



Appalachian  
Underwriters, Inc.

*"Business Made Easy"*

## AUI Contractors GL State & Product Reference Guide for Wholesale Partners



Revised 02/14/2008

### **Program Description and Approved Classes of Business**

- **General Contractors**
- **Artisan/Trade Contractors**

**General Contractors - Available Carriers**

**General Contractors - Primary Carrier by State**

**Artisan/Trade Contractors - Available Carriers**

**Artisan/Trade Contractors - Primary Carrier by State**

**Commodore charges a \$250 fee in addition to the indicated premium and fees on the online rater.**

## Appalachian Underwriters, Inc.

### Key Contacts

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General Contractors Program Description - California

**Primary carrier:** State National Insurance Company  
Admitted; rated 'A' (Excellent) by A.M. Best; size category VIII

**Program Details:**

- Designed for the small to medium General Contractor with receipts up to \$15,000,000
- No limitation on percentage of work subbed out
- Both residential and commercial GC's are eligible
- Condo/tract work is eligible up to 15 units new construction (working on no more than 5 units at any one time in a single development)
- Other than the condo/tract limitation there are no restrictions on new residential construction
- New ventures are eligible
- ISO Coverage Form
- Rated on cost of subs less materials

**We offer four coverage forms:**

**Full Occurrence with no sunset clause; \$1,500 MP**

(Available for contractors working on no more than 5 units at any one time in a single development)

Eligible contractor will use fully insured subcontractors, is held harmless and named as an additional insured by the sub-contractors, and maintains records of same for 10 years. Warranty endorsement is required, which will be replaced by the Contractors Special Conditions Endorsement once approved.

**Occurrence with a 10 year sunset clause; \$1,500 MP (Not currently available in CA)**

Eligible contractor will use fully insured subcontractors, is held harmless and named as an additional insured by the sub-contractors, and maintains records of same for 10 years. Warranty endorsement is required, which will be replaced by the Contractors Special Conditions Endorsement once approved.

**Occurrence with a 5 year sunset clause; \$1,500 MP**

Is for the contractor that will use insured or underinsured/uninsured subcontractors, and feels that a five (5) year sunset provision to the occurrence policy provides adequate coverage length for his business. Warranty endorsement is required, which will be replaced by the Contractors Special Conditions Endorsement once approved.

**Occurrence with a 2 year sunset clause; \$1,500 MP**

Is for the contractor that will use insured or underinsured/uninsured subcontractors, and feels that a two (2) year sunset provision to the occurrence policy provides adequate coverage length for his business.

## General Contractors Program Description

*This section specifies the characteristics of the targeted business market included within the AUI General Contractors General Liability insurance program and provides general program eligibility characteristics for risks included within the program.*

This purpose of this program is to provide General Liability to small to medium general contractors involved in new construction or in remodelling and re-construction. These are defined as follows:

Annual Receipts no greater than \$15,000,000

Maximum annual receipts \$2,000,000 for any given project residential project

Maximum annual receipts \$10,000,000 any commercial project.

Residential Home Builders and Commercial General Contractors

Insureds falling outside the above may be eligible and are to be referred to your AUI underwriter

AUI manages this program on behalf of a number of insurance companies and reinsurance partners in a number of states as described within this [AUI Contractors GL State/Product Reference Guide](#).

### **MAXIMUM POLICY PERIOD**

12 months.

### **MAXIMUM COVERAGE LIMITS**

\$2,000,000 general aggregate

\$2,000,000 products aggregate

\$1,000,000 per occurrence

\$100,000 fire damage legal liability (\$300,000 for commercial projects)

\$5,000 medical payment expense

### **DEDUCTIBLES**

A minimum \$1,000 Property Damage per claim deductible applies to all policies.

### **RATING ADJUSTMENTS**

- If the general contractor has had a lapse in coverage for any reason, a factor of **1.5** is applied to the standard premium developed under this program.
- If a policy is cancelled for any reason, the total premium retained by the Company shall not be less than 25% of the premium, or \$500, whichever is greater.

### **OPTIONAL COVERAGE**

- Each Additional Insured 2010 (04-07) will be charged a flat rate of \$100.
- Blanket available for \$250. Primary/NonContributory available upon request—no additional premium
- If policy is cancelled for any reason the AI premium is fully earned and not refundable to the insured. This premium is in addition to the policy minimum premium.
- Waiver of Premium of available upon request—no additional premium

## General Contractors Program Description

### ELIGIBLE RISKS

Residential Home Builders with less than \$15,000,000 in annual receipts and less than \$2,000,000 for any given project. Higher limits available upon referral.

Residential and Commercial General Contractors involved in remodelling and tenants improvements with less than \$15,000,000 in annual receipts and less than \$1,000,000 for any given project. Higher limits available upon referral.

Commercial Builders with:

- a. less than \$45,000,000 in annual receipts; and
- b. less than \$15,000,000 for any given project; and
- c. Under 3 stories (plus roof); and
- d. New Ventures eligible with minimum of 3 Years commercial construction experience.

Applicants who have been in business and insured for 3 years or longer.

New ventures that have had a minimum of three years experience in the same contracting segment.

Insured with any lapse in coverage that has had a minimum of three years experience in the same contracting segment.

\*These risks are subject to a 1.50 "uninsured" factor.

### REFERRALS

General Contractors who work on condominiums, townhouses, apartments or tracts over 5 units at any one time.

General Contractors who work on student housing, senior housing, assisted living facilities or retirement homes except for repair or remodelling of not more than two units within a development.

General Contractors engaged in any structural work including grading and excavation on slopes of greater than 30 degrees. Retaining wall may not exceed 6 feet in height.

General Contractors with more than 2 claims in 3 years.

General Contractors with more than one construction defect claim (open or closed) in past 10 years.

