

Responsive Contractor Insurance Program

GL Underwriting
Guidelines

GL Underwriting Guidelines

ELIGIBLE RISKS

Provides general liability coverage for small to medium-sized Artisan & General Contractors, within the approved territory and subject to the eligible class code list, with less than \$10M in annual receipts and less than \$5M in annual employee payroll.

UNDERWRITING CRITERIA

- A signed contractor's supplemental application must be provided at time of binding.
- Loss History (for prior 3 years): Accounts with losses must be referred to Affiliated.
- Currently valued loss runs for the past three (3) years are required to remove the prior work exclusion.

- The loss experience is acceptable; and
- Coverage was with an acceptable AM Best rated carrier or program.

REFERRAL TO UNDERWRITER FOR APPROVAL

Manual premium (rate x exposure) > \$25,000 are subject to referral to the Underwriter.

CANCELLATIONS

- If canceled by Company/Affiliated, return premium will be calculated pro-rata.
- If canceled by the insured, return premium may be subject to short-rate penalty.

MINIMUM PREMIUMS

Plumbing - Commercial	\$3,000
Plumbing - Residential	\$3,000
Homebuilders	\$2,500
Sheet Metal Work - Outside	\$2,500
Siding Installation	\$2,500
Tree Trimming	\$1,500
Grading of Land	\$1,000
Metal Erection - Decorative	\$1,000
Metal Erection - Nonstructural	\$1,000
Glass Dealers & Glaziers	\$1,000
Cleaning - Exterior Surfaces	\$1,000
Excavation	\$1,000
Septic Tank Systems	\$1,000
Carpentry - Interior	\$800
Remodeling Contractors	\$800
AC Systems or Equipment	\$750
HVAC Systems or Equipment	\$750
Refrigeration Installation, Service & Repair	\$750
Low-risk Artisan Classes	\$500

POLICY TERM

12 MONTHS

MAXIMUM
LIMITS

\$1M (PER OCC.)

\$2M (AGG.)

DEDUCTIBLE OPTIONS

\$1,000

\$2,500

PRIOR WORK COMPLETED

The Prior Work Exclusion is mandatory for new ventures and any risk with prior losses. For risks with prior coverage, the Prior Work Exclusion may be deleted or set with a retro date prior to policy inception only if following criteria are met:

- Prior to binding, we are in receipt of currently valued loss runs evidencing continuous and comparable prior coverage; and

TERRORISM RISK INSURANCE ACT (TRIA)

TRIA coverage for war and terrorism will be offered to all insureds in the Program for an additional premium of \$500 or 10% of the premium, whichever is greater. Non-TRIA war and terrorism coverage is not provided in the Program.

TERRITORY

California

Underwriting Guidelines

INELIGIBLE RISKS

Risks that have any one of the following characteristics are not eligible for this program:

- Any work involving stand-alone roofing, structural steel, building demolition, welding, and lath or plaster operations.
- Work on new condominiums, townhouses, or tract homes with over fifteen (15) units at any time in the development.
- Work on occupied student housing.
- Remodeling/repair work on senior housing, assisted living facilities or retirement homes that provide on-site skilled medical or on-site non-skilled care.
- Any structural work including grading and excavation on slopes of greater than 30 degrees, retaining walls that exceed 6 feet in height, or excavation over 6 ft in depth.
- Sales, installation, service or repair of automatic fire extinguishing systems, boilers, elevators, escalators, surveillance systems or TV monitoring systems, either commercial or residential.
- Sales, installation service or repair of wood, coal or waste oil-burning stoves.
- Removal or installation of asbestos insulation or asbestos containing material, fungus, molds, or installation of insulation materials other than fiberglass, rock wool, or plastic.
- Sales or application of chemicals such as herbicides or pesticides unless incidental application of "over-the-counter" herbicides or pesticides on lawns under the insured's regular care.
- Work for petroleum, industrial, or chemical facilities.
- Operations/work on or for airport, elevator, environmental remediation, railroad, swimming pool construction, traffic lights, underground tanks, skylights, or EIFS.
- Utility/Main Line fiber optic cable work or installation.
- Tunneling.
- Any work performed on the exterior of buildings above four (4) stories or 48 feet in height.
- General Contractors who have been personally bankrupt or the principal in a company that has been bankrupt within the past three (3) years.
- Recreational or playground construction.
- Contractors where any officer, owner, or partner has been indicted or convicted of the crime of fraud, bribery, or arson.
- Risks involved in demolition of structures exceeding one (1) story in height, and/or demolition of any structure by wrecking ball or explosives.
- Any contractor involved in foundation repair, stabilization and/or retrofitting.
- Any contractor involved in solar energy installation or repair including solar panels, battery storage and related electrical work.

