

---

## General Contractors and Artisans

*Market Niche: Small residential and commercial General Contractors and Artisan Contracting firms*

### Eligible Risks - Artisan Contractors (See Appendix I for a list of class codes)

- Contractors with annual payroll up to \$1,000,000 and annual receipts up to \$3,000,000
- Contractor must be licensed for the specialty trade indicated on the application, if applicable by state.
- New ventures, three years' experience - surcharge & prior acts exclusion
- Risks with any lapse in coverage - surcharge & prior acts exclusion
- All employees including part-time employees to be classified
- Up to 25% of work can be subcontracted to others

### Eligible Risks - General Contractors

- Residential GCs \$1SM in receipts with \$3M for any one project
- Commercial GCs \$4SM with \$1SM for any one project
- No limitation on percentage of work subcontracted to others
- General Contracting license must be current and in good standing, if applicable
- Residential and Commercial General Contractors involved in new construction, remodeling and tenants improvements
- All insureds in this program must require additional insured endorsement from all subcontractors showing that they are named on a Primary/Non-Contributory basis and also be provided a Waiver of Subrogation and Hold Harmless Agreement
  - Subcontractors must be adequately insured - carrying GL limits equal to or greater than the named insured primary limits, if not, rate as employees. Subject to premium audit.
- All employees including part-time employees to be classified

### Ineligible Risks - Artisan and General Contractors

- Any work on structures greater than three (3) stories
- 25 unit limitation per development of:
  - Condominiums/Townhouses
  - Condo Conversions
  - Tract-like Housing
- Any work related to the following:

• Refineries	• Construction On/Over Water	• Seismic Retrofit
• Chemical Plants	• Highways/Bridge/Overpass	• LPG
• Public Utilities	• Airports	• Recreational or Playground
• Steel Erection	• Process Piping	• Bleachers/Grandstand
• Hospitals/Clinics	• Tower/Tank Construction	• Railroads
• Wrecking/Demolition	• Foundation Repairs	• Grain Elevator
• Blasting	• Subway or Tunnel	• Underpinning or Shoring
• Fireproofing	• Landfills	• Sewers

- Any risk that sells, installs, services or repairs
  - Elevators/Escalators
  - Billboards
  - Wood, coal or waste oil burning stoves
  - CCTV monitoring system
  - Boilers
  - Fire Suppression Systems
  - "Explosion-proof" wiring
  - Medical Gas
  - Emergency notification systems
  - Ammonia Refrigeration
  - "Clean Room"
  - (EIFS)- synthetic stucco
  - Underground Tanks
  - Skylights
  - Electrical machinery or auxiliary apparatus
  - Traffic Signals
  - Fiber Optic Cable
- Any leasing or rental of equipment to others
- Bankruptcy, active
- Risks where any officer, owner, or partner has a prior felony conviction
- More than two claims in three years or any incurred claim greater than \$5,000
- Risks with no more than 2 claims within a five year period.

### Optional Coverages

- Additional Insured 2010 (04-07) will be charged \$100 (\$50 for South Carolina)
- Blanket AI's are available -\$250 premium charge.
- Primary/Non-contributory available (Single/Blanket)- \$250/\$500 premium charge.
- Waiver of Subrogation available (Single/Blanket) -\$100/\$250 premium charge.

*Note: If policy is canceled for any reason the premiums noted above are fully earned and not refundable to the insured. This premium is in addition to the policy minimum premium.*

### Maximum Policy Period

- 12 months

### Ineligible Risks - Artisan and General Contractors

- \$2,000,000 General Aggregate
- \$2,000,000 Products/Completed Operations.
- \$1,000,000 per Occurrence
- \$1,000,000 Personal/Advertising Injury
- \$100,000 Fire Damage Legal Liability
- \$5,000 Medical Payment Expense

---

### Submission & Binding Requirements

All quotes shall be considered indications until ALL required documents have been submitted, reviewed and accepted by AUI. The following are required for submission and/or binding.

