

# StarAdvantage® Businessowners Program

## *Product/Class Guide*



■ Garage Operations



■ Mercantile



■ Office



■ Property Management



■ Service



■ Wholesalers



# StarAdvantage® Businessowners Program

## Table of Contents

■ Product Overview .....	1
■ Eligibility Guidelines .....	2
■ Standard Coverage Features .....	3
■ Optional Coverage Features .....	8
■ Eligible Classes	
• Garage Operations .....	11
• Mercantile .....	11
• Office .....	15
• Property Management .....	17
• Service .....	18
• Wholesalers .....	18
■ StarAdvantage® Series of Commercial Lines Products .....	21



## Product Overview

Harleysville's StarAdvantage® Businessowners Program is one of several commercial lines products available through our StarAdvantage® Series, developed to give your agency the competitive advantage it needs to grow your business profitably with us. The StarAdvantage Businessowners Program is an ISO-based package geared toward the needs of smaller, property-driven risks in the following market segments:

Garage Operations | Mercantile | Office | Property Management | Service | Wholesalers



### Our StarAdvantage Businessowners Program offers:

- **Competitive pricing**
- **Broad, built-in coverages**, including damage to rented buildings assumed through lease or contract, additional insured status for managers or lessors of premises and for lessors of leased equipment, and automatic waiver of transfer of rights of recovery
- **Class-specific enhancements** for funeral directors, garage operations, printers, professional offices and veterinarians
- **A full menu of options** to further tailor coverage to the specific needs of your business clients, such as coverage related to computer fraud and e-commerce

Full product details are outlined on pages 3-9. Contact your local Harleysville commercial lines territory manager, business development specialist or commercial lines underwriter for additional information and sales assistance.



## Eligibility Guidelines

Refer to the chart below for general risk eligibility, and to pages 11 through 19 for a complete listing of eligible classification codes and descriptions.

GARAGE OPERATIONS	
	<ul style="list-style-type: none"> <li>■ Insured must be occupant. No lessor’s-risk-only exposures</li> <li>■ Square footage up to 100,000 per building</li> <li>■ Annual gross sales up to \$5 million per location with up to 25% from off-premises delivery, installation, rental, repair or service (including work performed by sub-contractors)                             <ul style="list-style-type: none"> <li>• Receipts from the retail sale of groceries and related non-automotive products must be less than 25% of total receipts</li> </ul> </li> <li>■ Up to 15 employees at <b>all</b> garage locations</li> </ul>
MERCANTILE	
	<ul style="list-style-type: none"> <li>■ Square footage up to 100,000 per building, except as follows:                             <ul style="list-style-type: none"> <li>• Furniture stores—15,000 square feet</li> <li>• Grocery stores, health food stores, convenience stores, supermarkets—7,500 square feet</li> </ul> </li> <li>■ Annual gross sales up to \$5 million per location with up to 25% from off-premises delivery, installation, rental, repair or service (including work performed by sub-contractors)                             <ul style="list-style-type: none"> <li>• Convenience stores—Gasoline sales must be less than 75% of total sales</li> </ul> </li> </ul>
OFFICE	
	<ul style="list-style-type: none"> <li>■ Lessor’s risk only (per building):                             <ul style="list-style-type: none"> <li>• Up to 250,000 square feet</li> <li>• Up to 6 stories if frame or mixed construction</li> <li>• Up to 10 stories if other than frame or mixed construction</li> </ul> </li> <li>■ Up to 100,000 square feet for portion of building occupied by the insured</li> </ul>
PROPERTY MANAGEMENT (Including residential condominium associations)	
	<ul style="list-style-type: none"> <li>■ Maximum number of stories per building:                             <ul style="list-style-type: none"> <li>• 6 if frame or mixed construction</li> <li>• 10 if other than frame or mixed construction</li> </ul> </li> <li>■ Maximum number of dwelling units per building:                             <ul style="list-style-type: none"> <li>• 60 if frame or mixed construction</li> <li>• 100 if joisted masonry, masonry non-combustible, non-combustible, modified fire resistive or fire resistive construction</li> </ul> </li> </ul>
SERVICE	
	<ul style="list-style-type: none"> <li>■ Square footage up to 100,000 per building (N/A to self-storage facilities)</li> <li>■ Annual gross sales up to \$5 million per location with up to 25% from off-premises delivery, installation, rental, repair or service (including work performed by sub-contractors)</li> <li>■ Self-storage facilities:                             <ul style="list-style-type: none"> <li>• Each single fire division up to 15,000 square feet</li> <li>• Up to 2 stories per building</li> </ul> </li> </ul>
WHOLESALE	
	<ul style="list-style-type: none"> <li>■ Insured must be occupant. No lessor’s-risk-only exposures</li> <li>■ Up to 25% of total area of building can be open to the public</li> <li>■ Maximum \$10 million combined building and business personal property limit per building</li> <li>■ Annual gross sales up to \$10 million per location                             <ul style="list-style-type: none"> <li>• Up to 10% can be attributable to retail operations</li> <li>• Up to 25% can be attributable to off-premises delivery, installation, rental, repair or service (including work performed by sub-contractors)</li> </ul> </li> </ul>



Storage buildings must be:

- Incidental to an eligible risk
- No more than 25,000 square feet

Individual buildings are assumed to be “not subject” exposures.