Target Classes of Business

Code	Description
90089	Advertising Sign Companies – Outdoor No insureds that work over 3 stories. This classification is applicable 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. Advertising agencies shall be classified and rated under the appropriate "Buildings – office" classification.
91111	Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair
91315	Cable or Subscription Television Companies
91340	Homebuilders and Framers Risks performing any roofing work are excluded. Scaffolding work must be carried out by an independent contractor. Ineligible for this class code: door or window manufacturing, work on commercial properties, refinishing of floors or furniture, dock construction, hurricane shutter installation, cabinet manufacturing, work involving children's playground equipment, and roof decking.
91341	Carpentry – Interior Risks performing any roofing work are prohibited in this class. Any scaffolding work must be carried out by an independent contractor.
91342	Remodeling Usage acceptable for residential remodeling. Roofing work in conjunction with a residential remodel project is allowed. Any scaffolding work must be carried out by an independent contractor. Ineligible for class code are: excavation work, door or window manufacturing, specialty contractors, including roofing & wallboard contractor, refinishing of floors or furniture, dock construction, hurricane shutter installation, cabinet manufacturing, work involving children's playground equipment, roof decking.
91343	Carpentry – Shop Only
91405	Carpet, Rug, Furniture or Upholstery Cleaning – On Customer's Premises Floor waxing is prohibited.
91436	Ceiling or Wall Installation – Metal Other than metal classify and rate as Dry Wall or wallboard installation. Exterior Insulation and Finish System Exclusion Applies.
91523	Cleaning – Outside Surfaces of Buildings
91551	Communication Equipment Installation
91560	Concrete Construction No foundation repair, stabilization and/or retrofitting. No foundation work involving concrete drilling, boring or any crane exposures. No swimming pool work. No bridge, dam, tunnel or sewer construction. No gunite or shot-crete work. No pile driving, subway construction, caisson or cofferdam work or highway construction. No playground work.
91583	Contractors – Subcontracted Work – In Connection With Building Construction, Reconstruction, Repair or Erection – One or Two-Family Dwellings This classification applies to that portion of the operations performed by subcontractors of the insured.
91585	Contractors – Subcontracted Work – In Connection With Construction, Reconstruction, Repair or Erection of Buildings – NOC This classification applies to that portion of the operations performed by subcontractors of the insured.
91746	Door, Window or Assembled Millwork – Installation – Metal Usage acceptable for garage door installation.
92215	Driveway, Parking Area or Sidewalk – Paving or Repaving Classification does not include clearing right-of-way, earth or rock excavation, filling or grading of land.
92338	Dry Wall or Wallboard Installation
92451	Electrical Apparatus – Installation, Servicing or Repair – NOC Usage acceptable for automatic gates. Alarm Installation is prohibited.
92478	Electrical Work – Within Buildings Includes installation or repair of electrical fixtures and appliances and incidental outside work. It does NOT include installation of alarms or alarm systems, electrical machinery, solar panels, solar battery storage, or auxiliary apparatus. No cell phone tower work.
94007	Excavation
94276	Fence Erection Contractors Excludes fencing alongside highways, airports and safety barrier work. Submit any risks installing razor wire or electrified fencing.
94569	Floor Covering Installation – Not Ceramic Tile or Stone

