

Harleysville CustomPak[®]

Product/Class Guide

Based on ISO 2007-2008 coverage forms



■ Auto Services



■ Business Services



■ Contractors



■ Manufacturing/
Processing



■ Restaurants



■ Retail



■ Wholesale/Distributing





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Harleysville CustomPak®

It's comprehensive. It's competitively priced. It's market-driven.

Harleysville CustomPak® is an ISO-based, hybrid product that combines the flexibility of the Commercial Package Policy (CPP) with the broad, built-in protection of a Businessowners Policy (BOP). As a result, your agency has the ideal alternative to the CPP in meeting the coverage needs of your small to mid-sized commercial accounts with a comprehensive product that's packaged and priced for maximum insurance value.

With CustomPak ...

- Only one minimum premium applies for **all** coverage parts, compared to a separate minimum premium charge for **each** coverage part with the CPP product.
- A bundled tier approach enables you to choose the coverage level most suitable to your client's needs:
 - **CorePak®** provides significant direct damage, time element, inland marine and crime coverages, as well as enhanced general liability coverage, as part of the base cost of the product.
 - **FlexPak®** is available for an additional premium charge, and gives your agency the ability to offer higher base limits with the opportunity to increase numerous limits even further.

Part of Harleysville's StarAdvantage® Series, CustomPak can serve as the perfect product for nearly 500 ISO general liability classifications whose primary operations fall within the following markets you typically serve. A complete list of eligible CustomPak classifications appears on pages 20 through 36 of this guide. Product details are contained on pages 2 through 18.



■ **Auto Services**



■ **Restaurants**



■ **Business Services**



■ **Retail**



■ **Contractors**



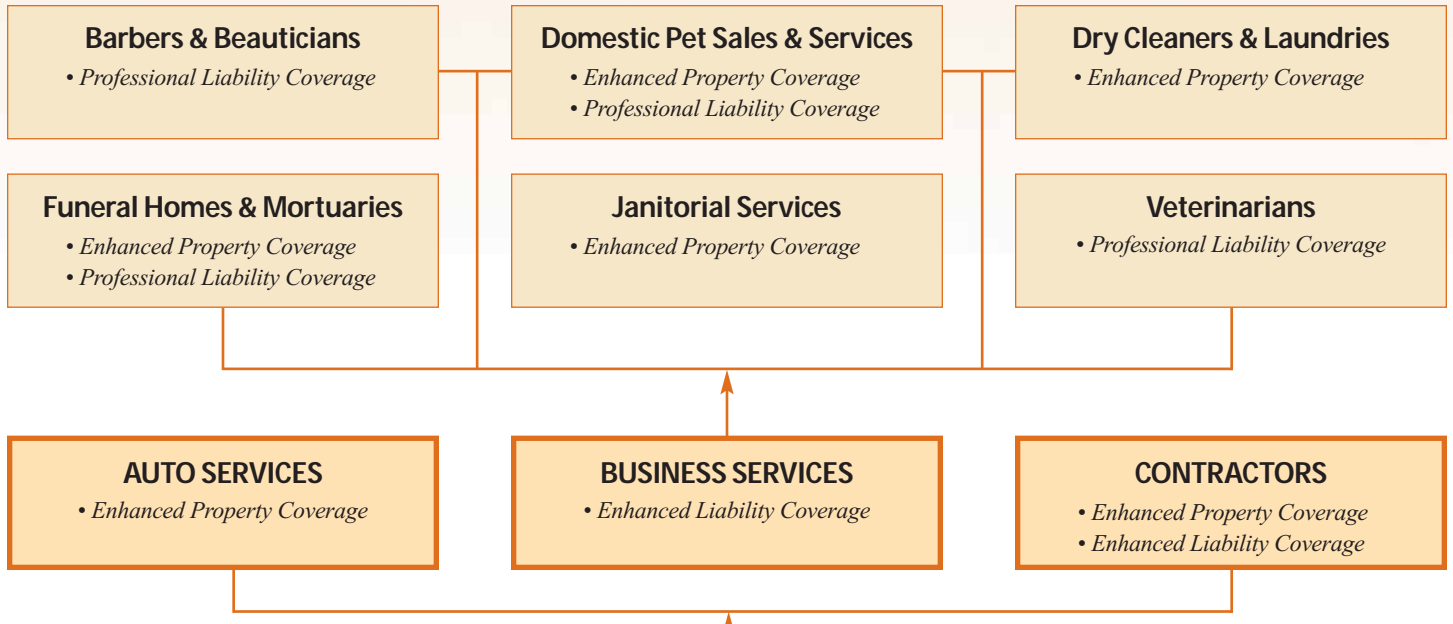
■ **Wholesale/Distributing**



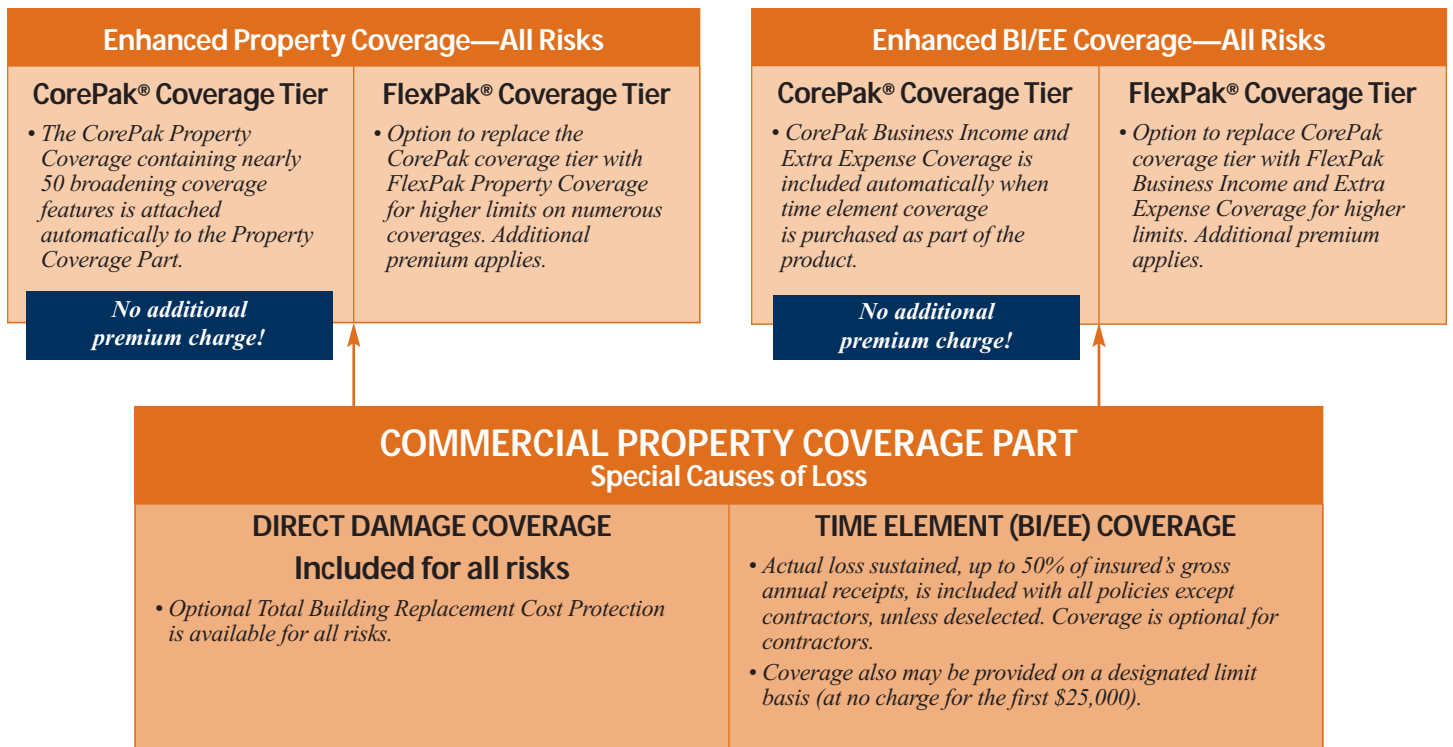
■ **Manufacturing/Processing**

Note: The information contained in this guide is intended solely to highlight the key product features of Harleysville's CustomPak policy and the business classifications that are eligible for the product. While every attempt was made to ensure accuracy of the information contained within, in the event there are discrepancies between the information in this guide and the coverage forms, the terms of the coverage forms will govern. For complete product details, terms, conditions and limitations, refer to the coverage forms or consult your Harleysville underwriter.

Anatomy of CustomPak

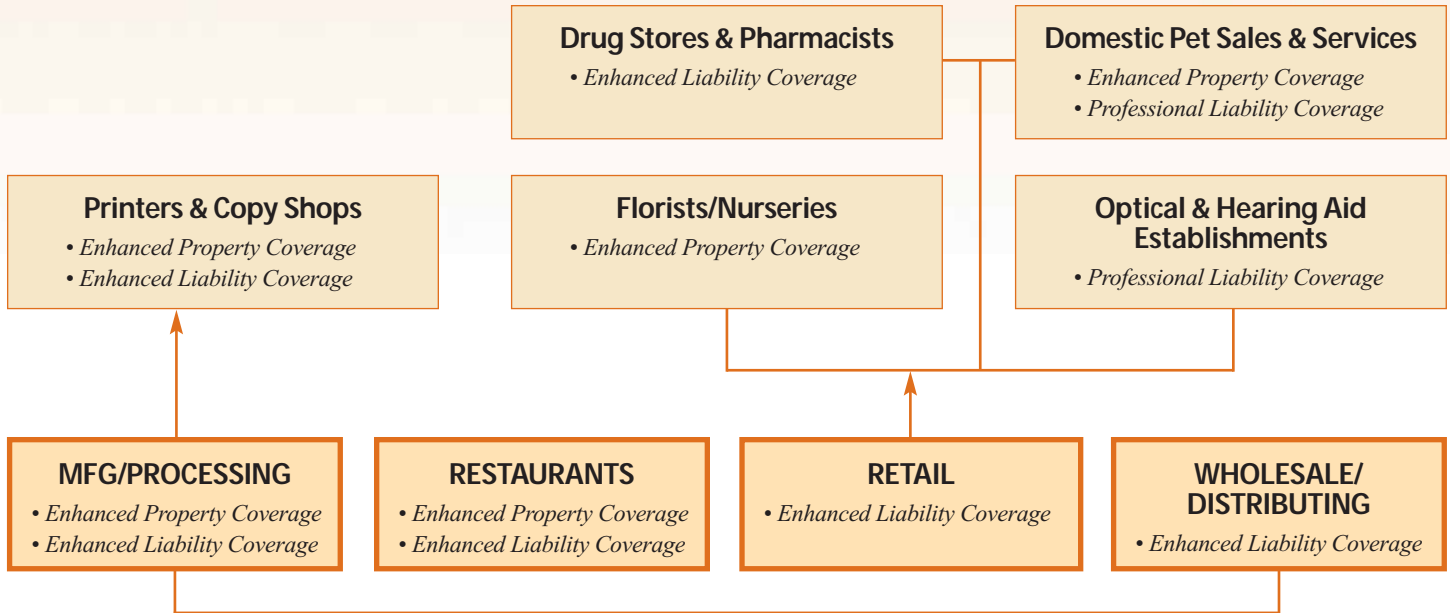


Property expansion and liability enhancement endorsements are included automatically for select market





CustomPak's bundled tier approach includes a very robust set of core enhancements that are automatically included in the base cost of the product to deliver the protection your smaller business owners and contractors business owners accounts need at maximum insurance value. A second tier gives you the flexibility to offer higher limits of coverage for your larger, mid-market accounts.



segments and industry groups, with the option to deselect the coverage for a reduced premium amount.



