



# Select Accounts Underwriting Guidelines

## CONTRACTORS

**Edition: September 2025**

Please consult  
with your  
Underwriter or  
Sales Executive for  
details and to  
discuss risks which  
may not meet the  
following  
guidelines.

### CONTRACTORS:

Travelers' broad contractor appetite is highlighted by our preferred appetite for Trade Contractors who specialize in repair, installation, or service work; especially those who work for residential and small commercial customers.

**Contractor** risks will typically have a maximum account size of:

- Total property insured value: \$10M per account/\$5M per location.
- Payroll: \$1,000,000 annually (exception for Landscapers: up to \$1.5M).
- Workers Compensation: \$75,000 in premium
- Auto: 25 power units

### Quick Links:

[Industry](#)  
[Underwriting](#)  
[Guidelines](#)

[Industry Ineligibles](#)

[Coverage](#)  
[Considerations](#)

[Class table](#)  
[\(Countrywide excl.](#)  
[CA\)](#)

[Class table \(CA](#)  
[specific\)](#)

### Target Business for Contractors

- Carpet & Flooring Installation
- Electricians- Wiring Within Buildings
- Residential & Commercial HVAC
- Landscapers and Lawn Maintenance
- Masonry
- Painting & Wallpapering
- Plumbers

### Underwriting Guidelines for Contractors\*

	BOP	Monoline GL	Monoline Property	Auto	WC
<b>Experience &amp; Licensing</b>					
Three years in business preferred, however new ventures for this industry will be considered.	✓	✓	✓	✓	✓
Professional licenses required as dictated by state law	✓	✓			✓
<b>Work Subcontracted</b>					
Subcontracted work permitted up to 25% of revenue	✓	✓			✓



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Work from Heights	BOP	Monoline Property	Monoline GL	Auto	WC
Work from heights must be restricted to less than 2 stories					✓
Work from heights must be restricted to less than 3 stories	✓		✓		

### A few Reminders:

- **Ineligible exposures** can be found in Ineligible Exposures for this Industry and the Class Table for exposures more specific to a given class.
- Loss activity or prior termination of coverage may require underwriting review and action.
- Where applicable to BOP, the below guidelines apply to business written on our BOP 2.0 product.

Ineligible Exposures for this industry: ** <i>(Unique exposures may exist at the class level. Refer to classification table)</i>	BOP	Monoline GL	Monoline Property+	Auto	WC
Remediation or removal of hazardous substances (e.g. Lead, Asbestos, mold etc.)	X	X		X	X
Crane work performed or subcontracted	X	X	X	X	X
Work on pipelines or sewers	X	X		X	X
Installation or maintenance of natural gas or LPG (propane) tanks or lines, including cutting, moving, or extending existing main gas lines or filling LPG tanks	X	X		X	X
Salvage, wrecking or demolition operations	X	X	X	X	X
Installation of building insulation. Services often include EIFS installation, flashing, and cladding.	X	X		X	X
Work on roads, bridges, elevated highways or airports (i.e. runways, aprons, sidewalks)	X	X		X	X
Work on caisson, dams, dikes, jetty or breakwater, or levees	X	X	X	X	X
Industrial work, work in hospitals or hazardous facilities (e.g. aerospace, nuclear plants, petrochemical plants)	X	X			X
Company-sponsored van pools carrying 6 or more employees					X
Work performed on golf courses or other sporting grounds	X	X			
Solar Panel Work	X	X			X
Geothermal Work	X	X		X	X
Quarry or Mining Operations	X	X	X	X	X
Past or present work with Exterior Insulation Finishing Systems (EIFS) or Direct-applied Exterior Finishing Systems (DEFS)	X	X		X	X
Work in high-capacity facilities (e.g. amusement parks, arenas, stadiums)	X	X			X



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## **Regional Nuance:**

- Some states have restricted appetite for construction work. Trends have been captured in the table below but may not encompass all scenarios.
- Nevada: No Liability or Umbrella, with the exception of [Janitorial Services](#).
- Additional eligibility considerations for California contracts can be found in the [California class table](#).

