Minimum Premiums As Low As $325
No Acord Applications
New Ventures Acceptable

5 Minutes or Less Quote Turnaround
Policy Numbers Issued in 10 Minutes or Less
Online Pricing & Submissions, No More Acord Applications!
$1.5 Million In Receipts
Occurrence Form CG 00 01
Prior Work Exclusion Optional
10% Package Discount Available
Multiple Payment Options Including:
- Direct Bill with Available Zero Down
- Premium Finance with Available 10% Down
- No Fee Blanket Additional Insured Endorsements

Faulty Workmanship Coverage Endorsement (Availability varies by state)
Contractors Miscellaneous Tools & Small Equipment Coverage (Availability varies by state)
Condo/HOA Service Work Okay
No Fee “Completed Operations” AI Endorsements
New Residential & Commercial Artisans Acceptable
Structural Remodelers Acceptable
Work on Apartments Acceptable
Owner-only up to $250K Gross Receipts
Up to $100,000 in Sub Cost
Up to $500,000 in Payroll
9111  Air Conditioning

The following operations are included in this classification:
- The sale and installation, servicing or repair of air conditioning systems or equipment for residential or commercial buildings
- Duct work and flashings around air conditioning equipment
- Exterior work to 3 stories in height
- LPG work up to 15% of operations

The following operations are not included in this classification:
- Work on refrigeration equipment other than air conditioning systems
- Wine cellars or wine refrigeration work
- Cooling equipment designed to cool server and computer rooms
- Heating work
- Work on gas lines
- Sales and/or delivery without installation
- Crane work unless performed by sub-contractors
- Environmental clean-up work

91150  Appliance Installation
- Commercial

The following operations are included in this classification:
- Installation, servicing and repair of commercial appliances and accessories in commercial buildings including apartments
- LPG work up to 15% of operations

The following operations are not included in this classification:
- Residential work
- Extinguishing systems over cooking areas
- Work on fireplaces, wood stoves and pellet stoves
- Work on generators or other alternative emergency power systems
- Boiler work
- Dry-cleaning equipment
- Beverage industry beer taps
- Burglar or fire alarm/emergency systems work
- Sales and/or delivery without installation
- Rental of equipment to others

91155  Appliance Installation
- Household (residential)

The following operations are included in this classification:
- Installation, servicing, and repair of household appliances and accessories in residential buildings
- LPG work up to 15% of operations

The following operations are not included in this classification:
- Commercial appliance work
- Work on generators or other alternative emergency power systems
- Work on fireplaces, wood stoves and pellet stoves
- Boiler work
- Sales and/or delivery without installation
- Rental of equipment to others
The following operations are included in this classification:
- Residential structural and non-structural remodeling, service and repair
- Increasing square footage of an existing home Example: adding a second story
- Incidental roofing work in conjunction with a remodel project only
- Foundation work or repair only if done in conjunction with a remodel
- Window work only if done in conjunction with a remodel
- Electrical work up to 480 volts.
- Exterior work up to 3 stories in height
- LPG work up to 15% of operations
- Power washing only when done in conjunction with painting
- Seismic retrofitting work is limited to shear walls and foundation bolting, and cannot constitute more than 20% of total operations
- Work on retaining walls up to 6 feet
- Work on slopes up to 20 degrees
- Work up to 12 feet below grade level

The following operations are not included in this classification:
- New home construction (Residential work performed prior to the structure being approved for occupancy such as new ground up construction)
- Exterior framing work as a sub-contractor
- Structural demolition of an entire residence or commercial building
- Remodel of personally owned property for resale (Flipping)
- Exterior Insulation and Finish Systems (EIFS) work
- Waterproofing of foundations or building walls performed by you
- Installation of security bars on doors or windows
- Warranty work for builders
- Fire, water or mold damage remediation work or environmental clean-up work
- Burglar or fire alarm/emergency systems work performed by you
- Greenhouse work
- Underpinning or shoring work performed by you
- Insulated Concrete Forms
- Roof decks
- Solar energy panel work performed by you
- Wine cellars, wine refrigeration
- Sauna and steam rooms
The following operations are included in this classification:

