



General Liability Product Reference Guide

Insurance and Risk Management designed exclusively for small businesses

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About First



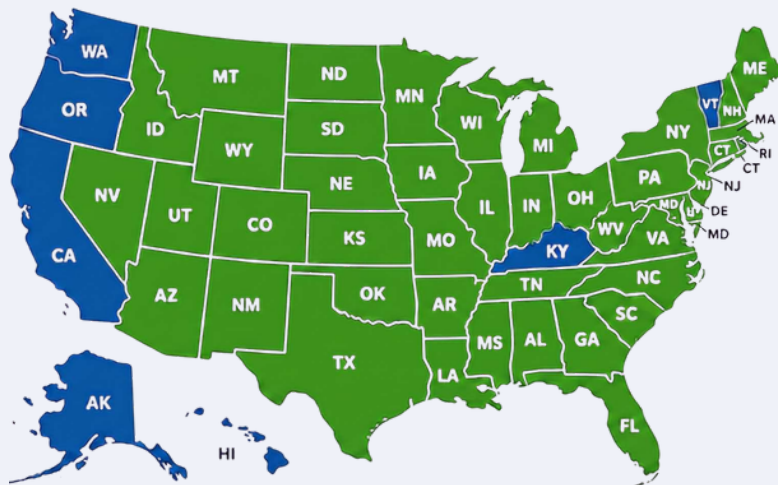
First Insurance & Risk Management was created to transform small business insurance into a risk management plan that includes an insurance policy.

More than an insurance policy.

Risk management included with each policy.



Availability



Alabama • Arizona • Colorado • Connecticut • Delaware • Florida • Georgia • Idaho • Illinois • Indiana • Iowa • Kansas • Louisiana • Maine • Maryland • Massachusetts • Michigan • Minnesota • Mississippi • Missouri • Montana • Nebraska • Nevada • New Hampshire • New Mexico • New York • North Carolina • North Dakota • Ohio • Oklahoma • Pennsylvania • Rhode Island • South Carolina • South Dakota • Tennessee • Texas • Utah • Vermont • Virginia • West Virginia • Wisconsin • Wyoming

First Features



- 10-Unit Max
- 36 ft. Max Height
- 6 ft. Max Depth
- General Contractors are Ineligible
- Blanket Additional Insured When Required by Contract (CG2033) Available for \$0
- Primary and Non-Contributory Wording Available for \$50
- Waiver of Subrogation Available for \$50
- Single Additional Insured Available for \$50
- Lost Key Coverage Endorsement Offered on Janitorial and Locksmith Risks (\$5K limit)
- New Venture are Acceptable
- ACH and Credit Card Auto Debit Required (Monthly, Quarterly, Semi-Annual Payment Plans)

Top 20 Class Codes

These are just a few of our most commonly written class codes. Many more are available!

Class Code & Description	Class Code & Description
99793 Truckers	98305 Painting - Interior - Buildings or Structures
61217 Buildings or Premises (maintained by the insured)	16900 Restaurants (no alcohol & with table service)
95625 Handyperson	97047 Landscape Gardening
43470 Pest Control Services	91629 Debris Removal - Construction Site
13673 Grocery Stores	96816 Janitorial Services
16901 Restaurants (no alcohol & without table service - seating)	16902 Restaurants (no alcohol & without table service - no seating)
61212 Buildings or Premises	97223 Machinery or Equipment - Industrial
41677 Consultants	94617 Freight Forwarders or Handlers
99505 Swimming Pool Servicing	99938 Warehouses
91341 Carpentry - Interior	45334 Insurance Agents

Office & Professional

- Minimum Premium starting at **\$300**
- Max Revenue: **\$7,500,000**
- Max Payroll: **\$2,500,000**

Class Code	Description
61226	Buildings or Premises - Office - Other Than Not-For-Profit
41675	Computer Consulting or Programming
41677	Consultants
91805	Draftsmen
45334	Insurance Agents
66122	Lawyers Offices - Other Than Not-For-Profit
66123	Lawyers Offices - Not-For-Profit Only
47468	Schools - Correspondence
47474	Schools - Trade or Vocational
67512	Schools - Other Than Not-For-Profit
67513	Schools - Not-For-Profit Only
96930	Web Site Designers



Up Next: Goods & Services

Goods & Services



- Minimum premium starting at **\$450**
- Max Revenue: **\$5,000,000**
- Max Payroll: **\$1,500,000**

Class Code	Description
10010	Air Conditioning Equipment - Dealers or Distributors Only
10026	Antique Stores
10040	Appliance Distributors - Household Type
10042	Appliance Stores - Household Type
10065	Art Galleries - Other Than Not-For-Profit
10066	Art Galleries - Not-For-Profit Only
91177	Auctioneers - Sales Conducted Away From the Insured's Premises
91179	Auctions - On Premises Owned or Rented by the Insured
10070	Automobile Parts and Supplies Distributors
10071	Automobile Parts and Supplies Stores
10100	Bakeries
10111	Barber or Beauty Shop Supplies Distributors
10113	Barber Shops
10115	Beauty Parlors and Hair Styling Salons
10140	Beverage Distributors - Alcoholic Other Than Beer
10141	Beverage Distributors - Nonalcoholic and Beer
10145	Beverage Stores - Liquor and Wine
10146	Beverage Stores - Soft Drinks and Beer
10204	Books and Magazines Stores - Other Than Not-For-Profit Only
10205	Books and Magazines Stores - Not-For-Profit Only