\* Additional underwriting guidelines may apply

\*\* While outside of Select's underwriting appetite, coverage may be considered by [Northfield](#)

+ Unique guidelines may apply for Inland Marine

## Coverage Summary for Contractors

### **Notable Industry Exclusions:**

The following are mandatory for all classes of business subject to state approval:

- Exterior Insulation and Finish System Exclusion (CG D2 04 or state equivalent)
- All Projects Subject to a Wrap-Up Insurance Program with Limited Exceptions for Certain Ongoing Operations Exclusion (CG D3 91 or state equivalent)
- Fungi or Bacteria Exclusion (CG D2 43 or state equivalent)
- Lead Exclusion (CG D0 76 or state equivalent)

### **Coverage considerations:**

- BOP coverage as well as monoline property and general liability coverage is available.
- Property coverage limits are expected to be insured at 100% unless a coinsurance percentage is selected.
- Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire, and earthquake.
- Both Auto and Workers Compensation are available as companion policies or on a monoline basis subject to applicable guidelines.
- Umbrella coverage is available when written over a Travelers general liability policy.



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## Classifications for Contractors (Countrywide, excluding California)

**Eligible operations are businesses specifically listed in the classification section.** If multiple business operations are conducted at the same location, each is to be separately classified and rated.

Quick Links: [A-F](#), [G-L](#), [M-R](#), [S-Z](#)

Class Description  <i>The following applies to all states except for California and Nevada. Please see <a href="#">California specific table</a> below and <a href="#">regional nuance note on Nevada</a>.</i>	Notable State Exceptions	Ineligible Exposures for this Class  <b>(Applicable LOBs noted)</b>  <i>Refer to "Ineligible Exposures for this Industry" to review industry ineligible exposures</i>
<b>Alarm Systems Repair or Installation Services</b> <i>Installation, maintenance or repair of alarms or alarm systems (e.g., burglar, security, fire). Services often include design consultation, monitoring and sale of alarms.</i>		
<ul style="list-style-type: none"> <li>• Ineligible for BOP or monoline GL</li> </ul>		
<b>Appliance or Furniture Installation and Service Contractors</b> <i>Installation, and repair of appliances (e.g. washing machines, dryers, dishwashers), furniture, or other home furnishings. Operations are primarily off premises.</i>		Delivery only as primary operation (all lines) Design, service or installation of any of the following: Alarm systems, home automation systems (BOP, Monoline GL) Installation of wood, propane/gas, pellet, corn or coal stoves (BOP, Monoline GL) Lawn mower, power tool or engine repair (BOP, Monoline GL) Cleaning of restaurant or kitchen ventilation ducts or range hoods (BOP, Monoline GL & WC)
<b>Carpenters - Interior</b> <i>Interior finish carpentry including the installation of cabinetry, woodwork, trim work, and moldings. Does not include framing.</i>	GL & Umbrella not available in AZ, CA, CO, FL, HI, NY, MT, OR, SC, TX, WA, WV	Work affecting the structural integrity of the building or foundation (BOP, Monoline GL) Exterior work (BOP, Monoline GL)
<b>Carpet and Flooring Installation Contractors</b> <i>Installation of carpet, hardwood flooring, linoleum, vinyl sheet flooring, or other similar non-ceramic floor coverings. Services may include refinishing or resurfacing.</i>		
<ul style="list-style-type: none"> <li>• Tile and stonework is <u>separately classified</u> under <a href="#">Tile or Stonework Contractors</a>.</li> </ul>		
<b>Carpet, Rug and Upholstery Cleaners</b> <i>Cleaning of carpet, rug and upholstery to remove stains, dirt, and allergens. Services often include carpet binding and repair. Operations may be on or off premises.</i>		



