

# CUSTOMIZED COVERAGE FOR YOUR REMODELER CLIENTS? **NAILED IT.**



It's easier to grow your remodelers book with us thanks to amended class definitions to make classifying business easier and a broadened appetite that includes exterior remodelers. Plus, expect rates to better align with actual exposures at a class level. This means increased competitiveness on lower hazard business.

## ELIGIBLE CLASS CODES: INTERIOR REMODELERS

46231

RESIDENTIAL INTERIOR REMODELING &amp; CUSTOM TRIM | NO STRUCTURAL WORK

### REMODELING OR REFINISHING OF RESIDENTIAL INTERIOR SPACES (e.g., KITCHENS, BATHS, BASEMENTS)

- Primary focus is interior remodeling and renovations; work performed is primarily decorative or aesthetic
- Commercial remodeling; no build-outs

Classify contractors specializing in related work based on their primary operations.

#### Examples include:

46221

Cabinet - building and installation

46721

Countertop Installation

46311

Wood Floor Installation (classified as floor covering installation)

17711

INTERIOR REMODELING &amp; RENOVATION

### REMODELING OR RENOVATING OF INTERIOR SPACES

- Structural work is limited to interior remodeling (e.g., framing for a bathroom or master suite expansion, framing interior walls for a basement remodel)
- Predominantly interior work; incidental exterior improvements or addition work is acceptable (e.g., decks, porches, pergolas)
- Includes commercial interior build-out/fit-out work

## ELIGIBLE CLASS CODES: EXTERIOR REMODELERS

17721

HOME REMODELING, INCLUDING HOME ADDITIONS &amp; EXTERIOR CARPENTRY

### COMBINED EXTERIOR AND INTERIOR REMODELING, INCLUDING EXTERIOR CARPENTRY AND ...

- Home remodeling contractors who build home additions or expansions/bump outs and includes interior remodelers who build home expansions/room additions or exterior carpentry additions
- Contractors primarily focused on exterior carpentry additions or improvements (e.g., decks, porches, pergolas, garages, sheds and similar outdoor living improvement projects)

## APPETITE AND COVERAGE DEFINITIONS (applies to Interior and Exterior Remodelers)



### WHAT GOOD LOOKS LIKE

- Predominantly ground-level work
- < 25% subcontractor use
- 3 years in business or equivalent experience



### OUT OF APPETITE

- Handyperson operations
- > 50% subcontractor costs
- Height work > 30 feet or 3 stories
- Roofing, framing or siding<sup>1</sup>
- Home building

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

#### SPECTRUM® BUSINESS OWNER'S POLICY (BOP)

##### Target Payroll:

- \$1.25M per policy

#### WORKERS' COMPENSATION

##### Target Payroll:

- \$1.25M per policy

#### BUSINESS AUTO

Subject to the **Target Payroll** when supported by a BOP and/or workers' comp policy

## WE ARE YOUR TOTAL ACCOUNT SOLUTION FOR INTERIOR AND EXTERIOR 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.

<sup>1</sup> Other than in conjunction with a carpentry addition or improvement job (exterior remodelers only).

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Property  
Liability  
Workers' Comp  
Business Auto