Eligibility Criteria*

	Auto Services	Business Services	Contractors	Manufacturing/ Processing
Annual Gross Sales— Per Location	N/A	\$15 million	N/A	\$10 million
Annual Payroll	N/A	N/A	\$2 million	N/A
Combined BLDG/BPP Limit—Per Building	\$10 million	\$15 million	\$10 million	\$15 million
Number of Dwelling Units—Per Building	N/A	N/A	N/A	N/A
Number of Stories— Per Building	N/A	N/A	N/A	N/A
Permitted Incidental Operations <i>See page 36 for eligible classes</i>	Income from all incidental operations <i>combined</i> may not exceed 25% of insured's income from all operations at all locations	Income from all incidental operations <i>combined</i> may not exceed 25% of insured's income from all operations at all locations	Subcontracted work: Total cost for all subcontractors combined may not exceed 50% of the insured's total payroll for all construction classifications All other classes: Combined, may not exceed 25% of insured's total operations for all locations	Income from all incidental operations <i>combined</i> may not exceed 25% of insured's income from all operations at all locations
Square Footage	1) 25,000 sq. ft. for public parking facilities 2) N/A to all other	N/A	N/A	50,000 sq. ft. each fire division
Storage Buildings Incidental to Covered Buildings Must ...	<ul style="list-style-type: none"> • Be occupied by insured • Be incidental to an eligible risk • Not exceed 25,000 sq. ft. 	<ul style="list-style-type: none"> • Be occupied by insured • Be incidental to an eligible risk • Not exceed 25,000 sq. ft. 	<ul style="list-style-type: none"> • Be occupied by insured • Be incidental to an eligible risk • Not exceed 25,000 sq. ft. 	<ul style="list-style-type: none"> • Be occupied by insured • Be incidental to an eligible risk • Not exceed 25,000 sq. ft.

*Figures shown represent maximum amounts



Incidental Occupancies

Restaurants	Retail	Wholesale/ Distributing	Habitational	Offices
\$10 million Alcoholic beverages must be less than 30%	\$15 million	\$15 million	N/A	N/A
N/A	N/A	N/A	N/A	N/A
\$10 million Sprinklered requirements: Frame: TIV > \$1.5 million Other: TIV > \$3 million Total area > 10,000 sq. ft.	\$15 million	\$15 million	N/A	\$10 million
N/A	N/A	N/A	30	N/A
N/A	N/A	N/A	<ul style="list-style-type: none"> • Frame/mixed construction—6 stories • All other—10 stories 	<ul style="list-style-type: none"> • Frame/mixed construction—6 stories • All other—10 stories
Income from all incidental operations <i>combined</i> may not exceed 25% of insured's income from all operations at all locations	Income from all incidental operations <i>combined</i> may not exceed 25% of insured's income from all operations at all locations	Income from all incidental operations <i>combined</i> may not exceed 25% of insured's income from all operations at all locations	Permitted only when incidental to an eligible operation	Permitted only when: <ul style="list-style-type: none"> • Occupied by the named insured as part of an eligible operation; or • Lessor's risk only when incidental to an eligible operation
N/A	N/A	N/A No more than 25% of bldg. can be open to the public	N/A	N/A
<ul style="list-style-type: none"> • Be occupied by insured • Be incidental to an eligible risk • Not exceed 25,000 sq. ft. 	<ul style="list-style-type: none"> • Be occupied by insured • Be incidental to an eligible risk • Not exceed 25,000 sq. ft. 	<ul style="list-style-type: none"> • Be occupied by insured • Be incidental to an eligible risk • Not exceed 25,000 sq. ft. 	<ul style="list-style-type: none"> • Be occupied by insured • Be incidental to an eligible risk • Not exceed 25,000 sq. ft. 	<ul style="list-style-type: none"> • Be occupied by insured • Be incidental to an eligible risk • Not exceed 25,000 sq. ft.

Property Enhancements

CustomPak offers your customers significant property enhancements that are built into the base cost of the product (refer to CorePak coverage tier in chart below), when the Property Coverage Part is purchased. For an additional premium, higher base limits are available, with opportunities to boost protection even further (as shown in the FlexPak coverage tier).


		CorePak® Property Coverage Tier	FlexPak® Property Coverage Tier
Coverage Feature		Automatically included at no additional charge	An option to replace CorePak; additional premium applies
Accounts Receivable <ul style="list-style-type: none"> • On Premises, <i>Per Location Per Occurrence</i> • Off Premises, <i>Per Occurrence</i> 	<ul style="list-style-type: none"> • \$25,000 • \$25,000 	<ul style="list-style-type: none"> • \$50,000 + • \$25,000 + 	
Brands and Labels , <i>Per Location Per Occurrence</i>	<ul style="list-style-type: none"> • \$25,000 	<ul style="list-style-type: none"> • \$50,000 	
Building Ordinance or Law , <i>Per Building Per Occurrence</i> <ul style="list-style-type: none"> • Coverage A, Undamaged Portion • Coverage B, Demolition Cost • Coverage C, Increased Cost of Construction • Combined Coverage B & C 	<ul style="list-style-type: none"> • Building limit • \$25,000 • \$25,000 • \$25,000 	<ul style="list-style-type: none"> • Building limit • \$50,000 + • \$50,000 + • \$50,000 + 	
Computer Equipment and Media , <i>Per Location Per Occurrence</i> <ul style="list-style-type: none"> • Duplicate Media Off Premises, <i>Per Occurrence</i> 	<ul style="list-style-type: none"> • \$15,000 • \$1,500 	<ul style="list-style-type: none"> • \$50,000 + • \$5,000 + 	
Computer Fraud , <i>Per Location Per Occurrence</i>	<ul style="list-style-type: none"> • \$5,000 	<ul style="list-style-type: none"> • \$10,000 + 	
Computer Hijack and Identity Theft—Zombies, Bots and Phishing , <i>Per Occurrence</i>	<ul style="list-style-type: none"> • \$5,000 	<ul style="list-style-type: none"> • \$5,000 	
Confusion of Customers' Property , <i>Per Location Per Occurrence</i> <ul style="list-style-type: none"> • Each Customer, <i>Per Location</i> 	<ul style="list-style-type: none"> • \$5,000 • \$1,000 	<ul style="list-style-type: none"> • \$10,000 + • \$1,000 	
Covered Property Extension	<ul style="list-style-type: none"> • Insures several property items typically excluded* 		
Damage to Leased or Rented Building & Equipment—Theft Coverage , <i>Per Building Per Occurrence</i>	<ul style="list-style-type: none"> • BPP limit 	<ul style="list-style-type: none"> • BPP limit 	
Debris Removal , <i>Per Location Per Occurrence</i>	<ul style="list-style-type: none"> • \$25,000 	<ul style="list-style-type: none"> • \$50,000 + 	
E-Commerce Loss of Data <ul style="list-style-type: none"> • Direct Damage and Time Element (if covered), <i>Per Policy Period</i> • Anti-Virus Waiver Option 	<ul style="list-style-type: none"> • \$25,000 • Not available 	<ul style="list-style-type: none"> • \$25,000 • Available 	
Electronic Data , <i>Per Policy Period</i> <ul style="list-style-type: none"> • Duplicate Data Off Premises, <i>Per Policy Period</i> 	<ul style="list-style-type: none"> • \$15,000 • \$5,000 	<ul style="list-style-type: none"> • \$25,000 + • \$5,000 + 	

+ Higher limit may be available through your underwriter.

* Includes garage and storage buildings, excluding greenhouses or hothouses, exterior building glass for owned buildings, foundations, retaining walls, sidewalks and other paved surfaces, and signs.