Target Classes of Business

Code	Description
95124	Furniture or Fixtures – Installation in Offices or Stores – Portable – Metal or Wood
13590	Glass Dealers and Glaziers This classification includes bending, grinding, beveling or silvering of plate glass.
95410	Grading of Land
95647	Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair – No Liquefied Petroleum Gas Any fireplace or wood burning stove installation is prohibited. Any sheet metal work incidental to this class is included.
96053	House Furnishings Installation – NOC This classification includes incidental upholstering and floor covering installation.
96408	Insulation Work – Plastic – NOC
96409	Insulation Work – Organic or Plastic In Solid State
96410	Insulation Work – Mineral
96611	Interior Decorators
96816	Janitorial Services This classification includes firms that clean commercial establishments, and also private residences. Floor waxing limited to no more than 5% of receipts. No floor waxing and cleaning in supermarkets, malls, stores, airports, bus terminals, train terminals, medical facilities and construction sites.
97047	Landscaping This classification involves the design and preparation of ground, including tilling and fertilizing, planting of seeds, shrubs and trees and maintenance of grounds. Incidental landscape irrigation is acceptable.
97050	Lawn Care Services Coverage is included for incidental application of "over-the-counter" herbicides or pesticides on lawns under the insured's regular care. Any risk required to obtain a license or permit to apply herbicides or pesticides is ineligible.
97447	Masonry Risks performing stucco operations are ineligible.
97650	Metal Erection – Decorative or Artistic
97653	Metal Erection – Nonstructural – NOC
98304	Painting – Exterior – Buildings or Structures – NOC
98305	Painting – Interior – Buildings or Structures
98308	Painting – Shop Only
98344	Paperhanging
98482	Plumbing – Commercial and Industrial No LPG Gas. Includes installation, service or repair of sanitary gas, steam, hot water, pipe or other pipe fittings including building connections. No sewer contractors. No interior sprinkler system work of any kind.
98483	Plumbing – Residential or Domestic Also includes house connections. No LPG gas. No sewer contractors. No interior sprinkler system work of any type.
98502	Prefabricated Building Erection
98636	Refrigeration Equipment Installation, Service and Repair Installation, Service & Repair of Commercial Refrigeration Systems. No wholesale cold storage, liquefied petroleum gas (LPG) equipment sales or work. old storage, liquefied petroleum gas (LPG) equipment sales or work.
98806	Septic Tank Systems – Installation, Servicing or Repair
98884	Sheet Metal Work – Outside
98967	Siding Installation This classification includes sheet metal work and any shop operations. Classify any wood siding installation as "Carpentry."

Target Classes of Business

Code	Description
98993	Sign Erection, Installation or Repair Includes any shop operations. Submit if any crane operations.
99003	Sign Painting or Lettering – Inside of Buildings This class includes shop operations.
99004	Sign Painting or Lettering on Buildings or Structures This class includes shop operations.
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work Fireproof tile construction prohibited.
99777	Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating
99948	Water Softening Equipment – Installation, Servicing or Repair
99975	Window Cleaning

Notable Prohibited Classes

Code	Description
91127	Alarms and Alarm Systems
91481	Chimney Cleaning
91590	Contractors Permanent Yards - Maintenance Or Storage Of Equipment Or Material
91629	Debris Removal - Construction Site
95625	Handyperson
97652	Metal Erection – In Construction of Dwellings Not Exceeding 2 Stories in Height
98111	Office Machines or Appliances – Installation, Inspection, Adjustment or Repair
98678	Roofing - Residential
98677	Roofing - Commercial
99080	Solar Energy Contractors
94381	Fire Sprinkler Contractors
99303	Street Cleaning (No Snow Removal)
99505	Swimming Pool Servicing
99650	Television or Radio Receiving Set Installation or Repair
97655	Structural Steel
99987	Demolition
99969	Welding
98449	Plaster or Stucco