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Goods & Services (continued)



Class Code	Description
10257	Building Material Distributors
61212	Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Other Than Not-For-Profit
61216	Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Not-For-Profit Only
61217	Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Maintained by the Insured - Other Than Not-For-Profit
61218	Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Maintained by the Insured - Not-For-Profit Only
61224	Buildings or Premises - Office - Premises Occupied by Employees of the Insured - Other Than Not-For-Profit
61225	Buildings or Premises - Office - Premises Occupied by Employees of the Insured - Not-For-Profit Only
61227	Buildings or Premises - Office - Not-For-Profit Only
10309	Camera and Photographic Equipment Stores
10352	Candy or Confectionery Stores
11039	Caterers
11126	Clothing or Wearing Apparel Distributors
11127	Clothing or Wearing Apparel Stores - Other Than Not-For-Profit
11128	Clothing or Wearing Apparel Stores - Not-For-Profit Only
11155	Collectibles and Memorabilia Stores
11160	Computer Stores
11167	Concessionaires - Checkroom, Shoeshine, or Toilet Concessions in Hotels, Restaurants, Railroad Stations, etc.
11168	Concessionaires

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Goods & Services (continued)



Class Code	Description
62000	Condominiums - Commercial - Bank or Mercantile, Manufacturing or Office (Association Risk Only)
62001	Condominiums - Commercial Shopping Centers (Association Risk Only)
62003	Condominiums - Residential (Association Risk Only)
11222	Copying and Duplicating Services - Retail
11288	Delicatessens
12361	Distributors - Food or Drink
12362	Distributors - No Food or Drink
12373	Drug Distributors
12391	Electrical Equipment Distributors
12393	Electronics Store
92663	Engineers or Architects - Consulting - Not Engaged in Actual Construction
43215	Entertainment Performed on Others' Premises
44280	Event, Party, or Wedding Planners
12467	Equipment, Fixtures, or Supplies - For Bars, Hotels, Offices, Restaurants, or Stores - Distributors
12509	Fabric Distributors
12510	Fabric Stores
12651	Fence Dealers
12797	Floor Covering Distributors
12805	Floor Covering Stores
12841	Florists
94617	Freight Forwarders or Handlers - Other Than Packing, Handling, or Shipping Explosives or Ammunition Under Contract

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Goods & Services (continued)



Class Code	Description
13049	Frozen Food - Distributors
13111	Fruit, Nut, or Vegetable Dealers
13112	Fruit, Nut, or Vegetable Distributors
13314	Fur - Garments and Pelts - Distributors
13351	Furniture Stores - Other Than Not-For-Profit
13352	Furniture Stores - Not-For-Profit Only
13506	Gift Shops - Other Than Not-For-Profit
13507	Gift Shops - Not-For-Profit Only
13670	Grocery Distributors
13673	Grocery Stores
44276	Halls - Other Than Not-For-Profit
44277	Halls - Not-For-Profit Only
13715	Hardware and Tools Distributors
13716	Hardware Stores
13720	Health or Natural Food Stores
13759	Hearing Aid Stores
13930	Heating or Combined Heating and Air Conditioning Equipment - Dealers or Distributors Only
44439	Health Care Facilities - Clinics, Dispensaries, or Infirmaries Treating Outpatients Only - No Regular Bed and Board Facilities - Other Than Not-For-Profit
14101	Hobby, Craft, or Artists' Supply Stores
14279	Home Improvement Stores
14401	Ice Cream Stores

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Goods & Services (continued)



Class Code	Description
14405	Ice Dealers and Distributors
16750	Internet Retailers
14527	Janitorial Supplies - Dealers or Distributors
14655	Jewelry Stores or Distributors
14731	Laundries and Dry Cleaners - Self-Service
66309	Libraries
15063	Machinery or Equipment Dealers - Yard or Garden Type
15070	Mail Box or Packaging Stores
45993	Manufacturers' Representatives
15519	Markets - Not Open Air (Lessor's Risk Only) - Other Than Not-For-Profit
15120	Markets - Not Open Air (Lessor's Risk Only) - Not-For-Profit Only
15124	Markets - Open Air (Lessor's Risk Only) - Not-For-Profit Only
15223	Meat, Fish, Poultry, or Seafood - Distributors
15224	Meat, Fish, Poultry, or Seafood Stores
15314	Medical, Hospital, and Surgical Supply Stores
66561	Medical Offices
15404	Metal Dealers or Distributors - Nonstructural
15538	Musical Instrument Stores
15600	Nail Salons
15607	Newspaper or Magazine Distributors
15608	Newsstands
15839	Optical Goods Stores