General Contractors that sell, install, service or repair alarm systems, automatic fire extinguishing systems, boilers, elevators, escalators, surveillance systems or TV monitoring systems, either commercial or residential if revenue exceeds 5% of total revenue.

General Contractors that sell, install service or repair wood, coal or waste oil-burning stoves.

General Contractors that remove asbestos insulation or asbestos containing material, fungus, mold or install insulation materials other than fibreglass or rock wool.

General Contractors involved in the sale of chemicals, or the application of chemicals, such as herbicides or pesticides, to property. Mold retardant applicants to be referred.

General Contractors that perform work for petroleum, industrial, or chemical facilities.

General Contractors with operations/work on or for airport, elevator, environmental remediation, railroad, traffic lights, underground tanks.

General Contractors involved in tunnelling.

General Contractors involved in any exterior work over three (3) stories in height.

## General Contractors Program Description

### REFERRALS (Cont.)

General Contractors who have been personally bankrupt or the principal in a company that has been bankrupt the past five years.

General Contractors involved in recreational or playground construction.

General Contractors where any officer, owner or partner has a prior felony conviction.

General Contractors allowing open roof construction (except new construction on premises that are not yet occupied for the first time) or allowing hot tar use.

### UNDERWRITING SUBMISSION REQUIREMENTS

Currently valued loss runs for the past three years are required with every application, where applicable.

Supplemental application must be completed within 15 days of binding.

A New Venture Supplement is required for any new ventures.

A current copy of the State license

### TRIA

Terrorism coverage must be offered at 20% of the underlying premium subject to a minimum of \$3,000. The insured must elect to take or decline the coverage in writing before the policy is bound and the appropriate endorsement provided.

### CERTIFICATE OF INSURANCE

Certificates are not valid if the ACORD form is altered in any way. Utility Companies or other entities requiring completion of their own certificates/endorsements must be referred to the Company for approval prior to issuing.

### RISK INSPECTIONS/LOSS CONTROL

Risks may require inspections as determined by the Company. Inspections should be completed within 30-60 days of the effective date of coverage. Outstanding recommendations or adverse conditions must be completed and documented within the time allotted by the Company or the policy may be subject to cancellation or non-renewal.

### Warranty

Every occurrence policy with greater than 2 years sunset must have the warranty endorsement (To be used until the Contractors Special Conditions Endorsement is approved)

### RENOVATIONS, REMODELING, RECONSTRUCTION AND CONVERSION

Every policy (OUTSIDE of CA) will contain the Renovation, Reconstruction and Conversion exclusion. This endorsement excludes coverage for any contractor renovating, remodeling or converting more than 5 units in a single project or development.

This exclusion may be removed from the policy for an additional premium subject to underwriting approval.

## Appalachian Underwriters, Inc.

### Artisan/Trade Contractors Program Description and Approved Classes of Business

*This section specifies the characteristics of the targeted business market included within the AUI Artisan Contractors General Liability insurance program and provides general program eligibility characteristics for risks included within the program.*

#### **DESCRIPTION OF PROGRAM (Full occurrence only - no sunset)**

This is a General Liability program for small to medium artisan contractors with less than \$1,000,000 annual payroll and \$3,000,000 annual receipts. Higher annual receipts or payroll can be considered on a Submit basis.

AUI manages this program on behalf of a number of insurance companies and reinsurance partners in a number of states as described within this [AUI Contractors GL State/Product Reference Guide](#).

Description	Class Code	Acceptable Operations	Unacceptable Operations
<b>Appliances and Accessories</b> - Installation, servicing and repair - <b>commercial</b>	<b>91150</b>	Installation, service or repair of commercial appliances including:  Stoves Washers Dryers Central Vacuum Mixers etc.	No LPG manufacturing, storage or distribution.  No hurricane shutter manufacturing, sales or installation.  <i>(Household appliance installation service or repair (91155) shall be separately classified and rated.) (Television or radio receiver set installation or repair (99650) shall be separately classified and rated. (Air conditioner nonportable shall be separately (91111) or room air conditioner (91155) should be separately classified and rated.)</i>
<b>Appliances and Accessories</b> - Installation, servicing and repair - <b>household</b>	<b>91155</b>	Installation, service or repair of household appliances including:  Stoves Washers Dryers Refrigerators Stereo or sound systems Portable air conditioners  Appliance Repair for toasters, blenders, etc.	Commercial refrigeration.  Garage door openers.  No LPG manufacturing, storage or distribution.  No hurricane shutter manufacturing, sales or installation.  <i>(Television or radio receiver installation or repair - 99650 shall be separately classified and rated.) (Air conditioning - 91111 or heating AC - 95647 shall be separately classified and rated.)</i>
<b>Cable or Subscription Television</b> - Installation of Lines and equipment at customers premises - no cable line construction or satellite dish installation	<b>91315</b>	The classification includes the installation of lines and equipment at customer's premises. (For premium computation purposes include the payroll of outside salespersons, collectors, messengers and clerical)	Cable Television line construction.  Satellite installation  Excavation work.

