

## Program Descriptions and Eligibility

### RESIDENTIAL GENERAL CONTRACTORS (HOME BUILDERS)

#### DESCRIPTION:

- Small to medium contractors engaged in the construction of residential structures (fewer than 50 new starts annually)
- Apartments/condominiums up to 12 units

#### ELIGIBILITY:

- Residential General Contractors, including paper general contractors who subcontract up to 100% of their work
  - Builders must primarily be involved in residential construction including the remodeling of existing structures; residential construction includes 1-12 family dwellings
  - Two years or more in business or related experience
- Note: State exceptions apply; if applicable, your local field office will advise

### TRADE CONTRACTORS

#### DESCRIPTION:

- 38 classes

#### ELIGIBILITY:

- Residential and/or Commercial Trade Work
- Two years or more in business or related experience
- At least 75% of the total payroll must be in one or more of the primary classifications
- Up to 25% of the total payroll can be in one or more of the secondary classes (not including any of the Subcontracted Work secondary classes)
- Subcontracted Work is limited to 25% of the total annual receipts; 50% if the Subcontracted Work is in the same primary classification
- No height limitations, except as per classification descriptions
- All subcontractors must have General Liability coverage with limits of at least \$300,000/\$600,000

### REMODELING CONTRACTORS

#### DESCRIPTION:

- Kitchen and baths etc. (interior)
- Alterations and additions (residential)

#### ELIGIBILITY:

- Small to medium-size contractors engaged in the remodeling and renovation of existing residential and commercial structures
- Exterior remodeling work is limited to buildings up to three stories in height and containing up to 12 dwelling units (limitations do not apply to interior remodeling work)
- Two years or more in business or related experience
- At least 75% of total annual receipts must arise out of residential remodeling for preferred pricing; if receipts are less than 74% but greater than or equal to 50%, contractors are eligible for standard pricing
- Up to 50% of receipts can be derived from commercial remodeling
- No limit on amount of subcontracted work

## Primary Classifications

(for Trade Contractors only)

Air Conditioning	17110
Appliances & Accessories — Commercial	76290
Appliances & Accessories — Household	76291
Carpentry	17510
Carpentry — Interior	17511
Carpentry — Residential (Less than Three Stories)	15213
Ceiling or Wall Installation — Metal	17610
Communication Equipment Installation	17311
Concrete Construction (Includes Foundations)	17710
Door or Window Installation	17513
Driveway Paving	16110
Drywall or Wallboard Installation	17420
Electrical Work — Within Buildings	17313
Excavation	17940
Fence Erection Contractors (No Dealers)	17991
Floor Covering — Not Tile or Stone	17520
Glaziers (No Motor Vehicles)	17930
Grading of Land	17941
Heating/Combined Heating & AC-No LPG	17112
Heating/Combined Heating & AC	17117
Lawn Care Services	07810
Masonry	17410
Metal Erection — Dwellings Two Stories or Less	17910
Metal Erection — Non-Structural	17992
Metal Erection — Decorative	17911
Painting — Exterior (Three Stories or Less)	17210
Painting — Interior	17211
Paperhanging	17212
Plastering or Stucco Work	17421
Plumbing — Commercial	17113
Plumbing — Residential	17115
Prefabricated Building Erection	15413
Roofing — 100% Residential	17611
Septic Tank Systems-Installation/Service/Repair	17116
Siding Installation	17612
Sign Erection, Installation or Repair	17993
Tile or Stonework — Interior	17430
Water Well Drilling	17810

Cut along dotted line to detach first panel before you fax information to e2SB fax 1-877-397-2329

We require a completed ACORD and supplemental application for all programs. The supplemental application questions for each program are contained in this form. Please answer all questions in the general information section, as well as the questions relating to the program you selected. If applicable, complete the Contractors Equipment and Auto sections.

# General Information

COMPLETE THIS SECTION FOR ALL PROGRAMS. THEN COMPLETE THE APPROPRIATE SECTION FOR WHICH YOU ARE REQUESTING COVERAGE.

APPLICANT \_\_\_\_\_

NAME OF AGENT \_\_\_\_\_

FEDERAL EMPLOYER IDENTIFICATION NUMBER \_\_\_\_\_

CONTRACTORS LICENSE NUMBER \_\_\_\_\_

## GENERAL INFORMATION

EXPLAIN ALL  RESPONSES. USE ADDITIONAL SHEET IF NECESSARY.

- 1 Any operation or property that is owned, leased, or occupied that is not covered by this policy? YES  NO
- 2 Is the applicant or any of their subcontractors involved in any operations involving the removal or application of lead paint (past, present, or future)? YES  NO
- 3 Is the applicant or any of their subcontractors involved in any operations for the removal, encasement, or encapsulation of asbestos (past, present, or future)? YES  NO
- 4 Does or has the applicant ever applied "Exterior Insulation Finish Systems" (a/k/a Synthetic Stucco)? YES  NO
- 5 Does the applicant build or perform exterior work on buildings over three stories? YES  NO

REMARKS \_\_\_\_\_

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## GENERAL INFORMATION

- 1 Total number of employees (excluding sales and clerical):  
full time: \_\_\_\_\_  
part time: \_\_\_\_\_
- 2 Total payroll (excluding sales and clerical): \$ \_\_\_\_\_  
2a Payroll limitations applied? YES  NO
- 3 Number of years experience: \_\_\_\_\_
- 4 Percentage of work: residential: \_\_\_\_\_  
commercial: \_\_\_\_\_
- 5 Total cost of work subcontracted to others: \$ \_\_\_\_\_
- 6 Total annual sales/receipts: \$ \_\_\_\_\_
- 7 Does the applicant have any owned autos? YES  NO

## CONTRACTORS EQUIPMENT

EXPLAIN ALL  RESPONSES. USE ADDITIONAL SHEET IF NECESSARY.