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<b>Concrete Construction Contractors</b> <i>Pouring, finishing, and repairing of concrete flatwork, foundations, and structural elements.</i> <ul style="list-style-type: none"> <li>• Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul>	GL & Umbrella not available in AZ, CA, CO, FL, HI, MT, NY, OR, SC, TX, WA, WV	Creation of concrete structural elements other than foundations (e.g. beams, walls or floor panels) (BOP, Monoline GL, WC) Manufacturing and distribution of concrete (all lines) Underpinning work (BOP, Monoline GL, WC) Elevated slab shoring or tilt work (BOP, Monoline GL, WC)
<b>Countertop Installation Contractors</b> <i>Installation of counter tops (e.g., granite, laminate, marble) as well as associated finish and trim work.</i> <ul style="list-style-type: none"> <li>• Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul>		Manufacturing of stone or granite countertops (BOP, Monoline GL)
<b>Door, Window, Awning, or Assembled Millwork Contractors</b> <i>Installation of prefabricated doors, windows, awnings or millwork (e.g., casing, baseboard, molding) made of either metal, vinyl, or wood.</i> <ul style="list-style-type: none"> <li>• Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul>	GL & Umbrella not available in AL, AZ, CA, CO, FL, HI, LA, MT, NY, OR, SC, TX, WA, WV	Installation of metal fire doors (BOP, Monoline GL) Installation of overhead garage doors (BOP, Monoline GL, WC) Installation of storm shutters (BOP, Monoline GL) Insulation work (BOP, Monoline GL)
<b>Driveway, Sidewalk or Parking Area Contractors</b> <i>Pouring, paving, painting, and resurfacing of driveways, curbs, sidewalks and parking areas.</i> <ul style="list-style-type: none"> <li>• Snow removal: add <a href="#">Snow or Ice Removal</a></li> <li>• Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul>		Work performed on roads, culverts or flood channels (BOP, monoline GL, WC) Manufacturing and distribution of concrete (all lines)
<b>Drywall Contractors</b> <i>Installation of drywall. Services often include soundproofing, taping and finishing operations.</i> <ul style="list-style-type: none"> <li>• Plastering or Stucco work is separately classified under <a href="#">Plastering or Stucco Contractors</a>.</li> <li>• Painting is separately classified under <a href="#">Painting and Wallpapering Contractors</a>.</li> </ul>	Not eligible in CA, FL, GA, IL, NY, IL	Installation of insulation (all lines) Remediation, cleanup, or removal of hazardous material or substances (all lines) Salvage, wrecking or demolition operations (all lines).
<b>Electricians - Wiring Within Buildings</b> <i>Installation or repair of electrical wiring, fixtures and lighting within buildings. This class also includes residential cable, satellite, and communication equipment installation within buildings only.</i> <ul style="list-style-type: none"> <li>• Alarm installation/Servicing: see <a href="#">Alarm Systems Repair or Installation Services</a></li> </ul>		Work on electrical lines from pole to house/building (BOP, Monoline GL, WC)
<b>Excavation Contractors</b>	GL & Umbrella not	Oil & gas field work (all lines)



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<p>The following applies to all states except for California and Nevada. Please see <a href="#">California specific table</a> below and <a href="#">regional nuance note on Nevada</a>.</p>		<p>Refer to "Ineligible Exposures for this Industry" to review industry ineligible exposures</p>
<p>Digging or trenching land to create space for foundations or pipelines. Residential work only.</p> <ul style="list-style-type: none"> <li>• Snow removal: add <a href="#">Snow or Ice Removal</a></li> <li>• Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul>	available in AL, AZ, CA, CO, FL, HI, LA, MT, NY, OR, SC, TX, WA, WV	Demolition work (all lines)  Deep trenching without trench box, shoring or tunneling (WC)
<p><b>Fence Dealers and Installation Contractors</b> Sale and installation of fences of various materials (e.g. aluminum, wood, vinyl), as well as invisible fence installation.</p>		Installation of electrical fence or barb/razor wire fencing (BOP, Monoline GL)  Installation of temporary fencing (BOP, Monoline GL)  Installation of guardrails or other roadway protective barriers (BOP, Monoline GL, WC)
<p><b>General Contractors</b> Managing the building, addition, or remodeling of new and existing structures. Hires and manages subcontractors or suppliers for various parts of or the entire job.</p> <ul style="list-style-type: none"> <li>• Only eligible for Auto and monoline property as a line of business</li> </ul>		
<p><b>Glaziers</b> Glass work, including tinting, etching, sizing and cutting of plate glass. Includes installation of the custom work.</p>	GL & Umbrella not available in AL, AZ, CA, CO, FL, HI, LA, MT, NY, OR, SC, TX, WA, WV	
<p><b>Handymen</b> Persons performing a wide range of operations on residential structures.</p> <ul style="list-style-type: none"> <li>• Only eligible for Auto and monoline property as a line of business</li> </ul>		
<p><b>Iron Works Contractors - Decorative or Artistic</b> Creation and installation of decorative, non-structural iron works, or memorial plaques. Operation may be on or off premises.</p>		Metal erection work performed other than purely decorative or artistic (BOP, Monoline GL, WC)  Structural work performed, including railings and stairs (BOP, Monoline GL, WC)  Operations using welding ovens and/or furnaces (BOP, monoline property, WC)
<p><b>Irrigation or Drainage Systems Contractors</b> Digging of trenches and small canals for commercial irrigation purposes. Services may also include construction of surface or subsurface drainage systems.</p> <p style="text-align: right;"><i>Continued on following page.</i></p>	GL & Umbrella not available in NY	Design, service or installation of drainage systems for farms (BOP, Monoline GL, WC)  Public sewer, street, road or municipal work performed (BOP, Monoline GL, WC)