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<p><b>Carpentry</b> – Construction of residential property not exceeding three stories in height.</p>	<p><b>91340</b></p>	<p>Work on residential property not exceeding three (3) stories in height after a certificate of occupancy has been obtained.</p> <p>Includes:          Interior and exterior work          Cabinet installation          Door installation          Garage door installation          Wood siding installation &amp; Trim or finish work.</p> <p>Installation of plywood flooring - for hardwood floor installation</p> <p>Window installation - other than glass replacement</p> <p>Wood decks and porches</p>	<p>Excavation work.</p> <p>Framing work/contractors.</p> <p>Door or window manufacturing.</p> <p>Specialty contractors including roofing and wall boarding.</p> <p>Work on commercial properties.</p> <p>Work related to children’s playground equipment.</p> <p>Dock construction or repair.</p> <p>Hurricane shutter installation.</p> <p>Refinishing of floors or furniture.</p> <p>Roof decking.</p> <p>Framing, trusses and plywood installation for roofing and paper and shingles.</p> <p>Exterior construction over three (3) stories.</p> <p><i>(Any work done by a specialty contractor is classified based on what they do.)</i>  <i>(Also any manufacturing of millwork or cabinets are classified as same i.e. cabinet mfg - 91343.)</i></p>
<p><b>Carpentry - Interior - Specialty Contractor</b>          Not applicable to contractors engaged in any other carpentry operation at the same job or location</p>	<p><b>91341</b></p>	<p>Interior carpentry work only, such as the installation of doors, windows, cabinets and hardwood or parquet floors inside of a building.</p> <p><i>(This class is applicable only when the work is done as a separate operation having no connection with any other carpentry operations performed by the same contractor at the same job or location.</i></p> <p><i>If the interior trim carpentry is incidental to general carpentry performed by the same contractor at the same job or location, it is not required to be separately classified and rated using this classification.)</i></p>	<p>Work on residential property prior to certificate of occupancy.</p> <p>Framing work/contractors.</p> <p>Exterior carpentry work.</p> <p>Abatement work.</p> <p>Wood playground equipment.</p> <p>Refinishing of floors or furniture.</p> <p>Restoration work.</p> <p>Framing, trusses and plywood installation for roofing and paper and shingles.</p> <p>Roof decking.</p> <p><i>(Any manufacturing of millwork or cabinets are classified as same i.e. cabinet mfg - 91340.)</i></p>

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**Artisan/Trade Contractors Program Description and Approved Classes of Business**

<p><b>Carpentry - Shop Only</b> - Woodworking</p>	<p><b>91343</b></p>	<p>Custom cabinets and other woodworking activities.</p>	<p>Lumber yards. Construction of playground equipment.  Construction of furniture.  Construction of ladders or any other type of equipment.  Construction of anything that would not be used inside a residential or commercial building.  Building Material Dealers. Home Improvement Stores.</p>
<p><b>Carpet, Rug, Furniture or Upholstery Cleaning</b> - On customers premises</p>	<p><b>91405</b></p>	<p>Furniture cleaning.  Rug or carpet dyeing.  Carpet and upholstery cleaning.</p>	<p>Janitorial work.  Floor waxing or buffing  Water or fire damage restoration.</p>
<p><b>Ceiling or Wall Installation - Metal</b></p>	<p><b>91436</b></p>	<p>Suspended acoustical ceiling.  Metal beams or framing.  Aluminum and rubber siding to install wall.</p>	<p><i>(Metal door/window installation 91746 and Ceiling or wall installation other than metal shall be separately rated as Dry Wall or Wall-board installation - 92338 or Carpentry 91340.)</i></p>
<p><b>Concrete Construction</b></p>		<p>Contractors that will build forms, install reinforcing steel and pour the concrete, tear out the forms, all in connection with building construction and site preparation.</p>	<p><i>Dike, dam, levee, runways, streets, sidewalks or roads. Pile driving, tunneling, subway construction, caisson or cofferdams and bridges. Skateboard park construction. Climbing wall construction. Work above three floors (35 feet). Construction of box culverts</i></p>
<p><b>Debris Removal/ Construction Site Clean Up</b></p>	<p><b>91629</b></p>	<p>Debris removal in connection with construction or erection.  No asbestos or mold removal or remediation.</p>	<p>Salvage operations  Demolition operations.</p>
<p><b>Door, Window or Assembled Millwork Installation – Metal</b></p>	<p><b>91746</b></p>	<p>Installation of metal doors, windows or assembled millwork.</p>	<p><i>(The installation of doors or windows not metal shall be classified as Carpentry – 91340 or 93141.)</i></p>

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<p><b>Driveway, parking area or sidewalk – paving or repairing –</b> No street or road work</p>	<p><b>92215</b></p>	<p>Sidewalks. Parking lots. Driveway. Curbs. Painting of yellow strips on lots.</p>	<p>Street or road work. Man holes. Clearing of right-of-way. Earth or rock excavation. <i>(Filling or grading of land -95410 less than three feet shall be separately classified and rated.)</i></p>
<p><b>Drywall or Wallboard installation</b></p>	<p><b>92338</b></p>	<p>Sheet rock installation. Taping and finishing drywall.</p>	
<p><b>Electrical Work – within buildings –</b> no power line construction, burglar or fire alarm system, electrical machinery or auxiliary apparatus work</p>	<p><b>92478</b></p>	<p>Computer line installation. Wiring within buildings. Installation of outlets, electrical panels. Intercom installation. Vacuum cleaner systems.</p>	<p>Power line construction. Burglary or fire alarm work. Electrical machinery or auxiliary apparatus work. Garage door installation – electrical. Machinery installation or repair. Pump installation or repair. Train and train track work. Motor repair.</p>
<p><b>Excavation contractors/Grading of Land</b></p>		<p>Contractors involved in the clearing and preparation of land for future construction and will include digging foundations, utility work and grading of land.</p>	<p>Contractors involved in blasting, tunneling or those with less than four years experience in the business.</p>
<p><b>Fence Erection Contractors –</b> not fence dealers</p>	<p><b>94276</b></p>	<p>Wooden or metal fence erection. Mailbox installation. Real estate sign installation.</p>	<p>Child-proof pool fences. Electrically-charged fencing. Barbed wire fencing. Fences sold to the general public.</p>
<p><b>Floor Covering Installation –</b> not ceramic tile or stone</p>	<p><b>94569</b></p>	<p>Carpet installation. Linoleum sheets or square tiles installation. Hardwood floors installation.</p>	<p>No rubber flooring installation. <i>(Ceramic tile or stone installation should be separately classified and rated as Tile, Stone, Marble, Mosaic or Terrazzo – Interior – 99746.)</i></p>