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Goods & Services (continued)



Class Code	Description
15991	Paint, Wallpaper, or Wallcovering Stores
15993	Painting, Picture, or Frame Stores
16005	Paper Products Distributors
16403	Pet Stores
16471	Photographers
16501	Plastic or Rubber Supply Goods Distributors
16527	Plumbing Supplies and Fixtures Dealers and Distributors
16588	Printers or Electrotypers Supplies - Distributors
58408	Printing - Other Than Not-For-Profit
58409	Printing - Not-For-Profit Only
47050	Real Estate Agents
47052	Real Estate Property Managed
16705	Refrigeration Equipment - Dealers and Distributors Only - Commercial
16819	Restaurants - Operated by Concessionaires - Other Than Not-For-Profit
16820	Restaurants - Operated by Concessionaires - Not-For-Profit Only
16900	Restaurants - With No Sale of Alcoholic Beverages - With Table Service
16901	Restaurants - With No Sale of Alcoholic Beverages - Without Table Service With Seating
16902	Restaurants - With No Sale of Alcoholic Beverages - Without Table Service Without Seating
18109	Shoe Repair Shops
18110	Shoe Stores
67635	Shopping Centers - Buildings or Premises Not Occupied by the Insured (Lessor's Risk Only)
18335	Stationery or Paper Products Stores

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Goods & Services (continued)



Class Code	Description
18435	Stores - Food or Drink - Other Than Not-For-Profit
18436	Stores - Food or Drink - Not-For-Profit Only
18437	Stores - No Food or Drink - Other Than Not-For-Profit
18438	Stores - No Food or Drink - Not-For-Profit Only
18708	Tobacco Products Stores
68500	Townhouse or Homeowner Associations (Association Risk Only)
18833	Toy Distributors
99793	Truckers
99827	Upholstering - Shop Only
18911	Variety Stores - Other Than Not-For-Profit
18912	Variety Stores - Not-For-Profit Only
18920	Video Stores
18991	Warehouses - Mini-Warehouses
19007	Washing Machines, Dryers, or Ironers - Coin Meter Type
49617	Vending Machine Operations - Confection, Food, Beverage, or Ice
49619	Vending Machine Operations
68702	Warehouses - Occupied by Multiple Interests (Lessor's Risk Only)
68703	Warehouses - Occupied by Single Interest (Lessor's Risk Only)
68706	Warehouses - Private - Other Than Not-For-Profit
68707	Warehouses - Private - Not-For-Profit Only
99938	Warehouses

Up Next: Manual Labor

Manual Labor



- Minimum premium starting at **\$450**
- Max Revenue: **\$1,000,000**
- Max Payroll: **\$300,000**

Class Code	Description
91590	Contractors Permanent Yards - Maintenance or Storage of Equipment or Material
96611	Interior Decorators
98308	Painting - Shop Only
98344	Paperhanging
99003	Sign Painting or Lettering - Inside of Buildings
99826	Upholstering
49840	Window Decorating

- Minimum premium starting at **\$700**
- Max Revenue: **\$1,000,000**
- Max Payroll: **\$300,000**

Class Code	Description
51576	Boxes or Containers Mfg. - Wood
51741	Candle Mfg.
91436	Ceiling or Wall Installation - Metal
91551	Communication Equipment Installation - Industrial or Commercial
91555	Computer Service or Repair
92338	Dry Wall or Wallboard Installation
92451	Electrical Apparatus - Installation, Servicing, or Repair

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Manual Labor (continued)



Class Code	Description
92478	Electrical Work - Within Buildings
94569	Floor Covering Installation - Not Ceramic, Tile, or Stone
95124	Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood
13590	Glass Dealers and Glaziers
96816	Janitorial Services
97047	Landscape Gardening
97050	Lawn Care Services
14913	Locksmiths
97220	Machine Shops
59914	Metal Works - Shop - Decorative or Artistic
98305	Painting - Interior - Buildings or Structures
99505	Swimming Pool Servicing
99650	Television or Radio Receiving Set Installation or Repair

- Minimum premium starting at **\$1,000**
- Max Revenue: **\$1,000,000**
- Max Payroll: **\$300,000**

Class Code	Description
91127	Alarms and Alarm Systems - Installation, Servicing, or Repair
91341	Carpentry - Interior
91629	Debris Removal - Construction Site
95233	Garbage, Ash, or Refuse Collecting

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Manual Labor (continued)

Class Code	Description
95625	Handyperson
43470	Pest Control Services
98449	Plastering or Stucco Work

- Minimum premium starting at **\$2,000**
- Max Revenue: **\$1,000,000**
- Max Payroll: **\$300,000**

Class Code	Description
9111	Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing, or Repair
94276	Fence Erection Contractors
95647	Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing, or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work
97223	Machinery or Equipment - Industrial - Installation, Servicing, or Repair
97447	Masonry
98636	Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing, or Repair - Commercial
99948	Water Softening Equipment - Installation, Servicing, or Repair





**More than an insurance policy.
Risk management included with each policy.**

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