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<ul style="list-style-type: none"> <li>Lawn sprinkler work: see <b>Landscapers and Lawn Maintenance - With Sprinkler Installation</b> class</li> </ul>		Drilling work performed (other than water) (All lines)
<b>Janitorial Services</b> <i>Interior cleaning services of commercial or residential properties, including housekeeping.</i> <ul style="list-style-type: none"> <li>Power washing is <u>separately classified</u> under <b>Power Washers</b></li> </ul>		Cleaning of chimneys, restaurant or kitchen ventilation ducts or range hoods (BOP, Monoline GL, WC) Debris removal, construction site cleanup or remediation work. Pest control or extermination services (BOP, Monoline GL, WC) Handyman services (BOP, Monoline GL, WC)
<b>Land Grading Contractors</b> <i>Moving land to create grades and elevations. Residential work only.</i> <ul style="list-style-type: none"> <li>Excavation work: <u>Add</u> <b>Excavation Contractors</b> class</li> <li>Snow removal: <u>Add</u> <b>Snow and Ice Removal Contractors</b> class</li> </ul>		Tree service, surgery or removal operations (BOP, Monoline GL, WC)
<b>Landscapers and Lawn Maintenance - No Sprinkler Installation</b> <i>Lawn care services (i.e. Mowing, mulching, and seeding), garden planting, and lawn maintenance. May include incidental hardscaping, trenching, or land grading. Operations do not include installation of lawn sprinkler systems.</i> <ul style="list-style-type: none"> <li>Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul> <p>The following exposures are separately classified:</p> <ul style="list-style-type: none"> <li>Snow Removal: See <b>Snow and Ice Removal Contractors</b> class</li> <li>Excavation work: See <b>Excavation Contractors</b> class</li> <li>Power Washing: See <b>Power Washers</b> class</li> <li>Hardscaping: See <b>Masonry Contractors</b> class</li> </ul>		Tree service, surgery, or removal (BOP, Monoline GL, WC) Pest control or extermination services (BOP, Monoline GL, WC) Pesticide or herbicide application as a primary operation (All lines)
<b>Landscapers and Lawn Maintenance - With Sprinkler Installation</b> <i>Lawn care services (i.e. Mowing, mulching, and seeding), garden planting, and lawn maintenance. May include incidental hardscaping, trenching, or land grading. Operations include installation of lawn sprinkler systems.</i>		Tree service, surgery, or removal (BOP, Monoline GL, WC) Pest control or extermination services (BOP, Monoline GL, WC)