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<p><b>Furniture/Fixtures Installation</b> – installation in offices or stores – portable – metal or wood.</p>	<p><b>95124</b></p>	<p>Installation of bulletin boards, display tables, filing equipment, modular workstations, partitions, shelving, storage bins etc.</p>	
<p><b>Handyman</b></p>		<p>Small contractor that fits the true handyman operation. Two or less employees, less than USD 200,000 in receipts. Not licensed in a particular trade as an Artisan</p>	
<p><b>Heating and Air Conditioning Systems or Equipment</b> - installation, service or repair - no liquefied petroleum gas (LPG) equipment sales or work</p>	<p><b>95647</b></p>	<p>Installation of ducts and vents.  Shop and display rooms.  Freon installation.  Air freshener installation.  Duct cleaning.</p>	<p>Installation, service or repair of LPG units.  Refrigeration installation or repair.  <i>(Work connected with solar panel installation should be separately classified and rated as Solar Energy Contractors – 99080.)</i></p>
<p><b>House Furnishings Installation - NOC</b></p>	<p><b>96053</b></p>	<p>Installation in homes of; Draperies and curtains, Window shades and blinds, Mirrors, Pictures, Closet Organizers, Glass Shower Stalls &amp; Incidental upholstery and floor covering.</p>	<p>Furniture repair.  Commercial installation in hotels/motels, etc.</p>
<p><b>Insulation Installation - Plastic</b> - Includes installation or application of acoustical or thermal insulating material in buildings or within building walls. Class applies only when insulation or acoustical work is performed as a separate operation, not part of or incidental to any other construction operation performed at the same job location. No asbestos, formaldehyde products or polyurethane framing operations.</p>	<p><b>96408</b></p>	<p>Installation or application of acoustical or thermal insulating material in buildings or within building walls</p>	
<p><b>Interior Decorators</b></p>	<p><b>96611</b></p>	<p>Installation of house furnishings such as slipcovers, curtains or draperies, window shades, Venetian blinds, and wooden window shutters when performed at a customer's premises.</p>	<p><i>(The following operations shall be separately classified and rated –Upholstering – 99826 &amp; 99827, Floor covering - 9456) &amp; Tile work - 99746.)</i></p>

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<p><b>Landscape Gardening</b> - no spraying; tree trimming, removal or pruning</p>	<p><b>97047</b></p>	<p>Interior rent-a-plant business.</p> <p>Laying of sod only if not a nursery selling sod.</p> <p>Trimming of bushes.</p> <p>Spraying - non-pesticides.</p> <p>Laying out of grounds.</p> <p>Interior landscaping.</p> <p>Planting trees, shrubs, flowers or lawns</p>	<p>Nurseries.</p> <p>Tree trimming, removal or pruning.</p> <p>Grading of land.</p> <p>Land clearing.</p> <p>Pesticide spraying.</p> <p>Excavation.</p>
<p><b>Masonry</b> - construction or residential property not exceeding three stories in height</p>	<p><b>97447</b></p>	<p>Bricklaying not exceeding three (3) stories in height.</p> <p>Concrete block laying not exceeding three (3) stories in height.</p> <p>Building or block, stone or brick not exceeding three (3) stories in height.</p> <p>Marble work not exceeding three (3) stories in height.</p> <p>Decorative retaining wall - block, stone or brick less than 4 feet in height.</p> <p>Stone setting not exceeding three (3) stories in height.</p> <p>Decking around pool.</p>	<p>Chimney construction or work.</p> <p>Exterior work over 3 stories.</p> <p>Structural retaining walls.</p> <p>Pool or pool lip work.</p>
<p><b>Office Machines or Appliance Installation and Service</b> - Includes shop operations.</p>	<p><b>98111</b></p>	<p>Installation of equipment such as, calculators, computers and computer related equipment (modems, printers, etc.) copy machines, fax machines, microfilm equipment, postage machines and typewriters.</p> <p>It also includes shop operations.</p>	<p>Any type of machines that would not be used in normal office operations.</p>

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**Artisan/Trade Contractors Program Description and Approved Classes of Business**

<p><b>Painting –Exterior-Building or Structures –three stories or less</b></p>	<p><b>98304</b></p>	<p>Exterior painting of buildings or structures only. This includes the prepping of the surface prior to painting.</p>	<p>Painting of steel structures and bridges.</p> <p>Exterior spray painting.</p> <p>Painting of roofs.</p> <p>Painting of tanks.</p> <p>Interior decorators or custom finishes.</p> <p>Exterior painting over three (3) stories. <i>(Interior painting - 98305 should be separately rated.)</i></p>
<p><b>Painting - Interior</b></p>	<p><b>98305</b></p>	<p>Interior painting of building or structures. This includes prepping of the surface prior to painting.</p>	<p><i>(Exterior painting - 98304 should be separately rated.)</i></p>
<p><b>Paperhanging</b></p>	<p><b>98344</b></p>	<p>Paperhanging. This is lightweight or heavyweight, patterned or solid color wallpaper, some with adhesive backings, some with vinyl coatings grass cloth etc. This includes prepping the wall prior to attaching the wallpaper.</p>	<p><i>(Painting - 98305 should be separately classified and rated.)</i></p>
<p><b>Plastering or Stucco Work</b> - construction of property not exceeding three stories in height</p>	<p><b>98449</b></p>	<p>Plastering, plain or ornamental not exceeding three (3) stories in height.</p> <p>Lathing not exceeding three (3) stories in height.</p> <p>Spraying of popcorn, orange peel or knock down texture to ceilings or walls not exceeding three (3) stories in height.</p>	<p>Exterior insulation work.</p> <p>Finish systems work.</p> <p>Exterior work over 3 stories.</p> <p>Swimming pool work.</p> <p>Any work with E.I.F.S.</p>
<p><b>Plumbing - Commercial and Industrial</b></p>	<p><b>98482</b></p>	<p>The installation, service or repair of sanitary gas, steam, hot water pipe or other pipe fittings including building connections and gas or liquid fuel appliances.</p> <p>The incidental sales of plumbing fixtures and supplies to be used in connection with the insured's installation, service or repair operations.</p> <p>Shops and display rooms are included.</p>	<p>Sales of Appliances.</p> <p>Installation, serving and repair of heating systems or units or liquefied petroleum gas (LPG) systems and piping.</p> <p>Sales of fixtures and supplies which are not to be used in connection with the insured's installation, service or repair operations.</p> <p>Fire sprinkler work.</p>

