WHOLESALERS
TARGET CLASSES

THIS REFERENCE GUIDE LISTS BUSINESS SEGMENTS THAT ARE CONSISTENTLY PROFITABLE FOR OUR AGENCY PARTNERS AND EASY TO PLACE WITH SELECTIVE.

DURABLE GOODS

5012 – Trailers
5013 – Auto Parts and Supplies
5021 – Furniture
5023 – Home Furnishings
5031 – Wood Construction Materials
5032 – Brick, Stone and Related Construction Materials
5033 – Roofing, Siding and Insulation Materials
5039 – Construction Materials, NEC
5043 – Photographic Equipment and Supplies
5044 – Office Equipment
5045 – Computers, Software and Related Equipment
5046 – Commercial Equipment, NEC
5047 – Medical, Dental and Hospital Equipment and Supplies
5048 – Ophthalmic Goods
5049 – Professional Equipment and Supplies, NEC
5051 – Metal Dealers

5063 – Electrical Apparatus, Wiring and Construction Materials
5064 – Electrical Household Appliances
5065 – Electronic Parts and Equipment, NEC
5072 – Hardware
5074 – Plumbing and Heating Equipment and Supplies
5075 – HVAC Equipment and Supplies
5078 – Refrigeration Equipment and Supplies
5083 – Farm and Garden Machinery and Equipment
5084 – Industrial Machinery and Equipment
5085 – Industrial Supplies
5087 – Service Equipment and Supplies
5091 – Sporting and Recreational Goods
5092 – Toys and Hobby Goods and Supplies
5094 – Jewelry and Watches (no precious metals)
5099 – Wholesale Durable Goods

NON-DURABLE GOODS

5111 – Printing and Writing Paper
5112 – Stationery and Office Supplies
5112 – Industrial and Personal Service Paper
5122 – Druggists’ Sundries
5131 – Piece Goods, Notions and Other Dry Good
5136 – Men’s and Boys’ Clothing and Furnishings
5137 – Women’s, Children’s, and Infants’ Clothing and Accessories

5139 – Footwear
5145 – Confectionery
5149 – Pet Food and Supplies
5192 – Books, Periodicals, and Newspapers
5193 – Flowers, Nursery, and Florist Supplies

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Response is everything.
COMPETITIVE ADVANTAGES

**PROPERTY COVERAGE:**
- Flexible property valuation and deductible options
- Business personal property definition includes “property of others”
- Business income/loss of income – actual loss sustained option (subject to underwriting guidelines)
- Reimbursement when brand or labels must be removed due to damage of a product
- Extra expense limit: $100,000
- Ordinance or law coverage: Undamaged parts of building – is included
  - Demolition cost limit: $500,000
  - Increased cost of construction limit: $500,000
- Crime coverage extensions:
  - Computer fraud: $10,000
  - Employee dishonesty/theft (including Employee Benefits Plans): $100,000
  - Forgery/alteration: $100,000
  - Theft of money and securities (inside): $25,000
  - Robbery or safe burglary of other property (inside): $25,000
  - Theft of money and securities and other property (outside): $25,000
- Selling price valuation for stock

**PROPERTY COVERAGE FOR COMPLEX RISKS*: COP (PREMIERPAC® PROPERTY ENDORSEMENT)**
- Broad coverage including: blanket default, no coinsurance requirement
- Combined Property, Inland Marine and Crime coverages
- Building definition includes radio and TV towers, satellite dishes, signs and foundations
- Selling price valuation on finished stock (including sold but not delivered)
- Coverage and pricing customization
- Competitive deductible options

Refer to the COP Competitive Advantages document for additional details; including COP PremierPac® limits – just visit Underwriting Zone > Line of Business > COP > Marketing Info

*(5,000 minimum premium excluding equipment breakdown)

**GENERAL LIABILITY COVERAGE:**
- Blanket additional insured coverage
- Broad form vendors coverage
- Medical payments limit – $15,000 per person
- Waiver of transfer of rights of recovery (subrogation) when required by a written contract, and the “insured contract” and the party is covered as an additional insured or broad form vendor

**PRODUCT RECALL EXPENSE COVERAGE:**
- Product recall expense coverage is included on all policies that contain the General Liability ElitePac® Extension
- Endorsement offers a $25,000 base product recall expense limit which encompasses eight covered expenses
- Optional limits ranging from $50,000 to $1 million available
- Endorsement also provides three unique additional covered expenses at a limit of 50% of the product recall, which can be allocated at the customer’s discretion:
  - The cost to replace the insured’s product
  - Customer consequential loss of profit
  - Good faith advertising