

# Commercial Property Owners Trade List

Version 1.2 January 2018



## RETAIL

### Low Hazard Retail

Arts & Crafts	Fishmongers (no cooking or frying)	Model Shops
Art Dealers	Florists	Music Shops
Baked Goods and Confectioners (no cooking)	Food (no cooking)	Newsagents
Barbers	Fruit	Opticians
Beauticians	Greengrocers	Pet Grooming
Ceramic Tile Shops	Hairdressers	Pet Shops
Chemists	Heath Food Shops	Photographic Equipment Retailers
China & Glass Shops	Ice Cream Parlours	Post Offices
Clock & Watch Shops	Jewellers	Record Shops
Coffee / Tea (no cooking or baking)	Leather Goods Retailers	Shoe Shops
Dairy Produce Shops	Lighting Retailers	Shopping Centres and Parades
Delicatessens / Health Shops	Mobile Phone Shops	Toy Shops
Fishing Tackle Shops	Mobility Shops	

### Medium Hazard Retail

Baby & Children's Equipment Retailers	Fire Place & Fire Place Surrounds	Off Licences
Bag & Luggage Shops	Gift Shops	Picture Framers and Sales
Bicycle Retailers (inc. repairs)	Grocers	Plant & Tool Hire
Butchers	Interior Design	Restaurants
Café & Sandwich Shops	Kitchen, Bedroom and Bathroom Showrooms	Shoe Repairs
Cash Generator	Laundrettes (only with full time attendant)	Sports & Outdoor Equipment Retailers
Computers	Laundries (retail not industrial units)	Sunbed and Tanning Salons
Electrical Goods	Motor Accessories	Tattooists
Engravers	Office Equipment and Furniture Retailers	

### High Hazard Retail

Antique Dealers	Carpet Shops	Haberdashery
Auction Rooms	Charity Shops	Mattress Shops
Babywear and Children's Clothing	Clothing Shops	Ships Chandlers
Bakers	Department Stores (less than 2,000 sq. metres)	Stationers
Betting Shops	DIY & Hardware (not retail warehouses)	Tailors and Dressmakers
Books	Fish & Chip Shops	Takeaways
Card Shops	Furniture Shops (less than 2,000 sq. metres)	Textiles, Drapers and Soft Furnishings

### Decline Retail

Arms	Garden Centres and Nurseries	Paraffin Retailers
Arms and Armour	Gunsmiths	Pawnbrokers
Fur Retailers	Laundrettes (unattended)	Second Hand Dealers
Furriers	Mobile Homes	

One Underwriting is a trading style of Cover 4 You Limited who are authorised and regulated by the Financial Conduct Authority and are entered on the Financial Services Register under reference 672756 for Insurance Business Only.

Registered address: One Underwriting, The Exchange, 5 Bank Street, BURY, BL9 0DN.

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## INDUSTRIAL / MANUFACTURERS

### Low Hazard Industrial / Manufacturers

Aerial & Satellite Manufacturers	Computer Manufacturers	Leisure & Sports Equipment Manufacturers
Alarm Manufacturers	Concrete Product Manufacturers	Lens Manufacturers
Aluminium Manufacturers	Custard Powder	Lock & Safe Manufacturers
Amusement Machine Manufacturers	Double Glazing Manufacturers	Masons (Stone)
Analytical Chemists (exc. research involving animal testing)	Drinks Manufacturers (aerated, cider, soft & mineral)	Metal Workers (precision engineers and metal goods manufacturers)
Animal Hospitals (domestic pets)	Electrical Contractors	Mirror Manufacturers
Artificial Flower Manufacturers	Electric Cable Manufacturers (exc. plastic coating)	Musical Instrument Manufacturers
Artists' Studios	Electrical Component Manufacturers	Opticians Manufacturers
Ball Bearing Manufacturers	Electrical Engineers (high tech)	Photographic Film Processor and Developers
Beer Merchants	Electrical Equipment Manufacturers (exc. brown goods)	Photographic Studios
Bicycle Manufacturers	Electrical Equipment Manufacturers (industrial goods)	Plant & Heavy Machinery
Bonded Stores (exc. tobacco)	Electronic Sign Manufacturers	Plate Making & Typesetting
Brake & Clutch Lining Manufacturers	Fish Merchants	Porcelain Manufacturers
Brick Merchants	Flower Merchants	Potato Merchants
Builders Merchants & Building Stores (exc. woodworking)	Furniture Manufacturers (metal only, exc. upholstery)	Pottery (brick, drains and pipeware)
Cable & Wire Manufacturers	Galvanisers	Pottery (china, earthenware and stoneware)
Car Parks (multi storey – concrete construction)	Glass Bevelers, Cutters and Engravers	Scientific Apparatus & Instrument Manufacturers
Cement & Plaster Manufacturers	Glaziers	Stained Glass Manufacturers
Ceramic Tile Manufacturers	Ice Factories	Stoneware Manufacturers
China Manufacturers	Iron and Steel Stockists	Television Tube Manufacturers
Clock & Watch Manufacturers	Jelly Manufacturers	Toy Manufacturers (computer)
Cocoa Manufacturers	Laboratories (exc. manufacturing & animal testing)	Toy Mfrs - Electric and Metal (exc. plastic, wood and soft toys)
Community Centres	Laser Equipment Manufacturers	Wine Bottlers