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<p><b>Plumbing - residential or domestic -</b></p>	<p><b>98483</b></p>	<p>The installation , service or repair of sanitary gas, steam, hot water pipe or other pipe fittings including building connections and gas or liquid fuel appliances in connection with 1-4 family dwellings.</p> <p>The incidental sales of plumbing fixtures and supplies to be used in connection with the insured's installation, service or repair operations for 1-4 family dwellings.</p> <p>Shops and display rooms are included.</p>	<p>Sales of Appliances.</p> <p>Installation, serving and repair of heating systems or units or liquefied petroleum gas (LPG) systems and piping.</p> <p>Sales of fixtures and supplies which are not to be used in connection with the insured's installation, service or repair operations.</p> <p>Fire sprinkler work.</p>
<p><b>Sheet metal</b></p>	<p><b>98884</b></p>	<p>Sheet metal pole buildings.</p> <p>Metal sheds.</p> <p>Includes incidental shop work.</p>	<p>Roofing work.</p> <p>Duct work in connection with the installation of air conditioning or heating systems.</p>
<p><b>Siding or Gutter Installation - other than wood - properties not exceeding three stories in height</b></p>	<p><b>98967</b></p>	<p>Aluminum or vinyl installation.</p> <p>Includes soffit work.</p> <p>Decorative shutters when incidental to siding installation.</p>	<p>Storm or hurricane shutters.</p> <p>Spray-on siding.</p> <p><i>(Wood siding installation shall be separately classified and rated as Carpentry - 91340.)</i></p>
<p><b>Sign Erection, Installation and Repair -</b></p>	<p><b>98993</b></p>	<p>Erection of billboards, signs, poster panels on buildings or in open spaces such as fields.</p> <p>Operations include the replacement of advertising matter on billboards and the maintenance of the actual billboard sign.</p> <p>This classification also includes shop operations.</p>	<p>Erection, installations and repair of signs over three stories in height.</p>
<p><b>Sign Painting or Lettering - Interior</b></p>	<p><b>99003</b></p>	<p>Painting in the insured's shop or those risks engaged in sign painting or lettering at a customer's premises.</p> <p>This classification includes shop operations and existence hazard of signs located away from the insured's premises.</p>	<p>Advertising Companies – Outdoor.</p> <p>Sign painting on cars, trucks or boats.</p> <p><i>(Sign Erection or Repair shall be separately classified and rated as Sign Erection, Installation and Repair -98993.)</i></p>

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<p><b>Sign Painting or Lettering - Exterior -</b> Under three (3) stories in height.</p>	<p><b>99004</b></p>	<p>Risks engaged in sign painting or lettering on the outside of buildings less than three (3) stories in height.</p> <p>This classification includes shop operations and existence hazard of signs located away from the insured's premises</p>	<p>Work on buildings three (3) stories in height or greater.</p> <p><i>(Interior sign painting or lettering shall be separately classified and rated as. Sign Painting or Lettering – Interior -99003.)</i></p>
<p><b>Swimming Pools – installation, servicing or repair-</b></p>	<p><b>99507</b></p>	<p>Routine maintenance of swimming pools, such as cleaning filters, vacuuming and maintaining proper PH level, but not involved in major repair work.</p> <p>This classification includes the incidental sales of parts and accessories.</p>	<p>Major repairs or installation of new pools.</p>
<p><b>Television or Radio Receiving Set Installation/Repair -</b> residential only, no commercial work. No TV monitoring or surveillance equipment installation or service. No cable TV line construction, No fiber optic cable work. No exterior work over three (3) stories in height.</p>	<p><b>99650</b></p>	<p>Television or Radio installation or repair including the erection of antennas on residential property three stories or less.</p>	<p>Television or Radio installation or repair including the erection of antennas on residential property three stories or less.</p>
<p><b>Tile, Stone, Marble, Mosaic or Terrazzo Work-</b> interior</p>	<p><b>99746</b></p>	<p>Setting and installing interior ceramic tile, marble and mosaic tile.</p> <p>Cutting and polishing tile for interior installation.</p> <p>Mixing of marble particles and cement to make terrazzo flooring.</p> <p>This classification includes incidental exterior work.</p>	<p>Manufacturing of precast terrazzo steps, benches and other terrazzo articles away from the construction site.</p> <p>Sandblasting.</p> <p>Chimney installation, service or repair.</p> <p>Swimming pool installation, service or repair.</p> <p><i>(Exterior construction work shall be separately classified and rated as Masonry - 97447.)</i></p>
<p><b>Upholstery – Shop Only</b></p>	<p><b>99827</b></p>	<p>Incidental furniture refinishing or repairing not at the customer's premises.</p>	<p>Work at customer's premises.</p>

**Artisan/Trade Contractors Program Description and Approved Classes of Business**

**SUBCONTRACTING CLASSES – cannot exceed 25% of insured’s work**

These classifications apply to that portion of the operations performed by adequately insured subcontractors of the insured.

