

## ELIGIBLE GENERAL LIABILITY CLASSES

| Code  | Classification   | Description   |
|-------|--|---|
| 91111 | <b>Air Conditioning</b> (Typical License Classifications: C20)                                 | <i>Air Conditioning Systems or Equipment, installation, service or repair including dealers. If heating work also use "Heat/AC" classifications (see below).</i>  |
| 91127 | <b>Alarms &amp; Security Systems</b> (Typical License Classifications: C7; C10; C16)           | <i>Res. &amp; Comm. Alarm installation, sales and repair. No fire suppression systems. No monitoring of alarms. No sales without installation.</i>  |
| 91150 | <b>Appliance Installation - Commercial</b> (Typical License Classifications: C61 Subclass D34) | <i>No residential, apartment work ok.</i>   |
| 91155 | <b>Appliance Installation - Household</b> (Typical License Classifications: C61 Subclass D34)  | <i>Installation, service and repair of household appliances &amp; accessories. No commercial appliances.</i>  |
| 91302 | <b>Cable Installation in Conduit or Subways</b> (Typical License Classifications: C7)          | <i>Cable Installation Underground. Conduit construction shall be separately rated. Classify pole to building work as "Telephone, Telgraph or Cable TV Line Construction" (see below). Risks with any trenching, including subbed out, should use Conduit Construction.</i>  |
| 91340 | <b>Carpentry - Residential</b> (Typical License Classifications: C5)                           | <i>Includes structural and non-structural remodeling and repair. Examples: Kitchen &amp; bathroom remodeling &amp; decking. Work also may include adding square footage such as a second story or room additions. Exterior framing work as a subcontractor not allowed. NO exterior work over 3 stories. <b>NO stand-alone roofing or a roofing license is allowed. Incidental roofing work allowed in conjunction with a remodeling project.</b></i> |
| 91341 | <b>Carpentry - Interior</b> (Typical License Classifications: C5; C6)                          | <i>Finish carpentry, includes woodwork, trim, countertop (no tile), wooden doors, cabinet installation and shelving. No General Contracting or interior room remodel (use Carpentry Residential). No exterior framing work as a subcontractor.</i>  |
| 91342 | <b>Carpentry - Commercial</b> (Typical License Classifications: C5; C6)                        | <i>Includes commercial tenants improvements &amp; betterments, repair &amp; replacement. NO exterior work on buildings exceeding 3 stories. NO stand-alone roofing or a roofing license is allowed. Incidental roofing work allowed in conjunction with a remodeling project.</i>   |

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| 91343 | <b>Carpentry - Shop Only</b> (Typical License Classifications: C6)                                     | <i>Carpentry in shop to include fabrication and assembly of wood products to be installed by the insured. No window fabrication/assembly.</i>  |
| 91344 | <b>Carpentry - Handyman</b> (Typical License Classifications: Not Required; C5; C6)                    | <b>Service and repair work only.</b> Maximum \$2,500 per job if licensed and \$500 per job if not licensed. <b>If remodeling use "Carpentry Residential" or "Carpentry Commercial".</b>  |
| 91405 | <b>Carpet-Upholstery Cleaning</b> (Typical License Classifications: Not Required)                      | <b>Work on customer premises only, no shop exposure.</b> Only 100% Service/Repair and/or Commercial risks permitted in this class.   |
| 91436 | <b>Ceiling/Wall Installation - Metal</b> (Typical License Classifications: D24)                        | <i>Ceiling or Wall Installation - Metal or Acoustic. Separately classify and rate ceiling or wall installation other than metal as Dry Wall or Wallboard Installation.</i>   |
| 91481 | <b>Chimney Cleaning</b> (Typical License Classifications: Not Required)                                | <i>Residential &amp; commercial. No chimney repair work.</i>   |
| 91551 | <b>Communication Equipment Installation - Including Cable TV</b> (Typical License Classifications: C7) | <i>Wiring, cables &amp; circuits for telephone, television and communications equipment operating at &lt;50 volts. NO telephone line construction, burglar, fire alarm/emergency systems work (see appropriate classes above &amp; below)</i>  |
| 91560 | <b>Concrete Construction</b> (Typical License Classifications: C8)                                     | <i>Includes pouring, placing &amp; finishing concrete. Patios, pads, walkways, mow strips, driveways. Room addition foundations are acceptable as a sub-contractor or the General Contractor. Commercial foundations are acceptable. No residential foundation work on New Homes. No exterior work on buildings exceeding 3 stories in height. No pool construction. No public street, road or highway work.</i> |
| 91577 | <b>Conduit Construction - Cable/Wire</b> (Typical License Classifications: D56)                        | <i>Installation of communication or electrical encasement. Max. depth 12 feet. Service &amp; Repair and/or Commercial Only. No horizontal drilling or boring.</i>  |

