

CLASSIFICATIONS – ADMITTED PRODUCT

INELIGIBLE

- Construction Managers, Consultants, and Land Developers
- Building Envelope Contractors (self-performed or as a sub) includes roof, siding, framing, windows/doors/skylights, and gutters
- Territory 501 - Chicago and Detroit
- Public Street/Road
- Waterproofing
- Apartment Builders (>4 units) and Condo Construction

TRADE CLASSES

Appliance and Accessories - Installation, Service, or Repair - Household (91155) *

Does not include alarm systems, HVAC, wood stoves, fireplace inserts, roof-mounted solar heating equipment, or satellite installation/service/repair. **

Carpentry - Interior (91341) *

25% discount if 80%+ commercial work. Finish trim and cabinetry work. Ineligibilities include: framers, non-prefinished wood floor installation or finishing, and shop only risks. **

Carpet, Rug, Furniture, Upholstery Cleaning (91405)

On customer premises. **

Ceiling or Wall Installation - Metal (91436) *

25% discount if 80%+ commercial work. Other than metal, classify as Drywall Installation. Work limited to <4 story structures. **

Chimney Cleaning (91481)

No wood stove or insert installation or repair. **

Communication Cabling (91551) *

Interior pulling of low voltage wire or cabling. No computer/network set ups or burglar/fire alarm installation. **

Concrete Construction (91560)

Ineligible work includes street, road, bridge, concrete coring, or retaining walls >4 feet. Foundation work is limited to garages, sheds, and outbuildings. No pool construction or pumpers. Rebar and cutting contractors ineligible.

Debris Removal Contractors (91629)

Cleaning and removal from construction site. No demolition or hazardous materials including asbestos. **

Driveway, Parking Area, or Sidewalk Construction - Paving or Repaving (92215)

Repaving, asphalt, and flatwork only - not structural. Clearing, excavating, filling, or grading of land operations are ineligible. Stamping and decorative concrete work is eligible.

Drywall or Wallboard Installation (92338)

25% discount if 80%+ commercial work. Exterior stucco/plastering is ineligible. **

GENERAL CONTRACTING CLASSES

Residential New Construction (91340n)

Targeting project work on <5K sq ft structures with total construction cost per structure of <\$2M excluding land (exceptions to \$3M). Capped to 4 units per project in annual period. Spec home builders and flippers eligible subject to a 10% surcharge. Experienced apartment builders considered with 2 story and 10 unit max. No exterior work as a sub or on a standalone basis. Incidental roofing allowed in conjunction with a new or remodeling project as the GC, but all torch down must be subcontracted. Project Specific Policies with up to 3-year terms considered. ** (Class not available in TX- see class 91340nw)

Residential New Construction - Builders Value Protection Program (BVP) (91340nw)

For experienced builders, <\$25M sales, <26 homes/tract, and <\$5K sq ft structures with total construction costs <\$2M per structure excluding land (exceptions to \$3M). GL with companion builder-backed warranty issued to the home buyer (transferable) for \$215/ home. No model home or spec surcharges. Allows remodeling work. No exterior work as a sub or on a stand-alone basis. Experienced apartment builders considered with 2 story and 10 unit max. Incidental roofing allowed in conjunction with a new or remodeling project as the GC, but all torch down must be subcontracted. Project Specific Policies with up to 3-year terms considered. **

Residential Remodel (91340r)

Includes addition work. Predominant repair of building exterior is not contemplated. GCs targeting project work on <5K sq ft structures with total construction cost per structure of <\$2M excluding land (exceptions to \$3M). Incidental roofing work allowed in conjunction with a new or remodeling construction project, but all torch down must be subcontracted. No sunroom kit installation. Spec charge applies to house flippers. **

Commercial New Construction (91342n)

Commercial or pole building construction <4 stories. <20% residential work. Incidental roofing work allowed in conjunction with a new or remodeling construction project, but all torch down must be subcontracted. Apartment and hotel/motel work is considered residential. **

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Prefab Building Erection (98502)

1 story non-habitational structures <10,000 sq ft. No sunroom kit installation. **

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Electrical Apparatus – Installation, Service, or Repair NOC (92451)

Residential only. Exterior work including solar panel electrical hook up eligible. Ineligible operations include installation of solar heating equipment, burglary/fire safety systems, and satellites.**

Electrical Work within Building (92478) *

25% discount if 80%+ commercial work. Does not include the installation of alarms or security systems. Incidental wiring for alarms in conjunction with electrical work included. Incidental exterior work. No machinery, solar equipment, or processing equipment installation or alteration.**

Fence Erection (94276)

No attractive nuisance exposure, security fencing, or electrification. Includes deck builders (not on multi-unit structures nor deck construction over living areas).

