

## **PROPERTY OCCUPANCY HAZARDS**

Outlined below are property occupancy hazard classifications. Definitions to these Hazard Groups – Low, Medium and High are at the bottom of this page.

Occupancies not listed below should be assigned to their respective hazard group, based upon their relative exposure to loss by Fire. If you have any questions as to what category a particular occupancy should be assigned, please contact your XS Brokers underwriter.

<b>Low</b>	<b>Medium</b>	<b>High*</b>
Adult Day Care	Amusement Devices	Camps
Alarms, ISR	Bakeries	Clubs – Recreation – Hunting
Apartments	Bowling Alleys	Die Casting
Auto Sales, Service, Repair	Caterers	Furniture Manufacturing
Beauty, Barber Shops	Clothing Stores	Lumber Yards
Churches	Fire Suppression Systems, ISR	Manufacturing – High
Condominiums	Foundries	Mattress Manufacturing
Contractors	Groceries	Paints Storage or Stores
Day Care	Haunted Houses	Plastics Manufacturing
Dwellings	Laundries	Restaurants
Exercise or Health Clubs	Liquor Stores	Saw Mills
Home Health Care Agencies	Machine Shops	Upholstering
Light Manufacturing	Manufacturing – Medium	Woodworking
Mercantile	Metal Working – With Painting	
Motels - No Cooking	Motels – With Cooking	
Offices	Pawn Shops	
Pest Control	Printing	
Push Carts	Rehabilitation Facilities	
Recreational Facilities	Shelters	
Rooming Houses	Sporting Goods Stores	
Schools	Tire Dealers	
Theatres	Warehouses	
	Welding Operations	

**Definitions: LOW – Low Hazard risks are occupancies where the combustibility of contents is low, and a fire would have a relatively low heat release. MEDIUM – Medium Hazard risks are occupancies where combustibility of the contents is low, and fires with a moderate heat release are expected. HIGH – High Hazard risks are occupancies where the combustibility of contents is high, inducing a probability of rapidly developing fires with a high heat release.**

**\* Manufacturing – HIGH – Any manufacturer involving chemicals, paint, plastics, rubber, textiles, wood or any combustible process.**

**\*\* Sprinklered Risks – Refer to your XS Brokers underwriter for pricing.**