

CUSTOMIZED COVERAGE FOR YOUR REMODELER CLIENTS? NAILED IT.



INTERIOR REMODELERS

ELIGIBLE CLASS CODES

17711	Interior Remodeling and Renovation
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Classify contractors specializing in related work based on their primary operations.

Examples include:

46221	Cabinet – building and installation
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46721	Countertop Installation
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46231	Residential Interior Remodeling and Custom Trim; no structural work
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46311	Wood Floor Installation (classified as floor covering installation)
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SPECTRUM® BOP

Maximum Payroll

- \$1.25M per policy

WORKERS' COMPENSATION

Maximum Payroll

- \$1.25M per policy

BUSINESS AUTO

- Subject to the property values/payroll above when supported by a BOP and/or workers' comp policy

Get more details on our construction solutions [here](#).

→ WHAT GOOD LOOKS LIKE

- Primary focus of interior remodeling and renovations
- Structural work limited to remodeling jobs only
- Incidental exterior improvements
- Predominantly ground level work
- < 25% subcontractor use
- 3 years in business or equivalent experience

✗ OUT OF APPETITE

- Handyperson Operations
- Roofers
- Siders
- Home Builders
- > 50% subcontractor costs
- Height work > 30 feet or 3 stories
- Work for housing developments or multi-unit residences

WE ARE YOUR TOTAL ACCOUNT SOLUTION FOR INTERIOR REMODELERS

WORKERS' COMPENSATION

Generous Policy Features

- Broad Form endorsement included
- Extended Broad Form endorsement
- Payroll Billing Option
 - » Offers cash flow benefits
 - » Ideal for businesses with seasonal help

BUSINESS AUTO

Broad Form endorsement for:

- Loan Lease Gap coverage
- Waiver of Subrogation
- Waiver of Glass Repair Deductible and more!

E&S ADVANTAGE

Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market.

EVERYTHING YOU NEED TO DO IS FASTER AND EASIER WITH US

ICON BRIDGE

Quote ALL LINES fast

DIGITAL SERVICE

- All policy changes are available online
- Workers' comp changes are processed in real time

- Certificates of Insurance and other service requests processed in real time
- 24/7 access

TAKE YOUR REMODELING BUSINESS TO A WHOLE NEW LEVEL.

Quote us today.



The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

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Property
Liability
Workers' Comp
Business Auto