Property Enhancements (continued)

		CorePak® Property Coverage Tier	FlexPak® Property Coverage Tier
Coverage Feature		Automatically included at no additional charge	An option to replace CorePak; additional premium applies
Employee Theft , <i>Per Location Per Occurrence</i> <i>ERISA included if plan named in policy</i>		• \$25,000	• \$25,000 +
Employees' Tools and Work Clothing , <i>Per Location Per Occurrence</i> • Each Employee		• \$5,000 • \$500	• \$25,000 + • \$2,500
Fine Arts Coverage • Unscheduled, Per Occurrence • Unscheduled, Per Item Sublimit • Scheduled Items		• \$10,000 • \$5,000 • Available separately under Inland Marine Coverage Part for an additional premium charge	• \$25,000 • \$5,000 • Available under Property or Inland Marine Coverage Parts for an additional premium charge
Fire Department Service Charge , <i>Per Location Per Occurrence</i>		• \$15,000	• \$25,000
Fire Extinguisher Equipment Recharge Expense , <i>Per Location Per Occurrence</i>		• \$10,000	• \$10,000
Forgery or Alteration , <i>Per Occurrence</i>		• \$10,000	• \$25,000 +
Fungus, Wet Rot, Dry Rot and Bacteria (<i>N/A in NY</i>) <i>Per Location, Per Policy Period Sublimit</i> <i>BI/EE limited to 30 days if included</i>		• \$15,000	• \$25,000 +
Glass , <i>Per Building Per Occurrence</i>		• Building limit/\$100 deductible per occurrence	• Building limit/\$100 deductible per occurrence
Lock and Key Replacement , <i>Per Location Per Occurrence</i>		• \$1,500/\$50 deductible	• \$2,500/\$50 deductible +
Loss Adjustment or Claim Data Collection Expense , <i>Per Claim</i>		• \$10,000	• \$10,000
Money and Securities • Inside the Premises, <i>Per Location Per Occurrence</i> • Outside the Premises, <i>Per Occurrence</i>		• \$10,000 • \$10,000	• \$25,000 + • \$25,000 +
Money Orders, Counterfeit Money and Travelers Checks , <i>Per Location Per Occurrence</i>		• \$5,000	• \$10,000 +
Newly Acquired/Constructed Property (<i>up to 90 days</i>) • Each Building • Business Personal Property, <i>Each Building</i>		• \$500,000 • \$250,000	• \$1 million • \$500,000
Ordinance or Law—Equipment , <i>Each Item</i>		• \$5,000	• \$10,000
Outdoor Property , <i>Per Location Per Occurrence</i> • Per Tree, Shrub or Plant (<i>Covered Causes of Loss</i>)		• \$15,000 • \$1,000	• \$25,000 • \$1,000
Patterns, Dies, Molds and Forms , <i>Per Occurrence Theft Sublimit</i>		• \$10,000	• \$25,000 +
Peak Season Automatic Increase in BPP , <i>Per Occurrence</i>		• 25%	• 25%

+ Higher limit may be available through your underwriter.

Harleysville CustomPak® Product Features

Property Enhancements *(continued)*

Coverage Feature	CorePak® Property Coverage Tier	FlexPak® Property Coverage Tier
Coverage Feature	Automatically included at no additional charge	An option to replace CorePak; additional premium applies
Personal Effects, <i>Per Location Per Occurrence</i>	• \$10,000	• \$25,000 +
Personal Property of Others, <i>Per Location Per Occurrence</i>	• \$10,000	• \$25,000
Pollutant Cleanup and Removal, <i>Per Location Per Policy Period</i>	• \$15,000	• \$25,000 +
Premises Boundary	• 1,000 ft.	• 1,000 ft.
Preservation of Property Coverage Period	• 45 days	• 60 days
Promotional Displays, <i>Per Location Per Occurrence</i>	• \$5,000	• \$10,000
Property at Job Sites, <i>Per Occurrence</i>	• \$25,000	• \$25,000
Property in Transit, <i>Per Occurrence</i> • FOB shipments, <i>Per Occurrence</i>	• \$25,000 • \$5,000	• \$50,000 + • \$10,000
Property Off Premises, <i>Per Occurrence</i> • Coverage Period for Computers	• \$25,000 • 90 days	• \$50,000 + • 90 days
Refrigerated Property in Transit, <i>Per Policy Period</i>	• \$10,000	• \$25,000 +
Reward Payment, <i>Per Occurrence</i>	• \$5,000	• \$25,000
Salespersons' Samples, <i>Per Employee Per Occurrence</i>	• \$5,000	• \$25,000 +
Signs, <i>Per Building Per Occurrence</i>	• Building limit/\$100 deductible per occurrence	• Building limit/\$100 deductible per occurrence
Spoilage of Perishable Stock, <i>Per Location Per Occurrence</i> <i>Power outage can be on or off premises</i> • Extra Expense for Cleanup and Disposal <i>(includes BI/EE if purchased)</i>	• \$10,000 • \$5,000	• \$25,000 + • \$10,000
Tenant Glass, <i>Per Occurrence (if there is no building coverage)</i>	• BPP limit	• BPP limit
Unauthorized Use of Business Debit, Credit or Other Transaction Cards, <i>Per Occurrence</i>	• \$5,000	• \$10,000
Utility Services, Direct Damage, <i>Per Location Per Occurrence</i> • Overhead Transmission Lines	• \$10,000 • Not covered	• \$25,000 + • 10% sublimit option
Valuable Papers and Records, <i>(including cost of research)</i> • On Premises, <i>Per Location Per Occurrence</i> • Off Premises, <i>Per Occurrence</i>	• \$25,000 • \$10,000	• \$50,000 + • \$25,000 +
Valuation, <i>Replacement Cost, Except Certain Property</i>	• Yes	• Yes
Water Backup and Sump Overflow, <i>Per Location Per Occurrence</i> • Per Policy Period	• \$25,000 • \$100,000	• \$25,000 + • \$100,000



+ Higher limit may be available through your underwriter.



Business Income and Extra Expense Enhancements

CustomPak provides the flexibility to offer your customers Business Income and Extra Expense Coverage (CP0030), Business Income without Extra Expense Coverage (CP0032), or just Extra Expense Coverage (CP0050).


When the Business Income and Extra Expense Coverage Form (CP0030) is purchased:

- For all classifications except contractors, CustomPak Actual Loss Sustained (ALS) coverage (up to 50% of the insured's gross annual receipts) is included, unless deselected. If deselected, a premium reduction applies.
- The CustomPak ALS coverage also is available to contractors, but must be selected at an additional premium.
- For all classifications (including contractors) the CustomPak Business Income and Extra Expense Enhancement (CorePak coverage tier) is included at no additional premium charge.

As an alternative to the CustomPak ALS coverage, Business Income and Extra Expense may be provided on a designated limit basis. With this option, there is no charge for the first \$25,000 on any classification.

If broader coverage is desired, the CorePak coverage can be replaced by the FlexPak coverage.

Please note that the CustomPak ALS, CorePak and FlexPak coverages are not available with the Business Income without Extra Expense (CP0032) or just Extra Expense (CP0050) coverage forms. However, other standard coverages may be added individually.

		CorePak® BI/EE Coverage Tier	FlexPak® BI/EE Coverage Tier
Coverage Feature		Automatic if BI/EE included; no premium charge applies	Option to replace CorePak; additional premium applies
Civil Authority			
• Coverage Period		• 30 days	• 30 days
• Waiting Period		• 72 hours	• 24 hours <i>(or zero or 72 hours)</i>
Computer Operations , <i>Per Policy Period</i>		• \$10,000	• \$10,000 +
Delivery Services Interruption (Business Income):			
• Owned Delivery Vehicles, <i>Per Occurrence</i>		• \$5,000	• \$10,000
• Business Personal Property in the Course of Transport, <i>Per Occurrence</i>		• \$5,000	• \$10,000
• Contractual Penalties, <i>Per Occurrence</i>		• \$5,000	• \$10,000
• Maximum, <i>Per Location Per Policy Period</i>		• \$10,000	• \$25,000
Dependent Properties (Business Income), <i>Per Occurrence</i>		• \$10,000	• \$10,000 +
• Waiting Period		• 72 hours	• 24 hours <i>(or zero or 72 hours)</i>
E-Commerce Activities Waiting Period		• 72 hours	• 24 hours <i>(or zero or 72 hours)</i>
Extended Business Income Coverage Period		• 60 days	• 60 days <i>(or up to 365 days)</i>
Food Contamination <i>(90-Day Coverage Period)</i>			
• Business Income, <i>Per Location Per Occurrence</i>		• \$5,000	• \$10,000 +
• Extra Expenses, <i>Per Location Per Occurrence</i>		• \$5,000	• \$10,000 +
• Waiting Period		• 72 hours	• 24 hours

+ Higher limit may be available through your underwriter.

Harleysville CustomPak® Product Features

Business Income and Extra Expense Enhancements *(continued)*

	CorePak® BI/EE Coverage Tier	FlexPak® BI/EE Coverage Tier
Coverage Feature	Automatic if BI/EE included; no premium charge applies	Option to replace CorePak; additional premium applies
Newly Acquired Locations, Per Location • Coverage Period	• \$150,000 • 90 days	• \$250,000 • 180 days
Period of Restoration Waiting Period	• 72 hours	• 24 hours <i>(or zero or 72 hours)</i>
Pollutant Cleanup and Removal • Business Income, <i>Per Location Per Policy Period</i>	• \$5,000	• \$25,000
Premises Boundary	• 1,000 feet	• 1,000 feet
Rental Cost Reimbursement—Leased or Rented Equipment • Percent of Daily Rental Expense, <i>Per Location</i> • Maximum Per Day, <i>Per Location</i> • Maximum Per Location <i>Per Policy Period</i> • Waiting Period	• 80% • \$500 • \$5,000 • 48 hours	• 80% • \$500 • \$5,000 • 48 hours
Research and Development Prototypes, Schematics, Drawings and R&D Documentation • Business Income, <i>Per Location Per Occurrence, No Waiting Period</i>	• \$5,000	• \$10,000
Utility Services • Business Income, <i>Per Location Per Policy Period</i> • Overhead Transmission Lines	• \$25,000 • Not covered	• \$25,000 + • Optional



+ Higher limit may be available through your underwriter.



General Liability Enhancements

General liability enhancements are included automatically with all CustomPak policies, at no additional premium charge, through one or more of the following endorsements. Additional limits are available for certain coverages, for an additional premium charge.