- Contractor must be licensed for the specialty trade indicated on the application, if applicable by state.
- Signed application and supplements are required at the time of binding.
- A new signed application must be completed on any renewal risk every third year.
- Currently valued loss runs for the past 3 years or a signed statement of losses is required at the time of binding.
- Terrorism coverage election forms must be signed and dated by the insured at the time of binding.
- Requests to bind coverage must be received in writing, electronically or faxed. The request must include confirmation of the effective date and agreed upon premium. Requests to bind coverage must be received prior to the effective date. COVERAGE CANNOT BE BACKDATED.

### Additional Underwriting Requirements

- Contractors which have been in business for less than 3 years must have documented prior work experience for at least 3 years of similar operations.
- A new venture supplement must be completed on all accounts that have not had three (3) prior years in business. (supplement is available online)

---

## Appendix I

### Class Codes (Artisan Contractors and General Contractors)

#### Binding Requirements

- **90089 Advertising Sign Companies - Outdoor** - Applies to risks selling space for advertising purposes and includes shop operations, the erection, painting, repair or removal of signs, sign painting or lettering in or upon buildings or structures and the existence hazard of signs located away from the insured's premises.
- **91111 Air Conditioning** - Applies to dealers or distributors who sell and install, service, or repair air conditioning systems or equipment.
- **91127 Alarms and Alarm Systems - Installation, Servicing or Repair** - Applies to contractors that install alarms or alarm systems for others or provide maintenance or repair services to alarm systems sold by another risk. The installation operations include all components to a burglar or fire alarm system and may include motion detectors, laser beams, ocular or fingerprint reading devices, cameras, traps and foils on building openings, ultrasonic devices, control panels, transmission devices and necessary line connection within the premises.
- **91150 Appliances And Accessories Installation, Servicing or Repair - Commercial** - Applies to contractors engaged in the installation, servicing and repair of commercial appliances and the accessories not sold by the insured. A representative listing of the kinds of commercial appliances which may be considered within this class include washers, dryers, fans, stoves, dishwashers, vacuum cleaners, air conditioners - portable, refrigerators and toasters. The classification includes the incidental sale of replacement parts.
- **91155 Appliances And Accessories - Installation, Servicing or Repair - Household** - Applies to contractors engaged in the installation, servicing and repair of household appliances and the accessories not sold by the insured. A representative listing of the kinds of household appliances which may be considered within this class include washers, dryers, fans, stoves, dishwashers, vacuum cleaners, air conditioners - portable, refrigerators and toasters. The classification includes the incidental sale of replacement parts.
- **91340 Carpentry** - Applies to rough carpentry work performed by a contractor engaged in the construction and/or repair of residential dwellings that are three stories or less in height. Applicable to all carpentry work done at a particular job or location including garages and decks constructed in connection with the residential dwelling.
- **91341 Carpentry - Interior** - Applies to specialty carpentry contractors engaged in interior carpentry work only, such as the installation of doors, windows, floors or cabinets inside of a building. Incidental shop operations are contemplated. Code does not apply to risks engaged in another other rough carpentry work (framing, building decks, studding of exterior walls, etc) at a job or location.
- **91342 Carpentry- NOC** - Applies when the carpentry operations performed are not described specifically by another construction classification.
- **91343 Carpentry** - Shop Only- This classification should only be used when the risk's only operation is the carpentry shop in relation to the goods produced in the shop. If the risk installs the goods produced in the shop, code 91343 does not apply to the risk and the payroll of the shop employees will be assigned to the appropriate carpentry classification based on the installation activities.
- **91405 Carpet, Rug, Furniture or Upholstery Cleaning** - Applies to risks engaged in personal services involving the cleaning of rugs and carpeting as well as upholstery on customers' premises only. Also included would be the cleaning of similar items for hotels, motels and other institutions on a wholesale basis.
- **91436 Ceiling or Wall Installation - Metal** - Applies to risks engaged in the installation of metal ceilings or walls.
- **91481 Chimney Cleaning** - Applies to risks engaged in the cleaning of chimneys. The removal of soot and other material built up inside the chimney is accomplished by means of scraping, brushing and/or the use of vacuum equipment.