- Commercial remodeling including tenant improvements and betterments, service and repair or replacement
- Incidental roofing work allowed in conjunction with a remodeling project only
- Foundation work or window work only in conjunction with a remodel project
- Electrical work up to 480 volts
- Exterior work up to 3 stories in height
- LPG work up to 15% of operations
- Power washing only when done in conjunction with painting
- Seismic retrofitting work is limited to shear walls and foundation bolting, and cannot constitute more than 20% of total operations
- Work on retaining walls up to 6 feet
- Work on slopes up to 20 degrees
- Work up to 12 feet below grade level

The following operations are not included in this classification:

- Any work on residential structures
- Work on gas lines
- Exterior Insulation and Finish Systems (EIFS) work
- Playground equipment or bleacher work
- Waterproofing of foundations or building walls performed by you
- Fire suppression work including extinguishing systems over cooking areas
- Fire, water or mold damage remediation work or environmental clean-up work
- Structural demolition of an entire residence or commercial building
- Installation of security bars on doors or windows
- Warranty work for builders
- Burglar or fire alarm/emergency systems work performed by you
- Underpinning or shoring work performed by you
- Insulated concrete forms
- Roof decks, greenhouse work, sauna and steam rooms
- Solar energy panel work performed by you
The following operations are included in this classification:
- Service and repair work only for residential and commercial buildings
- Job values must be $2500 or less
- Electrical work up to 480 volts
- Exterior work up to 3 stories in height
- LPG work up to 15% of operations
- Power washing only when done in conjunction with painting
- Work on retaining walls up to 6 feet
- Work on slopes up to 20 degrees
- Work up to 12 feet below grade level

The following operations are not included in this classification:
- Remodeling work
- Residential framing work
- Work on gas lines
- Stand-alone window work
- Sand blasting
- Solar energy panel work
- Waterproofing of foundations or building walls
- Foundation work of any kind
- Playground equipment or bleacher work
- Janitorial/cleaning work
- Stand-alone roofing; cannot have roofing license
- Fire suppression work including extinguishing systems over cooking areas
- Fire, water or mold damage remediation work or environmental clean-up work
- Burglar or fire alarm/emergency systems work
- Installation of security bars on doors or windows
- Moving services

The following operations are included in this classification:
- Carpet and upholstery cleaning in buildings and on customer premises only

The following operations are not included in this classification:
- New residential work
- Shop exposure
- Rental of equipment to others
- Flood or water damage work extracting water from carpets
- Upholstery repair work
- Tile and grout cleaning

The following operations are included in this classification:
- Interior ceiling or wall installation residential and commercial - metal or acoustic

The following operations are not included in this classification:
- Drywall work
- Insulation work
- Electrical or plumbing work
91551  Communication Equipment Installation

The following operations are included in this classification:
- Installation of wiring, cables and circuits for telephone and communications equipment operating at less than 50 volts
- Exterior work up to 3 stories
- Work up to 12 feet below grade level

The following operations are not included in this classification:
- Burglar or fire alarm/emergency systems work
- Work on security cameras or closed circuit TV's
- Sales and delivery without installation
- Power line construction or pole work
- Satellite dish installation on roofs
- Computer software installation or troubleshooting
- Nurse call stations and emergency communication lines in medical facilities
- Work on automobiles, RV's or watercraft
- Traffic signal or traffic control work
- Public street, road, highway, bridge or overpass work

91560  Concrete Construction

The following operations are included in this classification:
- Concrete work including pouring, placing and finishing concrete such as patios, pads, walkways, mow strips and driveways
- Room addition foundations are acceptable as a sub-contractor or the general contractor
- Commercial foundations
- Exterior work up to 3 stories
- Work on retaining walls up to 6 feet
- Work on slopes up to 20 degrees
- Work up to 12 feet below grade level

The following operations are not included in this classification:
- Foundation work on new homes
- Swimming pool, spa or pond work
- Public street, road, bridge, highway, or overpass work
- Tank work
- Underground horizontal boring or coring; underpinning or shoring work
- Dam or levee work
- Use of explosives
- Structural demolition of an entire residence or commercial building
- Sound walls
- Waterproofing of foundations or building walls performed by you
- Stand-alone concrete pumping
- Playground work or skateboard parks
- Application of epoxy on foundations or building walls performed by you
- Rental of equipment to others
- Insulated concrete forms
### Conduit Construction - Cable/Wire