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| 91590 | <b>Contractors Permanent Yards</b>   | <i>Maintenance or Storage of equipment or materials. Can apply to employees of any trade strictly employed at the contractors' own yard.</i>  |
| 91629 | <b>Debris Removal - Construction Site</b><br>(Typical License Classifications: D63)  | <i>This classification applies to those risks solely engaged in the removal of debris in connection with construction or erection. No roof tear-off or soft demo. No janitorial work. No salvage operations. No Asbestos Removal.</i>   |
| 91746 | <b>Door/Millwork Installation</b><br>(Typical License Classifications: D24; D28; C6) | <i>Metal Door/Millwork Installation - Garage door work OK. No window work.</i>  |
| 92102 | <b>Drilling</b> (Typical License Classifications: C57)                               | <i>Water Private water drilling with limited agricultural exposure. No water quality testing or municipal work.</i>   |
| 92215 | <b>Driveway/Sidewalk Paving</b><br>(Typical License Classifications: C12; C29; C32)  | <i>Includes asphalt or paver installation, parking lots, private roads &amp; commercial or residential driveways or sidewalks. No Public street, road or highway work. <b>No grading or excavation other than incidental to paving</b> (use those specific classes if not incidental).</i>                      |
| 92338 | <b>Drywall - Service or Commercial</b> (Typical License Classifications: C9)         | <i>Residential service, repair or remodeling only. New commercial OK. No insulation work.</i>   |
| 92339 | <b>Drywall- New Residential</b> (Typical License Classifications: C9)                | <i>Residential Drywall or Wallboard Installation - New Residential. No insulation work.</i>   |
| 92451 | <b>Electrical - Outside Buildings</b><br>(Typical License Classifications: C10)      | <i>Electrical Work outside Buildings - Includes cable, communications, electrical work, lighting and telecommunication work, pumps, generators and machinery. No power line construction or burglary or fire system work. Incidental industrial work is allowed provided it is less than 35% of operations.</i> |
| 92478 | <b>Electrical - Within Buildings</b><br>(Typical License Classifications: C10)       | <i>Includes incidental outside work. No power line construction or pole work. No burglar or fire alarm system, generator, electrical machinery or auxiliary apparatus work. No work over 480 volts.</i>   |

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| 94007 | <b>Excavation - <i>Max. depth 12 ft.</i></b><br>(Typical License Classifications: C12)             | <i>No Public street, road, highway, agricultural or building demolition other than outbuildings. Service &amp; Repair (Residential) or Commercial Only.</i>  |
| 94276 | <b>Fence Erection</b> (Typical License Classifications: C13)                                       | <i>Applies to risks that install or erect fences - metal or wood. Includes wooden or metal mailbox installation and real estate sign installation. NO sound barrier fencing. No child-safety fences or electrically charged fencing. Automated gates acceptable.</i> |
| 94569 | <b>Floor Covering - No Tile No dealers.</b> (Typical License Classifications: C15)                 | <i>Installation of carpeting, laminate and hardwood flooring. -- Ceramic tile, stone, marble or terrazzo work should be separately classified as Tile.</i>   |
| 95124 | <b>Furniture or Fixture Installation in Office or Store</b> (Typical License Classifications: D34) | <i>Furniture or fixture installation, service or repair in offices or stores – metal or wood.</i>  |
| 95410 | <b>Grading</b> (Typical License Classifications: C12; A-General Engineering)                       | <i>Snow removal ok. (Attach form CG2292.) No Public street, road or highway work. Service &amp; Repair and/or Commercial Only Premium Credit NOT available for this class.</i>   |
| 95647 | <b>Heat/AC - LPG Less than 5% of Work</b> (Typical License Classifications: C20)                   | <i>Sales, installation, service or repair of heating or combined heating and air conditioning systems or equipment. Incidental LPG equipment sales or work allowed, up to 5% of receipts.</i>  |
| 95648 | <b>Heat &amp; A/C - LPG More than 5% of Work</b> (Typical License Classifications: C20)            | <i>Sales, installation, service or repair of heating or combined heating and air conditioning systems or equipment. Including LPG work.</i>  |
| 96053 | <b>House Furnishing Installation</b><br>(Typical License Classifications: D34)                     | <i>Residential Only. Includes installation of pictures, mirrors, window treatments and closet organizers. No furniture repair or moving services. For residential appliance installation see Appliance Installation - Household.</i>                                 |
| 96408 | <b>Insulation Work, Plastic</b><br>(Typical License Classifications: C2)                           | <i>Excluding Asbestos Installation or application of plastic insulating material in buildings or within building walls.</i>  |
| 98111 | <b>Insulation Work, Organic</b><br>(Typical License Classifications: C2)                           | <i>Excluding Asbestos Installation or application of organic insulation materials including insulation made with cellulose, rags or wood.</i>  |

