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IRMI Class Cross Reference

NOTE: Refer to the state-specific **Scopes Manual** for updates to **Scopes** descriptions due to the approval of the **Basic Manual** effective 2021. The **Basic Manual** has been approved for use for new and renewal policies with effective dates on or after 12:01 a.m. on November 1, 2021, and any in-force policies in effect on and after November 1, 2021.

Scopes Manual National Scopes

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5191

PHRASEOLOGY OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT, OR REPAIR.

(N/A MA, OR, TX, VA)

Includes shop. Mfg. operations to be separately rated.

CROSS-REF. *Computer Device Installation, Inspection, Service or Repair*—includes shop operations. Computer mfg. to be separately rated (N/A TX); *Piano Tuning—Away From Shop*; *Scales—Installation or Adjustment—Counter Type* (N/A TX); *X-Ray Equipment—Installation, Service & Repair* (N/A TX).

State Special: California—Computer or Computer System Installation, Inspection, Adjustment or Repair—Shop and Outside—the manufacture of computers shall be separately classified;

California—Office Machine Installation, Inspection, Adjustment or Repair—NOC—Shop and Outside—the manufacture of office machines shall be separately classified;

California—Telephone or Telephone System Installation, Service or Repair—Shop and Outside;

Massachusetts—Bank and Trust Companies—Office Machine Repair;

Massachusetts—Computer Device Installation, Inspection, Service, or Repair—includes shop operations. Computer mfg. to be separately rated as Code [3681](#);

Massachusetts—Intercommunication Systems Installation—Within Building—Including Telephone Installation—No Exchange Employees;

Massachusetts, Oregon, Virginia—Office Machine or Appliance Installation, Inspection, Adjustment or Repair—includes shop. Mfg. operations to be separately rated;

Massachusetts—Soap Dispenser—Installation and Inspection;

New Jersey—Computer Device Installation, Inspection Service or Repair—Includes Shop Operations—computer mfg. to be separately rated;

New Jersey—Office Machine or Appliance Installation, Inspection, Adjustment—or Repair—Includes Shop—mfg. operations to be separately rated;

New Jersey—Piano Tuning—Away From Shop;

New York—Computer Device Installation, Inspection, Service or Repair—Includes Shop Operations—computer mfg. to be separately rated as Code [3574](#);

New York—Office Machine Installation, Inspection, Adjustment or Repair—Includes shop. Mfg. operations to be separately rated;

Texas—Automatic Door Control Installation;

Texas—Computer and Data Processing Services—Maintenance and Repair;

Texas—Door Controls Installation;

Texas—Electronic Bank Equipment Installation & Service;

Texas—Electronic Medical Equipment Service & Repair;

Texas—Garage Door Opener Installation;

Texas—Heating & Air Conditioning Sensor & Control—Installation & Repair;

Texas—Medical Instrument Repair and Service;

Texas—Office Machine or Appliance Installation, Inspection, Adjustment, or Repair;

Texas—Parking Control Systems Installation and Service;

Texas—Photo Identification Camera Installation;

Texas—Scales—Installation or Adjustment—Counter Type;

Texas—X-Ray Equipment Installation & Repair—Portable;

Virginia—Banks and Trust Companies—Office Machine Repair Employees.

Note: When banks, trust companies, or other employers whose principal business is described by a Standard Exception have employees who install, service, or repair office machines, these employees are classified to Code 5191. If an employer's principal business is not described by a Standard Exception, employees who install, service, or repair office machines are classified to the appropriate code applicable to the business.

SCOPE Code 5191 contemplates the installation, inspection, adjustment or repair of all types of office machines such as, but not limited to, calculators, computers and computer-related equipment (modems, printers, etc.), copy machines, fax machines, microfilm equipment, postage machines and typewriters. To qualify for Code 5191, an insured must engage in operations away from the insured's shop. An insured who repairs or services equipment exclusively in the insured's shop is either assigned to the manufacturing class of the products being repaired or serviced, or assigned to another repair or service code that describes the operation.

The installation, inspection, adjustment or repair includes all dead wiring work necessary to the point of plugging the mechanism into the live wire circuit, disassembling equipment, replacing the necessary parts, reassembling and cleaning.

Code 5191 is also applied to the installation, inspection, adjustment or repair of cash registers, scales of the counter-type variety, soap dispensers and X-ray equipment.

Piano tuning away from an insured's shop is also assigned to Code 5191.

When an insured that is not in the business of office machine installation, inspection, adjustment or repair employs personnel engaged in these activities, the following classification procedure is used:

When risks whose principal business is described by a Standard Exception have employees who engage in installation, service or repair of office machines, these employees are classified to Code 5191. If an insured's principal business is not described by a Standard Exception, employees who engage in installation, service or repair of office machines are classified to the appropriate code applicable to the business.

While Code 5191's phraseology does not specifically include drivers, technical-type employees such as installers or repair persons who deliver and then install office machines or appliances are classified to Code 5191. Refer to Code 9519 for the installation, inspection, adjustment or repair of appliances, meat slicers or grinders. Nontechnical type employees who merely deliver these products are classified to the driver's classification, Code 7380.

As evidenced by this classification's footnote, manufacturing operations are to be separately rated. Refer to Code 3574—Adding, Computing, Recording or Office Machine Mfg. for this exposure.

Refer to Code 5146—Furniture or Fixtures Installation for installation of furniture or fixtures in offices or stores.

Code 5191 also is applied to specialists installing telephones and telephone systems (not bona fide telephone companies). These insureds sell or rent phones as well as maintain and service their systems within buildings without any outside activities. These interconnect companies hook up their lines to existing telephone cable terminals (owned and operated by bona fide telephone companies) within the buildings where they are installing their telephones. Since these insureds do not operate telephone exchanges, their clerical employees are assigned to Code 8810.

State Addendum

Massachusetts Code 5191 contemplates the installation, inspection, adjustment or repair of all types of office machines and appliances such as, but not limited to, calculators, computers and computer-related equipment (modems, printers, etc.), copy machines, fax machines, microfilm equipment, postage machines and typewriters. Code 5191 is also applied to the installation, inspection, adjustment or repair of cash registers, meat slicers or grinders, scales of the counter-type variety, soap dispensers and X-ray equipment. By contrast, commercial or industrial grade meat slicers or grinders or scales are assigned to Code [3724](#).

With the exception of manufacturing concerns, Code 5191 covers all work done on the customer's premises as well as in the insured's shop. As evidenced by this classification's footnote, manufacturing operations are to be separately rated. Refer to Codes [3565](#), [3574](#), [3681](#), [3685](#) and [4923](#) for the appropriate manufacturing classifications applicable to the wide variety of products whose installation, service or repair is contemplated within the scope of Code 5191. In those instances where manufacturers also engage in installation, service or repair operations, only those individuals working exclusively away from the insured's shop qualify for assignment to Code 5191.

Refer to Code [7600](#) (Code [7613](#) is N/A MA) for contractors engaged in the installation, replacement, removal and maintenance of internal and external telephone, cable TV, and internet service connection lines.

Code 5191 is differentiated from Code [7600](#) operations because under Code 5191 the installation, replacement, removal, and maintenance of service connection lines are not included. The term "service connection" refers to the installation of telephone or cable wires from a distribution line to an individual customer's location to provide that individual customer with service.

NOTICE: Although the *formatting* of this online manual, including any state exceptions, may differ from the hard copy, the *content* is identical.

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