- 1 Any mobile equipment on the equipment schedule? YES  NO   
1a If yes — does the operator have less than two years experience operating the equipment? YES  NO   
1b If yes — any maintenance program in place? YES  NO
- 2 Is the equipment secured and protected when not in use? YES  NO

## COMMERCIAL AUTO

EXPLAIN ALL  RESPONSES. USE ADDITIONAL SHEET IF NECESSARY.

- 1 Are MVRs ordered and reviewed on:  
1a New employees when hired YES  NO   
1b Current employees YES  NO   
1c What is the frequency? ANNUAL  EVERY 3 YEARS
- 2 Does the applicant allow personal use of company vehicles by employees? YES  NO   
Describe use and by whom: \_\_\_\_\_

REMARKS \_\_\_\_\_

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# Residential General Contractors

(Home Builders)

EXPLAIN ALL  RESPONSES. USE ADDITIONAL SHEET IF NECESSARY.

REMINDER: When completing the ACORD General Liability Application, the following primary classifications apply for the Residential General Contractors Program:

- 15212 — Executive Supervisors of the General Contractor
- 15211 — Direct Employees of the General Contractors
- 15210 — Insured Subcontractors – Dwelling
- 15214 — Uninsured Subcontractors

- 1 Number of housing starts:
  - forecast for the next 12 months \_\_\_\_\_
  - most recent 12 months \_\_\_\_\_
  - prior 12 months \_\_\_\_\_
- 2 Percentage of work: new construction \_\_\_\_\_  
remodeling \_\_\_\_\_
- 3 Does or has the applicant ever act as a Construction Manager?  
If yes, annual fees collected \_\_\_\_\_
- 4 Has the applicant ever been involved in a Construction Defect claim? YES  NO
- 5 Does the applicant require that they be named as an additional insured on the subcontractors policy? YES  NO
- 6 Does the applicant build condominium or multi-family dwellings with more than 12 units per building? YES  NO
- 7 Does the applicant build commercial buildings exceeding 10,000 square feet? YES  NO

REMARKS \_\_\_\_\_  
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# Trade Contractors

EXPLAIN ALL  RESPONSES. USE ADDITIONAL SHEET IF NECESSARY.

- 1 Describe the type of work subcontracted: \_\_\_\_\_  
\_\_\_\_\_
- 2 Percentage of work subcontracted: \_\_\_\_\_
- 3 Minimum GL Limits required of subcontractors:  
Occurrence\$ \_\_\_\_\_  
Aggregate\$ \_\_\_\_\_
- 4 Any remodeling involving foundation, structural changes, or movement of load bearing walls? YES  NO
- 5 Do operations include tunneling or trenching work deeper than three feet? YES  NO
- 6 Does the insured contact the proper utility service prior to digging or working around overhead wires? YES  NO
- 7 Does the insured perform work at landfill sites or done so in the past 10 years? YES  NO
- 8 Does the insured install or service any automatic sprinkler or fire suppression systems or done so in the past 10 years? YES  NO
- 9 Does the insured install fire alarms or smoke detectors or done so in the past 10 years? YES  NO
- 10 Does the insured install or repair gas mains (excluding house connections) or done so in the last 10 years? YES  NO
- 11 Does the insured install, service or repair high pressure boiler systems or done so in the last 10 years? YES  NO

REMARKS \_\_\_\_\_  
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# Remodeling Contractors

EXPLAIN ALL  RESPONSES. USE ADDITIONAL SHEET IF NECESSARY.

REMINDER: When completing the ACORD General Liability Application, the following primary classifications apply for the Remodelers Insurance Program:

- 15219 — Direct Employees of a Residential Remodeler (with a three story height limitation)
- 15218 — Direct Employees of a Residential Remodeler – Interior (no height limitation)
- 15221 — Uninsured Subcontractors of a Residential Remodeler
- 15220 — Uninsured Subcontractors of a Residential Remodeler – Interior
- 15222 — Insured Subcontractors – Building Reconstruction and Repair

- 1 Any remodeling involving foundation, structural changes, or movement of load bearing walls? YES  NO
- 2 Does the applicant ever build new homes or commercial buildings? YES  NO
- 3 Does the applicant perform any roofing only work? YES  NO
- 4 Does the applicant acquire ownership of any premises to be remodeled? YES  NO
- 4a If yes, are the premises leased to others? YES  NO
- 5 Is the applicant NARI or NAHB certified? YES  NO
- 5a If yes, attach a copy of the certificate.

REMARKS \_\_\_\_\_  
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The Companies of Zurich U.S. Small Business

Assurance Company of America, Maine Bonding and Casualty Company, Maryland Casualty Company, Maryland Insurance Company, Maryland Lloyds, National Standard Insurance Company, Northern Insurance Company of New York and Valiant Insurance Company

FM740301 Rev 5/00



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# Precision Specialty Contractors Policy

Precision Specialty Contractors Policy Supplemental Application and Program Descriptions:

- Residential General Contractors (Home Builders)
- Trade Contractors
- Remodeling Contractors

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