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Class Description	Notable State Exceptions	Ineligible Exposures for this Class (Applicable LOBs noted) Refer to "Ineligible Exposures for this Industry" to review industry ineligible exposures
<p>The following applies to all states except for California and Nevada. Please see <a href="#">California specific table</a> below and <a href="#">regional nuance note on Nevada</a>.</p> <ul style="list-style-type: none"> <li>Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul> <p>The following exposures are separately classified:</p> <ul style="list-style-type: none"> <li>Snow Removal: See <a href="#">Snow and Ice Removal Contractors</a> class</li> <li>Excavation work: See <a href="#">Excavation Contractors</a> class</li> <li>Power Washing: See <a href="#">Power Washers</a> class</li> <li>Hardscaping: See <a href="#">Masonry Contractors</a> class</li> </ul>		<p>Pesticide or herbicide application as a primary operation (All lines)</p> <p>Work performed on golf courses or other sporting grounds (BOP, Monoline GL, WC)</p>
<p><b>Masonry Contractors</b> <i>Non-structural masonry work, including bricklaying and stone setting (e.g. patios, retaining walls, paver stones, decorative fireplaces).</i></p> <ul style="list-style-type: none"> <li>Concrete work is <u>separately classified</u> under <a href="#">Concrete Construction Contractors</a></li> <li>Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul>	GL & Umbrella not eligible in AZ, CA, CO, FL, HI, IL, MT, NY, OR, SC, TX, WA, WV	<p>Installation of chimneys or fireplaces, other than repointing or repairing (BOP, Monoline GL)</p>
<p><b>Painting and Wallpapering Contractors</b> <i>Interior or exterior painting, paint stripping, or application and removal of wall coverings for commercial and residential customers.</i></p> <p>The following exposures are separately classified:</p> <ul style="list-style-type: none"> <li>Power Washing: See <a href="#">Power Washers</a> class</li> <li>Interior Design Services: See <a href="#">Professional Services</a> industry</li> </ul>	Exterior painters not eligible for GL & Umbrella in AZ, CA, CO, FL, HI, IL, LA, MT, NY, OR, SC, TX, WA, WV	<p>Painting of oil or gasoline tanks, ship hulls, steel structures or bridges (BOP, Monoline GL, WC)</p> <p>Employees regularly working in confined spaces (e.g., crawl spaces) (WC)</p>
<p><b>Plastering or Stucco Contractors</b> <i>Applying or repairing plaster or stucco to the exterior of a building.</i></p> <ul style="list-style-type: none"> <li>Drywall is separately classified under <a href="#">Drywall Contractors</a></li> </ul>	GL & Umbrella not eligible in AZ, CA, CO, FL, HI, IL, LA, MT, NY, OR, SC, TX, WA, WV	<p>Any past or present application of Exterior Insulation Finishing Systems (EIFS) or Direct applied Exterior Finishing Systems (DEFS) (All lines)</p>
<p><b>Plumbers</b> <i>Installation, service or repair of pipes, plumbing fixtures (e.g. toilets, showers, sinks), systems, and equipment.</i></p>	GL & Umbrella not eligible in AZ, CA, CO, FL, HI, MT, OR, SC, TX, WA, WV	<p>Installation of automatic fire sprinkler protection systems (BOP, Monoline GL)</p> <p>Steam fitting or live steam work (BOP, Monoline GL, WC)</p> <p>Work performed on high pressure boilers (above 15 PSI steam or 160 PSI water) (BOP, Monoline GL, WC)</p> <p>Geothermal work performed (BOP, Monoline GL, WC)</p>