**Code:** 91577  
**Description:** Conduit Construction - Cable/Wire  
**The following operations are included in this classification:**
- Installation, service or repair of communication or electrical encasement - Example: The conduit through which the cabling or wiring will be placed - not the actual process of cabling or wiring
- LPG work up to 15% of operations
- Exterior work up to 3 stories in height
- Work on retaining walls up to 6 feet
- Work on slopes up to 20 degrees
- Work up to 12 feet below grade level

**The following operations are not included in this classification:**
- Cabling or wiring
- Underground horizontal boring or coring
- Fire suppression work including extinguishing systems over cooking areas
- Traffic signal or traffic control work performed by you
- Process piping
- Public street, road, bridge, highway or overpass work

### Debris Removal - Construction Site

**Code:** 91629  
**Description:** Debris Removal - Construction Site  
**The following operations are included in this classification:**
- Risks solely engaged in the removal of debris in connection with construction or erection projects performed by another contractor
- Power washing only in conjunction with painting

**The following operations are not included in this classification:**
- Janitorial work/cleaning work or salvage operations
- Asbestos removal
- Roof tear-off or demo work
- Environmental clean-up
- Public street, road, bridge, highway or overpass work
- Removal of hazardous substances/pollutants as defined in coverage form CG 00 01
- Demolition interior or exterior
- Debris removal from other than a construction site

### Door/Millwork Installation - Metal

**Code:** 91746  
**Description:** Door/Millwork Installation - Metal  
**The following operations are included in this classification:**
- Door installation, service or repair
- Garage door work

**The following operations are not included in this classification:**
- Window installation or repair
- Installation of security bars on doors or windows
- Work on the mechanism for self-closing fire doors
- Fabrication or manufacturing of items not installed by the insured
- Sales and/or delivery without installation
- Rental of equipment to others
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<tr>
<th>CODE</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
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</thead>
</table>
| 92102 | Drilling - Water     | **The following operations are included in this classification:**  
* Private water well drilling with no agricultural exposure  
* Installation, service or repair of the pumps and equipment  
* Work on slopes up to 20 degrees  

**The following operations are not included in this classification:**  
* Water quality testing  
* Municipal work for cities, counties, states or any government entity  
* Tank work  
* Use of explosives  
* Environmental clean-up work  
* Rental of equipment to others |
| 92215 | Driveway/Sidewalk Paving | **The following operations are included in this classification:**  
* Parking lots, private roads, and commercial or residential driveways, patios or sidewalks  
* Grading or excavation incidental to your job site and performed by you  
* Work on slopes up to 20 degrees  

**The following operations are not included in this classification:**  
* Public street, road, bridge, highway or overpass work  
* Traffic signal or traffic control work performed by you  
* Structural work on multi-level parking garages  
* Foundation work  
* Retaining walls  
* Underpinning and shoring work  
* Application of epoxy on foundations or building walls performed by you  
* Environmental clean-up work  
* Rental of equipment to others |
| 92338 | Drywall              | **The following operations are included in this classification:**  
* Drywall installation or taping service  
* Residential, repair or remodeling on existing structures only  
* New & existing commercial work  

**The following operations are not included in this classification:**  
* Insulation work  
* Waterproofing of foundations or building walls  
* Plastering or stucco work  
* Exterior Insulation and Finish Systems (EIFS) work  
* Environmental clean-up work |
**CODE** | **DESCRIPTION** | **ELIGIBILITY**
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92478 | Electrical - Within Buildings | The following operations are included in this classification:
- Electrical work inside buildings
- Incidental exterior work
- Electrical work up to 480 volts
- Work up to 12 feet below grade level

The following operations are not included in this classification:
- Power line construction or pole work
- Burglar or fire alarm/emergency systems work or generator work
- Electrical machinery, auxiliary apparatus or production line work
- Traffic signal or traffic control work
- Fire suppression work including extinguishing systems over cooking areas
- Industrial work
- Solar energy panel work
- Work on security cameras or closed circuit TV's
- Cell tower work
- Nurse call stations or emergency communication lines in medical facilities
- Swimming pool, spa or pond equipment work
- Dam or levee work
- Public street, road, bridge, highway or overpass work or parking lot lighting
- Underground work
- Sauna or steam rooms

