

# CLASSIFICATIONS – NON-ADMITTED PRODUCT

## NOTABLE EXCLUSIONS

- Work >12 feet below grade
- Crane work >20 feet
- Scaffolding >3 stories
- New construction work in tracts of >15 units
- >20 degree slope work
- Exterior work >35 ft
- Snow/Ice removal, including roof/gutters
- Rooftop decks or decks over living areas
- Takeover of unfinished work
- Prior Works Exclusion
- Action Over Exclusion
- Continuous & Progressive Exclusion
- Classification Limitation Endorsement
- Work on assisted living facilities, nursing homes etc
- Foundation Repair
- Earth Movement/Subsidence

Review policy forms for comprehensive list of conditions and exclusions

### **Plumbing- Residential (98483)**

Allows incidental commercial work. Incidental residential backflow testing permitted. Classification does not allow: boiler installation/service/repair, fire suppression work, industrial/manufacturing plant work, process piping, underground tank or other storage container installation/maintenance/removal, or public sewer work.

### **Roofing- Commercial (98677)**

Building footprint limited to 10,000 sq. ft. Excludes green or living roof systems. Roofers Gross Receipts Credit: \$200K+ - \$2M+ earn a 11.18% to 27.62% credit. Open roof in the course of roofing is excluded unless a sublimit of \$50K purchased.

### **Roofing- Residential (98678)**

Building footprint limited to 3,500 sq. ft. Excludes green or living roof systems. Roofers Gross Receipts Credit: \$200K+ - \$2M+ earn a 11.18% to 27.62% credit. Open roof in the course of roofing is excluded unless a sublimit of \$50K purchased.

### **Siding Installation (98967)**

Includes soffit/fascia and decorative shutters. Classification does not allow: stone or masonry façade work, or green/living wall systems. EIFS certified contractors can purchase a \$50K sublimit; otherwise EIFS work excluded.

## SECONDARY CLASSES

### **Carpentry- Interior Finish Work (91341)**

Wood trim and cabinetry work. Does not include non-unfinished wood floor installation or finishing.

### **Debris Removal Contractors (91629)**

Only construction site removal of construction material. No salvage operations, demolition, biohazard or hazardous materials including asbestos removal.

### **Concrete Flatwork (92215)**

Includes curbs, gutters, swales, non-structural work, paving, paver installation, parking lots, private roads, driveways, sidewalks, stamping/decorative work. Grading/excavation only in conjunction with paving work. No public street/road work.

### **Flashing/Counter Flashing/Roof Gutters- only (98884)**

Fabrication, installation, cleaning, and repair included.

### **Painting- Exterior (98304)**

Residential and commercial buildings with incidental surface preparation.

### **Painting- Interior (98305)**

Residential and commercial building interiors with incidental surface preparation.

### **Roof Mounted Solar Panel Installers (99080)**

Installation of solar panels and incidental roofing work needed. Sale of solar heating/energy conversion equipment excluded.

## PRIMARY CLASSES

Selected *Primary Class* will be 50%+ of the rating basis; all classes may be selected and rated for as secondary exposures. Policy subject to *Class Limitation Endorsement*.

### **Carpentry- Framing (91340b)**

Structure size limited to 10,000 sq ft. Classification does not allow any construction work involving log homes, straw bale or adobe.

### **Concrete – Foundation (91560b)**

Foundation footprint limited to 3,500 sq ft. Includes pouring, placing & finishing concrete foundations. Classification does not allow: pool construction, foundation repair, leveling, pile driving, jacking, concrete coring, house leveling, underpinning, structure moving, caisson, bridge, or rebar only work. Any bodily injury or property damage arising out of or resulting in whole or in part, from the leasing, borrowing, lending or renting of equipment for the purposes of digging, grading or excavating is excluded.

### **Door & Window Installation/Glaziers (91746b)**

Allows installation/service/repair of any single garage door of 200lbs or less. Classification does not allow work on security or fire windows/doors.

### **Plaster or Stucco- Interior/Exterior (98449b)**

EIFS contractors certified by the Association of Wall and Ceiling Industry (AWCI) can purchase a \$50K sublimit; otherwise EIFS work excluded. Exclusions include: fire sprinklers or fire suppression systems and imported building materials.