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<i>The following applies to all states except for California and Nevada. Please see <a href="#">California specific table</a> below and <a href="#">regional nuance note on Nevada</a>.</i>		Sewer work performed including cleaning (BOP, Monoline GL, WC)
<b>Power Washers</b> <i>Exterior residential cleaning services using a pressure washer.</i> <ul style="list-style-type: none"> <li>• Janitorial is <u>separately classified under <b>Janitorial Contractors</b></u></li> <li>• Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul>	GL & Umbrella not eligible in AZ, CA, CO, FL, HI, IL, LA, MT, NY, OR, SC, TX, WA, WV	Work performed on commercial or industrial buildings or equipment (BOP, Monoline GL)
		Waterproofing operations (BOP, Monoline GL)
		Chimney cleaning (BOP, Monoline GL, WC)
		Restaurant equipment cleaning (BOP, Monoline GL)
<b>Refrigeration Contractors</b> <i>Installing and servicing refrigeration equipment and systems for residential and commercial customers.</i>		
<b>Residential and Commercial HVAC Contractors</b> <i>Installing and servicing heating and air-conditioning equipment and systems for residential and commercial customers. Services often include associated duct and sheet metal work and cleaning.</i>	GL & Umbrella not eligible in AZ, CA, CO, FL, HI, MT, OR, SC, TX, WA, WV	Any work performed on high pressure boilers (above 15 PSI Steam or 160 PSI Water)
		Geothermal work performed (BOP, Monoline GL, WC)
<b>Residential and Commercial Lawn Sprinkler Installation Contractors</b> <i>Installation, maintenance, and repair of lawn sprinkler systems.</i>		Tree service, surgery or removal operations (BOP, Monoline GL, WC)
The following exposures are separately classified: <ul style="list-style-type: none"> <li>• Snow Removal: See <b>Snow and Ice Removal Contractors</b> class</li> <li>• Excavation work: See <b>Excavation Contractors</b> class</li> <li>• Power Washing: See <b>Power Washers</b> class</li> </ul>		Work performed on golf courses or other sporting grounds (BOP, Monoline GL, WC)
		Pesticide or herbicide application as a primary operation (all lines)
		Design, service or installation of irrigation or drainage systems for farms (BOP, Monoline GL, WC)
		Drilling work performed (other than water) (All lines)



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Class Description	Notable State Exceptions	Ineligible Exposures for this Class (Applicable LOBs noted)  Refer to "Ineligible Exposures for this Industry" to review industry ineligible exposures
<b>Residential Remodelers</b> <i>Remodeling, maintenance, and repair of residential buildings.</i> <ul style="list-style-type: none"> <li>Ineligible for BOP, Monoline GL and WC.</li> </ul>		
<b>Roofing Contractors</b> <i>Installation, service, or repair of residential or commercial roofs and roof coverings. Services often include treating roofs and installing skylights.</i> <ul style="list-style-type: none"> <li>Ineligible for BOP, Monoline GL and property and WC</li> </ul>		
<b>Septic Tank Installation, Service, and Repair Contractors</b> <i>Installing, cleaning, repairing, and pumping of septic systems and tanks.</i> <ul style="list-style-type: none"> <li>Snow Removal is <u>separately classified</u> under <b>Snow and Ice Removal Contractors</b> class</li> </ul>		Service of sewer systems (BOP, monoline GL, WC)
<b>Sheet Metal Work Contractors</b> <i>Assembling and installing fabricated metal sheets, including incidental fabrication. Operations can be on or off premises.</i> <ul style="list-style-type: none"> <li>Residential and commercial HVAC is <u>separately classified</u> under <b>Residential and Commercial HVAC Contractors</b> class</li> </ul>	GL & Umbrella not eligible in AZ, CA, CO, FL, HI, LA, MT, OR, SC, TX, WA, WV	Operations using welding ovens and/or furnaces (WC)  Roofing work (all lines)  Installation or repair on any type of tank (BOP, monoline GL)
<b>Siding, Gutter, and Downspout Installation Contractors</b> <i>Installing and cleaning aluminum or vinyl siding, rain gutters, or downspouts on the exterior of a structure.</i> <ul style="list-style-type: none"> <li>Ineligible for BOP, monoline GL and property</li> </ul>		
<b>Sign Contractors</b> <i>Installing, repairing, or painting wood, plastic, or electric signs. Services may be on or off-premises.</i> <ul style="list-style-type: none"> <li>For sign manufacturing, see <b>Manufacturing Industry</b></li> </ul>	GL & Umbrella not eligible in NY	Crane or rigging equipment used by customer or subcontractors (all lines)  Installation of billboards or outdoor signs (WC)
<b>Snow or Ice Removal</b> <i>Removal of snow or ice for hire, by any means including vehicles with plow attachments, snow blowers, or shovels.</i>		Work performed on city, state or town roads (BOP, monoline GL, WC)