Permitted incidental occupancies

- Apartments and offices
- Eligible mercantile, processing and service occupancies that, in total, do not exceed 25,000 square feet
- All tenant exposures must be BOP-eligible



## Standard Coverage Features

Coverage Feature	StarAdvantage® Businessowners Program
Accounts Receivable	<ul style="list-style-type: none"> <li>• \$25,000 on premises; \$10,000 off premises</li> <li>• Higher on-premises limits available</li> </ul>
Additional Insureds—Liability	Additional insured status is extended to include: <ul style="list-style-type: none"> <li>• Lessors of equipment leased to a named insured</li> <li>• Managers or lessors of premises leased to a named insured</li> </ul>
Animals	Covered under business personal property <p><b>Veterinarians</b> Automatically provides: \$1,000 per animal and \$15,000 per occurrence for uncollectible service charges; \$1,000 for recovery expenses; and, \$2,500 for removal expenses</p>
Building Limit—Automatic Increase	<ul style="list-style-type: none"> <li>• 8% annual increase</li> <li>• Additional percentage increases available</li> </ul>
Business Income and Extra Expense	<ul style="list-style-type: none"> <li>• Actual loss of business income (including rental income)</li> <li>• Necessary extra expense</li> <li>• Up to 12 months coverage duration</li> <li>• No waiting period</li> <li>• 30 days business income extended period of indemnity</li> </ul>
Business Income—Ordinary Payroll Expense	Covered under business income
Business Income from Dependent Properties	<ul style="list-style-type: none"> <li>• Actual loss of business income up to \$5,000</li> <li>• 72-hour waiting period</li> <li>• Higher limits available</li> </ul>
Business Income—Extended Period of Indemnity	<ul style="list-style-type: none"> <li>• 30 days</li> <li>• Period of coverage may be increased</li> </ul>
Business Income and Extra Expense—Interruption of Computer Operations	<ul style="list-style-type: none"> <li>• \$10,000 additional coverage for actual loss incurred due to the suspension of operations caused by an interruption in computer operations resulting from destruction or corruption of electronic data due to a named covered cause of loss</li> <li>• Higher limits available</li> </ul>
Business Personal Property	Covered within 1,000 feet of described premises <p><b>Printers</b> \$25,000 for cost to research, replace or restore lost information on property usual to the printing, publishing and graphic arts industries</p>
Business Personal Property of Others	Covered at replacement cost <p><b>Printers</b> Marring and scratching exclusion does not apply to printing plates</p> <p><b>Garage Operations</b> \$5,000 for employees' tools; \$500 per tool maximum. No care/custody/control requirement. Higher limits available.</p>



## Standard Coverage Features *(continued)*

Coverage Feature	StarAdvantage® Businessowners Program
Business Personal Property Off Premises (Including in Transit)	<ul style="list-style-type: none"> <li>• \$25,000</li> <li>• Higher limits available</li> </ul> <p><b>Funeral Homes</b> Includes personal effects of deceased human bodies</p>
Business Personal Property—Seasonal Increase	25% with option to increase
Civil Authority—Business Income and Extra Expense	<ul style="list-style-type: none"> <li>• Actual loss of business income and necessary extra expense for up to 3 weeks</li> <li>• 72-hour waiting period</li> </ul>
Claim Data Collection Expenses	\$10,000
Computers	Included under business personal property
Consequential Loss to Stock	\$25,000 for reduction in value caused by physical loss to other property
Damage to Leased Property	<p>No coverage</p> <p><b>Garage Operations</b> \$20,000 per occurrence at each location for loss or damage caused by motor vehicles, trailers and auto hoist collisions to: auto hoists, buildings, fences, retaining walls not part of building and above-ground fuel pumps leased from others. Higher limits available.</p>
Damage to Premises Rented to Insured—Liability	<ul style="list-style-type: none"> <li>• \$100,000</li> <li>• Higher limits available</li> </ul>
Damage to Rented Buildings—Property	\$5,000 coverage for damage to a building rented to the insured which has been assumed through lease or contract
Damage to Your Product Caused by Defective Products	<p>No coverage</p> <p><b>Garage Operations</b> Covers property damage to insured’s product that is caused by a defect existing in insured’s product or any part of it at the time it was transferred to another; \$250 deductible applies</p>
Debris Removal Expense	Up to 25% of the paid loss plus a \$10,000 “additional” limit
Electronic Data—Property	\$10,000 (annual aggregate) for electronic data destroyed or corrupted by a specified cause of loss, including computer viruses
Employee Dishonesty	<ul style="list-style-type: none"> <li>• \$25,000 including ERISA (Employee Retirement Income Security Act) compliance language</li> <li>• Higher limits available</li> </ul>
Employment Practices Liability	<ul style="list-style-type: none"> <li>• Included for businesses with 250 or fewer employees, with option to deselect</li> <li>• \$50,000 aggregate and per claim limit applies to both damages and defense costs in all states except AR, MA, MN and VT, where separate limits apply</li> <li>• \$100,000 aggregate and per claim limit applies to both damages and defense costs in NY</li> <li>• Higher limits available</li> </ul>