Description	Class Code	Acceptable Operations	Unacceptable Operations
<b>Contractors-subcontracted work-in connection with construction, reconstruction, erection or repair-not buildings.</b>	<b>91581</b>	Work that is performed by adequately insured sub-contractors that does not exceed 25% of insured operations.  Subcontracting work that is not in relation to any buildings or one or two family dwellings.	Anything that is listed as unacceptable in the above classifications or noted under the Ineligible Risks Section below
<b>Contractors-subcontracted work-in connection with building construction, reconstruction, repair or erection-one or two family dwellings.</b>	<b>91583</b>	Work that is performed by adequately insured sub-contractors that does not exceed 25% of insured operations.  Subcontracting work in relation to one or two family dwellings.	Anything that is listed as Unacceptable in the above classifications or noted under the Ineligible Risks Section below.
<b>Contractors-subcontracted work-in connection with building construction, reconstruction, repair or erection-buildings.</b>	<b>91585</b>	Work that is performed by adequately insured sub-contractors that does not exceed 25% of insured operations.  Subcontracting work in relation to buildings that are not one or two family dwellings.	Anything that is listed as Unacceptable in the above classifications or noted under the Ineligible Risks Section below.

**Artisan/Trade Contractors Program Description and Approved Classes of Business**

**APPROVED COVERAGES**

General Liability coverages only.

**FORMS**

ISO Coverage Form

- Forms authorized for use in the program are specified in the list attached to these guidelines or as provided by AUI
- Products & Completed Operations Extension Endorsement required if no subs employed
- Warranty Endorsement required if contractor uses up to 25% subs

**MAXIMUM POLICY PERIOD**

12 months.

**MAXIMUM COVERAGE LIMITS**

\$2,000,000 general aggregate  
\$2,000,000 products aggregate  
\$1,000,000 per occurrence  
\$100,000 fire damage legal liability  
\$5,000 medical payment expense

**DEDUCTIBLES**

A minimum \$1,000 Property Damage per claim deductible applies to all policies

**ELIGIBLE RISKS:**

- Contractors with annual payroll less than \$1,000,000. Higher limits can be considered. Please Submit for approval.
- Contractors with annual receipts less than \$3,000,000. Higher limits can be considered. Please Submit for approval.
- New Ventures that have had a minimum of three years experience in the same contracting segment.

**INELIGIBLE RISKS:**

- Applicants with less than 3 years contracting experience with another contractor or as an independent contractor.
- Contractors with more than 25% of their work subcontracted. Note: For subcontracted work, the applicable subcontracting classification will need to be added to the policy for subcontractors carrying equal or higher liability insurance limits. If they do not carry limits equal to or higher than the applicant then they will need to be classified and rated under the classification of the type of work they perform.
- Contractors who work on Renovation, Reconstruction and Conversion of more than 5 units (condos, townhouses or apartments) in one development in CA. A surcharge is being filed to allow coverage in CA.

**RENOVATIONS, REMODELING, RECONSTRUCTION AND CONVERSION**

Every policy (OUTSIDE of CA) will contain the Renovation, Reconstruction and Conversion exclusion. This endorsement excludes coverage for any contractor renovating, remodelling or converting more than 5 units in a single project or development.

This exclusion may be removed outside of CA from the policy for an additional premium subject to underwriting approval.

Artisan/Trade Contractors Program Description and Approved Classes of Business

**INELIGIBLE RISKS CONTINUED:**

- Contractors who work on condominiums, townhouses, apartments or tract home development projects over 15 units except for repair or remodeling of not more than five units at a time within a development.
- Contractors who work on student housing, senior housing, assisted living facilities or retirement homes except for repair or remodeling of not more than two units at a time within a tract development.
- Contractors with more than 2 claims in 3 years.
- Contractors with more than one construction defect claim (open or closed).
- Contractors that remove asbestos insulation or asbestos containing material, fungus, mold or install insulation materials other than fiberglass or rock wool.
- Any subcontracted work that is not specifically shown as an acceptable classification under this program.
- Risks that sell, install, service or repair alarm systems, automatic fire extinguishing systems, boilers, elevators, escalators, surveillance systems or TV monitoring systems, either commercial or residential unless constituting less than 5% of revenues.
- Risks that perform or sublet any blasting operations.
- Risks that perform demolition of complete buildings.
- Risks that sell, install service or repair wood, coal or waste oil-burning stoves.
- Contractors with operations/work on or for airport, elevator, environmental remediation, railroad, roofing, swimming pool construction, traffic lights, underground tanks, skylights, EFIS.
- Contractors involved in the sale of chemicals, or the application of chemicals, such as herbicides or pesticides, to property. Refer those that apply mold retardants.
- Contractors that perform work for petroleum, industrial or chemical facilities.
- Contractors involved in excavation or tunnelling.
- Contractors involved in any exterior work over three (3) stories in height.
- General Contractors.
- Contractors with involvement in prefab steel construction.
- Developers.

Artisan/Trade Contractors Program Description and Approved Classes of Business

**INELIGIBLE RISKS CONTINUED:**

- Applicants who have been personally bankrupt or the principal in a company that has been bankrupt in the past five years.
  - Contractors involved in recreational or playground construction.
  - Risks where any officer, owner, or partner has a prior felony conviction.
  - Contractors involved in restoration work involving smoke, fire, water or earthquake damage where the revenue from a project exceeds USD 10,000.
- 

**UNDERWRITING SUBMISSION REQUIREMENTS**

- A properly signed Company supplemental application must be completed within 15 days of binding.
  - A properly signed New Venture supplement is required for any new ventures.
  - A current copy of the State License
  - Currently valued loss runs for past 3 years or a signed statement of losses.
- 

**SPECIAL RATING ADJUSTMENTS/RULES:**

- Where approved, if the artisan contractor has had a **lapse in coverage** for more than 30 days for any reason, a factor of **1.5** is applied to the standard premium developed under this program.
- A **loss modification factor** of 1.1 will be applied to any risk, where approved, with a single loss in the past three years and a factor of 1.2 will be applied to any approved risk with two losses in the past three years.
- If a policy is cancelled for any reason, the total retained by the Company shall not be less than 25% of the deposit premium, or \$500, whichever is greater.