94007 | Excavation | The following operations are included in this classification:
- Excavating only
- Demolition of outbuildings only
- Work on slopes up to 20 degrees
- Work up to 12 feet below grade level

The following operations are not included in this classification:
- Installation of piping, tanks and main lines
- Public street, road, highway or overpass work
- Traffic signal or traffic control work performed by you
- Agricultural work
- Work on gas lines
- Underpinning or shoring work performed by you
- Dam or levee work
- Environmental clean-up work
- Rental of equipment to others without operator
- Erosion control work
- Work at landfills, mines or quarries
- Use of explosives
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<thead>
<tr>
<th>CODE</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
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<tbody>
<tr>
<td>94276</td>
<td>Fence Erection</td>
<td>The following operations are included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>• Installation or erection of fences - metal or wood</td>
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<td></td>
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<td>• Wooden or metal mailbox installation</td>
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<td>• Real estate sign installation</td>
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<td>• Automated gate installation</td>
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<td>• Welding work if done at the job site</td>
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<td>• Work on slopes up to 20 degrees</td>
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<td></td>
<td>The following operations are not included in this classification:</td>
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<td></td>
<td>• Sound walls</td>
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<td>• Child-safety fences or electrically charged fencing</td>
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<td></td>
<td></td>
<td>• Playground equipment or bleacher work</td>
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<td></td>
<td></td>
<td>• Rental of temporary fencing or equipment to others</td>
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<td></td>
<td></td>
<td>• Construction of decks, gazebos or planters performed by you</td>
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<td></td>
<td>• Installation of security bars on doors or windows</td>
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<td></td>
<td></td>
<td>• Fabrication, or manufacturing items not installed by insured</td>
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<td></td>
<td>• Road, highway, bridge or overpass work</td>
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<td></td>
<td></td>
<td>• Retaining walls</td>
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<tr>
<td>94569</td>
<td>Floor Covering - No Tile</td>
<td>The following operations are included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>• Installation of carpeting, laminate and hardwood flooring</td>
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<td></td>
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<td>• Epoxy application allowed on floors only</td>
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<td></td>
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<td>The following operations are not included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>• Installation of slip resistant flooring</td>
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<td></td>
<td></td>
<td>• Fabrication, manufacturing or selling of items not installed by the insured</td>
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<td></td>
<td></td>
<td>• Rental of equipment to others</td>
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<td></td>
<td></td>
<td>• Tile installation</td>
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<tr>
<td>95410</td>
<td>Grading</td>
<td>The following operations are included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>• Grading of land with no agricultural exposure</td>
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<td>• Work on slopes up to 20 degrees</td>
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<td>• Work up to 3 feet below grade</td>
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<td></td>
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<td>The following operations are not included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>• Public street, road, bridge, highway or overpass work</td>
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<td></td>
<td>• Snow removal</td>
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<td></td>
<td></td>
<td>• Traffic signal or traffic control work performed by you</td>
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<td></td>
<td></td>
<td>• Use of explosives</td>
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<tr>
<td></td>
<td></td>
<td>• Dam or levee work</td>
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<tr>
<td></td>
<td></td>
<td>• Environmental clean-up work</td>
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<td></td>
<td></td>
<td>• Building demolition other than outbuildings</td>
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<td></td>
<td></td>
<td>• Work at landfills, mines or quarries</td>
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<td></td>
<td></td>
<td>• Underpinning or shoring work performed by you</td>
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<tr>
<td></td>
<td></td>
<td>• Erosion control work</td>
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<td></td>
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<td>• Rental of equipment to others without an operator</td>
</tr>
</tbody>
</table>

The following operations are not included in this classification:

• Excavating only
• Dam or levee work
• Waterproofing of foundations or building walls performed by you
• Use of explosives
• Public street, road, bridge, highway or overpass work
• Traffic signal or traffic control work performed by you
• Use of explosives
• Dam or levee work
• Environmental clean-up work
• Building demolition other than outbuildings
• Work at landfills, mines or quarries
• Underpinning or shoring work performed by you
• Erosion control work
• Rental of equipment to others without an operator
The following operations are included in this classification:
- Sales, installation, service or repair of heating or combined heating and air conditioning systems or equipment for residential or commercial buildings
- Duct work for the system and flashing work around the units
- Exterior work up to 3 stories in height
- LPG work up to 15% of operations
- Crane work only when performed by a sub-contractor

