

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 & 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 & 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 & 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 siding¹
- Home building

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

SPECTRUM® BUSINESS OWNER'S POLICY (BOP)	WORKERS' COMPENSATION	BUSINESS AUTO
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Target Payroll:

- \$1.25M per policy

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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.



Property
Liability
Workers' Comp
Business Auto

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

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