1. Binding authority on the total property line is $250,000 in protection classes 1-8, $100,000 in protection classes 9 & 10. Liability is $500,000 per occurrence. Call for consideration if higher property limits are needed.

2. All risks must reflect “Pride of Ownership”.

3. Actual Cash Value must be used on buildings over 30 years old.

4. When ACV is written, take a moment to educate the insured about the deduction for depreciation in the event of a loss.

5. Inspections, Dun & Bradstreet financial information, and Credit Bureau Reports will be used as needed on all commercial business.

6. A minimum of 2 different photos are required per building on all submissions.

7. Any risk bound must have 3 years of business experience.

8. Risks with theft coverage or money and securities coverage are required to have an alarm system. This can be as simple as a motion detector with a local gong.

10. We do not require insurance to value but we encourage values to be kept close to actual value be it ACV or Replacement Cost.

11. One and 2 family tenant dwellings owned by corporations or LLC’s may be placed in the commercial lines department. We no longer write apartment exposures.

12. Beauty parlors with tanning facilities are not acceptable when liability coverage is written.

13. Risks with claim history must be submitted prior to binding.

14. One final general comment. Being a farm mutual company does not imply that we desire lower quality business. The business that we solicit is the same quality business any company desires.
Accounting Firms
Advertising Agencies
Air Conditioning, Refrigeration and Heating Contractors
Animal Hospitals
Antique Dealers, (Buildings Only)
Apiaries – Commercial
Appliance Sales
Army and Navy Stores
Art Galleries
Art Studios
Art Supply Stores
Athletic Equipment and Sporting Goods Stores
Audiologists
Automobile Accessories Stores
Automobile Car Washes
Automobile Garages
Automobile Parking Facilities
Automobile Repair Shops (NO GKL)
Automobile Sales
Automobile Seat Cover or Top Shops
Automobile Stereo Shops (Sales and Installation)
Automobile Washes

Bait and Tackle Shops
Bakeries – Retail
Banks
Bars and Restaurant Suppliers
Beauty Salon and Barber Shop Supplies (NO Products)
Beauty Salons and Barber Shops
Beauty Parlors
Bedspread or Blanket Stores
Bicycle Shops (Sales and Service)
Book, Magazine and Stationary Stores
Bookbinding – Commercial
Book Publishing
Book Stores – New and Used – Retail
Bridal Shops
Building Material Dealers – New Materials
Builders’ Risks

Camera Stores
Car Washes
Carpentry Contractors
Carpet and Upholstery Cleaners
Cemeteries
Childrens and Infants Clothing Stores
China and Glassware Stores
Chiropractors’ Offices
Churches, Mosques, Synagogues and other Houses of Worship
Clothing Stores and Cleaning Services – Residential
Coffee Stores
Coins and Stamps (NO Contents)
Comic – Book Stores
Concrete Construction
Confectionary Stores
Convenience Stores (NO gasoline sales or cooking)
Cosmetics Stores
Curtain Shops

Dairy Product Stores
Dance Schools
Data Processing Service Operations
Delicatessens
Dentists’ Offices
Department Stores
Dermatologists’ Stores
Dietitians (Consultants)
Discount Stores
Driveway Construction
Drug Stores
Drywall Contractors

Electrical Appliance Stores
Electrical Appliance Wholesaling
Electrical Contractors

Fabric Stores
Feed, Hay and Grain Stores
Fire Departments
Five and Ten Cent Stores
Floor Covering Stores
Florist Shops
Fruit or Vegetable Stores
Funeral Homes
Furniture Stores

Garage Door Installers
General Stores
Gift or Souvenir Shops
Glass Dealers and Installers
Glass Shops
Golf Driving Ranges and Miniature Golf Course
Graphic Design Firms
Grocery Stores

Hardware Stores (NO gun sales)
Health Clubs
Health Food Stores
Hobby Stores
Household Appliances Stores

Ice Cream Stores
Insurance Agents and Brokers
Insulation Contractors
Interior Designers

Jewelry Stores

Kennels – Boarding
Kitchen Accessories

Landscape Contractors
Lawn and Garden Equipment Dealers
Lawyers’ Office
Leather Products Stores
Libraries
Lighting Fixture Stores
Linen and Uniform Stores
Locksmiths Shops
Luggage Stores

Marketing Research Firms
Mason Contractors
Mausoleums
Meat, Fish, Seafood or Poultry Stores
Mens and Boys Clothing Stores
Monument Manufacturers and Dealers
Music Stores

Necktie Stores
Notion Stores
Office Furniture, Fixture and Supply Dealer
Office Machine Service
Offices
Optical Goods Stores
Optometrists’ Office

Paint and Wallpaper Stores
Painting and Paperhanging Contractors
Painting or Picture Stores
Paper Product Stores
Pet Shops
Pharmacies
Phonograph Record Stores
Photography Studios
Pizza Parlors (NO Cooking)
Plumbing Contractors
Precious Stone Stores
Printers
Printing – Commercial
Printing – Quick Printers
Produce Stores
Public Relations Firms

Radio or Television Service Shops
Real Estate Offices and Brokers
Religious Goods Store
Retail or Wholesale Stores
Roofing Contractors

Screen Printing
Septic Tank (Installation)
Shoe Repair Shops
Shoe Stores – Retail
Shopping Centers /Malls
Siding Contractors
Sporting Goods Stores
Stationery and Office Supply Stores
Supermarkets
Surveyors – Land

Tailor Shops
Taxidermists
Telephone Answering Services
Television and Radio Repair Shops
Tile and Marble Contractors
Tie Dealers – Retail (NO Recapping)
Toy Shops
Travel Agents
Typesetting

Upsholstery Shops

Vaccum Cleaners
Variety Stores
Video Stores

Wall and Ceiling Contractors
Water Well Drilling Contractors
Window Cleaning Contractors
Womens Specialty Shops
Woodworking – Furniture & Fixtures – Interior Carpentry
### AMERICAN ASSOCIATION OF INSURANCE SERVICES
### COMMERCIAL PROPERTY PROGRAM

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FARMERS MUTUAL INSURANCE COMPANY
AMERICAN ASSOCIATION OF INSURANCE SERVICES
COMMERCIAL LIABILITY PROGRAM
LISTING FOR FORMS AND ENDORSEMENTS

WEST VIRGINIA

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*** For use with GL-100 only
** For use with GL-600 only
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