

GUIDELINES FOR SELECTING THE APPROPRIATE HBI CLASS

1. If any portion of the insured's business does not fit into an eligible class, the risk should be declined.
2. If a risk crosses two or more eligible classes, the risk should be classified according to the highest base rated classification, regardless of what percentage of the business the higher rated class represents. As an example, if the insured has a gift delivery service (Rate Group B) which comprises 90% of his time, revenues, and/or inventory, but also performs as a clown on a less frequent basis, the risk would get rated under Clowns, Magicians and Entertainers because this is in Rate Group Z with a higher base rate.
3. If a risk crosses two or more eligible classes, all applicable exclusions will apply. The premium will be calculated based on the highest rate group.