### Medium Hazard Industrial / Manufacturers

Abrasive Paper, Glass Paper and Sand Paper Manufacturers	Dance Halls and Dance Schools	Neon Sign Manufacturers
Abrasive Wheel & Powder Manufacturers	Dairies & Creameries	Nursery Products Manufacturers
Agricultural Machinery Manufacturers	Detergent Manufacturers	Packaging Manufacturers
Alcohol Distilleries	Distilleries	Perfume Manufacturers
Athletic Clubs (BSST construction)	Electroplaters	Plumbers
Bakeries (but not baker shops)	Enamellers	Publishers & Desk Top Publishers
Bacon & Ham Curers	Essence Manufacturers	Radio Stations
Beverage Manufacturers	Fancy Goods Manufacturers	Salt Manufacturers
Bingo Halls	Fruit Merchants	Sauce Manufacturers
Blind & Curtain Manufacturers	Fruit Syrup Manufacturers	Screen Printers (onto paper)
Book Binders	Glass Paper Manufacturers	Sheet Metal Workers
Boot & Shoe Manufacturers	Glove Manufacturers	Silversmiths
Bottlers (exc. plastic)	Gymnasiums	Soap Manufacturers
Brewers	Hardware Merchants	Tent & Sail Manufacturers
Brush Manufacturers	Hauliers	Vegetable Canners
Bus & Coach Operators	Heating & Ventilation Engineers	Vegetable Packers
Camping Equipment Manufacturers	Leather Goods Manufacturers	Vinegar Brewers
Catering Equipment Manufacturers	Machinery (heavy)	Wallpaper Manufacturers
Cinemas (modern concrete floors)	Motor Cycle Manufacturers	Wheelchair & Disability Aid Manufacturers
Cooked Meat Manufacturers	Motor Vehicle Body Builders	
Cosmetic Manufacturers	Motor Vehicle Manufacturers	

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## High Hazard Industrial / Manufacturers

Adhesive Manufacturers	Food & Drink Manufacturers (with cooking)	Plastic Processes (double glazing)
Bag Manufacturers	Fruit Pickers	Plastic Processes (extrusion coating)
Bedding & Mattress Manufacturers	Furniture Manufacturers	Plastic Processing (pressing and press laminating)
Blacksmiths	Ink Manufacturers (exc. cellulose based)	Plastic Processing (thermoplastics)
Bleachers & Dyers	Jam Manufacturers	Printers
Boathouses & Stores	Joinery Workshops	Printers on Fabrics & Textiles
Bottlers (plastic)	Lace Manufacturers	Screen Printers (onto paper)
Cane Good Manufacturers	Lithographic	Soft Furnishings Manufacturers
Caravan Park Proprietors	Mustard & Spice Manufacture	Textile Manufacturers
Chocolate Manufacturers	Paint Manufacturers	Upholstery
Clothing Manufacturers	Painters and Decorators	Yeast Manufacturers
Confectionery	Paper & Cardboard Products Manufacturers	
Film Studios	Plastic (injection moulding)	

## TRADES

### Decline Trades

Abattoirs	Cinemas (old and timber floors)	Quarries & Mines (property, no use of explosives)
Aerosol Manufacturers	Cooking Fat Manufacturers	Recycling
Animal Foodstuff Manufacturers	Country Mansions	Rubber Manufacturers
Amusement Arcades	DSS Accommodation	Sawmills and Timber Yards
Asylum Seeker Accommodation	Explosive Manufacturers	Scouts Clubs
Battery Manufacturers	Farms and Farm Buildings	Scrap Dealers
Boarding Houses	Firework Manufacturers	Sex Industry
Buildings in the Course of Erection	Hostels	Student Accommodation
Candle Makers	Housing Associations	Upholstery
Car Breakers	Local Authorities	Waste Risks and Recyclers
Cartridge Manufacturers	Night Clubs and Discotheques	
Children's Nurseries	Places of Worship	

## WAREHOUSING

### Low Hazard Warehousing

Agricultural Machinery	Electrical Goods	Metal Machinery
Bag & Luggage	Flowers, Fruit and Vegetables	Musical Instruments
Camping Equipment	Glass	Nursery Equipment
Cassettes, DVDs, Videos & Records	Groceries & Provisions	Pottery and Ceramics
Clocks & Watches	Hardware & Ironmongers	Sporting Equipment
Computers	Iron & Steel	
DIY	Lighting	

### Medium Hazard Warehousing

Aerials & Satellite Dishes	Confectionery	Marine Stores
Aggregates	Cosmetics & Toiletries	Office Furniture and Machinery
Alarms & Security	Dairies (check composite panels)	Plumbers Merchants
Baskets & Wicker Products	Dry Foodstuffs	Toys
Batteries	Fancy Goods	Wines and Spirits
Butchers	Forwarding / Shipping Offices	
Cash & Carry	Kitchenware	

### High Hazard Warehousing

Books	Furniture	Public & General Storage
Candles & Wax	Hosiery	Stationery
Clothing	Mail order	Textiles
Cold Stores (check composite panels)	Newsagents	Tobacco & Cigarettes (bonded only)
Drapers	Paper (but not waste)	

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