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<ul style="list-style-type: none"> <li>Only eligible as a secondary class to an acceptable primary operation</li> </ul>		Work performed on large parking lots (BOP, monoline GL, WC)  Shoveling of roofs (BOP, monoline GL, WC)
<b>Tile or Stonework Contractors</b> <i>Setting and installing tile or stone on interior floors or walls.</i> <ul style="list-style-type: none"> <li>Cutting, engraving or finishing stone for monuments and gravestones is <u>separately classified under Monument Engraving and Installation</u></li> <li>Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul>		Work performed affecting the structural integrity of the building or foundation (BOP, monoline GL)  Installation, service or repair of asphalt tile (BOP, monoline GL)
<b>Water Softening Equipment Contractors</b> <i>Installing, servicing, or repairing water softening equipment.</i> <ul style="list-style-type: none"> <li>Class does not contemplate water filtration contractors</li> </ul>	GL & Umbrella not eligible in NY	Installation or servicing of water filtration systems (BOP, monoline GL)
		Testing or sampling of wells for toxic chemicals and other minerals (BOP, monoline GL)
		Work performed in hospitals or industrial buildings (BOP, monoline GL)
<b>Water Well Drilling, Installation, and Service Contractors</b> <i>Drilling water wells, installing well pumps and servicing well pumps for residential customers.</i>		Testing or sampling of wells for toxic chemicals and other minerals (BOP, monoline GL)
		Work performed on oil or gas, wells, rigs or stills (BOP, monoline GL, WC)
		Geothermal work performed
		Fracking operations (BOP, monoline GL, WC)



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## Classifications for Contractors (California only)

Only contractors listed below are eligible in the state of California. Specific eligibility of lines of business is noted. Additional details pertaining to eligibility and underwriting considerations can be found in the extended class table below.

Class Description	Eligible Lines of Business		
	BOP/GL	Auto	WC
Driveway, Sidewalk or Parking Area Contractors	X	✓	✓
Electricians - Wiring Within Buildings (Commercial buildings only)	✓	✓	X
Fence Dealers and Installation Contractors	✓	✓	X
Appliance or Furniture Installation and Service Contractors (Commercial Buildings Only)	✓	✓	X
Janitorial Services – Commercial	✓	✓	✓
Landscapers and Lawn Maintenance – No Sprinkler Installation	✓	✓	X
Painting and Wallpapering Contractors (Interior only)	X	✓	✓
Plumbers	X	✓	✓
Sign Contractors	✓	✓	X
Tile or Stonework Contractors (Commercial only)	X	✓	✓
Water Well Drilling, Installation, and Service Contractors (Commercial only)	✓	✓	X

✓ = eligible  
X = ineligible



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<b>Class Description (California)</b>  Note: Three years in business is required for all eligible Contractors	<b>Ineligible Exposures for this Class (Applicable LOBs noted)</b>  Refer to "Ineligible Exposures for this Industry" to review industry ineligible exposures
<b>Driveway, Sidewalk or Parking Area Contractors</b> <i>Pouring, paving, painting, and resurfacing of driveways, curbs, sidewalks and parking areas.</i>	Work performed on roads, culverts, or flood channels
<ul style="list-style-type: none"> <li>• Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory</li> </ul>	Manufacturing and distribution of concrete
<b>Electricians - Wiring Within Buildings (Commercial buildings only)</b> <i>Installation or repair of electrical wiring, fixtures, and lighting within buildings. This class also includes residential cable, satellite, and communication equipment installation within buildings only.</i> <ul style="list-style-type: none"> <li>• Workers Compensation is ineligible.</li> </ul>	Work on electrical lines from pole to house/building  Residential work
<b>Fence Dealers and Installation Contractors</b> <i>Sale and installation of fences of various materials (e.g. aluminum, wood, vinyl), as well as invisible fence installation.</i> <ul style="list-style-type: none"> <li>• Workers Compensation is ineligible.</li> </ul>	Installation of electrical fence or barb/razor wire fencing  Installation of temporary fencing  Installation of guardrails or other roadway protective barriers  Installation of retaining walls
<b>Appliance or Furniture Installation and Service Contactors (Commercial buildings only)</b> <i>Delivery, installation, and repair of appliances (e.g. Washing machines, dryers, dishwashers), furniture, or other home furnishings. Operations are primarily off premises.</i> <ul style="list-style-type: none"> <li>• Workers Compensation is ineligible.</li> <li>• Often used to incorrectly classify trucking exposures, which Select is not a market for</li> </ul>	Delivery only as primary operation  Design, service or installation of Alarm systems or home automation systems.  Installation of wood, propane/gas, pellet, corn, or coal stoves  Lawn mower, power tool or engine repair  Cleaning of restaurant or kitchen ventilation ducts or range hoods