The following operations are not included in this classification:
- Process piping
- Underground tank work
- Work on fireplaces, wood stoves and pellet stoves
- Work on refrigeration equipment other than cooling and air
- Selling items without installation by insured
- Industrial work
- Fire suppression work including extinguishing systems over cooking areas
- Underground tank work
- Wine cellars, wine refrigeration work, sauna or steam rooms

The following operations are included in this classification:
- Installation of pictures, mirrors, window treatments and closet organizers
- Residential and commercial work

The following operations are not included in this classification:
- Furniture repair or moving services
- Window installation or repair
- Installation of security bars on doors or windows
- Burglar or fire alarm/emergency systems
- Solar energy panel work
- Fire suppression work including extinguishing systems over cooking areas
- Rental of equipment to others
- Fabrication, manufacturing or sale of items not installed by the insured

The following operations are included in this classification:
- Janitorial cleaning work for commercial offices only
- Incidental floor waxing up to 10% of the operations and interior window washing only

The following operations are not included in this classification:
- Model homes
- Retail work
- Sales of chemicals or cleaning supplies
- Work in churches, banks, medical or dental offices
- Power washing
- Industrial or manufacturing including computer clean rooms
- Work involving any residential exposure
- Work involving any commercial exposure other than commercial offices
97047  Landscaping Gardening

The following operations are included in this classification:
- Basic landscape/lawn care service, maintenance and gardening - mowing, mulching, planting and/or installation
- Over-the-counter fertilizer/weed control
- Lawn sprinkler installation
- Tree trimming from ground level only and incidental to other landscaping operations
- Work on slopes up to 20 degrees

The following operations are not included in this classification:
- Any work conducted under a tree service license
- Road, highway, bridge, overpass work, dam or levee work
- Retaining wall work
- Swimming pool, spa or pond work
- Environmental clean-up
- Playground work or skateboard parks
- Agricultural work
- Artificial turf on sports fields
- Rental of equipment to others
- Snow removal
- Application of pesticides or herbicides other than those available without special licensing
- Erosion control work

97447  Masonry

The following operations are included in this classification:
- Masonry work
- Cutting and laying of bricks, block, stone and other unit masonry or clay product and mortar work
- Exterior work up to 3 stories in height
- Work on retaining walls up to 6 feet
- Work on slopes up to 20 degrees
- Work up to 12 feet below grade level

The following operations are not included in this classification:
- Construction or repair of street, road, highway walls, sound walls, dam or levee work
- Cast-in-place concrete work
- Fireplace or chimney work other than outdoor fireplaces and chimneys not connected to the wall of a habitational structure
- Swimming pool, spa and pond work (residential backyard ponds allowed)
- Waterproofing of foundations or building walls
- Foundation work of any kind
- Rental of equipment to others
- Road, highway, bridge or overpass work

97650  Metal Erection - Decorative

The following operations are included in this classification:
- Metal erection decorative, non-structural work only
- Interior work only, office partitions or work stations

