

CONTRACTORS PROGRAM**ELIGIBLE**

1. Work is limited to residential or light commercial projects / locations.
2. In business operating under the current trade name for at least two years. Management /Supervisory or job cost estimating experience in the trade is considered equal to ownership experience.
3. Comply with governmental codes and industry standards applying to operations performed.
4. Subcontracted work exceeding 25% of total receipts will be referred to your underwriter.
5. Incidental alarm work (5% of total receipts) is acceptable.
6. Exterior work is limited to less than three (3) stories.

INELIGIBLE

1. Part-time or highly seasonal operations.
2. A Contractor who performs any of the operations listed below:
 - Demolition work.
 - Rental of machinery or equipment to others.
 - Installation, Service or Repair of boilers, elevators or sprinklers.
 - Labor Supplier.
 - Oil or Gas industry field work.
 - Logging or lumbering.
 - Mining.
 - Installation, maintenance or repair of swimming pools.
3. LPG work exceeding 50% of total receipts.
4. Pesticide / Herbicide applications exceeding 50% of total receipts.

CONTRACTORS – ELIGIBLE CLASS DESCRIPTIONS

Air Conditioning Systems or Equipment
Appliances & Accessories - Installation, Service & Repair
Awning Installation
Cable TV and Satellite - Home Installation
Carpentry Interior
Carpentry - Residential - Less than 3 stories.
Carpentry - Shop Only (Not available as a primary class code)
Carpentry (NOC)
Carpet and Floor Covering Installation
Carpet, Rug, Furniture or Upholstery Cleaning - On Customers Premises
Ceiling or Wall Installation – Metal
Communications Systems Wiring (no equipment installation, service or repair)

CONTRACTORS – ELIGIBLE CLASS DESCRIPTIONS

Concrete Construction
Counter Top Installation
Door, Window, or Assembled Millwork Installation – Metal
Driveway, Parking Area or Sidewalk Paving (includes flat cement work)
Drywall or Wallboard Installation
Electrical Work within Bldgs
Excavation
Executive Supervisors or Superintendents (Not available as a primary class code)
Fence Erection
Furniture and Fixture Installation – Commercial
Glass Dealers and Glaziers
Grading of Land and Site Preparation
Heating - Combined HVAC
House Furnishing Installations - NOC - (No Upholstering)
Janitorial Services
Landscape Gardening (includes Pesticide or Herbicide Applicators Coverage)
Lawn and Garden Sprinkler Installation
Lawn Care Services (includes Pesticide or Herbicide Applicators Coverage)
Masonry
Metal Erection - Decorative or Artistic
Monument Engraving and Installation
Painting - Exterior - Less than three stories. (\$250 PD deductible per claim applies.)
Painting - Interior (\$250 PD deductible per claim applies)
Paperhanging
Permanent Yards - Maintenance Or Storage (Not available as a primary class code)
Plastering or Stucco - Exterior - Less than 3 stories
Plastering or Stucco – Interior
Plumbing - Residential or Light Commercial
Power Washers - Less than 3 Stories.
Refrigeration Systems – Servicing
Septic Tank Cleaning
Septic Tank Installation, Service or Repair
Sheet Metal Work - Shop Only (Not available as a primary class code)
Siding, Gutter and Downspout Installation - Other Than Wood - Less than 3 stories.
Sign Installation and Repair - Less than 3 stories. (No Billboards)
Sign Painting and Lettering - Interior (\$250 PD deductible per claim applies)
Television or Radio Service
Tile, Stone, Marble – Interior
Water Softening Equipment Installation