Artisan/Trade Contractors Program Description and Approved Classes of Business

**TRIA:**

Terrorism coverage will be offered to all insureds within the limits of the policy at a premium charge of \$3,000 plus 20% of the underlying general liability premium. The insured must accept or reject coverage for terrorism before the policy is bound.

**CERTIFICATE OF INSURANCE**

Certificates may be issued by the Agent on ACORD certificate forms only.

Certificates are not valid if the ACORD form is altered in any way, including but not limited to:

Crossing out words.

Adding Additional Insured or other manuscript type wording.

Utility Companies or other entities requiring completion of their own certificates/endorsements must be referred to the Company for approval prior to issuing.

**RISK INSPECTIONS/LOSS CONTROL**

Certain risks may require inspections as determined by the Company. Inspections are generally completed within 30-60 days of the effective date of coverage. Outstanding recommendations or adverse conditions must be completed and documented within the time allotted by the Company or the policy may be subject to cancellation or non-renewal.

**INSPECTION FEES – LOSS CONTROL**

All Loss Control inspection fees are fully earned and must be remitted by sub-producer with the deposit payment. They are in addition to minimum premiums.

Inspection Fee: \$100 to \$250

## Appalachian Underwriters, Inc.

### Commercial Specialty - General Contractors General Liability Available Markets

#### **ABIC, RRG** (American Builders Insurance Company, RRG)

Rated A (Exceptional) by Demotech - Non-admitted. It's re-insurance is rated A- (X) by A.M. Best Company

#### **Forms Available:**

Option 1) Not Available

Option 2) Occurrence w/ 2 yr. Sunset Clause (Sunset applies to products/completed operations)

Option 3) Claims Made

**Available in:** All States and the District of Columbia

**Minimum Premium: Option 1) N/A; Option 2) \$1,000; Option 3) \$750**

#### **AIC** (Accident Insurance Company)

Rated A (Exceptional) by Demotech - Admitted

#### **Forms Available:**

Option 1) Full Occurrence w/ Special Conditions

Option 2) Occurrence w/ 2 yr. Sunset Clause (Sunset applies to products/completed operations)

Option 3) Claims Made

**Available in:** GA, MS & SC

**Minimum Premium: Option 1) \$1,250; Option 2) \$1,000; Option 3) \$750**

#### **ASI** (American Safety Indemnity Company)

Rated A (VIII) by A.M. Best Company - Non-admitted

#### **Forms Available:**

Option 1) Full Occurrence w/ Special Conditions

Option 2) Occurrence w/ 2 yr. Sunset Clause (Sunset applies to products/completed operations)

Option 3) Claims Made

**Available in:** AL, AK, AR, CO, FL, GA, IN, ID, IL, KS, KY, LA, MD, MI, MO, MN, MT, NC, ND, NJ, NM, SC, SD, TN, TX, UT, VA, WI & WY

**Minimum Premium: Option 1) \$1,250; Option 2) \$1,000; Option 3) \$750**

#### **State National Companies**

State National Insurance Company - Admitted (CA Only)

United Specialty Insurance Company - Non Admitted

Rated A (VIII) by A.M. Best Company

#### **Forms Available:**

Option 1) Occurrence available in CA/ 10 yr. Sunset Clause available in non admitted states. Sunset applies to products/completed operations)

Option 2) Occurrence w/ 2 or 5 yr. Sunset Clause (Sunset applies to products/completed operations)

Option 3) Not available

**Available in:** AL, AR, AZ, CO, DC, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, NE, NC, ND, NV, OH, OK, OR, PA, SC, SD, TX, UT, VA, WA, WV, WI & WY

**Minimum Premium: Option 1) 1,250; Option 2) \$1,000; Option 3) N/A**

#### **SUA Insurance Company** (Wholly owned subsidiary of Specialty Underwriters' Alliance)

Rated B+ (VII) by A.M. Best Company - Admitted

#### **Forms Available:**

Option 1) Full Occurrence w/ Special Conditions

Option 2) Occurrence w/ 2 yr. Sunset Clause (Sunset applies to products/completed operations)

Option 3) Claims Made

**Available in:** AL, AR, FL, GA, IL, IN, KS, KY, MO, MS, OH, OK, SC, TN, TX & VA

**Minimum Premium: Option 1) \$1,250; Option 2) \$1,000; Option 3) \$750**

# Appalachian Underwriters, Inc.

## Commercial Specialty - General Contractors General Liability Available Policy Forms by State

### Alabama

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Alaska (Not Online)

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Arizona

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### Arkansas

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### California

Option 1) State National  
Option 2) State National  
Option 3) State National

### Colorado

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Connecticut

Option 1) Not Available  
Option 2) ABIC, RRG  
Option 3) ABIC, RRG

### Delaware

Option 1) Not Available  
Option 2) ABIC, RRG  
Option 3) ABIC, RRG

### DC (Not Online)

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### Florida

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Georgia

Option 1) AIC  
Option 2) AIC  
Option 3) AIC

### Hawaii (Not Online)

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### Idaho

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Illinois

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Indiana

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Iowa

Option 1) Not Available  
Option 2) ABIC, RRG  
Option 3) ABIC, RRG

### Kansas

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Kentucky

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Louisiana

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Maine

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### Maryland

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Massachusetts

Option 1) Not Available  
Option 2) ABIC, RRG  
Option 3) ABIC, RRG

### Michigan

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Minnesota

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Mississippi

Option 1) AIC  
Option 2) AIC  
Option 3) AIC

### Missouri

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Montana

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Nebraska (Not Online)

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### Nevada

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### New Hampshire

Option 1) Not Available  
Option 2) ABIC, RRG  
Option 3) ABIC, RRG

### New Jersey

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### New Mexico

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### New York (Not Online)

