

Businessowners Program - Eligible Classes for Retail Mercantile type risks

Air Conditioning & Heating Supplies - Retail
Antique Stores - Furniture type
Appliance Stores - Household Type
Army & Navy Stores
Art & Craft Supplies
Auto Parts, Accessories & Supplies
Bagel Shops - Oven only
Bakery Outlets
Bakery - Ovens only
Banner or Flag Store
Bath Stores
Beauty Aids & Cosmetics
Beverage Stores - Soft Drinks & Beer
Book stores - New books
Bottle Redemption
Bridal Shops
Cabinets - Kitchen & Bath
Camera & Photographic Equipment Stores
Candle Stores
Candy & Confectionery Stores
Carpet, Rug & Floor Covering
Ceramic & Pottery Shops
Clothing or Wearing Apparel Stores - New Merchandise - All types
Coffee & Tea shops - Ovens only
Concession stands/Snack bars - Ovens only
Convenience Store - No Gas Sales
Convenience Store with Gas sales
Curtain, Draperies or Shades
Dance Supply Store
Deli or Sandwich Shop - Ovens only.
Drafting & Art Supply
Drugstores
Electronics: Home - TV/Stereos/VCR/DVD
Eyeglass/Sunglass Stores
Fabric & Yarn Shops
Farm Supply Stores
Fish, Meat or Poultry Markets
Florists
Fruit & Vegetable

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Furniture Stores

Gift or Souvenir Shops

Gourmet Food Shops

Greeting Card & Stationery Stores

Grocery Stores

Hardware Stores

Health Food Stores

Hearing Aid Stores

Home Improvement Store

Ice Cream Stores

Jewelry Stores - Costume only

Lawn & Garden Supplies

Leather Goods

Lighting Fixtures, Ceiling Fans & Lamps

Liquor, Wine & Package Stores

Mail order houses

Music Stores

Musical Instrument Stores

Newsstands

Office Supply & Stationary

Office Machines or Appliances

Optical Goods Stores

Paint, Wallpaper or Wallcovering

Painting, Picture or Frame

Party goods Stores

Pet Stores

Photocopying or Duplicating Services

Pizza Parlors - Oven only

Plumbing Supplies & Fixtures

Pretzel Shops - Ovens only

Religious Articles & Church Supplies

Shoe Stores

Sporting Goods Stores

Tobacco Stores

Toy Stores - New Merchandise

Video/DVD Rentals