- *CustomPak General Liability Enhancement Endorsement—Other than Contractors*
- *CustomPak General Liability Enhancement Endorsement—All Contractors*
- *Additional Insured—Owners, Lessees or Contractors—Automatic Status When Required in Construction Agreement with You (Contractors only)*
- *CustomPak Auto Service General Liability Enhancement Endorsement (Auto service risks only)*

CustomPak General Liability Enhancements	
Broadened Damage to Premises Rented to You Coverage	<ul style="list-style-type: none"> • \$100,000 • Higher limits available
Medical Payments	<ul style="list-style-type: none"> • \$15,000 per person—contractors • \$10,000 per person—all other CustomPak policies
Mental Anguish—Bodily Injury Redefined	<ul style="list-style-type: none"> • Included
Newly Formed or Acquired Organizations	<ul style="list-style-type: none"> • Included
Supplementary Payments Amendment <ul style="list-style-type: none"> • Cost of Bail Bonds • Loss of Earnings 	<ul style="list-style-type: none"> • \$3,000 per claim • \$400 per day per claim
Unintentional Failure to Disclose Hazards	<ul style="list-style-type: none"> • Included
Voluntary Property Damage Coverage	<ul style="list-style-type: none"> • \$10,000 per occurrence • \$10,000 per policy period • Higher limits available
Waiver of Transfer of Rights of Recovery	<ul style="list-style-type: none"> • Included



Optional Coverages for All Risks subject to additional premium

Hired Auto and/or Non-Owned Auto Liability	<ul style="list-style-type: none"> • In all states except IL, IN and VT, coverage can be added to CustomPak liability protection if there is no commercial auto policy. In IL, IN and VT, coverage is available only through a separate commercial auto policy.
Total Building Replacement Cost Protection	<ul style="list-style-type: none"> • Available for any risk type if insured to 100% of replacement cost, subject to eligibility provisions (refer to company manual) • 25% of building limit
Crime Coverage Part	<ul style="list-style-type: none"> • Primarily designed for use with risks that need more robust coverage beyond what's provided in either CorePak or FlexPak Property Coverage • Same coverage as offered in CPP

Optional Coverages for Specific Market Segments subject to additional premium

Auto Services	
Property Coverage	<i>CustomPak Property Expansion—Auto Services</i>
Covered Property Expansion—Above and Below Ground Fuel Tanks and Their Contents	<ul style="list-style-type: none"> • Building and business personal property limits
Customers' Autos and Other Customers' Property <i>(N/A in NH)</i>	<ul style="list-style-type: none"> • \$25,000; higher limits available
Inflation Guard—Buildings	<ul style="list-style-type: none"> • 5%; higher percentages available
Lease/Loan Gap Coverage—Owned or Leased Covered Autos <i>(N/A in NH or NY)</i>	<ul style="list-style-type: none"> • \$50,000
Vehicle Damage to Leased Property	<ul style="list-style-type: none"> • \$10,000 per occurrence • \$25,000 per policy period


Business Services	
Liability Coverage	<i>CustomPak Business Services General Liability Enhancement End.</i>
Delivery Errors and Omissions	<ul style="list-style-type: none"> • \$5,000 per occurrence • \$10,000 per policy period
Your Work Coverage	<ul style="list-style-type: none"> • \$5,000 per occurrence • \$10,000 per policy period





Optional Coverages for Specific Market Segments

subject to additional premium (continued)

Contractors	
Property Coverage	<i>CustomPak Property Expansion—Contractors</i>
Installation Materials and Supplies	<ul style="list-style-type: none"> • \$25,000; higher limits available
Tools, Machinery and Equipment Provided with Property Expansion Endorsement: <ul style="list-style-type: none"> • Unscheduled Items: <ul style="list-style-type: none"> Any One Occurrence Any One Tool or Piece of Equipment Optional Coverage Available to Add: <ul style="list-style-type: none"> • Leased or Rented Equipment: <ul style="list-style-type: none"> Any One Item Any One Occurrence Continuing Rental Charges (<i>applies only if Leased or Rented Equipment coverage is purchased</i>) • Specifically Described Items 	 <ul style="list-style-type: none"> • \$10,000; higher limits available • \$2,000 • As selected, up to \$50,000 • \$100,000 • \$500 per day; \$15,000 per policy period • As selected, up to \$250,000 for all items
Liability Coverage	<i>CustomPak Contractors General Liability Enhancement Endorsement</i>
Additional Insured—Engineers, Architects or Surveyors not Engaged by the Named Insured	<ul style="list-style-type: none"> • Included
Your Work Coverage	<ul style="list-style-type: none"> • \$5,000 per occurrence • \$10,000 per policy period

Also available for contractors is an optional CustomPak Inland Marine Coverage Form (see chart below) that is designed for customers requiring only liability and limited inland marine coverage.

- This option must be purchased with general liability coverage.
- If selected, the property coverage part and CustomPak property endorsements are not available.

Inland Marine Coverage	
Installation of Property at Job Sites	<ul style="list-style-type: none"> • \$5,000 per occurrence • Higher limits available up to \$100,000
Property at Temporary Storage Locations	<ul style="list-style-type: none"> • \$5,000 per occurrence • Higher limits available up to \$100,000
Property in Transit	<ul style="list-style-type: none"> • \$5,000 per occurrence • Higher limits available up to \$100,000
Tools and Equipment <ul style="list-style-type: none"> • Scheduled Equipment • Unscheduled Equipment • Rented or Leased Equipment 	<ul style="list-style-type: none"> • Optional; maximum available limit for all items—\$250,000 • \$5,000 per occurrence; higher limits available up to \$50,000 • \$2,000 per item maximum • Optional; maximum \$50,000/item and \$100,000/occurrence
Additional Coverages <ul style="list-style-type: none"> • Continuing Rental Charges—Tools and Equipment Rented or Leased from Others • Additional Acquired Property 	<ul style="list-style-type: none"> • Automatic (if Rented or Leased Equipment coverage is purchased); \$500 per day and \$15,000 per policy period • 25% of the limit of insurance applicable to each type of covered property; maximum \$10,000

Optional Coverages for Specific Market Segments

subject to additional premium (continued)

Manufacturing/Processing	
Property Coverage	<i>CustomPak Property Expansion—Manufacturing</i>
Customers' Goods	<ul style="list-style-type: none"> • \$25,000 on premises, not in storage • \$25,000 in transit • \$25,000 on premises, in storage • \$10,000 at temporary premises • Higher limits available
Installation Materials and Supplies	<ul style="list-style-type: none"> • \$25,000 • Higher limits available
Manufacturers' Consequential Loss Assumption	<ul style="list-style-type: none"> • \$50,000 • Higher limits available
Manufacturers' Expediting Expense	<ul style="list-style-type: none"> • \$25,000
Precious Metals Sublimit	<ul style="list-style-type: none"> • \$25,000 • Higher limits available
Tools, Machinery and Equipment Provided with Property Expansion Endorsement: <ul style="list-style-type: none"> • Unscheduled Items: <ul style="list-style-type: none"> Any One Occurrence Any One Tool or Piece of Equipment Optional Coverage Available to Add: <ul style="list-style-type: none"> • Leased or Rented Equipment: <ul style="list-style-type: none"> Any One Item Any One Occurrence Continuing Rental Charges (<i>applies only if Leased or Rented Equipment coverage is purchased</i>) • Specifically Described Items 	 <ul style="list-style-type: none"> • \$10,000; higher limits available • \$2,000 • As selected, up to \$50,000 • \$100,000 • \$500 per day; \$15,000 per policy period • As selected, up to \$250,000 for all items
Liability Coverage	<i>CustomPak Manufacturing General Liability Enhancement End.</i>
Additional Insured—Broad Form Vendors	<ul style="list-style-type: none"> • Included
Additional Insured—Managers or Lessors of Premises	<ul style="list-style-type: none"> • Included
Delivery Errors and Omissions	<ul style="list-style-type: none"> • \$5,000 per occurrence • \$10,000 per policy period
Limited Product Withdrawal Expense Coverage	<ul style="list-style-type: none"> • \$10,000 per occurrence • \$20,000 per policy period • Higher limits available
Manufacturers' Specifications Errors and Omissions	<ul style="list-style-type: none"> • \$5,000 per occurrence • \$10,000 per policy period



Optional Coverages for Specific Market Segments

subject to additional premium (continued)

Restaurants	
Property Coverage	<i>CustomPak Property Expansion—Restaurants</i>
Customers' Autos on Premises (Legal Liability) (N/A in NH)	<ul style="list-style-type: none"> • \$25,000; higher limits available
Customers' Personal Property	<ul style="list-style-type: none"> • \$10,000 per occurrence; higher limits available • \$2,000 per customer
Inflation Guard—Buildings	<ul style="list-style-type: none"> • 5%; higher percentages available
Property Off Premises at Operated Premises	<ul style="list-style-type: none"> • \$10,000; higher limits available
Vehicle Damage to Leased Property	<ul style="list-style-type: none"> • \$10,000 per occurrence • \$25,000 per policy period
Liability Coverage	<i>CustomPak Restaurant General Liability Enhancement Endorsement</i>
Limited Product Withdrawal Expense Coverage	<ul style="list-style-type: none"> • \$10,000 per occurrence • \$20,000 per policy period • Higher limits available
Services Errors and Omissions	<ul style="list-style-type: none"> • \$5,000 per occurrence • \$10,000 per policy period




Retail	
Liability Coverage	<i>CustomPak Retail General Liability Enhancement Endorsement</i>
Delivery Errors and Omissions	<ul style="list-style-type: none"> • \$5,000 per occurrence • \$10,000 per policy period
Limited Product Withdrawal Expense Coverage	<ul style="list-style-type: none"> • \$10,000 per occurrence • \$20,000 per policy period • Higher limits available

Wholesale/Distributing	
Liability Coverage	<i>Wholesale General Liability Enhancement Endorsement</i>
Delivery Errors and Omissions	<ul style="list-style-type: none"> • \$5,000 per occurrence • \$10,000 per policy period
Limited Product Withdrawal Expense Coverage	<ul style="list-style-type: none"> • \$10,000 per occurrence • \$20,000 per policy period • Higher limits available

Optional Coverages for Specific Industry Groups subject to additional premium

Barbers and Beauticians	
Liability Coverage	<i>Barbers & Beauticians Professional Liability Coverage</i>
Barbers and Beauticians Professional Liability	<ul style="list-style-type: none"> • \$100,000 per occurrence • \$200,000 per policy period • Higher limits available

Domestic Pet Sales and Services	
Property Coverage	<i>CustomPak Property Expansion—Domestic Pet Sales & Services</i>
Domestic Animals, Birds and Fish in Your Care, Custody and Control	<ul style="list-style-type: none"> • Business personal property limit
Lease/Loan Gap Coverage—Owned or Leased Covered Autos <i>(N/A in NH or NY)</i>	<ul style="list-style-type: none"> • \$50,000
Tools, Machinery and Equipment Provided with Property Expansion Endorsement: <ul style="list-style-type: none"> • Unscheduled Items: <ul style="list-style-type: none"> Any One Occurrence Any One Tool or Piece of Equipment Optional Coverage Available to Add: <ul style="list-style-type: none"> • Leased or Rented Equipment: <ul style="list-style-type: none"> Any One Item Any One Occurrence Continuing Rental Charges <i>(applies only if Leased or Rented Equipment coverage is purchased)</i> • Specifically Described Items 	 <ul style="list-style-type: none"> • \$10,000; higher limits available • \$2,000 • As selected, up to \$50,000 • \$100,000 • \$500 per day; \$15,000 per policy period • As selected, up to \$250,000 for all items
Liability Coverage	<i>Domestic Pet Services Prof. Liab. Cov.—Other than Veterinarians</i>
Domestic Pet Services Professional Liability—Other than Veterinarians <ul style="list-style-type: none"> • Veterinary Expenses 	<ul style="list-style-type: none"> • \$100,000 per occurrence; higher limits available • \$200,000 per policy period; higher limits available • \$5,000 per policy period • \$1,000 per pet