## Standard Coverage Features (continued)

Coverage Feature	StarAdvantage® Businessowners Program
Equipment Breakdown	<ul style="list-style-type: none"> <li>• An accident to covered equipment is a covered cause of loss</li> <li>• Expediting expenses - \$100,000</li> <li>• Hazardous substances - \$100,000</li> <li>• Spoilage - \$100,000</li> <li>• Data restoration - \$100,000</li> <li>• Business income and extra expense from off-premises utility services equipment breakdown if the interruption exceeds 24 hours</li> <li>• Jurisdictional inspections</li> <li>• Environmental, safety and efficiency improvement—125%</li> </ul>
Fire Department Service Charge	\$25,000
Fire Extinguisher Equipment Recharge	\$10,000
Forgery or Alteration Protection	<ul style="list-style-type: none"> <li>• \$10,000</li> <li>• Higher limits available</li> </ul>
Fragile Articles	<p>Covered, but breakage limited to specified causes of loss</p> <p><b>Professional Office</b> Limitation for fragile articles breakage is removed</p>
Fungi, Wet Rot, Dry Rot and Bacteria—Property (N/A in NY)	<ul style="list-style-type: none"> <li>• \$15,000 aggregate limit</li> <li>• Includes 30 days cumulative time element coverage (increased number of days option is available)</li> </ul>
Furs	<p>Covered, subject to a \$2,500 sub-limit for theft</p> <p><b>Funeral Homes/Professional Office</b> \$10,000 sub-limit for theft</p>
Garagekeepers	<p>No coverage</p> <p><b>Funeral Homes</b> \$100,000 legal liability, which includes defense costs; subject to a \$500 deductible</p> <p><b>Garage Operations</b> \$20,000 comprehensive and collision legal liability coverage per location; subject to a \$250 per auto/\$500 per loss deductible; higher limits and a direct primary coverage option available</p>
Glass	Interior and exterior glass covered for insured building owners and tenants
Glass Expenses	<ul style="list-style-type: none"> <li>• Included</li> <li>• Pays for expenses incurred to temporarily cover openings if repair of damaged glass is delayed</li> </ul>
Hired and Non-Owned Auto Liability	<p>Available option in all states except IL and VT</p> <p><b>Garage Operations</b> Covered in all states except IL and VT</p>




## Standard Coverage Features (continued)

Coverage Feature	StarAdvantage® Businessowners Program
Host Liquor Liability	Included
Incidental Medical Malpractice	Included
Jewelry and Precious Metals	Covered, subject to a \$2,500 sub-limit for theft  <b>Funeral Homes/Professional Office</b> \$10,000 sub-limit for theft
Key and Lock Replacement	\$1,500 when keys are lost or stolen at insured's premises
Liability	<ul style="list-style-type: none"> <li>• Available per occurrence limits of \$300,000; \$500,000; \$1 million; \$2 million</li> <li>• Products-completed operations aggregate is 2 times the occurrence limit; may be increased to 3 times the occurrence limit</li> <li>• Other than products-completed operations aggregate is 2 times the occurrence limit; may be increased to 3 times the occurrence limit; a per location or per project application of this aggregate is available</li> <li>• Coverage is worldwide, provided lawsuit is brought within the coverage territory</li> </ul>
Medical Expense	\$10,000 per person
Money & Securities	<ul style="list-style-type: none"> <li>• \$25,000 inside the premises</li> <li>• \$25,000 outside the premises</li> <li>• Higher limits available</li> </ul>
Money Orders & Counterfeit Money	\$10,000
Newly Acquired or Constructed Property	<ul style="list-style-type: none"> <li>• Buildings—\$1 million for 60 days or until policy expiration</li> <li>• Business personal property—\$500,000 for 60 days or until policy expiration</li> </ul>
Newly Acquired Organizations—Liability	Amends liability coverage by providing limited coverage for newly acquired or formed organizations for earliest of 180 days or end of policy period
Non-Owned Watercraft Liability	Included if watercraft is under 51 feet in length
	<b>Ordinance or Law</b> \$10,000 increased cost of construction  <b>Garage Operations</b> Coverage 1 - loss to the undamaged portion of the building Coverage 2 - \$50,000 demolition cost Coverage 3 - \$50,000 increased cost of construction Higher Coverage 2 and/or Coverage 3 limits available
	<b>Outdoor Property</b> <ul style="list-style-type: none"> <li>• Fences, antennas, signs are covered</li> <li>• Trees, shrubs and plants are subject to a sub-limit of \$500 per item and \$5,000 per occurrence</li> </ul> <b>Funeral Homes/Professional Office</b> \$1,000 per tree, shrub or plant; \$5,000 per occurrence Outdoor property includes lawns, subject to the per occurrence limit