Option 1) Not Available  
Option 2) ABIC, RRG  
Option 3) ABIC, RRG

### North Carolina

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### North Dakota

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Ohio

Option 1) SUA  
Option 2) State National  
Option 3) State National

### Oklahoma

Option 1) SUA  
Option 2) State National  
Option 3) State National

### Oregon

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### Pennsylvania

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### Rhode Island

Option 1) Not Available  
Option 2) ABIC, RRG  
Option 3) ABIC, RRG

### South Carolina

Option 1) AIC  
Option 2) AIC  
Option 3) AIC

### South Dakota

Option 1) ASI  
Option 2) State National  
Option 3) State National

### Tennessee

Option 1) ASI  
Option 2) Tower  
Option 3) Tower

### Texas

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Utah (Not Online)

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Vermont

Option 1) Not Available  
Option 2) ABIC, RRG  
Option 3) ABIC, RRG

### Virginia

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Washington

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### West Virginia

Option 1) Not Available  
Option 2) State National  
Option 3) State National

### Wisconsin

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### Wyoming (Not Online)

Option 1) ASI  
Option 2) ASI  
Option 3) ASI

### LEGEND

**Option 1)** Full Occ or Equivalent  
**Option 2)** Occ w/ SunsetClause  
**Option 3)** Claims Made

## Appalachian Underwriters, Inc.

### Commercial Specialty - Artisan/Trade Contractors General Liability Available Markets

Note: All artisan policies are issued on an ISO occurrence form - no sunset.

**ABIC, RRG** (American Builders Insurance Company, RRG)

Rated A (Exceptional) by Demotech, Non-admitted. It's re-insurance is rated A- (X) by A.M. Best Company

**Available in:** All States and the District of Columbia

**AIC** (Accident Insurance Company)

Rated A (Exceptional) by Demotech - Admitted

**Available in:** GA, MS & SC

**AS** (American Safety Insurance Company, wholly owned subsidiary of *American Southern Ins. Companies*)

Rated A- (VI) by A.M. Best Company - Non-admitted

**Available in:** AL, FL, IL, KS, TN & VA

**ASI** (American Safety Indemnity Company, not affiliated w/ AS above)

Rated A (VIII) by A.M. Best Company - Non-admitted

**Available in:** AL, AK, AR, CO, FL, GA, IN, ID, IL, KS, KY, LA, MD, MI, MO, MN, MT, ND, NE, NM, NJ, SC, SD, TN, TX, UT, VA, WI & WY

**ASO** (American Southern Insurance Company, parent company of AS above)

Rated A- (VI) by A.M. Best Company - Non-admitted

**Available in:** GA, IA & MS

**AV** (American Vehicle Insurance Company)

Non-rated - Non-admitted

**Available in:** GA, KY & VA

**Northland Insurance Company** (Member of *Travelers Insurance Companies*)

Rated A (X) by A.M. Best Company - Non-admitted

**Available in:** GA, NC, SC, TN & VA

**RSUI Indemnity Company**

Rated A (XI) by A.M. Best Company - Non-admitted

**Available in:** GA, IL, IN, NC, PA, SC, TN & VA

**State National Companies**

State National Insurance Company - Admitted (CA Only)

United Specialty Insurance Company - Non Admitted

Rated A (VIII) by A.M. Best Company

**Available in:** AL, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, NE, NC, ND, NV, OH, OK, OR, PA, SC, SD, TX, UT, VA, WA, WV, WI & WY

**SUA Insurance Company** (Wholly owned subsidiary of *Specialty Underwriters' Alliance*)

Rated B+ (VII) by A.M. Best Company - Admitted

**Available in:** AL, AR, FL, GA, IL, IN, KS, KY, LA, MO, MS, OH, OK, SC, TN, TX & VA

# Appalachian Underwriters, Inc.

## Commercial Specialty - Artisan/Trade Contractors General Liability Available Markets

<b>Alabama</b> ASI	<b>Alaska (Not Online)</b> ASI	<b>Arizona</b> State National	<b>Arkansas</b> ASI
<b>California</b> State National	<b>Colorado</b> ASI	<b>Connecticut (Not Online)</b> ABIC, RRG	<b>Delaware (Not Online)</b> ABIC, RRG
<b>DC</b> State National	<b>Florida</b> ASI	<b>Georgia</b> AIC, ASI	<b>Hawaii (Not Online)</b> State National
<b>Idaho</b> ASI	<b>Illinois</b> ASI	<b>Indiana</b> ASI	<b>Iowa</b> ASO
<b>Kansas</b> ASI	<b>Kentucky</b> ASI	<b>Louisiana</b> ASI	<b>Maine (Not Online)</b> ABIC, RRG
<b>Maryland</b> ASI	<b>Massachusetts (Not Online)</b> ABIC, RRG	<b>Michigan</b> ASI	<b>Minnesota</b> ASI
<b>Mississippi</b> AIC	<b>Missouri</b> ASI	<b>Montana</b> ASI	<b>Nebraska (Not Online)</b> ASI
<b>Nevada</b> State National	<b>New Hampshire (Not Online)</b> ABIC, RRG	<b>New Jersey</b> ASI	<b>New Mexico (Not Online)</b> ASI
<b>New York (Not Online)</b> ABIC, RRG	<b>North Carolina</b> ASI	<b>North Dakota</b> ASI	<b>Ohio</b> State National
<b>Oklahoma</b> State National	<b>Oregon</b> State National	<b>Pennsylvania</b> State National	<b>Rhode Island (Not Online)</b> ABIC, RRG
<b>South Carolina</b> AIC, ASI	<b>South Dakota</b> ASI	<b>Tennessee</b> ASI	<b>Texas</b> ASI
<b>Utah (Not Online)</b> ASI	<b>Vermont (Not Online)</b> ABIC, RRG	<b>Virginia</b> ASI	<b>Washington</b> State National
<b>West Virginia (Not Online)</b> State national	<b>Wisconsin</b> ASI	<b>Wyoming (Not Online)</b> ASI	