Drug Stores and Pharmacists	
Liability Coverage	<i>Limited Pharmacists Liability Coverage</i>
Limited Pharmacists Liability	<ul style="list-style-type: none"> • \$100,000 per occurrence • \$200,000 per policy period • Higher limits available





Optional Coverages for Specific Industry Groups

subject to additional premium (continued)

Dry Cleaners and Laundries	
Property Coverage	<i>CustomPak Property Expansion—Dry Cleaners & Laundries</i>
Customers' Goods	<ul style="list-style-type: none"> • \$25,000 on premises, not in storage • \$25,000 in transit • \$25,000 on premises, in storage • \$10,000 at temporary premises • Higher limits available
Inflation Guard—Buildings	• 5%; higher percentages available
Lease/Loan Gap Coverage—Owned or Leased Covered Autos (N/A in NH or NY)	• \$50,000

Florists and Nurseries	
Property Coverage	<i>CustomPak Property Expansion—Florists Shops & Nurseries</i>
Customers' Goods	<ul style="list-style-type: none"> • \$25,000 on premises, not in storage • \$25,000 in transit • \$25,000 on premises, in storage • \$10,000 at temporary premises • Higher limits available
Greenhouse Coverage	• \$25,000; higher limits available
Lease/Loan Gap Coverage—Owned or Leased Covered Autos (N/A in NH or NY)	• \$50,000



Funeral Homes and Mortuaries	
Property Coverage	<i>CustomPak Property Expansion—Funeral Homes & Mortuary Services</i>
Employee Theft of Clients' Property	• \$10,000; higher limits available
Guests' Autos on Premises (Legal Liability) (N/A in NH)	• \$25,000; higher limits available
Lease/Loan Gap Coverage—Owned or Leased Covered Autos (N/A in NH or NY)	• \$50,000
Preservation of Dead Bodies	• \$5,000
Liability Coverage	<i>Morticians & Funeral Directors Malpractice Liability Endorsement</i>
Morticians and Funeral Directors Malpractice Liability	<ul style="list-style-type: none"> • \$100,000 per occurrence • \$200,000 per policy period • Higher limits available

Optional Coverages for Specific Industry Groups

subject to additional premium (continued)

Janitorial Services	
Property Coverage	<i>CustomPak Property Expansion—Janitorial Services</i>
Employee Theft of Clients' Property	<ul style="list-style-type: none"> • \$10,000; higher limits available
Lease/Loan Gap Coverage—Owned or Leased Covered Autos (N/A in NH or NY)	<ul style="list-style-type: none"> • \$50,000

Optical and Hearing Aid Establishments	
Liability Coverage	<i>Optical & Hearing Aid Establishments Professional Liability</i>
Professional Liability	<ul style="list-style-type: none"> • \$100,000 per occurrence • \$200,000 per policy period • Higher limits available



Printers and Copy Shops	
Property Coverage	<i>CustomPak Property Expansion—Printers & Copy Shops</i>
Customers' Goods	<ul style="list-style-type: none"> • \$25,000 on premises, not in storage • \$25,000 in transit • \$25,000 on premises, in storage • \$10,000 at temporary premises • Higher limits available
Inflation Guard—Buildings	<ul style="list-style-type: none"> • 5%; higher percentages available
Lease/Loan Gap Coverage—Owned or Leased Covered Autos (N/A in NH or NY)	<ul style="list-style-type: none"> • \$50,000
Liability Coverage	<i>Printers Errors/Omissions Liability</i>
Printers Errors and Omissions	<ul style="list-style-type: none"> • \$100,000 per occurrence • \$200,000 per policy period • Higher limits available

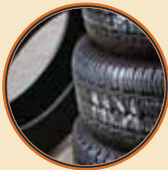


Veterinarians	
Liability Coverage	<i>Veterinarians Professional Liability</i>
Veterinarians Professional Liability	<ul style="list-style-type: none"> • \$100,000 per occurrence; higher limits available • \$200,000 per policy period; higher limits available
• State Veterinary Review Board Appearance Expenses	<ul style="list-style-type: none"> • \$10,000 per policy period



Refer to the information on the following pages when prospecting for new CustomPak accounts.

On the following pages, you'll find a listing—categorized by market segment—of the nearly 500 ISO general liability classifications that are targeted for CustomPak. Note, however, that risks falling within the classifications shown in this guide *are not automatically eligible* for the product; additional eligibility requirements apply according to company standards. For more information on specific eligibility criteria, contact your commercial lines territory manager, business development specialist or commercial lines underwriter.



■ **Auto Services**
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■ **Restaurants**
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■ **Business Services**
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■ **Retail**
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■ **Contractors**
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■ **Wholesale/Distributing**
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■ **Manufacturing/Processing**
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A note about incidental operations

Risks with operations that do not have an eligible CustomPak classification typically will not qualify for this product. However, there are nearly 20 classifications (listed on page 36 of this guide) that will qualify for CustomPak coverage, provided they are incidental to a primary operation that is eligible for the product. Incidental operations are limited as follows:

Classes for subcontracted work: Total cost for all subcontractor classes *combined* may not exceed 50% of the insured's total payroll for all liability construction classifications combined.

Example: An insured with a \$2 million payroll may have up to \$1 million total cost for all subcontracted work.

All other classes (except Contractors Permanent Yard): Income from all incidental operations *combined* may not exceed 25% of the insured's income from all operations at all locations.

Example: Income from rental property may not be greater than 25% of the insured's income from all business operations combined.

Auto Services



Class Code	Sub-Class	CustomPak Class Description
AUTO SERVICES		
10070	001	Automobile parts and supplies distributors—NOC
10070	002	Automobile parts and supplies distributors—tires and tubes
✓ 10071	001	Automobile parts and supplies stores
✓ 10072	001	Automobile quick oil change and lubrication services
✓ 10073	001	Automobile repair or service shops—auto body and paint shops
✓ 10073	002	Automobile repair or service shops—auto frame shops
✓ 10073	003	Automobile repair or service shops—auto top, upholstery repair shops
✓ 10073	004	Automobile repair or service shops—glass repair and replacement
✓ 10073	005	Automobile repair or service shops—general automotive repair and services
10367	001	Car washes—other than self-service
10368	001	Car washes—self-service
13453	001	Gasoline stations—full service
✓ 13454	001	Gasoline stations—self-service
13455	001	Gasoline stations—self and full service
46603	001	Parking—public—not open air
46604	001	Parking—public—open air
46606	001	Parking—public—shopping centers—maintained by lessee (lessor’s risk only)
46607	001	Parking—public—shopping centers—maintained by the insured (lessor’s risk only)
18616	001	Tire dealers
19795	001	Trailer dealers
BUSINESS SERVICES		
10113	001	Barber shops—not training facilities or schools
✓ 10115	001	Beauty parlors and hair styling salons
10151	001	Bicycles—rented to others—amusement and recreation services—NOC
✓ 51516	001	Bookbinding—other than not-for-profit
✓ 91405	001	Carpet, rug, furniture or upholstery cleaning—on customer’s premises
✓ 11007	001	Carpet, rug or upholstery cleaning—shop only
✓ 41603	001	Cemeteries—other than not-for-profit
✓ 41675	001	Computer consulting—business consulting services—NOC
✓ 91555	001	Computer service or repair

✓ = Bindable through [accessHarleysville//CL](https://accessHarleysville.com/CL)® policy administration system



Business Services (continued)

Class Code	Sub-Class	CustomPak Class Description
41696	001	Crematories—other than not-for-profit
✓ 12014	001	Dental laboratories
46112	001	Diagnostic testing laboratories
52660	001	Engraving—coating, engraving and allied services
✓ 94590	001	Floor waxing
✓ 43889	001	Funeral homes or mortuaries
✓ 96611	001	Interior decorators
✓ 96816	001	Janitorial services—building cleaning and maintenance services—NOC
✓ 45450	001	Kennels—breeding, boarding or sales
97002	001	Laboratories—testing, veterinary services—other than not-for-profit
✓ 14731	001	Laundries and dry cleaners—self-service
45678	001	Laundries and dry cleaning plants
45678	002	Laundries and dry cleaning plants—industrial launderers
✓ 14732	001	Laundry and dry cleaning or dyeing receiving stations—garment pressing and agents for laundries and dry cleaners
✓ 14733	001	Laundry and dry cleaning stores
✓ 14734	001	Laundry rental service
14913	001	Locksmiths
✓ 15070	001	Mail box or packaging stores
46004	001	Mausoleums—other than not-for-profit
✓ 15600	001	Nail salons
✓ 16402	001	Pet grooming—pet care services, except veterinary
✓ 16404	001	Pet training
✓ 57997	001	Photo finishing laboratories—other than one-hour photo finishing
✓ 57997	002	Photo finishing laboratories—one-hour photo finishing
✓ 16471	001	Photographers—commercial photography
✓ 16471	002	Photographers—photographic studios, portrait
✓ 98405	001	Piano tuning
✓ 18109	001	Shoe repair shops
✓ 99471	001	Surveyors—land—not engaged in actual construction
✓ 18506	001	Tailor merchants



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Harleysville CustomPak® Class Eligibility

Business Services *(continued)*



Class Code	Sub-Class	CustomPak Class Description
✓ 18507	001	Tailoring or dressmaking establishments—custom
✓ 49005	001	Taxidermists
✓ 49111	001	Tents or canopies—rented to others
✓ 99709	001	Tent or canvas goods—erection, removal or repair—away from shop
✓ 99827	001	Upholstering—shop only
✓ 99851	001	Veterinarians or veterinary hospitals
✓ 19007	001	Washing machines, dryers or ironers—coin meter type
✓ 14655	003	Watch or clock repair
✓ 19051	001	Water softening equipment—rented to others
99969	001	Welding or cutting
99975	001	Window cleaning
✓ 49840	001	Window decorating—industrial design services
CONTRACTORS		
✓ 90089	001	Advertising sign companies—outdoor
✓ 91111	001	Air conditioning systems or equipment—dealers or distributors and installation, servicing or repair
✓ 91150	001	Appliances and accessories installation, servicing or repair—commercial
✓ 91155	001	Appliances and accessories—installation, servicing or repair—household type—electrical
91155	002	Appliances and accessories—installation, servicing or repair—household type—other than electrical
91340	001	Carpentry—construction of residential property not exceeding three stories in height
91341	001	Carpentry—interior
91342	001	Carpentry—NOC
91343	001	Carpentry—shop only
91551	001	Communication equipment installation—industrial or commercial
91560	001	Concrete construction
91746	001	Door, window or assembled millwork—installation—metal
92102	001	Drilling—water
✓ 92215	001	Driveway, parking area or sidewalk—paving or repaving
92338	001	Dry wall or wallboard installation
✓ 92451	001	Electrical apparatus—installation, servicing or repair—NOC
✓ 92478	001	Electrical work—within buildings

