. |
| Toilet Rental | No Special Conditions. |
| Tow Trucks..... | Contact an Oregon Mutual agent for eligibility guidelines. |
| Toy Stores | Contact an Oregon Mutual agent for eligibility guidelines. |
| Trophy Shop | No Special Conditions. |
| T-Shirt or Souvenir Shops With Screen Printing | Must be modern equipment with hood for true screen printers. |
| TV or Radio Dealers | Alarm required. Suggest higher deductibles. No video rentals. |
| Uniform and Linen Supply | No Special Conditions. |
| Vacation Rental | Must be managed by a professional vacation rental company. No docks. If wood burning devices contact an Oregon Mutual agent for eligibility guidelines. |
| Vending Machine Operators | No Special Conditions. |
| Veterinarians | Veterinarian Professional Liability is available. Optional Consent to Settle provision is available. No experimental treatment or testing on animals. No treatment of animals with values in excess of \$50,000, exotic animals, zoo animals, and attack or patrol dogs. Three-year loss runs are required and maintenance of a log documenting all reported incidents. |
| Wallpaper Store | Stores with installation do not qualify for Businessowners Program. |
| Watch Repair..... | No Special Conditions. |

CLASSIFICATION**SPECIAL CONDITIONS**

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| Wineries Still or Sparkling | If special events, requires prior approval. Real corks or screw tops are preferred. If synthetic corks are used prior approval is required. Tasting rooms acceptable. |
| Wine Shops | Central station alarm required. Specialty/gourmet wine shops which sell no hard liquor are eligible. |
| Wood Products Manufacturing | No building materials. No baby furniture, toys, or bunk beds. No Installation. Must have central dust collection system vented to outside with spark arrestor. Requires prior approval. |