## Standard Coverage Features (continued)

Coverage Feature	StarAdvantage® Businessowners Program
Patterns, Dies and Molds	Covered, subject to a \$2,500 sub-limit for theft <b>Printers/Professional Office</b> No sub-limit for theft
Personal Effects	\$25,000
Personal Injury and Advertising Liability	Included except for certain classes
Pollutant Cleanup and Removal—Property	\$25,000
Premium Audit	BOP classifications are not subject to premium audit <b>Garage Operations</b> New or changed exposures must be reported within 90 days
Preservation of Property	30 days
Property—Covered Causes of Loss	Risks of direct physical damage
Property—Loss Payment	<ul style="list-style-type: none"> <li>• Replacement cost valuation unless the ACV (actual cash value) option is selected</li> <li>• No coinsurance requirement</li> </ul>
Reward Coverage	\$25,000 for information leading to an arson or theft conviction following a covered fire or theft loss
Spoilage Caused by Power Outage	<ul style="list-style-type: none"> <li>• \$10,000 if there is an on- or off-premises interruption of electrical power due to “elemental” perils</li> <li>• Higher limits available</li> </ul>
Supplemental Payments (Liability)	\$250 bail bonds / \$250 loss of earnings <b>Garage Operations</b> \$2,500 bail bonds / \$500 loss of earnings
Tenants Improvements and Betterments	Included under business personal property
	<b>Utility Services — Time Element</b> <ul style="list-style-type: none"> <li>• \$25,000, subject to a 24-hour waiting period. No coverage for loss related to an interruption in utility service that causes loss or damage to electronic data</li> <li>• Higher limits available</li> </ul> <b>Funeral Homes</b> \$5,000 for expense incurred to move and store deceased human bodies to preserve them from loss due to power failure
	<b>Valuable Papers</b> <ul style="list-style-type: none"> <li>• \$25,000 on premises; \$10,000 off premises</li> <li>• Higher on-premises limits available</li> </ul>
Waiver of Transfer of Rights of Recovery Against Others to Us—Liability	Included
Water Backup and Sump Overflow	<ul style="list-style-type: none"> <li>• \$25,000</li> <li>• Higher limits available</li> </ul>

## Optional Coverage Features

Coverage Feature	StarAdvantage® Businessowners Program
	<b>Additional Insured Endorsements</b> <ul style="list-style-type: none"> <li>• Controlling interest</li> <li>• State or political subdivisions—permits relating to premises</li> <li>• Townhouse associations</li> <li>• Mortgagee, assignee or receiver</li> <li>• Owners or other interests from whom land is leased</li> <li>• Co-owner of insured premises</li> <li>• Engineers, architects, surveyors</li> <li>• Designated person or organization</li> <li>• Grantor of franchise</li> <li>• Vendors</li> </ul>
	<b>Blanket Coverage—Property</b> <p>Available</p>
<b>Computer Fraud and Funds Transfer Fraud</b>	Provides coverage for the fraudulent transfer of funds via computer
<b>Condominium Commercial Unit-Owners</b>	Optional coverage for condo unit-owners loss assessment and/or miscellaneous real property
<b>Condominium Directors and Officers Liability</b>	Annual aggregate limit options are \$300,000; \$500,000 and \$1 million
<b>Customers Property</b>	Available
<b>Damage to Your Work—Liability</b>	Available for garage operations. Covers damage to insured’s work that is performed in garage operation; \$500 deductible applies
<b>Earthquake</b>	Available
<b>Electronic Commerce—(E-Commerce) Property</b>	Provides coverage for electronic data restoration/replacement and business income/extra expense caused by suspension of e-commerce activity
<b>Electronic Data Liability</b>	Limited and broad coverage options are available
<b>Employee Benefits Liability</b>	Provides errors and omissions coverage for the administration of an employee benefits program
<b>Fine Arts</b>	Available
<b>Flood—Sub-limits</b>	Available
<b>Food Contamination—Business Income</b>	Coverage available for loss due to required suspension of operation
<b>Gasoline Spill Liability</b>	Covers bodily injury or property damage to a retail gasoline customer which is caused by a gasoline spill on the insured premises. Coverage is subject to an each-accident and aggregate limit.
<b>Hired and Non-Owned Auto Liability</b>	Available in all states except IL and VT; coverage included as standard feature for garage operations in all states except IL and VT



## Optional Coverage Features (continued)

Coverage Feature	StarAdvantage® Businessowners Program	
<b>Injury to Leased Workers—Liability</b>	Extends liability coverage to include injury to leased workers	
<b>Liquor Liability</b>	Available	
<b>Loss of Rental Value—Landlord as Designated Payee</b>	Provides coverage for the loss of rental income for the benefit of an insured tenant’s landlord if such coverage is required by the lease agreement	
<b>Miscellaneous Property</b>	Available	
<b>Ordinance or Law</b>	Covers: <ul style="list-style-type: none"> <li>• Loss to undamaged portions of building</li> <li>• Demolition cost</li> <li>• Increased cost of construction</li> </ul>	
<b>Professional Liability</b>	Available for: <ul style="list-style-type: none"> <li>• Barbers and beauticians</li> <li>• Funeral directors</li> <li>• Optical and hearing aid establishments</li> <li>• Printers (errors and omissions liability)</li> <li>• Veterinarians</li> </ul>	
<b>Snow and Ice Removal</b>	Provides products-completed operations coverage for automobile snow and ice removal operations	
<b>Sprinkler Leakage—Earthquake Extension</b>	Available	
<b>Total Building Replacement Cost Protection</b>	Provides an additional amount of insurance up to 25% of limit shown on declarations page if replacement cost at time of loss is greater than limit of insurance on declarations page	
<b>Utility Services—Direct Damage</b>	Covers damage to property arising from an interruption of service caused by direct physical loss to a described off-premises utility service provider	
<b>Voluntary Property Damage—Liability</b>	Provides coverage for damage to property of others in the insured’s care, custody or control while away from the insured’s premises	