✓ = Bindable through accessHarleysville//CL® policy administration system

Contractors (continued)

Class Code	Sub-Class	CustomPak Class Description
94007	001	Excavation—NOC
✓ 94276	001	Fence erection contractors
✓ 94569	001	Floor covering installation—not ceramic tile or stone
95124	001	Furniture or fixtures—installation in offices or stores—portable—metal or wood
✓ 13590	001	Glass dealers and glaziers—glass and glazing contractors
95410	001	Grading of land
95487	001	Greenhouse erection
95505	001	Guniting or shot-crete
95625	001	Handyperson
95647	001	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
95648	001	Heating or combined heating and air conditioning systems or equipment—dealers or distributors and installation, servicing or repair—with liquefied petroleum gas (LPG) equipment sales or work
✓ 96053	001	House furnishings installation—NOC
96702	001	Irrigation or drainage system construction
96703	001	Irrigation works operations
✓ 97047	001	Landscape gardening
✓ 97050	001	Lawn care services
97221	001	Machinery or equipment—farm—installation, servicing or repair
97222	001	Machinery or equipment—industrial—installation, servicing or repair
97223	001	Machinery or equipment—installation, servicing or repair—NOC
97447	001	Masonry
✓ 97650	001	Metal erection—decorative or artistic
✓ 97652	001	Metal erection—in the construction of dwellings not exceeding two stories in height
✓ 97653	001	Metal erection—non-structural—NOC
✓ 97654	001	Metal erection—steel gates, tanks and others
98111	001	Office machines or appliances—installation, inspection, adjustment or repair—no sales or storage
98304	001	Painting—exterior—buildings or structures three stories or less in height
✓ 98305	001	Painting—interior—buildings or structures
✓ 98308	001	Painting—shop only—except auto spray painting



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Harleysville CustomPak® Class Eligibility

Contractors (continued)



Class Code	Sub-Class	CustomPak Class Description
✓ 98344	001	Paperhanging
98449	001	Plastering or stucco work
✓ 98482	001	Plumbing—commercial and industrial
✓ 98483	001	Plumbing—residential or domestic
98636	001	Refrigeration systems or equipment—dealers and distributors and installation, servicing or repair—commercial
98805	001	Septic tank systems—cleaning
98806	001	Septic tank systems—installation, servicing or repair
98813	001	Sewer cleaning
✓ 98884	001	Sheet metal work—outside
98967	001	Siding installation
98993	001	Sign erection, installation or repair
✓ 99003	001	Sign painting or lettering—inside of buildings
99004	001	Sign painting or lettering—on buildings or structures
99080	001	Solar energy contractors
99505	001	Swimming pool servicing
✓ 99650	001	Television or radio receiving set installation or repair
99746	001	Tile, stone, marble, mosaic or terrazzo work—interior construction
99948	001	Water softening equipment—installation, servicing or repair
99952	001	Waterproofing—by pressure apparatus
99954	001	Waterproofing—by trowel—interior or insulation work
99955	001	Waterproofing—NOC
MANUFACTURING/PROCESSING		
51116	001	Air conditioning equipment manufacturing
51220	001	Appliances and accessories manufacturing—commercial—gas
51221	001	Appliances and accessories manufacturing—commercial—not gas
51222	001	Appliances and accessories manufacturing—household—gas
51224	001	Appliances and accessories manufacturing—household—not gas
51252	001	Automobile, bus and truck body manufacturing—metal products other than heavy metal
51305	001	Baby food manufacturing
51300	001	Baby food manufacturing—in glass containers

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Manufacturing/Processing (continued)

Class Code	Sub-Class	CustomPak Class Description
✓ 51315	001	Bakery plants—commercial bakeries
✓ 51315	002	Bakery plants—frozen cakes, pies and other pastries
51340	001	Bearing manufacturing—ball and roller bearing manufacturing
51340	002	Bearing manufacturing—plastics products
51350	001	Beer, ale or malt liquor manufacturing—in bottles
51351	001	Beer, ale or malt liquor manufacturing—in cans
51352	001	Beer, ale or malt liquor manufacturing—not bottled or canned
✓ 51355	001	Beverage bottler—soft drinks—carbonated—in cans or plastic bottles
✓ 51356	001	Beverage bottler—soft drinks—carbonated—in glass bottles
✓ 51357	001	Beverage bottler—soft drinks—carbonated or not carbonated—in metal cylinders
✓ 51358	001	Beverage bottler—soft drinks—carbonated or not carbonated—in paper containers
✓ 51359	001	Beverage bottler—soft drinks—not carbonated—in glass or plastic bottles or cans
✓ 51370	001	Bicycle manufacturing—not motorized—bicycle and bicycle parts
✓ 51500	001	Bolt, nut, rivet, screw or washer manufacturing
✓ 51550	001	Bottle and jar manufacturing—glass—not for use under pressure
51551	001	Bottle and jar manufacturing—glass—for use under pressure—non-returnable
51552	001	Bottle and jar manufacturing—glass—for use under pressure—returnable
51553	001	Bottle and jar manufacturing—plastic—non-returnable
51554	001	Bottle and jar manufacturing—plastic—returnable
51575	001	Boxes or containers manufacturing—corrugated or fiberboard
51576	001	Boxes or containers manufacturing—wood—nailed and lock corner wood boxes and shook
51600	001	Brick manufacturing
✓ 51613	001	Brush or broom manufacturing
✓ 51666	001	Buttons or fasteners manufacturing
51734	001	Can manufacturing—metal
51741	001	Candle manufacturing
51752	001	Candy or confectionery products manufacturing
51767	001	Carbon paper or inked ribbon manufacturing
51777	001	Carpet or rug manufacturing
51790	001	Caulking compounds, putty or similar products manufacturing
51808	001	Cement, concrete mix or plaster manufacturing—gypsum product manufacturing

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Manufacturing/Processing *(continued)*



Class Code	Sub-Class	CustomPak Class Description
51809	001	Cement, concrete mix or plaster manufacturing—packaged or bulk—ready-mix concrete manufacturing
51833	001	Charcoal or coal briquette manufacturing
51869	001	China porcelain or earthenware manufacturing
51877	001	Clay products manufacturing
51877	002	Clay products manufacturing—brick and structural clay tile
✓ 51889	001	Clock manufacturing
51896	001	Clothing manufacturing—apparel and accessories, NOC (no children's, infants', protective, safety or fire resistant)
51896	002	Clothing manufacturing—children's and infants' clothing and accessories
51900	001	Coffins or caskets manufacturing
51919	001	Color or pigment preparation
✓ 51926	001	Communication or recording systems or equipment manufacturing—industrial or commercial
✓ 51927	001	Communication or recording systems or equipment manufacturing—other than industrial or commercial—NOC
51957	001	Concrete or plaster products manufacturing—not structural—block and brick
51957	002	Concrete or plaster products manufacturing—not structural—gypsum products
✓ 51999	001	Cutlery (not powered) and flatware manufacturing
52002	001	Dairy products manufacturing
52109	001	Dextrine manufacturing—additives for food
✓ 52137	001	Die casting manufacturing—aluminum die castings
✓ 52137	002	Die casting manufacturing—nonferrous die castings, except aluminum
✓ 52137	003	Die casting manufacturing—special dies and tools, die sets, jigs and fixtures
✓ 52134	001	Door or window manufacturing—other than wood—glass products made of purchased glass
✓ 52134	002	Door or window manufacturing—other than wood—metal doors, sash, frames, molding and trim
52315	001	Door or window manufacturing—wood—doors, sash, frames, molding and trim
✓ 52401	001	Drums or containers manufacturing—metal
52402	001	Drums or containers manufacturing—plastic
52432	001	Electrical equipment manufacturing—motors and generators
52432	002	Electrical equipment manufacturing—NOC
52432	003	Electrical equipment manufacturing—relays and industrial controls

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Manufacturing/Processing (continued)

Class Code	Sub-Class	CustomPak Class Description
✓ 52438	001	Electrical parts, components or accessories manufacturing
✓ 52467	001	Electrical wire or cable manufacturing
✓ 52469	001	Electronic components manufacturing
✓ 52505	001	Electronic games manufacturing
52911	001	Extracts manufacturing
✓ 52967	001	Eyeglass lens manufacturing
53095	001	Fiber manufacturing—other than synthetic—NOC
53096	001	Fiber manufacturing—synthetic
✓ 53333	001	Floor covering manufacturing—not carpets, rugs, ceramic or stone tiles
✓ 53374	001	Food products manufacturing—dry
✓ 53375	001	Food products manufacturing—frozen
✓ 53376	001	Food products manufacturing—not dry—in glass containers
✓ 53377	001	Food products manufacturing—not dry—in other than glass containers
✓ 53565	001	Fruit or vegetable juice manufacturing—no bottling of carbonated beverages—frozen fruits, fruit juices and vegetables
✓ 53732	001	Furniture manufacturing or assembling—other than wood
53733	001	Furniture manufacturing or assembling—wood
54012	001	Gemstone cutting or polishing
✓ 54077	001	Glass or glassware manufacturing—NOC
✓ 54077	002	Glass or glassware manufacturing—flat glass
✓ 54077	003	Glass or glassware manufacturing—glass containers
✓ 54077	004	Glass or glassware manufacturing—glass products made of purchased glass
✓ 55011	001	Heating equipment manufacturing—electric
55371	001	Honey extracting
55426	001	Ink manufacturing—printing ink manufacturing
55647	001	Instrument manufacturing—analytical, calibration, measuring, testing or recording
55649	001	Instrument manufacturing—NOC
✓ 55802	001	Jewelry manufacturing—jewelry, precious metal
✓ 55802	002	Jewelry manufacturing—costume jewelry and novelty manufacturing
✓ 56040	001	Lamp shade manufacturing
✓ 56041	001	Lamps or lanterns manufacturing—electric—commercial, industrial and institutional electric lighting fixtures