Floor Covering Installation (94569) *

25% discount if 80%+ commercial work. Non-prefinished wood floor installation and wood floor refinishing ineligible. No hydronic heating installation.**

Furniture or Fixtures Installation in Offices or Stores (95124)

80%+ commercial work only. See House Furnishing Installation for residential work.**

Garage Door - Installation, Service, or Repair (91746)

Residential and commercial spaces used for vehicle and other storage. No security doors or fire doors.**

HVAC - Dealers and Distributors Including Installation, Service, or Repair (95647)

Includes installation of ducts and piping. No in-house crane operation. Incidental refrigeration work only. No geothermal or clean room systems. Structures <4 stories.**

HVAC - Including LPG (95648)

No in-house crane operation. Incidental refrigeration work only. No geothermal or clean room systems. Structures <4 stories.**

House Furnishings Installation (96053) *

Includes incidental upholstery.**

Insulation Installation (96408)

No blow-in insulation.**

Interior Decorators (96611) *

Organizational consultants eligible.**

Janitorial (96816) *

Housekeepers eligible. Ineligibles include: biohazard cleanup, work in retail establishments, and floor waxing.**

Landscape Gardening (97047)

Installation of landscaping projects. <25% sprinkler and water feature work. Incidental tree trimming from ground. CG2293 included for herbicide/pesticide application (\$25K sublimit in Oregon).

Lawn and Garden (97050)

Maintenance operations including incidental replanting of trees or shrubs. No sprinkler work. CG2293 included for herbicide/pesticide application (\$25K sublimit in Oregon).

Masonry (97447)

Construction of walls or partitions using stone, brick, or block. Outdoor barbecue-type fireplaces allowed. Construction of earth-bearing retaining walls >4 feet is not eligible. No sandblasting.

Metal Erection - Decorative or Artistic (97650)

Includes incidental shop operations. No security bars, railings, or stairways. This is a non-load bearing, non-structural class.**

Office Machine or Appliances - Installation, Inspection, Adjustment, or Repair (98111)

Includes incidental shop operations. No appliance rental, or computer repair.**

Painting - Exterior (98304)

25% discount if 80%+ commercial work. Buildings <4 stories with <15 living units. No sandblasting. No standalone power washing operations. No overspray exclusion nor per claim deductible.**

Painting - Interior (98305) *

25% discount if 80%+ commercial work. Bathtub refinishing ok. No overspray exclusion nor per claim deductible.**

Paperhanging (98344) * **

Parking Lot Sweeping (99303)

No street sweepers.**

Plumbing - Commercial (98482)

No sprinkler systems, process piping, clean room work, Ki-Tec pipe, swimming pools, public utilities, hospitals, or boiler work. Must be 80%+ commercial, with residential service and repair only allowed. Structures <4 stories. ID0032 is attached excluding new residential construction work. Apartment and hotel/motel work is considered residential.**

Septic Tank Systems - Cleaning (98805)

Septic Tank Installation, Service, or Repair (98806)

Sign Erection, Installation or Repair (98993)

Includes shop operations, incidental non-electrical sign manufacturing, and window decorating. Ineligible operations include: billboard and sign manufacturers, in-house crane operations, work above 3 stories, and roadway work.

Sign Painting or Lettering (99004)

Includes shop operations, incidental non-electrical sign manufacturing, and window decorating. Ineligible operations include: billboard and sign manufacturers, in-house crane operations, work above 3 stories, and roadway work.

Solar Panel Installers (99080)

3 story max. Solar panel cleaners are eligible. Ineligibilities include: solar farms, panel manufacturers or retailers, and roofers. Water intrusion sublimit is \$25K (requests to \$50K considered for loss free risks in business 3+ years) and Action Over exclusion mandatory.

Tile, Stone, Marble, or Mosaic Installation (99746)

Interior with only incidental exterior work. No hydronic heating installation. Non-prefinished wood floor installation and wood floor refinishing ineligible.

Window Cleaning (99975) 3 stories or less.