## Refer to the information on the following pages when prospecting for new StarAdvantage Businessowners accounts.

On the following pages, you'll find a listing—categorized by market segment—of the ISO BOP classifications that are eligible for the StarAdvantage Businessowners Program. For more information on specific eligibility criteria—or for sales assistance—contact your commercial lines territory manager, business development specialist or commercial lines underwriter.

- **Garage Operations**

*page 11*

- **Mercantile**

*page 11*

- **Office**

*page 15*

- **Property Management**

*page 17*

- **Service**

*page 18*

- **Wholesalers**

*page 18*





BOP Class Code ISO BOP Class Description

BOP Class Code		ISO BOP Class Description
<p><b>Classification Codes with Multiple Descriptions</b>                      Please note: A single classification code may apply to more than one classification description. Be sure to choose the description that best describes the operation so the appropriate class of business factor is applied.</p>		
<b>GARAGE OPERATIONS</b>		
	07809	Automobile body shops
	07804	Automobile parts and supply stores (retail)—with service bays
	07804	Automobile service/repair—accessories sales and installation
	07808	Automobile service/repair—air conditioning and heating
	07808	Automobile service/repair—alarm systems
	07808	Automobile service/repair—brake and clutch
	07808	Automobile service/repair—decals and pinstriping
	07808	Automobile service/repair—detailing
	07808	Automobile service/repair—electrical
	07808	Automobile service/repair—general repairs
	07808	Automobile service/repair—glass
	07808	Automobile service/repair—mufflers
	07808	Automobile service/repair—oil change and lubrication
	07808	Automobile service/repair—pinstriping, waxing and buffing
	07808	Automobile service/repair—radio/stereo systems
	07808	Automobile service/repair—rustproofing and undercoating
	07808	Automobile service/repair—sun roofs
	07808	Automobile service/repair—tires
	07808	Automobile service/repair—transmissions
	07808	Automobile service/repair—tune-ups
	07808	Automobile service/repair—upholstery and car tops
	10367	Car washes—other than self-service
	07810	Gasoline stations—full or self-service—retail—with car wash exposure
	07810	Gasoline stations—full or self-service—retail—without car wash exposure
<b>MERCANTILE</b>		
✓	59999	Air conditioning equipment—retail only
✓	57224	Appliance stores—household appliances and home furnishings
✓	57326	Appliance stores, radio, television and phonographic stores (including parts and supplies)
	53983	Army and Navy stores
✓	55313	Automobile parts and supplies retail stores (including tires)



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

“Fast to the finish” quoting via *accessExpress*™ (where available)

Mercantile (continued)



BOP Class Code	ISO BOP Class Description
✓  54606	Bakeries—retail—no baking on premises
✓  71311	Bakeries—retail—with baking on premises
✓ 59215	Beverage stores—liquor and wine
✓  59505	Bicycle shops—retail
✓  59505	Bicycle shops—repair and maintenance shops without retail
55973	Boat dealers
✓  59999	Bone, horn and ivory products—retail only
✓  50812	Bookbinding and printing supplies—retail
✓  59425	Books and magazines stores—new
✓  59425	Books and magazines stores—used
52114	Building materials—contractors equipment dealers secondhand material
52114	Building materials—contractors equipment dealers other than secondhand material
✓  59955	Camera and photographic equipment—retail only
✓  54446	Candy or confectionery stores
✓  73905	Catalog or premium coupon redemption stores
✓  59999	Ceramics—retail only
✓  56413	Clothing or wearing apparel—retail children’s and infants’ wear
✓  56214	Clothing or wearing apparel—retail clothing—ladies’ and girls’ (coats, suits and dresses)
✓  56114	Clothing or wearing apparel—retail clothing—men’s and boys’ (coats and suits)
✓  56311	Clothing or wearing apparel—retail fabric stores (including millinery and trimmings)
✓  56325	Clothing or wearing apparel—retail family clothing stores
56814	Clothing or wearing apparel—retail furs (including pelts)
✓  56113	Clothing or wearing apparel—retail haberdashery and men’s furnishings
✓  56313	Clothing or wearing apparel—retail hosiery
✓  56319	Clothing or wearing apparel—retail ladies’ specialty stores
✓  56312	Clothing or wearing apparel—retail ladies’ undergarments and lingerie
✓  56992	Clothing or wearing apparel—retail leather products or hide stores
✓  50333	Clothing or wearing apparel—retail men’s and boys’ hats and caps
✓  56613	Clothing or wearing apparel—retail shoe stores—children’s, ladies’ and men’s
✓  59526	Clothing or wearing apparel—retail sporting goods and athletic apparel
✓  59993	Clothing or wearing apparel—retail wigs
59992	Collectibles and memorabilia—retail
✓  57326	Computer stores