- **91523 Cleaning** - Outside Surfaces Of Buildings - Applies to risks primarily engaged in cleaning the outside surfaces of buildings, decks, driveways, awnings, gutters, entranceways and sidewalks. If the cleaning is done as part of another operation, then those cleaning operations shall be included in the governing classification.
- **91551 Communication Equipment Installation** - Installation of audio or video systems, public address systems, intercom system, data transmitting systems and any related equipment, apparatus or components including the installation of wiring and control panels within the building.
- **91560 Concrete Construction** - Classification includes foundations, making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus.
- **91580 Executive Supervisors or Executive Superintendents** - This classification only applies to executive supervisors or executive superintendents having administrative or managerial responsibility for construction or erection projects and exercising supervisory control through job superintendents or foremen. This classification does not apply to any person who is directly in charge of daily construction operations. Such person shall be separately classified and rated under the appropriate contractor's classification.
- **91581 Contractors - Subcontracted Work - In Connection With Construction, Reconstruction, Erection or Repair - Not Buildings - NOC**
- **91583 Contractors** - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings - Applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.
- **91585 Contractors** - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - NOC
- **91590 Contractors Permanent Yards** - This classification contemplates a permanent yard maintained by a contractor for the purposes of storage of material and/or the storage and maintenance of equipment. This site cannot be adjacent to, or used exclusively for, a particular job site. The operations conducted at the yard would include those of a machine shop as well as an auto garage including welding, painting and other mechanical work.
- **91629 Debris Removal/Construction Site Clean Up** - Applies to the removal of construction debris at construction sites for construction projects conducted by others. Operations involve the removal of debris such as bricks, pieces of lumber, electrical wiring, waste concrete and other items left behind by the construction or erection crews. Operation may also include the washing of floors, windows and other cleanup operation needed to prepare the premises for its intended use.
- **91746 Door, Window or Assembled Millwork Installation - Metal** - Installation of metal doors, windows or assembled millwork. The installation of doors or windows not metal shall be classified as Carpentry- 91340 or 93141.
- **92215 Driveway, Parking Area or Sidewalk - Paving or Repairing** - Applies to contractors engaged in the construction of ground supported concrete floors, driveways, sidewalks, curbs and gutters, etc. in connection with the construction of commercial, industrial, or residential buildings. Includes striping. This code should not be used for the installation of concrete slabs when such slabs will be used as foundations - this would be assigned to code 91560 which is ineligible.
- **92338 Drywall or Wallboard Installation** - Installation of walls, ceilings, enclosures and partitions constructed of wallboard
- **92478 Electrical Work - Within Buildings** - Applies to risks engaged in wiring in buildings and includes installation or repair of electrical fixtures and appliances and incidental outside work. Installation of alarms or alarm systems and electrical machinery or auxiliary apparatus shall be separately classified and is ineligible. Computer line installation is to be classified as 91551.

