

## General Construction Guidelines

- Minimum premium of \$35,000
- No General Contractors
- Commercial contractors preferred
- Low turnover, stable business, little fluctuation in claim frequency, better than average wages
- Limited height exposure, no underground or excavation work
- Loss controlled prior to quoting

### Eligible Contractor Classifications

5027 & 5028 Masonry

5183-1 & 5187-1 Plumbing

5146-1 Cabinet or Fixtures

5201-1 & 5205-1 Concrete or Cement Work

5348 Tile, Stone, Mosaic or Terrazzo Work

5467 & 5470 Glaziers

5484 & 5485 Plastering or Stucco Work

5140 & 5190 Electrical Wiring

5183-2 & 5187-2 Refrigeration Equipment

5183-3 & 5187-3 Heating or Air Conditioning

5201-2 & 5205-2 Concrete or Cement Work

5446 & 5447 Wallboard Installation

5474-1 & 5482-1 Painting or Wallpaper Installation

### Allowed on Incidental Basis only

(<25% of total exposure)

5102-3 Floor Installation-Elevated

5160 Elevator Erection or Repair

5195 Communication Cabling (within bldg.)

5225 Reinforcing Steel Installation

5538-2 & 5542-2 Heating or Air Conditioning Ductwork

5102-1 Iron, Steel, Brass, Bronze or Aluminum Erection

5185 & 5186 Automatic Sprinkler Installation

5213 & 5214 Concrete Construction – NOC

5538-1 & 5542-1 Sheet Metal Work