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| 98305 | <b>Insulation Work, Mineral</b><br>(Typical License Classifications: C2)                        | <i>Excluding Asbestos Installation or application of acoustical or thermal insulating material in buildings or within building walls.</i>   |
| 96611 | <b>Interior Decorators</b> (Typical License Classifications: Not Required; C33)                 | <i>Interior decorating for residential and commercial.</i>  |
| 96816 | <b>Janitorial - Commercial</b> (Typical License Classifications: Not Required; D63)             | <i>COMMERCIAL OFFICES ONLY – No residential exposures, model homes, retail work or sales of chemicals or cleaning supplies. No work in banks, medical or dental offices. Only 100% Service/Repair and/or Commercial risks permitted in this class.</i>  |
| 97047 | <b>Landscaping Gardening</b> (Typical License Classifications: C27)                             | <i>Landscape Maintenance &amp; Gardening - Basic landscape/lawn care service - mowing, mulching, planting &amp;/or installation. Over-the-counter fertilizer/weed control ok. Lawn sprinkler installation ok. Tree trimming from ground level allowed if incidental to other landscaping operations.</i>  |
| 97447 | <b>Masonry</b> (Typical License Classifications: C29)   | <i>Includes cutting &amp; laying of bricks, block, stone and other unit masonry or clay product and mortar work. Retaining walls over 6 feet not allowed BUT perimeter wall over 6 feet ok. No street, road or highway walls or work. NO exterior work on buildings exceeding 3 stories or cast-in-place concrete work. No fireplace or chimney work allowed.</i> |
| 97650 | <b>Metal Erection - Decorative</b><br>(Typical License Classifications: C23)                    | <i>Decorative - Interior work only, non-structural, office partitions or work stations. Service &amp; Repair and/or Commercial Only. Premium Credit NOT available for this class.</i>   |
| 97653 | <b>Metal Erection - Non-Structural NOC</b> (Typical License Classifications: C43; D24)          | <i>Metal Erection – No structural work. Includes wrought iron handrails and gates.</i>  |
| 98111 | <b>Office Machines or Appliances Install, Svc or Rep.</b> (Typical License Classifications: C7) | <i>Office machine installation, inspection, adjustment or repair including shop operations.</i>   |

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| 98304 | <b>Paint Exterior = 3 stories &amp; Under</b> (Typical License Classifications: C33)                | <i>Buildings &amp; appurtenant structures only, including walkways/fences, surface preparation and faux/texture painting. NO waterproofing of foundations or exterior of buildings. No exterior work on buildings exceeding 3 stories or roof painting. <b>No work on tanks</b>, streets, roads or bridges.</i> |
| 98305 | <b>Paint Interior</b> (Typical License Classifications: C33)  | <i>Painting Interior. No exterior work. No waterproofing of foundations or exterior of buildings. (Bathtub refinish ok).</i>  |
| 98344 | <b>Paperhanging</b> (Typical License Classifications: D29)  | <i>Includes surface preparation, covering walls and ceilings with wallpaper, fabric, vinyl or other wall coverings.</i>   |
| 98449 | <b>Plaster/Stucco</b> (Typical License Classifications: C35)  | <i>Excludes Exterior Insulation and Finish Systems (EIFS) work and exterior work on buildings exceeding 3 stories in height. Commercial Work Only. No residential. Service &amp; Repair or Commercial Only Premium Credit not allowed.</i>  |
| 98482 | <b>Plumbing Commercial</b> (Typical License Classifications: C36)                                   | <i>No fire sprinklers or steam boiler work. Includes the installation, service or repair of gas, steam, hot water, pipe or other pipe fittings including building connections. Back flow testing allowed. This class also includes shops and display rooms.</i>   |
| 98483 | <b>Plumbing Residential NO New Residential work allowed.</b> (Typical License Classifications: C36) | <i>Includes the installation, service or repair of gas, steam, hot water, pipe or other pipe fittings including building connections. Back flow testing allowed. This class also includes shops and display rooms. You <b>can not</b> install plumbing in any new residential project under this class.</i>     |
| 98502 | <b>Prefabricated Building Erection</b> (Typical License Classifications: D34; C47)                  | <i>Intended for light, non-habitational service or outbuildings. No commercial retail usage. Service &amp; Repair and/or Commercial Only Premium Credit NOT available for this class.</i>   |
| 98636 | <b>Refrigeration Equipment Installation/Service</b> (Typical License Classifications: C38)          | <i>Installation, service and repair of commercial refrigeration systems. No wholesale cold storage, manufacturing or food processing plants. Incidental LPG work ok (up to 15% of annual receipts).</i>   |