- **94007 Excavation NOC** - Applies to specialty contractors engaged in excavation work. Excavation is basically the digging of a hole beneath the ground surface as opposed to grading of land which is the modification of the ground surface by cuts, fills or both.
- **94276 Fence Erection Contractors** - Applies to risks that install or erect fences. Risks that sell fences to the general public shall be separately classified and rated as "Fence Dealers".
- **94569 Floor Covering Installation** - Installation of carpet, linoleum, tile (not ceramic) or any similar floor covering materials not sold by the insured. Ceramic tile or stone installation should be separately classified and rated as Tile, Stone, Marble, Mosaic or Terrazzo - Interior - 99746.
- **95124 Furniture/Fixtures Installation** - Installation of furniture in business offices as well as the installation and removal of metal and glass "offices" in business establishments and the installation and removal of store fixtures such as counters, display racks, dressing rooms, etc. in stores.
- **95233 Garbage, Ash or Refuse Collecting** - Applies to risks in the business of collecting and removing solid waste from private homes, mercantile establishments, industrial facilities, and other sites.
- **95410 Grading of Land** - This classification contemplates changing the contour of the land using plowing, scraping or dragging type equipment.
- **95625 Handyperson** - Assigned to risks that offer a variety of services to their clients; however, the services must involve minor repair work including, but not limited to small painting work, minor drywall repairs, minor carpentry repairs, fixing or replacing broken windows, screens, or locks. Handypersons may also install items such as ceiling fans and place caulking around windows, doors, and other openings.
- **95647 Heating and Air Conditioning Systems or Equipment - No Liquefied Petroleum Gas (LPG)** - Applies to risks engaged in: sales and installation, servicing or repair of heating or combined heating and air conditioning systems or equipment.
- **96053 House Furnishings Installation - NOC** - Applies to firms installing rugs, carpets, linoleum, draperies, curtains, window shades, mirrors and pictures as a personal service for others. Installs house furnishings in customer's homes. Incidental upholstering of furniture is also included, as are minor repairs to furniture and furniture polishing. Such upholstering is limited to work performed away from the shop, which is incidental to and in conjunction with house furnishings installation.
- **96409 Insulation Installation - Organic or Plastic in Solid State** - Installation or application of acoustical or thermal insulating material in buildings or within building walls. Insulation may be installed during building construction or in existing structures. Cellulose fibers, cork, vermiculite, perlite, hardened plastic foams and reflective foil are common insulating materials. They come in rolls, sheets, panels, bags and batts.
- **96611 Interior Decorators** - Applies to interior decorators offering consulting service with respect to decor, colors, and materials in the home or office. This would involve duties both inside and outside however this classification does not contemplate any construction, installation, or repair work.
- **97047 Landscape Gardening** - Involves the design, preparation of ground, including tilling and fertilizing, planting of seeds, shrubs and trees and maintenance of grounds as well as interior landscaping.
- **97050 Lawn Care Services** - Applies to risks which provide services for lawn care, such as mowing, fertilizing, edging or cleaning lawns, including removal of leaves, or preventing growth of, or killing weeds. Excluding snow and ice removal services.
- **97222 Millwright** - Applies to risks engaged in the installation, servicing or repair of industrial machinery or equipment. Operations assigned to this classification involve machinery and equipment that are designed to be utilized in manufacturing plants and/or fabrication shops.
- **97447 Masonry** - Applies to risks engaged in performing masonry work of exterior and interior walls or decorative facing of brick, concrete blocks, hollow tile, glass blocks, marble setting, and similar material. Setting headstones and monuments by other than cemetery employees. Decking around pool.



