

Tradesmen⁺ Program



Features

Tradesmen+ General Liability Preferred Package Program, Specializing in Artisan Contractors

- Package Includes General Liability, Auto, Property, and Inland Marine
- Monoline General Liability and Auto also available
- 96 eligible classifications
- 29 eligible classifications for new business GL
- Standard ISO Occurrence Form (04/13)
- Full additional Insured forms library
- Up to \$1 million / \$2 million limits
- Deductible choices: \$500 / \$5,000
- Sub-contract up to 40%
- Per-project aggregate
- Blanket AI & Waiver
- Minimum premium \$1,500
- Package credit available
- Flexible installment billing plans
- Package credit available
- Primary and non-contributory wording

Eligible List

91111	Air Conditioning - Service only, no install
91127	Alarms & Alarm Systems
91115	Appliance / Accessory Install Comm'l
51241	Asphalt Works
99709	Awning / Canvas Install, Repair, Remove
91250	Boiler Inspect, Install, Clean, Repair
61217	Building - Insured
61226	Building - Office NOC
61212	Building Other
91302	Cable Install in Conduits
91342	Carpentry - Comm'l only, no roofing, 3 flrs
91341	Carpentry - Interior
91340	Carpentry - Res only, no roofing, 3 flrs or less
91343	Carpentry Shop Only
91405	Carpet, Rug, Furniture Cleaning - no shop
91436	Ceiling / Wall Install Maintenance

Eligible List (continued)

91551	Communication Equipment - Install
91560	Concrete Construction (no pools, foundations)
91577	Conduit Construction - electrical & communication
91590	Contr Perm Yards-Maint
91580	Contractors Executive Supervisors
11205	Contractors Equipment Earhmoving with Operators
91629	Debris Removal - construction, no roof tear off
12362	Distributors - no food
91746	Door / Window Millwork Install
92102	Drilling - water, no testing, no municipal work
92215	Driveway / Parking / Sidewalks
92338	Drywall or Wallboard Install
63010	Dwellings - one family LRO
63011	Dwellings - two family LRO
92451	Electrical Apparatus Installation
92478	Electrical Work within Buildings
94007	Excavation - Commercial
12651	Fence Dealers
94276	Fence Installation
94569	Floor Covering Installation
96053	Furnishings Install
13410	Gas Dealers - LPG
13590	Glass Dealers - Glaziers
95410	Grading of Land
95487	Greenhouse Construction
95505	Gunite - Commercial
95625	Handy Man - (No roofing, foundation) \$1000 / job
95648	Heat / AC Equipment
95647	Heat / AC Equip - No LPG
96410	Insulation - Mineral
96409	Insulation - Organic or Plastic in solid state
96408	Insulation - Plastic NOC
96611	Interior Decorators
96702	Irrigation / Drain Systems
96816	Janitorial Services

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Eligible List (continued)

97047	Landscape Gardening
97050	Lawn Care Services
14913	Locksmith
97447	Masonry
97650	Metal Erection - Non-Load Bearing
97653	Metal Erection - Nonstructural NOC
15699	Nursery - Garden
98304	Painting Exterior 3 story or less
98303	Painting Exterior 4 story or more
98344	Paperhanging
98449	Plastering - Stucco
98482	Plumbing - Commercial
98483	Plumbing - Residential
98502	Pre-fab Building Erection - Light Service Comm'l
58503	Pulp Manufacturing
98636	Refrigeration Equipment - commercial systems no LPG
16723	Rental Stores - Equipment
98710	Sand or Gravel Digging
99650	Satellite Dish Install - 3 flrs or less
98805	Septic Tank Systems
98820	Sewer Main Connections
98884	Sheet Metal Work - Outside
98967	Siding & Gutter Install
99004	Sign Painting - 2 flrs or less
99080	Solar Energy Contractors
18437	Stores - no food
99303	Street Cleaning
99315	Street / Road Construction
99321	Street / Road Re-Paving
91583	Sub-Contractor 1&2 Family Dwellings
91585	Sub-Contractor Buildings
91581	Sub-Contractor No Buildings
91589	Sub-Contractor Street / Highway Not Elevated
99471	Surveyor - Land
99505	Swim Pool Service
99506	Swim Pool Service Above Ground
99507	Swim Pool Service Below Ground
99613	Telephone/Telegraph or Cable Install
99746	Tile Stone Masonry
99777	Tree-Prune/Spray/Trim
99973	Truckers
49451	Vacant Land
99946	Water Mains
99955	Waterproofing NOC
99975	Window Cleaning - Not Connected with Janitor

Ineligible List

Airports or Hospital / Surgical
Airport / Bridge / Highways
Alarm Install / Monitoring
Applicants who work for Condominium or Homeowners Assoc's (work for individual unit owner is acceptable)
Applicants with a 3-year loss ratio of 65% or more
Architects and Engineers
Bankruptcy in the past five years
Bulk storage / handling / distribution of fuel oil, gas or petrochemicals
Construction of condominiums, tracts, apartments or townhomes
Current or past exposures to Subsidence
Demolition or Blasting
Developers
Earthquake Retrofit
Excavation below 8 feet
Exterior Insulation Finishing Systems (EIFS)
Foundation / Footing
Framing
Gas Stations
Hazardous material, including storage tanks and containers
Underground below 8 feet
Install / Set up of Mobile or Pre-Manufactured Homes
Management for a Fee
Maritime Operations
Oil Refineries or Railroads
Painting of Storage Tanks
Paper Contractors
Public Street / Road / Highway
Roofers
Sandblasting Work
Scaffolding over 3 stories
Slopes or hillsides with a grade of 6% or more
Underground below 8 feet
Window Washing above 3 floors
Work on Landfills
Work with pollutants such as asbestos, lead, and chemicals