

## 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
- Certified Spraying of insecticide, herbicide.
- 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