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Harleysville CustomPak® Class Eligibility

Manufacturing/Processing (continued)

Class Code	Sub-Class	CustomPak Class Description
✓ 56041	002	Lamps or lanterns manufacturing—electric—residential electric lighting fixtures
✓ 56041	003	Lamps or lanterns manufacturing—electric—lighting equipment—NOC
56202	001	Leather goods—finished products—gasket, packing and sealing device manufacturing
56202	002	Leather goods—finished products—leather goods—NOC
56390	001	Light bulb or tubes manufacturing
✓ 56391	001	Lighting fixtures manufacturing—commercial, industrial and institutional
✓ 56391	002	Lighting fixtures manufacturing—residential
✓ 56391	003	Lighting fixtures manufacturing—vehicular lighting equipment
✓ 97220	001	Machine shops—industrial and commercial machinery and equipment—NOC
✓ 56652	001	Machinery or machinery parts manufacturing—industrial type
✓ 56653	001	Machinery or machinery parts manufacturing—metal working
✓ 56654	001	Machinery or machinery parts manufacturing—NOC
56699	001	Mattress or box spring manufacturing
56758	001	Meat, fish, poultry or seafood—curing—canned and cured fish and seafood
56758	002	Meat, fish, poultry or seafood—curing—sausage and other prepared meat products
56759	001	Meat, fish, poultry or seafood processing—in airtight containers—canned and cured fish and seafood
56759	002	Meat, fish, poultry or seafood processing—in airtight containers—sausage and other prepared meat products
57800	001	Media manufacturing—blank
58627	001	Media manufacturing—pre-recorded
✓ 56910	001	Metal foil manufacturing
✓ 56911	001	Metal goods manufacturing—NOC
✓ 56912	001	Metal goods manufacturing—stamping—not signs
✓ 59914	001	Metal works—shop—decorative or artistic
✓ 56916	001	Metal works—shop—structural—not load-bearing—ornamental and architectural metal work
56980	001	Mica goods manufacturing
57001	001	Milk depots or dealers—dairy products (except dried or canned) wholesalers
57002	001	Milk processing
✓ 57257	001	Musical instrument manufacturing
✓ 57401	001	Nails or spikes manufacturing
✓ 57403	001	Needles, pins or tacks manufacturing
✓ 57410	001	Net manufacturing—other than safety nets—NOC

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Manufacturing/Processing (continued)

Class Code	Sub-Class	CustomPak Class Description
57572	001	Office machines manufacturing
✓ 57600	001	Optical goods manufacturing
57725	001	Paper goods manufacturing
✓ 57808	001	Pattern manufacturing—metal
✓ 57809	001	Pattern manufacturing—other industrial—NOC
57810	001	Pattern manufacturing—paper
✓ 57871	001	Pencil, pen, crayon or chalk manufacturing
57913	001	Pet food manufacturing
57998	001	Photographic equipment manufacturing
✓ 57999	001	Photographic supplies manufacturing
✓ 58009	001	Pipes or tubes manufacturing—metal
58010	001	Pipes or tubes manufacturing—plastic
58057	001	Plastic or rubber goods manufacturing—household—NOC
58058	001	Plastic or rubber goods manufacturing—other than household—NOC
✓ 58095	001	Plumbing fixtures manufacturing
✓ 58096	001	Plumbing supplies manufacturing
✓ 58408	001	Printing—other than not-for-profit
16604	001	Produce handling or packing
58456	001	Publishers—books or magazines—other than not-for-profit
58532	001	Pumps or compressors manufacturing
✓ 58663	001	Refrigeration equipment manufacturing
58737	001	Rope manufacturing
58759	001	Rubber stamp manufacturing or assembling
✓ 58802	001	Saddles, harnesses or horses' furnishings manufacturing
✓ 58903	001	Sewing machines manufacturing—commercial
✓ 58904	001	Sewing machines manufacturing—household
✓ 58922	001	Sheet metal work—shop only
59005	001	Shoe, boot or slipper manufacturing
✓ 59057	001	Sign manufacturing—electrical
✓ 59058	001	Sign manufacturing—other than electrical



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Manufacturing/Processing *(continued)*

Class Code	Sub-Class	CustomPak Class Description
59189	001	Slate splitting or slate roofing manufacturing
59257	001	Sponge processing
59378	001	Steel wool or wire wool manufacturing
59481	001	Stone crushing
59482	001	Stone cutting or polishing
59601	001	Swimming pools or accessories manufacturing
59695	001	Telecommunication equipment manufacturing
✓ 59701	001	Television picture tube manufacturing
59713	001	Tent or canopy manufacturing—canvas and related products
✓ 59781	001	Tool manufacturing—accessories—cutting tools, machine tools accessories, machinist measuring devices
✓ 59781	002	Tool manufacturing—accessories—special dies, tools, die sets, jigs, fixtures, industrial molds
✓ 59782	001	Tool manufacturing—hand type—not powered
59790	001	Toys or games manufacturing—dolls and stuffed toys
59790	002	Toys or games manufacturing—games, toys and child vehicles—not dolls and bicycles
59886	001	Twine or cordage manufacturing
✓ 59889	001	Umbrella or cane manufacturing
✓ 59892	001	Valves manufacturing
59915	001	Vending machines manufacturing
✓ 59917	001	Venetian blinds manufacturing or assembling
✓ 59923	001	Watch or watch case manufacturing
59925	001	Water bottling—in siphons
59926	001	Water bottling—spring or well—not sparkling or carbonated
59927	001	Water bottling—spring or well—sparkling or carbonated
59947	001	Wicker, rattan, willow or twisted fiber products manufacturing
59955	001	Wigs or hair pieces manufacturing
59963	001	Wine manufacturing—sparkling
59964	001	Wine manufacturing—still—wines, brandy and brandy spirits
59973	001	Wire drawing
✓ 59975	001	Wire goods manufacturing
59985	001	Wood products manufacturing—NOC

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Retail (continued)

Class Code	Sub-Class	CustomPak Class Description
RESTAURANTS		
✓ 11167	001	Concessionaires—checkroom, shoeshine, or toilet concessions in restaurants
11168	001	Concessionaires—food service contractors
✓ 11288	001	Delicatessens—eating places—snack and non-alcoholic beverage bars
✓ 11288	002	Delicatessens—primarily sale of specialty food items
16819	001	Restaurants—operated by concessionaires—other than not-for-profit
✓ 16900	001	Restaurants—with no sale of alcoholic beverages—with table service
✓ 16901	003	Restaurants—with no sale of alcoholic beverages without table service with seating— NOC
✓ 16901	002	Restaurants (cafeteria style—buffet)—with no sale of alcoholic beverages—without table service, with seating
✓ 16901	001	Restaurants (fast food)—with no sale of alcoholic beverages—without table service, with seating
✓ 16902	001	Restaurants—with no sale of alcoholic beverages—without seating
✓ 16910	001	Restaurants—with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants—with table service
✓ 16911	001	Restaurants—with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants—without table service, with seating
16915	001	Restaurants—with sale of alcoholic beverages that are 30% or more of but not greater than 50% of the annual receipts of the restaurants—with dance floor
16916	001	Restaurants—with sale of alcoholic beverages that are 30% or more of but not greater than 50% of the annual receipts of the restaurants—without dance floor
16915	002	Restaurants—with sale of alcoholic beverages that are more than 50% of but less than 75% of the annual receipts of the restaurants—with dance floor
16916	002	Restaurants—with sale of alcoholic beverages that are more than 50% of but less than 75% of the annual receipts of the restaurants—without dance floor
RETAIL		
✓ 10010	001	Air conditioning equipment—dealers only
✓ 10042	001	Appliance stores—household type
✓ 10060	001	Army and navy stores
✓ 10100	001	Bakeries
✓ 10145	001	Beverage stores—liquor and wine
✓ 10146	001	Beverage stores—soft drinks and beer
✓ 10150	001	Bicycle stores—sales and servicing
✓ 10204	001	Books and magazines stores—other than not-for-profit
✓ 10204	002	Books and magazines stores—other than not-for-profit—including incidental coffee shops
10255	001	Building material dealers



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Harleysville CustomPak® Class Eligibility

Retail (continued)



Class Code	Sub-Class	CustomPak Class Description
✓ 10309	001	Camera and photographic equipment stores
✓ 10352	001	Candy or confectionery stores
✓ 11020	001	Catalog or premium coupon redemption stores—advertising material distribution services
✓ 11020	002	Catalog or premium coupon redemption stores—electronic shopping and mail-order houses
✓ 11127	001	Clothing or wearing apparel stores—other than not-for-profit—children’s and infants’ clothing and accessories
✓ 11127	002	Clothing or wearing apparel stores—other than not-for-profit—footwear
✓ 11127	003	Clothing or wearing apparel stores—other than not-for-profit—NOC
✓ 11155	001	Collectibles and memorabilia stores
✓ 11160	001	Computer stores
✓ 11222	001	Copying and duplicating services—retail
✓ 11234	001	Cosmetic, hair or skin preparation stores
✓ 11258	001	Dairy products or butter and egg stores—other than not-for-profit
✓ 12356	001	Department or discount stores
✓ 12375	001	Drugstores—drugstores and proprietary stores
✓ 12374	001	Drugstores—no table or counter service for beverage or food
✓ 12393	001	Electronic store
✓ 12510	001	Fabric stores—drapery, curtain and upholstery stores
✓ 12510	002	Fabric stores—dry goods dealers—sewing, needlework and piece goods stores
12583	001	Feed, grain or hay dealers—stores with or without occasional grinding
✓ 12651	001	Fence dealers
✓ 12805	001	Floor covering stores
✓ 12841	001	Florists
✓ 12927	001	Formal wear or costumes—rented to others
✓ 13111	001	Fruit or vegetable dealers
✓ 13351	001	Furniture stores—other than not-for-profit—home furniture and furnishings stores
✓ 13351	002	Furniture stores—other than not-for-profit—including incidental sales of household appliances
✓ 13506	001	Gift shops—other than not-for-profit
✓ 13590	002	Glass dealers—no installation or setting
✓ 13673	001	Grocery stores
✓ 13716	001	Hardware stores