The following operations are not included in this classification:
- Playground equipment or bleacher work
- Art work
- Retail store exposure
- Fabrication, manufacturing for sale
- Installation of security bars on doors or windows
- Flag pole erection
- Exterior work
- Structural work
- Welding to fabricate or install
<table>
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<tr>
<th>CODE</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
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<tbody>
<tr>
<td>98304</td>
<td>Paint Exterior (3 stories &amp; Under)</td>
<td>The following operations are included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>- Painting the exterior of buildings and appurtenant structures</td>
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<td>- Painting of walkways/fences</td>
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<td>- Surface preparation and faux/texture painting</td>
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<td>- Power washing in preparation of painting</td>
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<td>- Work up to 3 stories in height</td>
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<td>The following operations are not included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>- Waterproofing of foundations or building walls performed by you</td>
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<td></td>
<td>- Painting or sealing of roofs or roof decks performed by you</td>
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<td></td>
<td>- Application of epoxy on foundations or building walls performed by you</td>
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<td></td>
<td>- Tank work</td>
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<td></td>
<td></td>
<td>- Public street, road, bridge, highway or overpass work</td>
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<tr>
<td></td>
<td></td>
<td>- Rental of equipment to others</td>
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<tr>
<td>98305</td>
<td>Paint Interior</td>
<td>The following operations are included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>- Painting interior of buildings</td>
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<td></td>
<td></td>
<td>- Bathtub refinishing</td>
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<td></td>
<td></td>
<td>The following operations are not included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>- Waterproofing of foundations or building walls performed by you</td>
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<td></td>
<td></td>
<td>- Application of epoxy on foundations or building walls performed by you</td>
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<tr>
<td></td>
<td></td>
<td>- Rental of equipment to others</td>
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<tr>
<td>98344</td>
<td>Paperhanging</td>
<td>The following operations are included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>- Paperhanging including surface preparation, covering walls and ceilings</td>
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<td></td>
<td></td>
<td>- Fabrication or manufacturing of items not installed by the insured</td>
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<td></td>
<td>- Rental of equipment to others</td>
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<tr>
<td></td>
<td></td>
<td>- Retail sales exposure</td>
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<tr>
<td>98502</td>
<td>Prefabricated Building Erection</td>
<td>The following operations are included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>- Prefab building erection of non-habitationial utility buildings</td>
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<td>- Free standing garages or outbuildings</td>
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<td>- Seismic retrofitting work is limited to shear walls and foundation bolting,</td>
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<td>- and cannot constitute more than 20% of total operations</td>
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<td>- Work limited to one story in height</td>
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<tr>
<td></td>
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<td>- Work on slopes up to 20 degree</td>
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<td>The following operations are not included in this classification:</td>
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<tr>
<td></td>
<td></td>
<td>- Construction of buildings to be used as retail stores</td>
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<tr>
<td></td>
<td></td>
<td>- Warehouse erection</td>
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<tr>
<td></td>
<td></td>
<td>- Underpinning and shoring work performed by you</td>
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</tbody>
</table>
## Refrigeration Equipment Installation/Service

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</table>
| 98636 | Refrigeration Equipment Installation/Service | **The following operations are included in this classification:**  
  - Installation, service and repair of commercial refrigeration systems  
  - LPG work up to 15% of operations  
  **The following operations are not included in this classification:**  
  - Work on wholesale cold storage  
  - Manufacturing or food processing plants  
  - Process piping work  
  - Work in labs or hospitals  
  - Refrigerated Truck/Trailers  
  - Industrial machinery repair or installation *(millwright work)*  
  - Tank work  
  - Wine cellars or wine refrigeration work  
  - Beverage industry beer taps |

## Septic Tank Cleaning

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</table>
| 98805 | Septic Tank Cleaning               | **The following operations are included in this classification:**  
  - Septic tank cleaning and pumping  
  - Cleaning of restaurant grease traps  
  - Work up to 12 feet below grade level  
  **The following operations are not included in this classification:**  
  - Work on RV’s or watercraft  
  - Septic tank installation or repair  
  - Rental of portable restroom facilities  
  - Environmental clean-up work  
  - Rental of equipment to others |

## Septic Tank Installation

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</table>
| 98806 | Septic Tank Installation           | **The following operations are included in this classification:**  
  - Septic tank installation, service or repair  
  - Work on slopes up to 20 degrees  
  - Work up to 12 feet below grade level  
  **The following operations are not included in this classification:**  
  - Septic tank cleaning *(use 98805 - Septic Tank Cleaning)*  
  - Use of explosives  
  - Work on RV’s or watercraft  
  - Environmental clean-up work  
  - Rental of equipment to others  
  - Rental of portable restroom facilities  
  - Work on gas lines |
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<tr>
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</thead>
</table>
| 98820  | Sewer Mains          | The following operations are included in this classification:  
- Sewer main construction or repair  
- Work on slopes up to 20 degrees  
- Work up to 12 feet below grade level  

The following operations are not included in this classification:  
- Use of explosives  
- Work on gas lines  
- Environmental clean-up work  
- Process piping work  
- Traffic signal or traffic control work performed by you  
- Underground horizontal boring or coring  
- Underground tank work  
- Dam or levee work  
- Rental of equipment to others |
| 98967  | Siding and Gutter    | The following operations are included in this classification:  
- Siding and gutter installation and repair on existing homes  
- New commercial work  
- Soffit/fascia and decorative shutter work  
- Gutter cleaning  
- Work up to 3 stories in height  

