

GENERAL LIABILITY & UMBRELLA LIABILITY

INELIGIBLE OPERATIONS

- Risks with less than two (2) years of experience in the Applicant's trade
- Risks with operations not specifically listed in the program classification guide
- Contractors acting in the capacity of a General Contractor on new construction, as a builder, project manager or developer
- Risks which engage in Maritime operations
- Risks which sponsor sporting or social events
- Risks engaging in the renting or leasing of equipment to others
- Risks engaging in the selling or manufacturing of products sold under the Applicant's name
- New residential construction of condominiums, townhouses, or "tract housing developments" in which more than 15 houses or dwelling units have been built or are in any stage of development, planning or construction
- Construction management for a fee
- Exterior work exceeding three (3) stories in height
- Public street, road or highway work
- Power line construction
- Spraying
- Mature tree trimming, installation, removal or pruning (seedling, sapling work okay. Trimming and pruning mature trees from the ground incidental to landscaping or lawn care is okay)
- Painting of tanks
- Fire sprinkler installation or service
- Swimming pool installation, service or repair
- Removal of any asbestos
- Roofing work unless incidental to a remodeling project; a C-39 roofing license is not allowed
- Risks with subcontractor costs greater than \$400,000
- Risks with more than \$20,000 incurred losses (including expenses), more than two (2) claims or construction defect claims within the past four (4) years
- Risks involved in water damage, fire damage, or mold damage repair or remediation as the General Contractor

WORKERS' COMPENSATION

INELIGIBLE OPERATIONS

- Risks with less than 1 full-time employee.
 - Contractors in business less than 3 years.
 - Risks with lapsed or gaps in Workers' Compensation coverage (in business without employees or hiring for the first time is okay)
 - Subcontracting more than 30% of work.
 - Subcontracting without getting certificates of insurance from subcontractors
 - Employees participate in employer sponsored athletic events
 - Leasing of employees from or to other employers
 - Bankruptcies in the past 5 years
 - Work with hazardous waste
 - Manual lifting in excess of 40 lbs.
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COMMERCIAL PROPERTY & CONTRACTORS' EQUIPMENT

INELIGIBLE OPERATIONS

- Woodworkers, Cabinet Makers, or any operation where wood cutting or sawing is taking place is prohibited. Cabinet Installation only okay.
- Risk involved in any of the following activities:
 - Bridge Builder
 - Demolition
 - Dredging
 - Equipment Rental and Leasing to Others
 - Manufacturing
 - Mining (surface or underground)
 - Oil Field work
 - Scrap Yard
 - Warehousing

COMMERCIAL AUTO

INELIGIBLE OPERATIONS

- All Trucks with GVW over 66,000 pounds
 - Vehicles valued over \$150,000
 - Concrete Ready-Mix Trucks
 - House Movers
 - Logging Vehicles, except Support Vehicles
 - Vehicles garaged in states other than California
 - Vehicles leased or rented to others by the Insured
 - Vehicles not licensed for use on public roads
 - Vehicles not manufactured for sale/distribution in the United States
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