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| 98805 | <b>Septic Tank Cleaning</b><br>(Typical License Classifications: C42)  | <i>No RV work. No work below 12 feet. Cleaning of restaurant grease traps ok. Service &amp; Repair and/or Commercial Only Premium Credit NOT available for this class.</i>   |
| 98806 | <b>Septic Tank Installation</b><br>(Typical License Classifications: C42)  | <i>No RV, blasting or work below 12 feet. Service &amp; Repair and/or Commercial Only Premium Credit NOT available for this class.</i>   |
| 98813 | <b>Sewer Cleaning</b><br>(Typical License Classifications: C42)  | <i>Sewer Main Cleaning – no installation.</i>  |
| 98820 | <b>Sewer Mains Construction</b><br>(Typical License Classifications: C42 or A-General Engineering)                         | <i>No work below 12 feet. No blasting. Service &amp; Repair and/or Commercial Only Premium Credit NOT available for this class.</i>  |
| 98967 | <b>Siding and Gutter Installation</b><br>(Typical License Classifications: C43; D41)                                       | <i>Installation includes soffit/fascia and decorative shutters. No new residential work. No spray on siding/roofing/roof flashings or work on buildings exceeding 3 stories. No EIFS Work. Only 100% Service/Repair and/or Commercial risks permitted in this class.</i> |
| 98993 | <b>Sign Erection, Installation or Repair</b> (Typical License Classifications: C45; D42)                                   | <i>Sign Erection, Installation or Repair not exceeding three stories. Shop operations included. Neon sign installation ok.</i>   |
| 99004 | <b>Sign Painting</b> (Typical License Classifications: C45; D42)   | <i>No sign erection (see “Sign Erection” or work over 2 stories. Only 100% Service/Repair and/or Commercial risks permitted in this class.</i>   |
| 99613 | <b>Telephone, Telgraph or Cable TV Line Construction</b><br>(Typical License Classifications: C7 or A-General Engineering) | <i>Wiring, cables and circuits for telephone and communications equipment, low voltage work. Includes pole to pole and pole to building installations.</i>   |
| 99650 | <b>Satellite Dish Installation</b><br>(Typical License Classifications: C7)  | <i>Service or repair – No work on buildings exceeding 3 stories in height.</i>   |
| 99746 | <b>Tile/Stone Installation</b><br>(Typical License Classifications: C54)   | <i>Tile, Stone, Marble, Mosaic or Terrazzo Work – Installation and repair of these materials to floors, walls or counter-tops. NO swimming pool work or roofing operations.</i>  |
| 99946 | <b>Water Main Construction</b> (Typical License Classifications: A-General Engineering)                                    | <i>No work below 12 feet. No blasting. Service &amp; Repair and/or Commercial Only Premium Credit NOT available for this class.</i>  |

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| 99948 | <b>Water Softening Equip. - Install,<br/>Service or Repair</b> (Typical License<br>Classifications: C55) | <i>Installation, service and repair - This classification includes incidental plumbing operations and the sales of water softening equipment to be used in conjunction with the installation. Commercial only, no residential exposures allowed.</i> |
| 99975 | <b>Window Cleaning</b> (Typical License<br>Classifications: Not Required; D63)                           | <i>Window cleaning service. No tinting of windows allowed or work over 3 stories in height.</i>  |
| 49840 | <b>Window Decorating</b><br>(Typical License Classifications: D52)                                       | <i>Decorating of commercial windows. No work over 3 stories in height. Tinting OK.</i>   |