✓ = Bindable through [accessHarleysville/CL](#)® policy administration system

“Fast to the finish” quoting via [accessExpress](#)™ (where available)




Mercantile (continued)

BOP Class Code	ISO BOP Class Description
54136	Convenience food stores without gasoline sales—no restaurant
09321	Convenience food stores with gasoline sales—no restaurant
✓ 59991	Cosmetic, hair or skin preparation—retail only
✓ 54516	Dairy products or butter and egg stores
✓ 54116	Delicatessens—primarily retailing a range of grocery items and meats
✓ 53127	Department stores
✓ 53985	Dry goods dealers—retail—including fabrics, yarn and piece goods (new goods only)
✓ 59999	Electrical lighting stores
✓ 57326	Electronics stores
✓ 56311	Fabric stores
59999	Fence dealers
✓ 57134	Floor covering stores—wood or ceramic tile only
✓ 57134	Floor covering stores—except wood or ceramic tile
✓ 59685	Florists—retail
✓ 54315	Fruit or vegetable dealers
56814	Fur—garments and pelts—retail only
✓ 57121	Furniture upholstered—retail only
✓ 57128	Furniture—wood or metal—retail only
✓ 59698	Gardening and light farming supplies—retail
✓ 59994	Gift shops
✓ 57155	Glass dealers and glaziers—retail only
54127	Grocery stores with an area at least 4,000 square feet
54136	Grocery stores with an area less than 4,000 square feet
✓ 52512	Hardware and tools—retail
✓ 54127	Health or natural food stores with an area at least 4,000 square feet
✓ 54136	Health or natural food stores with an area less than 4,000 square feet
✓ 59974	Hearing aids—retail
✓ 59995	Hobby, craft or artists' supplies—retail
✓ 57224	Home furnishings stores—household appliances and home furnishings
✓ 53989	Home improvement stores
✓ 59999	Janitorial supplies—retail
✓ 59715	Jewelry retail—costume
✓ 56992	Leather products or hide stores—retail only



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


 "Fast to the finish" quoting via *accessExpress*™ (where available)

Mercantile (continued)



BOP Class Code	ISO BOP Class Description
✓  59999	Luggage goods—retail only
59695	Machinery or equipment dealers—farm type only
✓  59999	Mail order houses—retail only
✓  59999	Marble products—retail only
✓  54216	Meat, fish, poultry or seafood—retail—fish or seafood
✓  54216	Meat, fish, poultry or seafood—retail—meat or poultry
✓ 50815	Medical, hospital and surgical supplies—retail only
59999	Metal dealers
✓  57338	Music stores—pre-recorded
✓  57334	Musical instrument stores
✓  59935	Newsstands
✓  50925	Office machines or appliances retail—no repair
✓  59954	Optical goods—retail
✓ 52322	Paint, wallpaper or wallcovering stores
✓  59999	Painting, picture or frame stores
50928	Paper and paper products, rag or rubber stock dealers—secondhand
✓  59997	Pet stores
✓  59955	Photographic equipment—retail only
✓  09211	Pizza shops—limited cooking restaurants
✓  59999	Plumbing supplies and fixtures—retail
50819	Powered equipment dealers
✓  50811	Precision and scientific tools and instruments—retail
✓  59983	Refrigeration equipment—retail
 59999	Retail stores (not otherwise classified)
✓  57223	Sewing machine stores
✓  56613	Shoe stores—retail
✓  59526	Sporting goods or athletic equipment stores (including apparel)
✓  59435	Stationery or paper products—retail
 54127	Supermarkets with an area at least 4,000 square feet
 54136	Supermarkets with an area less than 4,000 square feet
 59999	Swimming pools—retail only—medical expenses exclusion applies
✓  55313	Tire dealers (TIV less than \$2,500,000)
✓ 59906	Tobacco products—retail

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



















 "Fast to the finish" quoting via [accessExpress](https://accessExpress.com)™ (where available)






Office

BOP Class Code ISO BOP Class Description

✓	 59998	Toys—retail
✓	 59996	Trophy stores
✓	 53315	Variety stores—discount houses
✓	 53317	Variety stores—five and ten-cent stores
✓	 57338	Video stores—rental
✓	 57338	Video stores—sales
✓	 59993	Wigs—retail only
✓	50943	Wood products—not otherwise classified—retail only
<b>OFFICE</b>		
		<p><b>Condominium – Office:</b> Used for lessor’s-risk-only office condominium buildings</p> <p><b>Lessor’s Risk Only:</b> Used for lessor’s-risk-only office non-condominium buildings</p> <p><b>Office:</b> Used if the insured is an occupant of an office building</p>
✓	 60999	Accounting services—CPAs—condominium—office
✓	 65198	Accounting services—CPAs—lessor’s risk only
✓	 65121	Accounting services—CPAs—office
✓	 60999	Accounting services—except CPAs—condominium—office
✓	 65198	Accounting services—except CPAs—lessor’s risk only
✓	 65121	Accounting services—except CPAs—office
✓	 60999	Advertising and related services—condominium—office
✓	 65198	Advertising and related services—lessor’s risk only
✓	 65121	Advertising and related services—office
✓	 60999	Bookkeeping services—condominium—office
✓	 65198	Bookkeeping services—lessor’s risk only
✓	 65121	Bookkeeping services—office
✓	 60999	Condominium offices—condominium (association risk only)
✓	 60999	Credit reporting agencies—condominium—office
✓	 65198	Credit reporting agencies—lessor’s risk only
	65121	Credit reporting agencies—office
✓	60999	Employment agencies—condominium—office
✓	65198	Employment agencies—lessor’s risk only
✓	65121	Employment agencies—office (personal injury and advertising injury are excluded)
✓	 60999	Engineers or architects—consulting—not engaged in actual construction—condominium—office
✓	 65198	Engineers or architects—consulting—not engaged in actual construction—lessor’s risk only