- **97650 Metal Erection - Decorative or Artistic** - Applies to risks whose predominant operation is the installation of exterior and/or interior decorative or artistic metal components. Also contemplates incidental shop operations.
- **97652 Metal Erection - Not Exceeding 2 Stories In Height** - This classification applies to risks engaged in structural metal erection for dwellings that are not more than two stories in height.
- **97653 Metal Erection - Nonstructural - NOC** - Applies to contractors erecting non-structural metal work which is not described by any other metal erection classification. Examples of work contemplated by this NOC classification includes, but is not limited to the erection of windmills, steel work in connection with permanent grandstands, metal loading platforms, and bleachers.
- **98111 Office Machines or Appliances - Installation, Inspection, Adjustment or Repair** - Applies to risks engaged in the installation, inspection, adjustment or repair of all types of office machines, appliances and electronic devices.
- **98304 Painting - Exterior - Building or Structures - Three Stories or Less** - Exterior painting of buildings or structures only. This includes the prepping of the surface prior to painting. This code does not apply to the painting of steel structures or bridges. Interior painting - 98305 should be separately rated.
- **98305 Painting - Interior** - This classification includes the application of paint, the installation of wallpaper when done by the painting contractor, and the installation of other wall coverings, such as fabric if applied in the same manner as wallpaper. Exterior painting - 98304 should be separately rated. A contractor engaged exclusively in paperhanging is to be separately rated.
- **98344 Paperhanging** - Includes the application of wallpaper made of materials such as paper, vinyl or foil and the application of fabric wall coverings when applied in the same manner as wallpaper.
- **98449 Plastering or Stucco Work** - Applies to contractors engaged in the application of a weatherproof, decorative covering of Portland cement stucco or gypsum plaster to the surface of a building.
- **98482 Plumbing - Commercial and Industrial** - Applies to risks installing, servicing and/or repairing plumbing systems in connection with commercial, industrial, and residential dwellings for over four families.
- **98483 Plumbing - Residential or Domestic** - Applies to risks installing, servicing and/or repairing plumbing systems in connection with 1-4 family dwellings only.
- **98502 Prefabricated Building Erection** - Applies to the erection of prefabricated buildings. Code 98502 does not contemplate the assembly of pre-engineered buildings that arrive at the job in a kit form.
- **98677 Roofing - Commercial** - Applies to risks engaged in various types of roofing work on commercial buildings, industrial buildings, residential buildings over three stories in height, and mixed-use buildings.
- **98678 Roofing - Residential** - Applies to roofing operations on residential buildings that are three stories or less in height.
- **98806 Septic Tank Systems - installation, Servicing or Repair** - Applies to contractors engaged in the installation, service or repair of septic tank systems for others.
- **98884 Sheet Metal - Outside** - Applies to risks that fabricate and install sheet metal. Includes the installation, erection or repair of sheet metal work such as gutters, feed pans, and similar light metal products. The installation of sheet metal ducts for air conditioning, heating, and/or HVAC systems is assigned here, but only when the risk is not responsible for installing the entire system.
- **98967 Siding Installation** - Applies to contractors engaged in the installation of metal or vinyl coated siding on houses or commercial buildings. Wood siding installation shall be separately classified and rated as Carpentry - 91340.

- **98993 Sign Erection, Installation and Repair** - Applies to risks which erect, repair and maintain signs, including custom-made, electric and neon signs. Electrical work for wiring the signs and the attachment of any necessary fittings. Any bending or shaping of glass tubes or filling tubes with gas must be separately rated. Outdoor advertising signs, billboards and structures on interstate highways and buildings in excess of three stories are ineligible.
- **99003 Sign Painting or Lettering - Interior** - Includes all operations involved with the painting or lettering of signs on the inside of buildings. Also contemplates hand letter drawing on glass doors or windows inside of buildings, but it does not contemplate the erection of sign or billboards. Sign Erection or Repair shall be separately classified and rated as Sign Erection, Installation and Repair - 98993
- **99004 Sign Painting or Lettering - Exterior** - Applies to contractors engaged in all operations involved with the painting or lettering of signs on the outside of buildings or structures, including scaffolding operations. Work being performed on bridges, overpasses and interstate highways is ineligible. It does not contemplate the erection of signs or billboards.
- **99080 Solar Energy Contractors** - Applies to contractors specializing in the installation of solar energy systems designed to produce electricity from the sun.
- **99303 Street Cleaning** - Applies to contractors engaged in street cleaning and includes removal of litter, debris, and other materials from streets and sidewalks manually and by machines. Contractors who perform snow removal only are assigned to "Snow and Ice Removal - Contractor," code 99310.
- **99505 Swimming Pool Maintenance Above & Below Ground** - Applies to risks engaged in routine maintenance of swimming pools, such as cleaning filters, vacuuming and maintaining proper pH level, but not involved in any major repair work.
- **99650 Television or Radio Receiving Set Installation or Repair** - Applies to risks engaged in installation, servicing or repair of televisions, radios or similar electronic equipment. Installation work contemplates the removal of the equipment from the box, setting in place (including hanging on a wall), hooking up to other electronic equipment, and the installation of antenna. Also contemplates contractors installing, servicing or repairing home theater systems. Risks that only install the wiring for these systems, no components, will be assigned to code 92478. Code 99650 contemplates risks working as subcontractors for cable and satellite television companies that perform the individual building hook-ups. The classification includes the running of the cables from the pole into the building, the installing of the receiving equipment, the installation of the satellite dishes, and connecting the receiving equipment to the televisions in the building.
- **99746 Tile, Stone, Marble, Mosaic or Terrazzo Work** - Applies to contractors primarily engaged in setting and installing of interior ceramic tile, marble and mosaic tile and in mixing of marble particles and cement to make terrazzo flooring at the site of new construction or inside of any existing building. Exterior construction work shall be separately classified and rated as Masonry - 97447.
- **99777 Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating** - Applies to specialty contractors performing tree pruning, dusting, spraying, repairing, trimming, and/or fumigating.
- **99793 Truckers** - Applies to risks engaged in hauling goods of others under contract and not goods owned by the insured.
- **99827 Upholstering - Shop Only** - Applies to those insured principally engaged in upholstering of furniture on the insured's own premises only.
- **99938 Warehouses - NOC** - Applicable to storage of general merchandise not described by any other warehousing classification.
- **99948 Water Softening Equipment - Installation, Servicing or Repair** - Applies to contractors specializing in the installation, servicing or repair of water softening equipment.



