

Businessowners Policy Contractor General Liability



Underwritten by Attune

 **Great Options**

 **Direct Bill**

 **Auto Renewal**

HIGHLIGHTS

- Direct bill payment plan
- Automatic Renewal
- New ventures are acceptable
- \$3,000 of contractor's tools at each covered job site limit included and can be increased up to \$25,000 (In increments of 5k, 10k, 15k, 20k or 25k)
- \$5,000 Property in Transit included
- Contractors Enhancement includes blanket AI wording and a waiver of subrogation
- Completed operations can be added per entity by request in most states
- Prompt and efficient claims handling
- Written by Blackboard Insurance Company, rated "A" (Excellent) by A.M. Best

Currently unavailable in AK, CT, HI, MA, WA and any work performed in the Five Boroughs of New York City (Brooklyn, Bronx, Manhattan, Queens and Staten Island), as well as the counties of Nassau, Suffolk and Westchester are ineligible.

ELIGIBILITY

- Payroll up to \$1 million
- Revenues up to \$2 million
- Up to 30% subcontracted costs of total gross sales
- No cancellations or non-renewals in the past 3 years
- No more than three claims in the past 5 years, with losses not exceeding \$20,000
- Contractor class codes have options for what the insured premises is primarily used for:
 - Select office when no repairs are done on premises
 - Select shop when any repairs or a workshop is present
- Snow Plow Product Completed Operations Coverage endorsement is available in all states (except NY) only for contractors that meet all of the following criteria:
 - 80% or more of the applicant's annual revenue is derived from an eligible contracting class
 - Snow plowing is incidental to their business, defined as < 20% of annual income
- All snow plowing activity is residential. NO plowing of any public roadways or commercial parking lots is permitted

LOOK FOR THIS ICON



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CLASS LIST

CLASS NAME/DESCRIPTION	OFFICE CODE	SHOP CODE
Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops)	74011	74021
Appliances and Accessories – Installation or Service or Repair – Commercial <i>(Not including TV or Radio)</i>	74071	74081
Carpet, Rug, Furniture or Upholstery Cleaning-on Customer's Premises	74251	74261
Ceiling or Wall Installation – Metal only <i>(Other than Metal should be classified as Drywall or Wallboard Installation or Carpentry)</i>	74281	74291
Concrete Construction	74341	74351
Driveway, Parking Area or Sidewalk Repair-Paving or Re-Paving	74471	74481
Drywall/Wallboard Installation	74501	74511
Electrical Work-Within Buildings	74561	74541
Floor Covering Installation – Not Ceramic Tile or Stone	74651	74661
Fence Erection Contractors	74591	74601
Furniture/Fixtures-Install in Offices or Stores-Portable-Metal or Wood	74681	74691
Glass Dealers & Glaziers-Sales & Installation	74741	74751
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair – No Liquefied Petroleum Gas (LPG) Equipment Sales or Work <i>(Includes sales and installation of ducts and piping and also includes display rooms and shops)</i>	74771	74781
House Furnishings Installation – Not Otherwise Classified <i>(Includes incidental upholstering and floor covering installation)</i>	74831	74841
Interior Decorators	74861	74871
Landscape Gardening – No Tree Removal or Excavation (5)	74891	74901
Lawn Sprinkler Installation	74951	74961
Masonry	75511	75521
Metal Erection Decorative Artistic	75541	75551
Painting-Exterior-Buildings/Structures-3 Stories or Less in Height	75601	75611
Painting-Interior Buildings/Structures	75631	75641
Paper Hanging	75691	75701
Plastering/Stucco Work	75751	75761
Plumbing-Commercial	75781	75791
Plumbing-Residential/Domestic	75811	75821
Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair – Commercial	75871	75881
Residential Cleaning Services	76221	76231
Septic Tank Systems – Cleaning	75961	75971
Sign Painting/Lettering-Inside of Building-No Spray Painting	76051	76061
Tile, Stone, Marble Mosaic or Terrazzo Work-Interior Construction	76111	76121