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Class Description (California)	Ineligible Exposures for this Class (Applicable LOBs noted) <i>Refer to "Ineligible Exposures for this Industry" to review industry ineligible exposures</i>
<p>Note: Three years in business is required for all eligible Contractors</p> <p><b>Janitorial Services - Commercial</b> <i>Interior cleaning services of commercial properties</i></p>	<p>Cleaning of chimneys, restaurant or kitchen ventilation ducts or range hoods</p> <p>Debris removal, construction site cleanup or remediation work.</p> <p>Pest control or extermination services</p> <p>Handyman services</p> <p>Power washing</p>
<p><b>Landscapers and Lawn Maintenance</b> <i>Lawn care services (e.g., Mowing, mulching, and seeding), garden planting, and lawn maintenance. Operations do not include installation of lawn sprinkler systems.</i></p> <ul style="list-style-type: none"> <li>• Workers Compensation is ineligible.</li> <li>• Silica or Silica-Related Dust Exclusion (CG D2 40) is mandatory.</li> </ul>	<p>Tree service, surgery, or removal</p> <p>Pest control or extermination services</p> <p>Pesticide or herbicide application as a primary operation</p> <p>Snow and ice removal</p> <p>Excavation work</p> <p>Power washing</p> <p>Hardscaping or masonry work</p> <p>Installation of lawn sprinkler systems</p>
<p><b>Painting and Wallpapering Contractors (Interior only)</b> <i>Interior painting, paint stripping, or application and removal of wall coverings for commercial customers.</i></p> <ul style="list-style-type: none"> <li>• Eligible for Workers Compensation and Auto only</li> </ul> <p>The following exposures are separately classified:</p> <ul style="list-style-type: none"> <li>• Interior Design Services: See <b>Professional Services</b> industry</li> </ul>	<p>Painting of oil or gasoline tanks, ship hulls, steel structures or bridges</p> <p>Employees regularly working in confined spaces (e.g., crawl spaces)</p> <p>Power washing</p>



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Class Description (California)	Ineligible Exposures for this Class (Applicable LOBs noted) <i>Refer to "Ineligible Exposures for this Industry" to review industry ineligible exposures</i>
Note: Three years in business is required for all eligible Contractors	
<b>Plumbers</b> <i>Installation, service or repair of pipes, plumbing fixtures (e.g. toilets, showers, sinks), systems, and equipment.</i> <ul style="list-style-type: none"> <li>• Eligible for Workers Compensation and Auto only</li> </ul>	Installation of automatic fire sprinkler protection systems  Work performed on high pressure boilers (above 15 PSI steam or 160 PSI water)  Steam fitting or live steam work
<b>Sign Contractors</b> <i>Painting and/or lettering of wood, plastic, or electric signs. Services may be on or off-premises.</i> <ul style="list-style-type: none"> <li>• Workers Compensation is ineligible.</li> <li>• For sign manufacturing, see <a href="#">Manufacturing Industry</a></li> </ul>	Crane or rigging equipment used by customer or subcontractors
<b>Tile or Stonework Contractors (Commercial only)</b> <i>Setting and installing tile or stone on interior floors or walls.</i> <ul style="list-style-type: none"> <li>• Eligible for Workers Compensation and Auto only</li> </ul>	Exterior work  Installation, service, or repair of asphalt tile
<b>Water Well Drilling, Installation, and Service Contractors (Commercial only)</b> <i>Drilling water wells, installing well pumps and servicing well pumps for small commercial and small agricultural.</i> <ul style="list-style-type: none"> <li>• Workers Compensation is ineligible</li> </ul>	Testing or sampling of wells for toxic chemicals and other minerals  Work performed on oil or gas, wells, rigs or stills  Geothermal work performed  Fracking operations



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