

# Frederick Mutual Secure Businessowners<sup>SM</sup>

## Appetite Guide - Retail

Air Conditioning Equipment - Retail Only	59999
Antique Stores	59235
Appliance Stores - Household Appliances & Home Furnishings	57224
Appliance Stores - Radio, Television & Phonographic Stores (including parts & supplies)	57326
Army and Navy Stores	53983
Art Galleries	84112
Auctioneers - Sales conducted away from the insured's premises	59999
Auctions - On premises owned or rented by the insured	59999
Automobile Parts & Supplies - Retail Stores (Including Tires)	55313
Bakeries - Retail (no baking on premises)	54606
Bakeries - Retail (with baking on premises)	71311
Bicycle Shops - Repair and Maintenance Shops without Retail	59505
Bicycle Shops - Retail	59505
Bone, Horn and Ivory Products - Retail	59999
Bookbinding & Printing Supplies - Retail	50812
Books & Magazine Stores - New	59425
Books & Magazine Stores - Used	59425
Building Materials - Contractors Equipment Dealers - Other than Secondhand Material	52114
Building Materials - Contractors Equipment Dealers - Secondhand Material	52114
Camera & Photographic Equipment - Retail Only	59955
Candy or Confectionary Stores - Manufacturing from Purchased Chocolate on Premises	54467
Candy or Confectionary Stores - No Manufacturing	54457
Candy or Confectionary Stores - Non-chocolate Confectionary Manufacturing on Premises	54477
Ceramics - Retail Only	59999
Clothing or Wearing Apparel - Retail: Children's and Infants' Wear	56413
Clothing or Wearing Apparel - Retail: Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214
Clothing or Wearing Apparel - Retail: Clothing - Men's and Boys' (Coats and Suits)	56114
Clothing or Wearing Apparel - Retail: Fabric Stores (Including Millinery & Trimmings)	56311

Green: Preferred  
Yellow: Moderate risk  
Red: Requires higher degree of underwriting

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## Appetite Guide - Retail (continued...)

Clothing or Wearing Apparel – Retail: Family Clothing Stores	56325
Clothing or Wearing Apparel – Retail: Furs (Including Pelts)	56814
Clothing or Wearing Apparel – Retail: Haberdashy and Men’s Furnishings	56113
Clothing or Wearing Apparel - Retail: Hosiery	56313
Clothing or Wearing Apparel - Retail: Ladies' Specialty Stores	56319
Clothing or Wearing Apparel - Retail: Ladies' Undergarments & Lingerie	56312
Clothing or Wearing Apparel - Retail: Leather Products or Hide Stores	56992
Clothing or Wearing Apparel - Retail: Men's and Boys' Hats & Caps	50333
Clothing or Wearing Apparel - Retail: Shoe Stores - Children's, Ladies & Men's	56613
Clothing or Wearing Apparel - Retail: Sporting Goods & Athletic Apparel	59526
Clothing or Wearing Apparel - Retail: Wigs	59993
Collectibles & Memorabilia: Retail	59992
Computer Stores	57326
Dairy Products or Butter and Egg Stores (including ice cream)	54516
Delicatessens - Primarily retailing a range of grocery items and meats (use Fast Food or Limited Cooking Restaurant classification for Delicatessen Restaurant)	54116
Department Stores	53127
Drugstores	59116
Dry Goods Dealers - Retail- including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985
Electrical Lighting Stores	59999
Electronics Stores	57326
Fabric - Stores	56311
Feed, Grain or Hay Dealers	59625
Fence Dealers	59999
Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134
Floor Covering - Stores - Wood or Ceramic Tile Only	57134
Florists - Retail	59685
Fruit or Vegetable - Dealers	54315
Fur - Garments and Pelts - Retail Only	56814
Furniture - Upholstered - Retail Only	57121
Furniture - Wood or Metal - Retail Only	57128
Gardening & Light Farming Supply - Retail	59698

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## Appetite Guide - Retail (continued...)

Gift Shops	59994
Glass Dealers & Glaziers - Retail Only	57155
Hardware & Tools - Retail	52512
Health or Natural Food Stores - with an area at least 4,000 square feet	54127
Health or Natural Food Stores - with an area less than 4,000 square feet	54136
Hearing Aid - Retail	59974
Hobby, Craft or Artists' Supply - Retail	59995
Home Furnishing Stores	57224
Home Improvement Stores	53989
Janitorial Supplies - Retail	59999
Jewelry - Retail - Costume	59715
Jewelry - Retail - Precious	59715
Junk Dealers	59981
Leather Products or Hide Stores - Retail Only	56992
Locksmiths	52512
Luggage Goods - Retail Only	59999
Mail Order Houses - Retail Only	59999
Marble Products - Retail Only	59999
Metal Dealers	59999
Music Stores - Pre-recorded	57338
Musical Instrument Stores	57334
Newsstands	59935
Office Machines or Appliances - Distributors - No Repair	50691
Office Machines or Appliances - Retail - No Repair	50925
Optical Goods - Retail	59954
Paint, Wallpaper or Wallcovering Stores	52322
Painting, Picture or Frame Stores	59999
Paper & Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928
Pet Stores	59997
Photographic Equipment - Retail Only	59955
Plumbing Supplies & Fixtures - Retail	59999
Powered Equipment Dealers	50819
Precision & Scientific Tools & Instruments - Retail	50811
Refrigeration Equipment - Commercial - Retail	59983
Retail Stores - (Not Otherwise Classified)	59999

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## Appetite Guide - Retail (continued...)

Sewing Machine Stores	57223
Ship Chandler Stores	59999
Shoe Stores - Retail	56613
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526
Stationery or Paper Products - Retail	59435
Straw & Straw Products - Retail Only	59999
Trophy Stores	59996
Variety Stores - Discount Houses	53315
Variety Stores - Five and Ten Cent Stores	53317
Video Stores - Rental	57338
Video Stores - Sales	57338
Wigs - Retail Only	59993
Wood Products - Not Otherwise Classified - Retail Only	50943

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