

Note: If vendor supplies multiple products to Cinmar covered under multiple classifications, vendor must supply the higher hazard class insurance for all products.

Determine Product Classification

Description	Some Examples	Hazard Class
Apparel	Clothing, Shoes, Belts, Hats, Gloves, Glasses	I
Diet Programs	Written, Audio & Video, excluding Fitness Equipment, Vitamins or Supplements	I
Entertainment	Books, CD's, DVD's Audio and Videotapes, Software, Low Voltage Batteries	I
Figurines & Statuary	Home or Lawn, including non electrical items	I
Food - Candy, Confection, Canned or Bottled	Candy, Chocolate Covered Apples, Salsa, Sports Drinks, Prepared Cakes (except cheesecake)	I
Furnishings	Chairs, Cabinets, Mirrors, Tapestries, Rugs	I
Jewelry & Coins	Including Watches & Gift Pen Sets	I
Organization & Organizers	Shelves, Hangers, Baskets, Luggage, Cleaning Utensils	I
Pet Products - Apparel & Furnishings	Doggie Sweaters, Xmas Stockings, Beds	I
Pet Products - Personal Care	Shampoos, Flea Dip, Vitamins & Supplements	I
Seasonal & Candles	Wreaths, Trees, Candles (Excludes Lights)	I
Services	Internet, Financial Planning	I
Table Top Items	Dinnerware, Glassware, Silverware, Centerpieces, Serving Pieces, Photo Frame/Albums, Scrapbooks & Candle-holders	I
Tatouage, Sewing & Crafts	Press or Scratch-on Decorations, Sewing Notions, Craft Supplies, such as Beads (Excluding Craft Kits intended for Children)	I
Textiles, Household Linens	Bedding, Mattresses (included non-electric inflatable), Sofa Covers, Tablecloths, Throws, Pillows	I
Appliances	Household, Irons, Vacuums, Pressure Washers, Sewing Machines	II
Bath, Beauty, Cosmetics	Soap, Lotion, Make-Up, Hair Care, Nail Care	II
Dolls, Bears & Related	Dolls-whether Collectible or not; Bears and other Stuffed Animals	II
Cleaning Products	Dish & Laundry Detergents & Additives; Specialty Cleaners & Stain Removers	II
Computers	Desktop, Notebooks & Peripherals	II
Cookware, Knives	Cookware Sets & Pans (excluding pressure cookers which belong in Class III); Bake ware, Knives (including collectible)	II
Electronics	Televisions, DVD Players, I pods, PDA's (includes video games which are to be used with television sets and remote controlled devices, but excludes remote-controlled vehicles) Also electric-inflatable mattresses & high voltage batteries	II
Food - Perishables	That which requires refrigeration including Meat & Poultry and must be consumed within one year & Prepared Cheesecake (excludes other cakes not requiring refrigeration)	II
Lighting (Indoor/Outdoor)	Lamps, Light Kits, Outdoor Fire Torches, Lighted Ornaments & Trees	II
Personal Care	Electric Hair Products; Spas	II
Pest Control	Electronic Devices Deflecting Rodents	II
Tools - Hardware & Gardening	Electric Screwdrivers, Cultivators	II
Vitamins & Supplements	(excludes pet-related)	III
Pressure Cookers & Grills	NG & LP Grills and all Pressure Cookers	III
Medical Devices	Any Regulated product (by FDA or FTC)	III
Toys & Pool Products	All (excludes video games which are to be used with television, and radio controlled cars)	III
Fitness Products Matrix:	See Below	

Activity is	Person is	Equipment is	And	Or	Class	Examples
Passive	On Floor	Non-Mechanical			I	Yoga Mat, Balance Ball, Resistance Bands, Videos, Free Weights'
Active	Seated	Mechanical	Not Motorized Nor Electric		II	Abs Scissor, Cardio Cruise, Weight Bench, Thigh Master
Active	Upright	Mechanical	Motorized or Electric	Has Extreme weight or resistance	III	Inversion Table, Pilates Machine, Treadmill, Glider