The following operations are not included in this classification:  
- Work on new homes, condos or townhomes  
- Roof cleaning  
- Spray on siding  
- Roofing or roof flashings  
- Exterior Insulation and Finish Systems (EIFS) work  
- Fabrication, manufacturing or sale of items not installed by the insured |
| 99004  | Sign Painting        | The following operations are included in this classification:  
- Sign painting without installation  
- Exterior work up to 2 stories in height  

The following operations are not included in this classification:  
- Sign installation work performed by you  
- Sign painting on roads, highways, bridges or overpasses  
- Sign painting on vehicles |
| 99650  | Satellite Dish       | The following operations are included in this classification:  
- Satellite dish installation, service or repair  
- Work up to 3 stories in height  

The following operations are not included in this classification:  
- Work on towers  
- Rental of equipment to others  
- Sales without installation  
- New residential work  
- Public street, road, bridge, highway or overpass work |
The following operations are included in this classification:
- Tile, stone, marble, mosaic or terrazzo work
- Installation and repair of these materials to floors, walls or counter-tops
- Grout cleaning
- Exterior work up to 3 stories in height
- Work on slopes up to 20 degrees

The following operations are not included in this classification:
- Swimming pool or spa work
- Roofing operations
- Retaining wall work
- Foundation work or repairs
- Swimming pool coping
- Fabrication, manufacturing of sale of items not installed by the insured
- Rental of equipment to others
- Waterproofing of foundations or building walls performed by you
- Application of epoxy on foundations or building walls performed by you

The following operations are included in this classification:
- Water main construction or repair
- Work on slopes up to 20 degrees
- Work up to 12 feet below grade level

The following operations are not included in this classification:
- Use of explosives
- Work on gas lines
- Environmental clean-up work
- Process piping work
- Traffic signal or traffic control work performed by you
- Underground horizontal boring or coring
- Underground tank work
- Dam or levee work
- Rental of equipment to others
Grading of land with no agricultural exposure

Work up to 3 feet below grade

95410 Grading

The following operations are included in this classification:

- Fabrication, manufacturing or selling of items not installed by the insured
- Road, highway, bridge or overpass work
- Fabrication, or manufacturing items not installed by insured

The following operations are not included in this classification:

- Structural work
- Rental of equipment to others
- Waterproofing of foundations or building walls
- Cast-in-place concrete work
- Application of pesticides or herbicides other than those available without special licensing
- Snow removal
- Gardening

The following operations are included in this classification:

- The sale and installation, servicing or repair of air conditioning systems or equipment for residential or

The following operations are not included in this classification:

- Rental of equipment to others
- Sales and/or delivery without installation
- Work on generators or other alternative emergency power systems
- Commercial appliance work
- Work up to 12 feet below grade level
- Lawn sprinkler installation

The following operations are not included in this classification:

- Septic tank installation or repair
- Work on RV's or watercraft
- Refrigerated Truck/Trailers

The following operations are not included in this classification:

- Fire, water or mold damage remediation work or environmental clean-up work
- Fire suppression work including extinguishing systems over cooking areas
- Foundation work of any kind
- Insulation work
- Drywall work
- Flood or water damage work extracting water from carpets
- Stand-alone window work
- Residential framing work
- Work on slopes up to 20 degrees
- Electrical work up to 480 volts
- Exterior work up to 2 stories in height

The following operations are not included in this classification:

- Risks solely engaged in the removal of debris in connection with construction or erection projects
- Power washing only when done in conjunction with painting
- Septic tank installation or repair
- Work on retaining walls up to 6 feet
- Work on slopes up to 20 degrees
- Window installation or repair
- Sales and/or delivery without installation
- Environmental clean-up work
- Work on retaining walls up to 6 feet
- Work on slopes up to 20 degrees
- Window installation or repair
- Sales and/or delivery without installation
- Environmental clean-up work
- Work on retaining walls up to 6 feet
- Work on slopes up to 20 degrees
- Window installation or repair
- Sales and/or delivery without installation
- Environmental clean-up work
- Work on retaining walls up to 6 feet
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- Window installation or repair
- Sales and/or delivery without installation
- Environmental clean-up work