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Retail (continued)

Class Code	Sub-Class	CustomPak Class Description
✓ 13720	001	Health or natural food stores
✓ 13759	001	Hearing aid stores
✓ 13930	001	Heating or combined heating and air conditioning equipment dealers
14068	001	Hide dealers—raw
✓ 14101	001	Hobby, craft or artists' supply stores
✓ 14279	001	Home improvement stores
✓ 14401	001	Ice cream shops—eating places—snack and non-alcoholic beverage bars
✓ 14401	002	Ice cream stores—dairy products—all other specialty food stores
✓ 14405	001	Ice dealers
✓ 14527	001	Janitorial supplies dealers
✓ 14655	001	Jewelry stores
15060	001	Machinery or equipment dealers—construction or industrial—mobile type
15061	001	Machinery or equipment dealers—farm type
15062	001	Machinery or equipment dealers—NOC
✓ 15063	001	Machinery or equipment dealers—yard or garden type
✓ 45901	001	Mail-order houses
45900	001	Mail-order or online drugstores—electronic shopping and mail-order houses
✓ 45937	001	Mailing or addressing companies—direct-mail advertising services
15119	001	Markets—not open air (lessor's risk only)—other than not-for-profit
15224	001	Meat, fish, poultry or seafood stores
✓ 15404	001	Metal dealers—non-structural
✓ 16676	001	Music stores—pre-recorded
✓ 15538	001	Musical instrument stores
✓ 15608	001	Newsstands
✓ 15699	001	Nursery—garden
✓ 15839	001	Optical goods stores
✓ 15991	001	Paint, wallpaper or wall covering stores
✓ 15993	001	Painting, picture or frame stores
✓ 16403	001	Pet stores—pets and pet supplies
✓ 16527	001	Plumbing supplies and fixtures dealers
✓ 16705	001	Refrigeration equipment dealers—commercial



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Wholesale/Distributing *(continued)*



Class Code	Sub-Class	CustomPak Class Description
✓ 18110	001	Shoe stores
✓ 67635	001	Shopping centers—buildings or premises not occupied by the insured (lessor's risk only)
✓ 18206	001	Sporting goods or athletic equipment stores
✓ 18335	001	Stationery or paper products stores
18435	001	Stores—food or drink—other than not-for-profit—NOC
✓ 18437	001	Stores—no food or drink—other than not-for-profit—NOC
18501	001	Supermarkets
✓ 18834	001	Toy stores
✓ 18911	001	Variety stores—other than not-for-profit
✓ 49617	001	Vending machine operations—confection, food, beverage or ice
✓ 49619	001	Vending machine operations—NOC
✓ 18920	001	Video stores
WHOLESALE/DISTRIBUTING		
✓ 10010	002	Air conditioning equipment distributors
10040	001	Appliance distributors—household type
10111	001	Barber or beauty shop supplies distributors
✓ 10140	001	Beverage distributors—alcoholic, other than beer
✓ 10141	001	Beverage distributors—non-alcoholic and beer
✓ 10257	001	Building material distributors—brick, stone and related construction materials
✓ 10257	002	Building material distributors—electrical lighting fixtures and supplies
✓ 10257	003	Building material distributors—lumber, plywood, millwork and wood panels
✓ 10257	004	Building material distributors—paint, drywall, wallpaper and wall treatment
✓ 10257	005	Building material distributors—plumbing supplies and equipment
✓ 10257	006	Building material distributors—roofing, siding and insulation materials
11126	001	Clothing or wearing apparel distributors—NOC
11126	002	Clothing or wearing apparel distributors—children's and infants' clothing and accessories
11126	003	Clothing or wearing apparel distributors—footwear
11126	004	Clothing or wearing apparel distributors—no children's, infants', protective, safety or fire resistant clothing or wearing apparel
✓ 12361	001	Distributors—food or drink—NOC
✓ 12361	002	Distributors—food or drink—confectionery

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Wholesale/Distributing (continued)

Class Code	Sub-Class	CustomPak Class Description
✓ 12361	003	Distributors—food or drink—dairy products or butter and eggs
✓ 12362	001	Distributors—no food or drink—durable goods—NOC
✓ 12362	002	Distributors—no food or drink—nondurable goods—NOC
✓ 12391	001	Electrical equipment distributors—electrical apparatus and equipment
✓ 12391	002	Electrical equipment distributors—radio, television and other electronic parts and equipment
✓ 12467	001	Equipment, fixtures or supplies distributors—for bars, hotels, offices, restaurants or stores
✓ 12467	002	Equipment, fixtures or supplies distributors—commercial equipment—NOC
✓ 12509	001	Fabric distributors
12797	001	Floor covering distributors
✓ 13049	001	Frozen food distributors
✓ 13112	001	Fruit or vegetable distributors
13314	001	Fur distributors—garments and pelts
✓ 13670	001	Grocery distributors
13715	001	Hardware and tool distributors—NOC
13715	002	Hardware and tool distributors—industrial machinery or equipment
13715	003	Hardware and tool distributors—paints, varnishes and supplies
✓ 13930	002	Heating or combined heating and air conditioning equipment distributors
14068	002	Hide distributors—raw
✓ 14405	002	Ice distributors
14527	002	Janitorial supplies distributors
14655	002	Jewelry distributors
✓ 15223	001	Meat, fish, poultry or seafood distributors—meat and meat products
✓ 15223	002	Meat, fish, poultry or seafood distributors—fish or seafood
✓ 15223	003	Meat, fish, poultry or seafood distributors—poultry and poultry products
✓ 15404	002	Metal distributors—non-structural
15607	001	Newspaper or magazine distributors—books, periodicals and newspapers
16005	001	Paper products distributors
16501	001	Plastic or rubber supply goods distributors—NOC
16501	002	Plastic or rubber supply goods distributors—plastic materials, basic forms and shapes
16501	003	Plastic or rubber supply goods distributors—industrial supplies
✓ 16527	002	Plumbing supplies and fixtures distributors



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Wholesale/Distributing *(continued)*



Class Code	Sub-Class	CustomPak Class Description
16588	001	Printers or electrotypers supply distributors
✓ 16705	002	Refrigeration equipment distributors—commercial
✓ 18205	001	Sporting goods or athletic equipment distributors—sporting and recreational goods and supplies
✓ 18205	002	Sporting goods or athletic equipment distributors—sporting goods or athletic equipment—apparel—no safety or protective gear
18833	001	Toy distributors
INCIDENTAL OPERATIONS—The following classes can be written only on an incidental basis.		
60010	001	Apartment buildings
60011	001	Apartment buildings—garden
61212	001	Buildings or premises—bank or office—mercantile or manufacturing (lessor’s risk only)—other than not-for-profit
61217	001	Buildings or premises—bank or office—mercantile or manufacturing (lessor’s risk only)—maintained by the insured—other than not-for-profit
61226	001	Buildings or premises—office—other than not-for-profit
61224	001	Buildings or premises—office—premises occupied by employees of the insured—other than not-for-profit
11039	001	Catering
91580	001	Contractors—executive supervisors or executive superintendents
91582	001	Contractors—subcontracted work—in connection with building construction, reconstruction, repair or erection—apartment or office buildings over four stories
91583	001	Contractors—subcontracted work—in connection with building construction, reconstruction, repair or erection—one- or two-family dwellings
91581	001	Contractors—subcontracted work—in connection with construction, reconstruction, erection or repair—not buildings—NOC
91584	001	Contractors—subcontracted work—in connection with construction, reconstruction, repair or erection of buildings—for industrial use
91585	001	Contractors—subcontracted work—in connection with construction, reconstruction, repair or erection of buildings—NOC
91590	001	Contractors permanent yards—maintenance or storage of equipment or material
63010	001	Dwellings—one-family (lessor’s risk only)
63011	001	Dwellings—two-family (lessor’s risk only)
63012	001	Dwellings—three-family (lessor’s risk only)
63013	001	Dwellings—four-family (lessor’s risk only)
99310	001	Snow and ice removal (Class Code 44448 in NJ and PA)
99777	001	Tree pruning, dusting, spraying, repairing, trimming or fumigating
49451	001	Vacant land—other than not-for-profit

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StarAdvantage® Series

Commercial Lines Products



Harleysville's StarAdvantage® Series of commercial lines products gives your agency the competitive advantage it needs to grow your business profitably with us. Our StarAdvantage programs offer comprehensive, built-in coverages for your core business classes, a full menu of coverage enhancements and competitive, flexible pricing.

StarAdvantage® BOP

- Insurance Services Office (ISO)-based Businessowners Policy (BOP)
- Designed for smaller, property-driven risks
- Includes broad, automatic coverage
- Class-specific enhancements provide automatic, additional coverage for funeral homes, printers, professional offices and veterinarians

Harleysville CustomPak®

- ISO-based product
- Designed for small to mid-sized package customers
- Nearly 500 classifications
- Property and liability amendatory endorsements enhance/add to standard coverages
- Additional property and liability endorsements add coverage for certain risk types and industry groups

CPP

- ISO-based Commercial Package Policy (CPP)
- Written on package and monoline basis
- Complete ISO flexibility
- Additional Harleysville property and general liability enhancements available

COP

- American Association of Insurance Services, Inc. (AAIS)-based Commercial Output Program (COP)
- Coverages and limits easily tailored to meet business needs of larger and more complex property risks
- Wide array of property and inland marine coverages in a single form
- Premium reflective of individual risk's operations, exposures and loss experience

Inland Marine

- Wide variety of risks are eligible
- Offerings include builders risk, contractors equipment, motor truck cargo, transportation, electronic data processing, installation
- Products written on package and monoline basis

OthersFirst® Protection Package

- ISO-based product with Commercial Package Policy (CPP) foundation
- Designed for human services market
- Residential and non-residential service settings are eligible
- Property and liability amendatory endorsements enhance/add to standard coverages
- Professional liability and abuse or molestation coverage forms available
- Product written on package or monoline basis

About Harleysville

Harleysville Insurance, headquartered in Harleysville, Pennsylvania, provides a wide array of insurance-related products and services for individuals and businesses through a network of regional operations and independent insurance agencies.

One of the nation's leading insurance organizations, Harleysville has a long-standing reputation for excellent customer service, and the financial strength to meet its obligations to policyholders now and into the future.

You can learn more about Harleysville Insurance and the products and services available by visiting its corporate website at: www.harleysvillegroup.com.



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