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

 “Fast to the finish” quoting via accessExpress<sup>SM</sup> (where available)

Office (continued)
















BOP Class Code	ISO BOP Class Description
✓ 65121	Engineers or architects—consulting—not engaged in actual construction—office
✓  60999	Health maintenance organizations—condominium—office
✓  65198	Health maintenance organizations—lessor’s risk only
✓  65121	Health maintenance organizations—office
✓ 60999	Inspection and appraisal companies—inspecting for insurance or valuation purposes—condominium—office
✓ 65198	Inspection and appraisal companies—inspecting for insurance or valuation purposes—lessor’s risk only
65121	Inspection and appraisal companies—inspecting for insurance or valuation purposes—office
✓  60999	Insurance agents—condominium—office
✓  65198	Insurance agents—lessor’s risk only
✓  65121	Insurance agents—office
✓  60999	Interior decorators—condominium—office
✓  65198	Interior decorators—lessor’s risk only
✓  65121	Interior decorators—office
✓  60999	Lawyers—condominium—office
✓  65198	Lawyers—lessor’s risk only
✓  65121	Lawyers—office (personal injury and advertising injury are excluded)
✓  60999	Manufacturers’ representatives—condominium—office
✓  65198	Manufacturers’ representatives—lessor’s risk only
65121	Manufacturers’ representatives—office
✓  60999	Medical offices—condominium—office
✓  65198	Medical offices—lessor’s risk only
✓  65121	Medical offices—office
✓  60999	Offices—not otherwise classified—condominium—office
✓  65198	Offices—not otherwise classified—lessor’s risk only
✓  65121	Offices—not otherwise classified—office
✓  60999	Payroll accounting services—condominium—office
✓  65198	Payroll accounting services—lessor’s risk only
✓  65121	Payroll accounting services—office
✓ 60999	Political campaign headquarters or offices—condominium—office
✓ 65198	Political campaign headquarters or offices—lessor’s risk only
65121	Political campaign headquarters or offices—office (personal injury and advertising injury are excluded)

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

 “Fast to the finish” quoting via [accessExpress](https://accessExpress.com)™ (where available)




Property Management

























BOP Class Code	ISO BOP Class Description
✓  60999	Real estate agents—condominium—office
✓  65198	Real estate agents—lessor’s risk only
✓  65121	Real estate agents—office
✓  60999	Ticket agencies—other than theatrical—condominium—office
✓  65198	Ticket agencies—other than theatrical—lessor’s risk only
✓  65121	Ticket agencies—other than theatrical—office
✓  60999	Ticket agencies—theatrical—condominium—office
✓  65198	Ticket agencies—theatrical—lessor’s risk only
✓  65121	Ticket agencies—theatrical—office
✓  60999	Title agents—condominium—office
✓  65198	Title agents—lessor’s risk only
✓  65121	Title agents—office
✓  60999	Veterinarians office—condominium—office
✓  65198	Veterinarians office—lessor’s risk only
✓  65121	Veterinarians office—office
✓ 60999	Water companies—condominium—office
✓ 65198	Water companies—lessor’s risk only
65121	Water companies—office
<b>PROPERTY MANAGEMENT</b>	
65141	Apartment buildings 4 families or fewer, no mercantile or office occupancy—includes 3 or 4 family lessor’s risk only
65142	Apartment buildings 4 families or fewer, with mercantile or office occupancy—includes 3 or 4 family lessor’s risk only and garden apartments
65132	Apartment buildings over 4 families with no mercantile or office occupancy
65133	Apartment buildings over 4 families with mercantile or office occupancy
69145	Condominiums—residential (association risk only)
65141	Dwellings—3 or 4 family (lessor’s risk only) no mercantile occupancy
65142	Dwellings—3 or 4 family (lessor’s risk only) with mercantile occupancy
69145	Dwellings—3 or 4 family (lessor’s risk only) residential condominiums
65141	Townhouses or similar associations, 4 families or fewer, with no mercantile or office occupancy—includes 3 or 4 family lessor’s risk only
65142	Townhouses or similar associations, 4 families or fewer, with mercantile or office occupancy—includes 3 or 4 family lessor’s risk only and garden apartments
65132	Townhouses or similar associations over 4 families with no mercantile or office occupancy
65133	Townhouses or similar associations over 4 families with mercantile or office occupancy



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


 “Fast to the finish” quoting via *accessExpress*™ (where available)