- 
- **99952 Waterproofing - By Pressure Apparatus** - Applies to contractors specializing in applying waterproofing material on the property of others by using pressure apparatus. In most cases, this will be achieved by the use of spraying apparatus to the interior and/or exterior surface of the building or structure.
  - **99953 Waterproofing - By Trowel - Exterior** - Applies to contractors specializing in applying waterproofing material on the exterior surfaces of property owned by others by the use of trowels.
  - **99975 Window Cleaning** - Applies to risks engaged in specialty service which only does window cleaning. Window cleaning when performed by a janitorial service or building owner would be included within the scope of their appropriate classification and not assigned to Window Cleaning, code 99975.
  - **99986 Wrecking - Buildings or Structures - NOC** - Applies to risks engaged in demolition or dismantling operations of the existing buildings or structures of all kinds except the dismantling of pre-fabricated dwellings not exceeding three stories.

---

## **Sample of Standard Endorsements & Exclusions**

- Injury to Employees, Contractors & Employees of Contractors
- Non-Stacking of Limits
- Subsidence
- Lead
- Asbestos
- Chromated Copper Arsenate
- Cross Suits
- Intentional Injury
- Contractors Special Condition - Conditional
- Formaldehyde
- Open Flame
- Demolition
- Roofing Limitation
- Underground Utility Location Warranty
- Punitive or Exemplary Damage
- Minimum Earned Premium
- Products or Work Exe. (Prior Acts) - Conditional
- Classification Limitation Endorsement - Conditional
- Intentional Injury
- Underground Utility Location Warranty
- Exclusion - Wind Drift/Overspray
- Exclusion - Snow and Ice Removal
- Exclusion - State of New York
- Exclusion - Toxic Drywall and Similar Products
- Exclusion - Snow and Ice Removal
- Condo, Townhouse or Tract Housing Limitation
- Minimum & Deposit
- Employee Benefits Liability Coverage - Optional
- Employment Practices Exclusion
- Exclusion - Designated operations covered by a consolidated (Wrap-Up) Insurance Program
- Total Pollution w/ Hostile Fire Exclusion
- Fungi or Bacteria Exclusion
- EIFS Exclusion
- Silica or silica related dust exclusion
- Exclusion - Inspection, Appraisal & Survey Companies
- Exclusion - Construction Management E&O



800 Oak Ridge Turnpike  
Suite A-1000  
Oak Ridge, TN 37830  
888-376-9633  
[www.appund.com](http://www.appund.com)

- 
- Exclusion - Engineers, Architects or Surveyors PL
  - Exclusion - Contractors - PL
  - Amendment of Insured Contract Definition