Service & Wholesalers

BOP Class Code	ISO BOP Class Description
<b>SERVICE</b>	
✓  71212	Appliances and accessories—installation, servicing or repair—commercial or household
✓  71332	Barber shops
✓  71952	Beauty parlors and hair styling salons (including nail salons)
✓  71877	Copying and duplicating stores
✓  71444	Dental laboratories
✓  71842	Engraving
✓  71865	Funeral homes or chapels
 71941	Jewelry repair
✓  71811	Laundry and dry cleaning—laundry and dry cleaning or dyeing receiving stations
✓  09521	Laundry and dry cleaning stores—using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations
✓  71855	Lithographing
✓  52512	Locksmiths
✓  71837	Mail box or packaging stores—packing and preparing goods for shipping
✓  71837	Mail box or packaging stores—packaging services (except packing and crating for transportation)
✓  71837	Mailing or addressing companies—mailing list compiling services/ mailing list publishers
✓  71837	Mailing or addressing companies—direct mailing companies
✓  71952	Nail salons
✓  71899	Photographers
✓  71888	Photoengraving
✓  71912	Printing
	09411 Self-storage facilities
✓  71926	Shoe stores—repair
✓  71961	Tailoring or dressmaking establishments—custom
✓  71976	Taxidermists
✓  71921	Television or radio receiving sets—installation or repair
<b>WHOLESALERS</b>	
	50081 Appliance distributors—household and home furnishings
	50061 Appliance distributors—household types—radio, television or compact disc players
	50111 Automobile parts and supplies distributors
	50141 Bakeries—distributors—no baking on premises
	50171 Barber or beauty shop supplies distributors



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

 "Fast to the finish" quoting via [accessExpress](https://accessExpress.com)<sup>SM</sup> (where available)



Wholesalers (continued)

BOP Class Code	ISO BOP Class Description
50201	Bookbinding and printing supplies distributors
50231	Clothing or wearing apparel—distributors—men’s and boys’ clothing and furnishings
50231	Clothing or wearing apparel—distributors—women’s, children’s and infants’ clothing and accessories
50261	Collectibles and memorabilia distributors
50291	Drug distributors (no re-packaging or re-labeling for “own brand” retail sale)
50813	Equipment, fixtures or supplies distributors—office and store equipment
50813	Equipment, fixtures or supplies distributors—restaurant, bar and hotel equipment
50321	Fabric distributors
50351	Floor covering distributors
50381	Florists distributors
50391	Fruit or vegetable distributors
50471	Gardening and light farming supplies distributors
50481	Grocery distributors
50501	Hardware and tools distributors
50571	Hearing aids distributors
50581	Heating or combined heating and air conditioning equipment—distributors only
50641	Hobby, craft or artists’ supplies distributors
50651	Janitorial supplies distributors
50671	Meat, fish, poultry or seafood distributors—fish or seafood
50671	Meat, fish, poultry or seafood distributors—meat
50671	Meat, fish, poultry or seafood distributors—poultry
50691	Office machines or appliances distributors—no repair
50721	Optical goods distributors
50741	Plumbing supplies and fixtures distributors
50771	Refrigeration equipment—commercial distributors
50801	Stationery or paper products distributors—paper (e.g., fine, printing, writing), bulk, wholesaling
50801	Stationery or paper products distributors—paper (except office supplies, printing paper, stationery, writing paper) wholesaling
50901	Toys distributors



✓ = Bindable through [accessHarleysville//CL](#)® policy administration system



“Fast to the finish” quoting via [accessExpress](#)™ (where available)

This product guide is designed to highlight the key features of Harleysville's StarAdvantage Businessowners Program and the business classes that are eligible for the product. Not all of these coverages may apply to every customer. Whether a particular feature applies to the policy will depend on the coverage purchased, such as Business Personal Property Coverage. In addition, your customer's policy may have higher limits or other modifications that make it different from the features summarized in this guide. Be sure to review all coverage details with your customer. Also advise your customer to read the policy and review the Declarations Page for complete information on the coverage provided. If there is any conflict between the policy and the information contained in this product guide, **THE PROVISIONS OF THE POLICY WILL PREVAIL.**

# StarAdvantage<sup>®</sup> Series

Commercial Lines Products



Harleysville's StarAdvantage<sup>®</sup> 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<sup>®</sup> 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, garage operations, printers, professional offices and veterinarians

## Harleysville CustomPak<sup>®</sup>

- 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, equipment sales and rental, motor truck cargo, transportation, electronic data processing, installation, and more
- Products written on package and monoline basis

## OthersFirst<sup>®</sup> 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

## About Harleysville

Harleysville Insurance is a leading regional provider of insurance products and services and ranks among the top 60 U.S. property/casualty insurance groups based on net written premiums. As a Trusted Choice® company partner, Harleysville distributes its products exclusively through a network of independent agents primarily across 32 states.

Harleysville is a member of the Nationwide family of companies—one of the largest and strongest diversified insurance and financial services organizations in the U.S.



**Harleysville Insurance**  
355 Maple Avenue  
Harleysville, PA 19438-2297  
[www.harleysvillegroup.com](http://www.harleysvillegroup.com)

